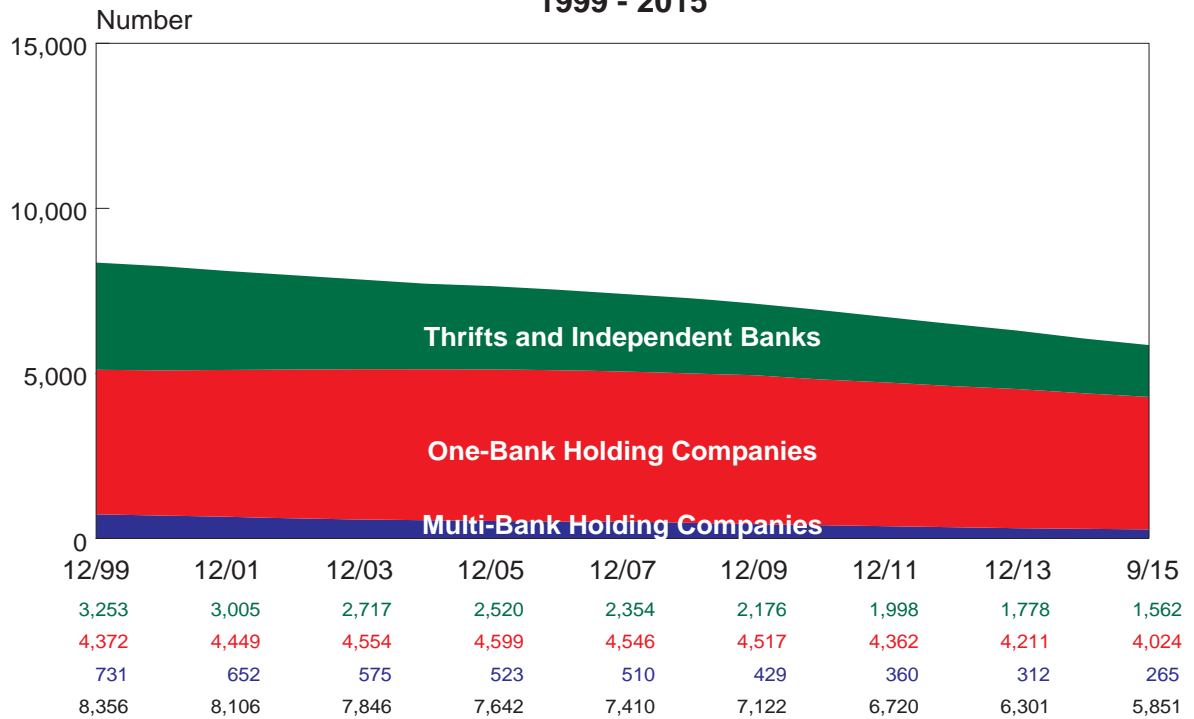


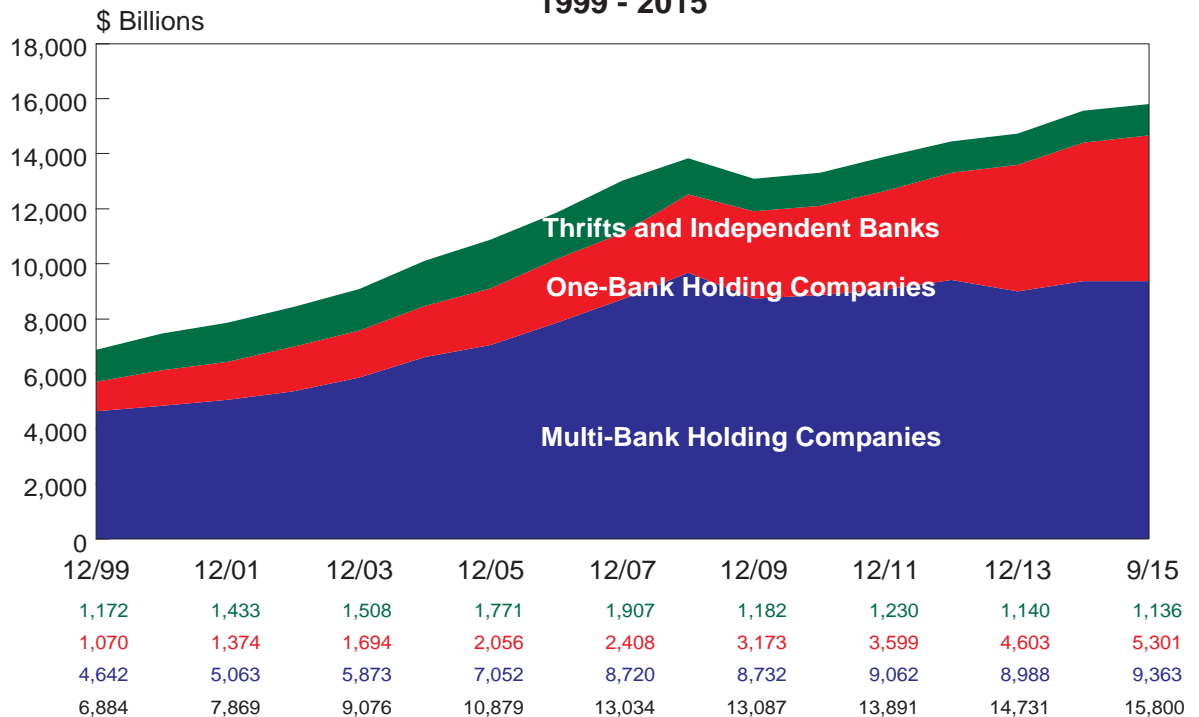
Number of FDIC-Insured Banking Organizations

1999 - 2015



Assets of FDIC-Insured Banking Organizations

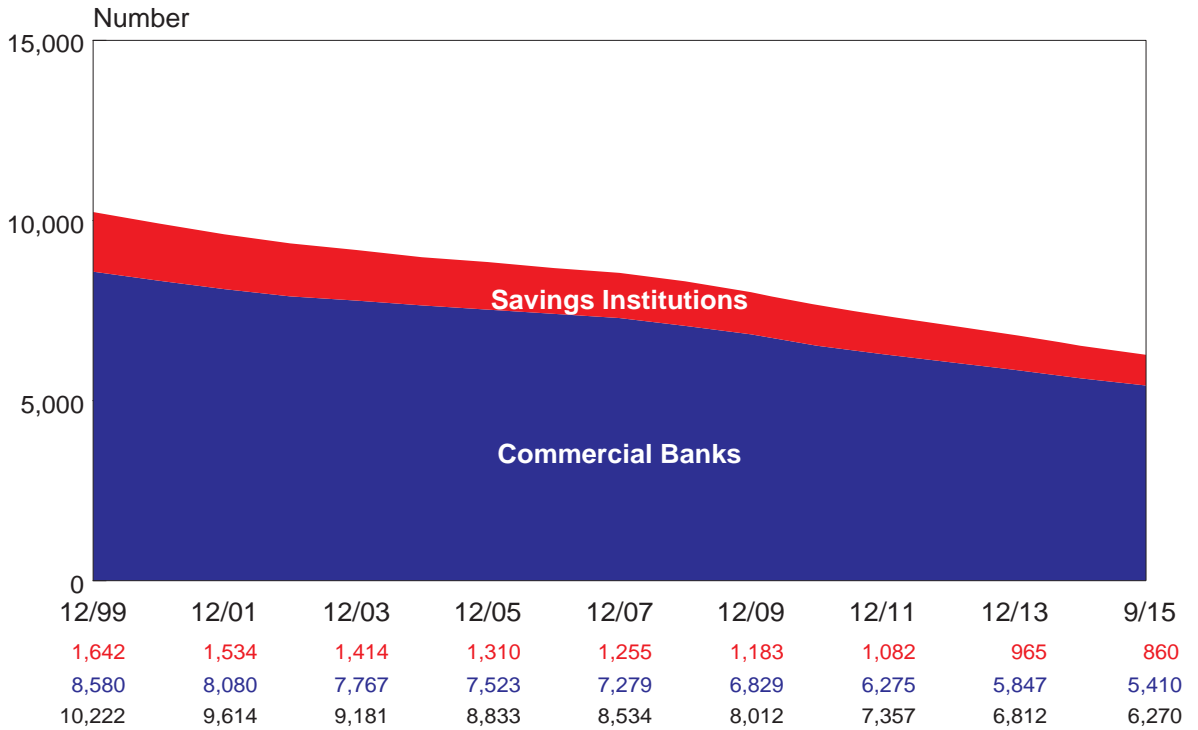
1999 - 2015



* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

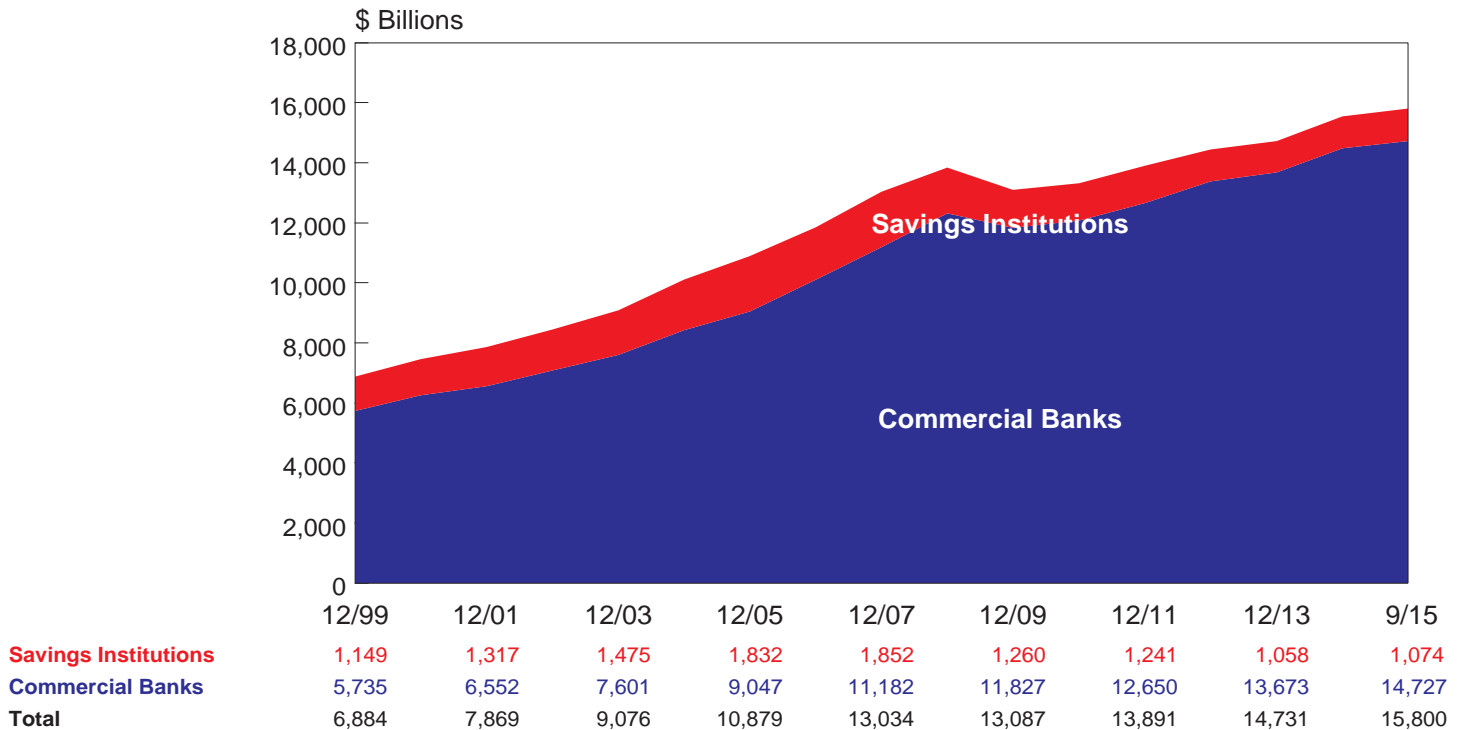
Number of FDIC-Insured Institutions

1999 - 2015



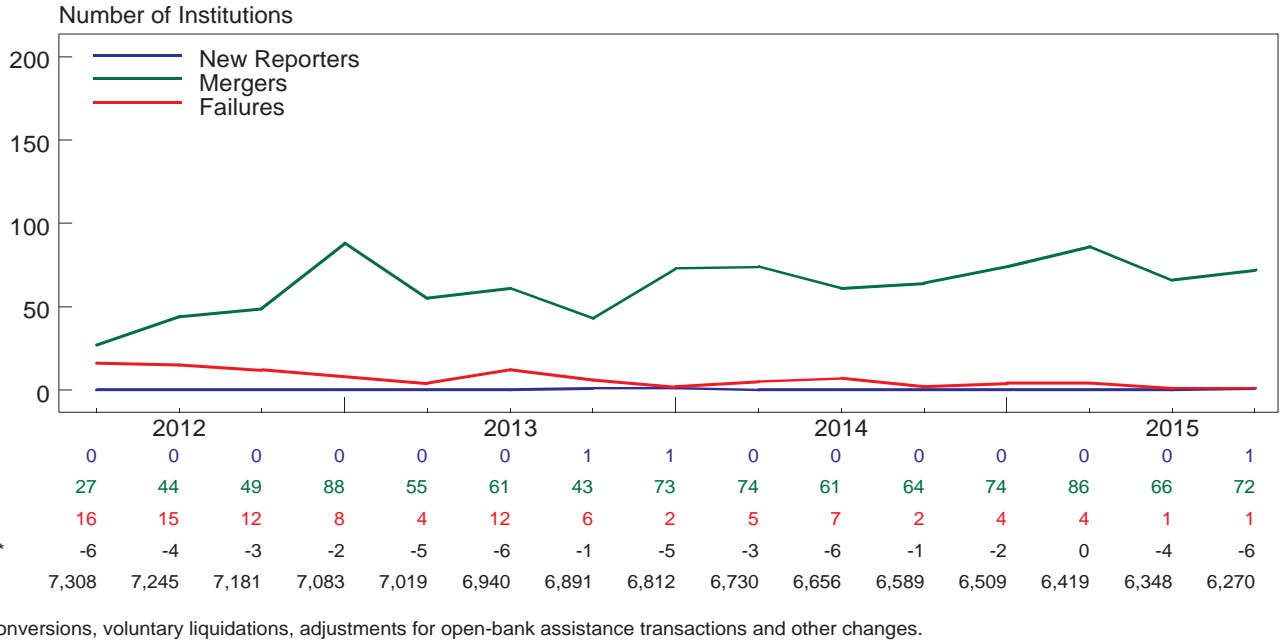
Assets of FDIC-Insured Institutions

1999 - 2015



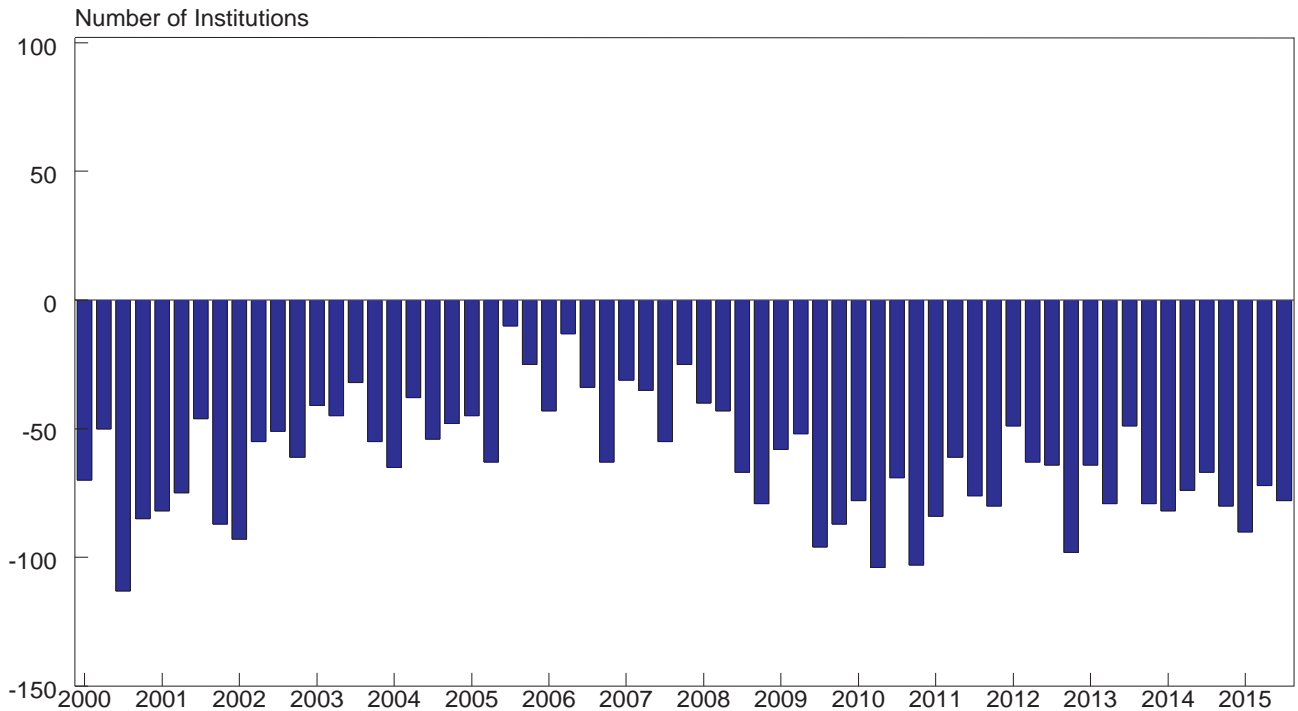
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2012 - 2015



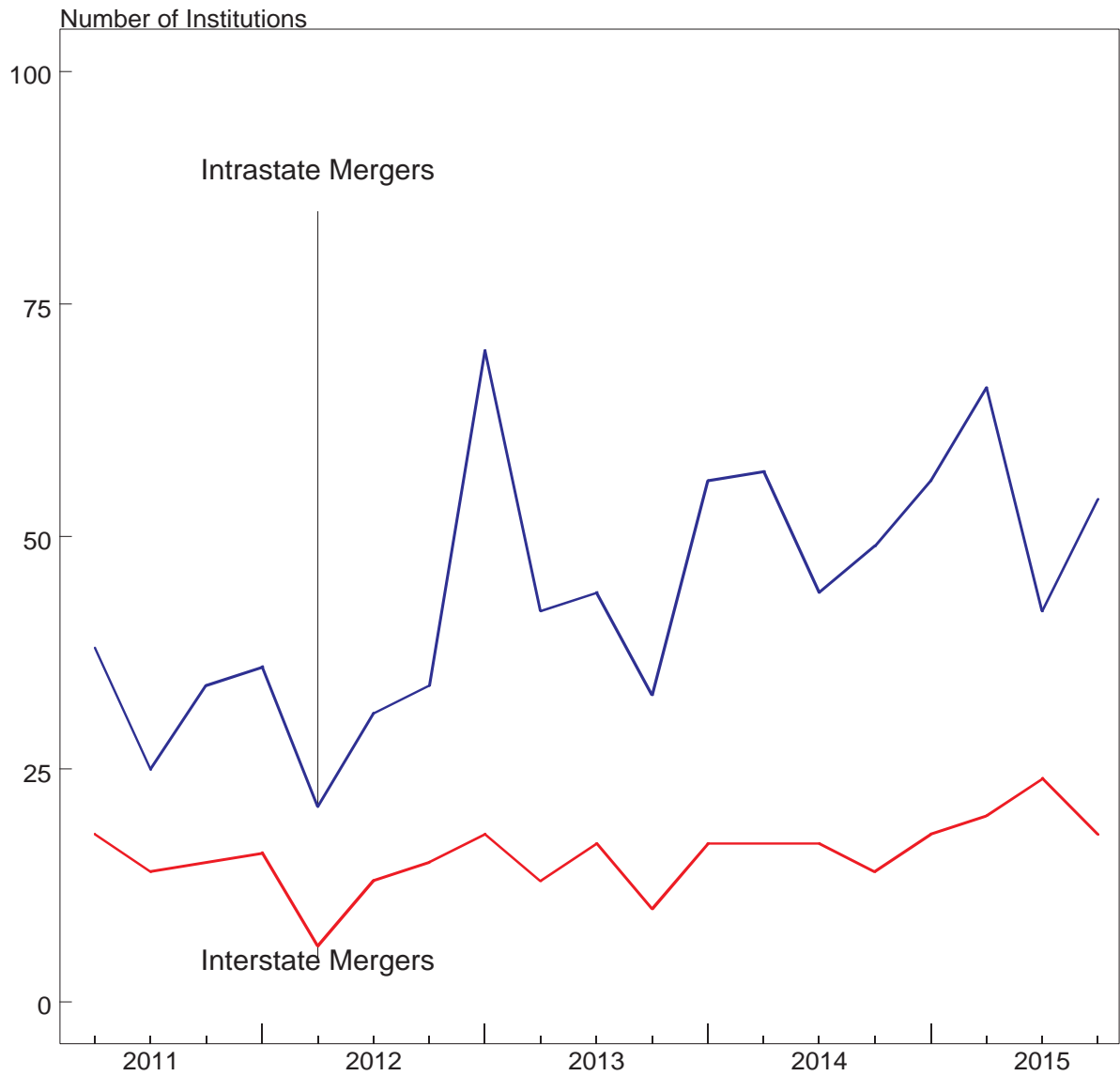
Quarterly Change in the Number of FDIC-Insured Institutions

2000-2015



Institution Mergers: Interstate vs. Intrastate

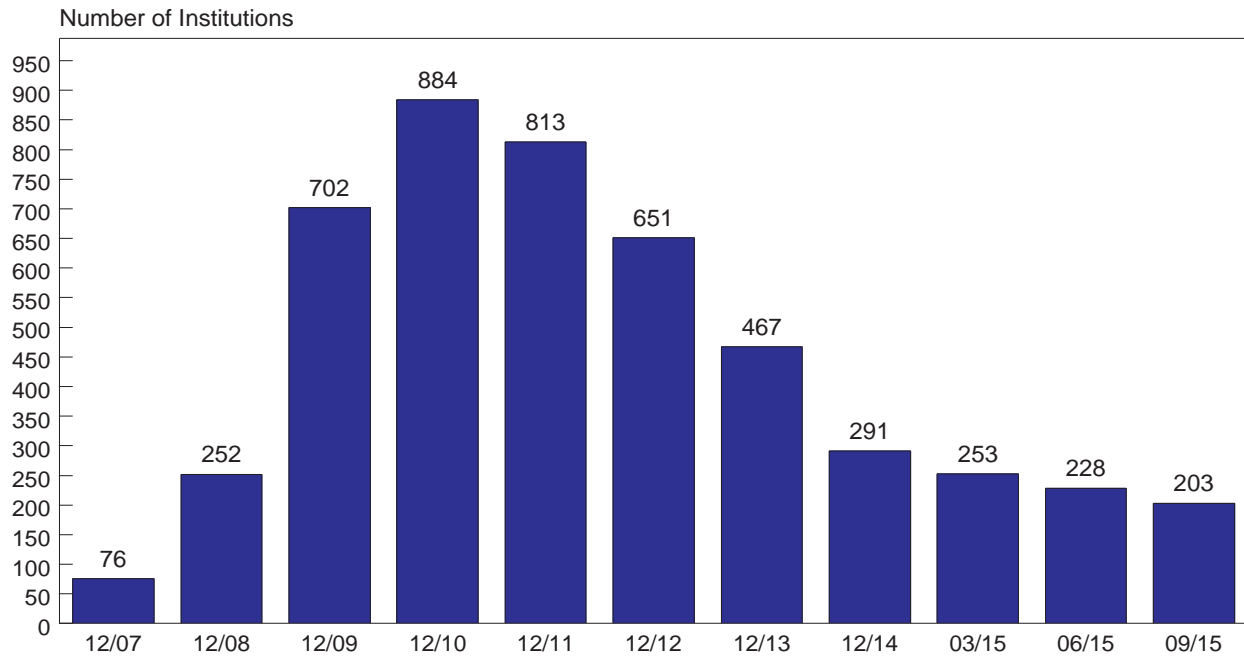
Quarterly, 2011 - 2015



Intrastate Mergers	38	25	34	36	21	31	34	70	42	44	33	56	57	44	49	56	66	42	54
Interstate Mergers	18	14	15	16	6	13	15	18	13	17	10	17	17	17	14	18	20	24	18

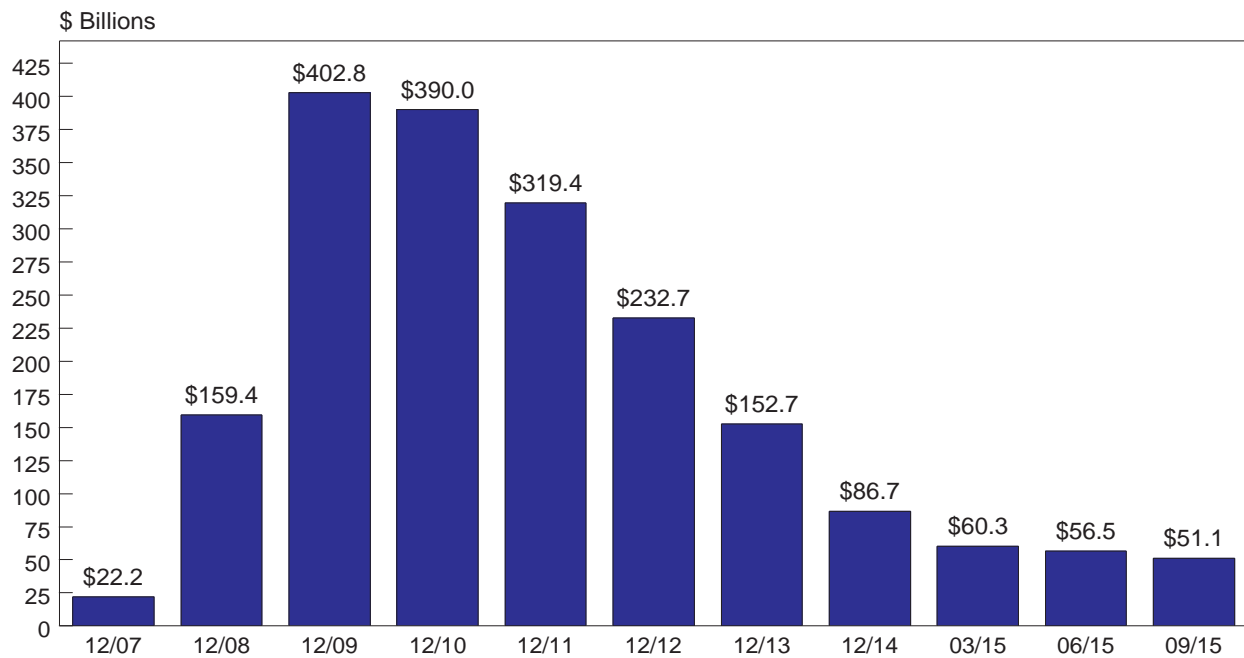
Number of FDIC-Insured "Problem" Institutions

2007-2015



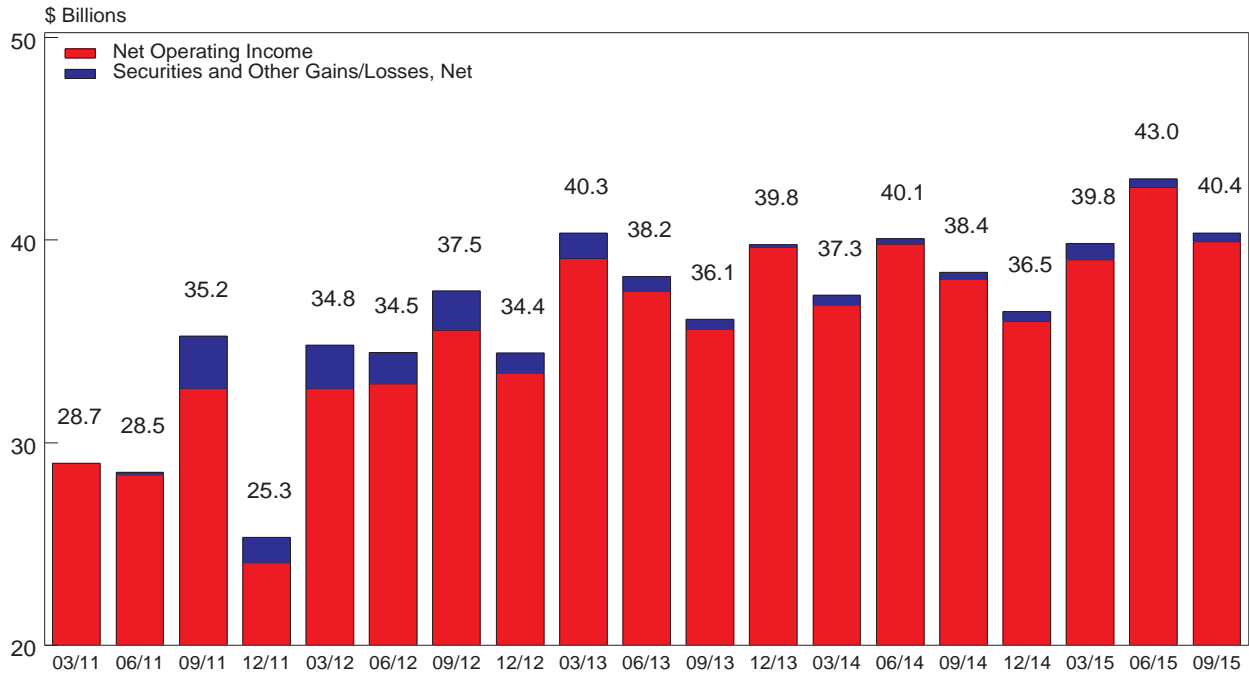
Assets of FDIC-Insured "Problem" Institutions

2007-2015



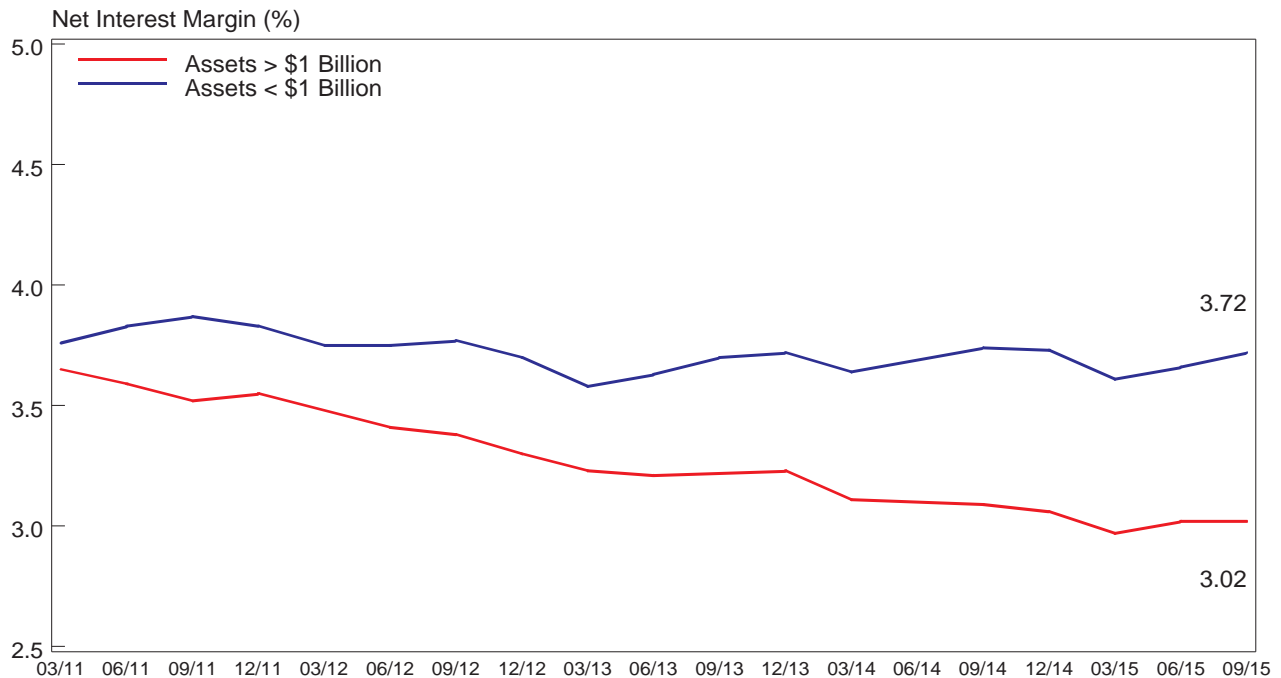
Quarterly Net Income

2011-2015



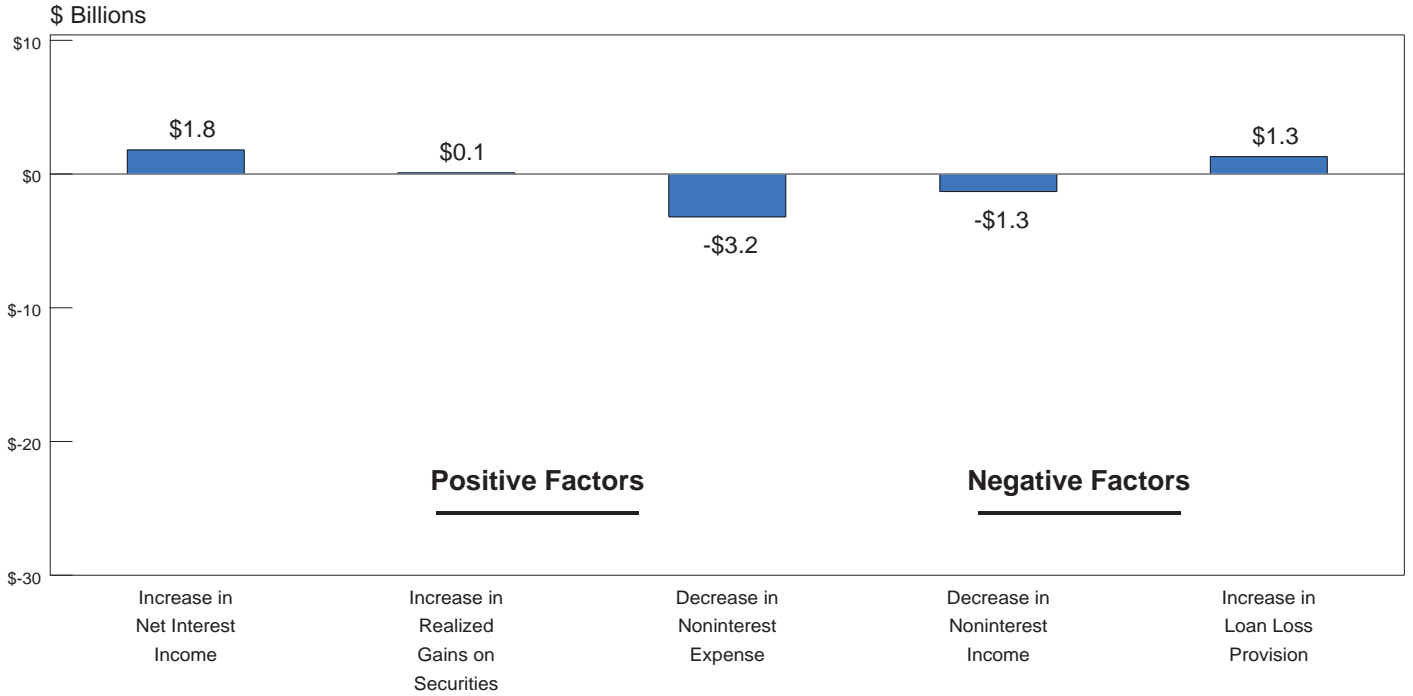
Quarterly Net Interest Margins, Annualized

2011 - 2015



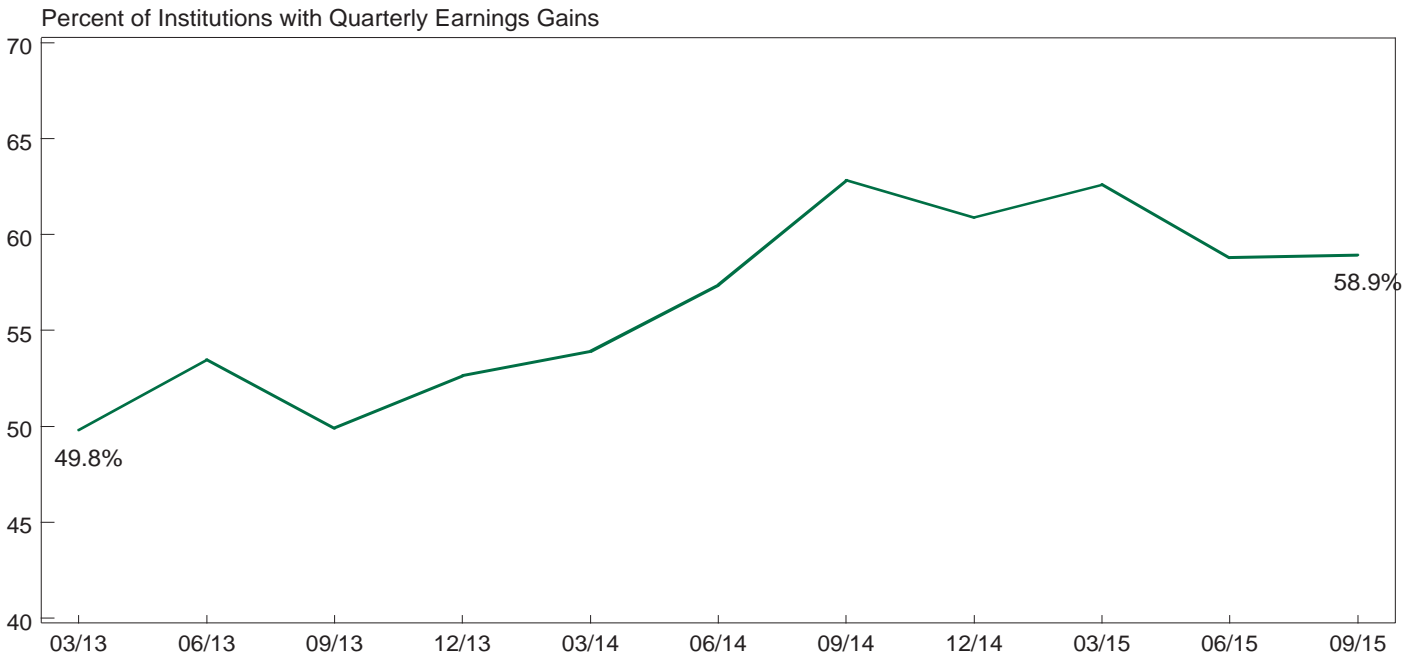
Major Factors Affecting Earnings

3rd Quarter 2015 vs. 3rd Quarter 2014



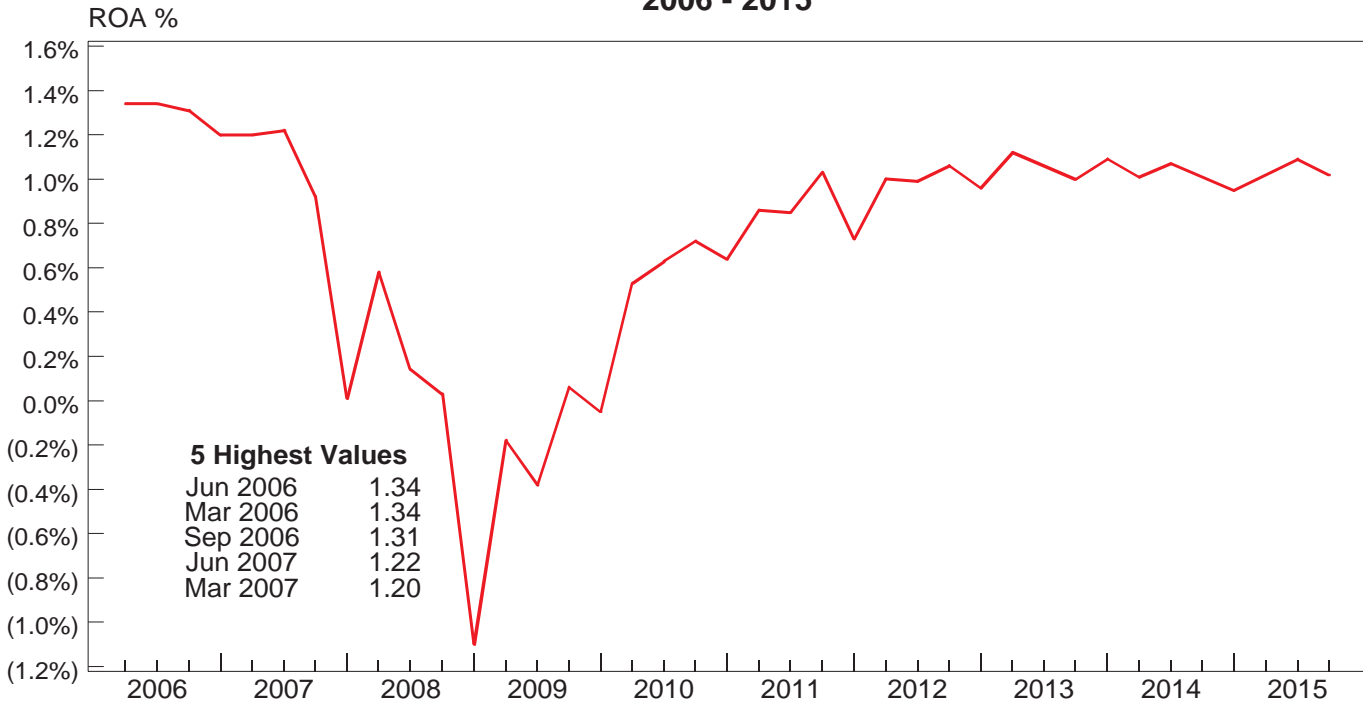
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2013-2015



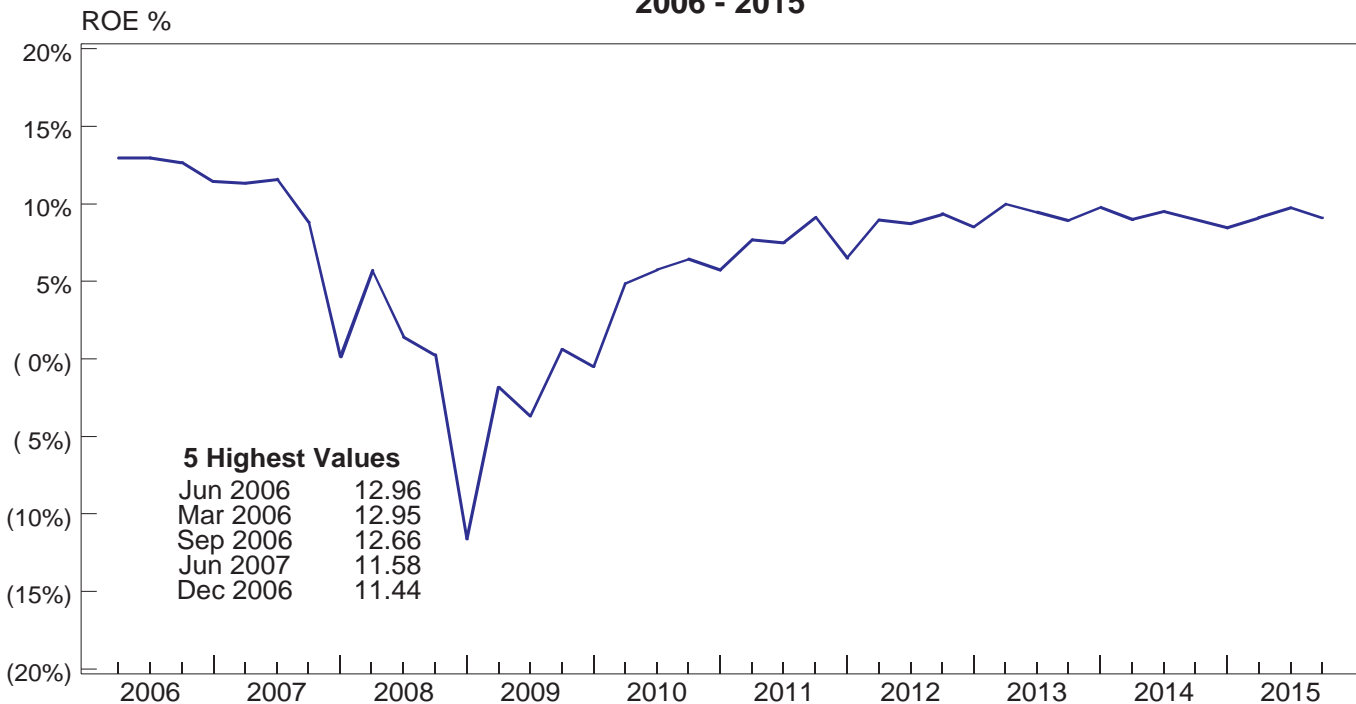
Quarterly Return on Assets (ROA), Annualized

2006 - 2015



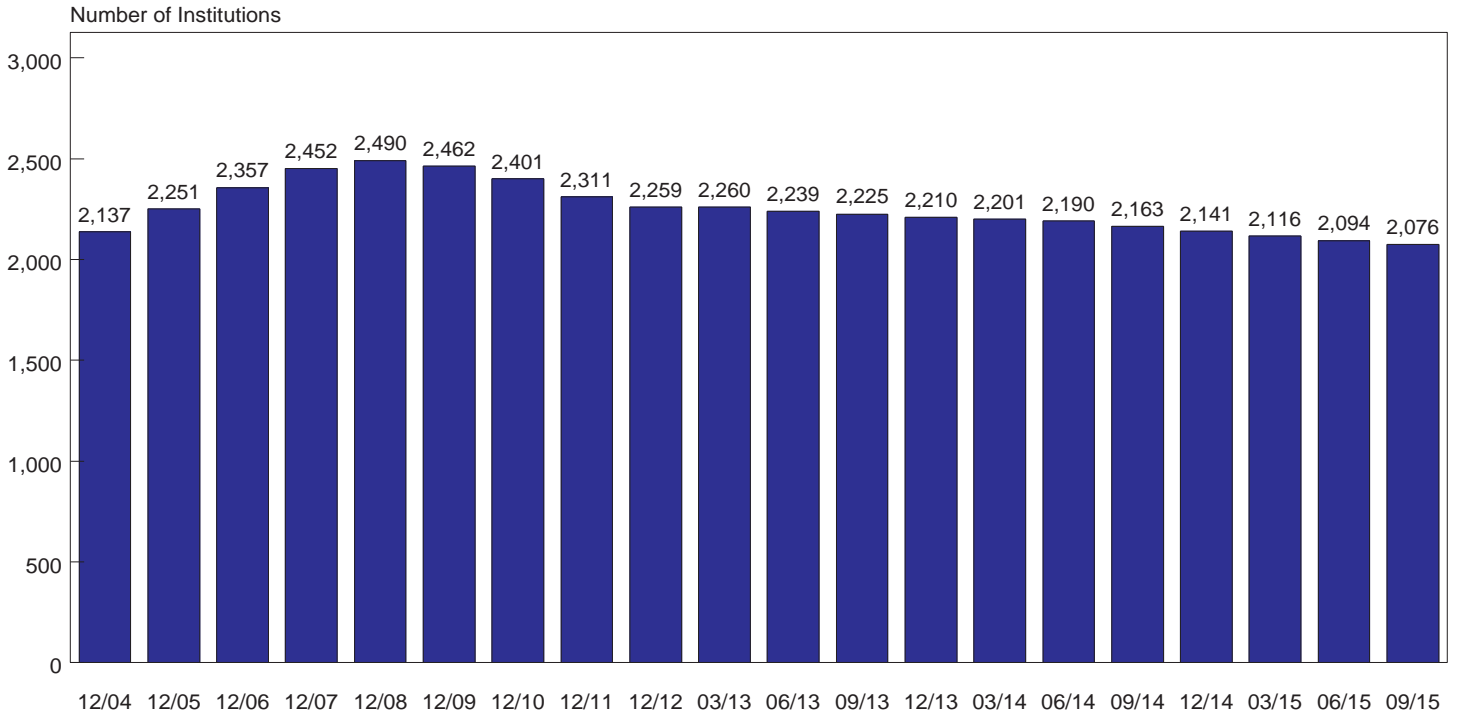
Quarterly Return on Equity (ROE), Annualized

2006 - 2015



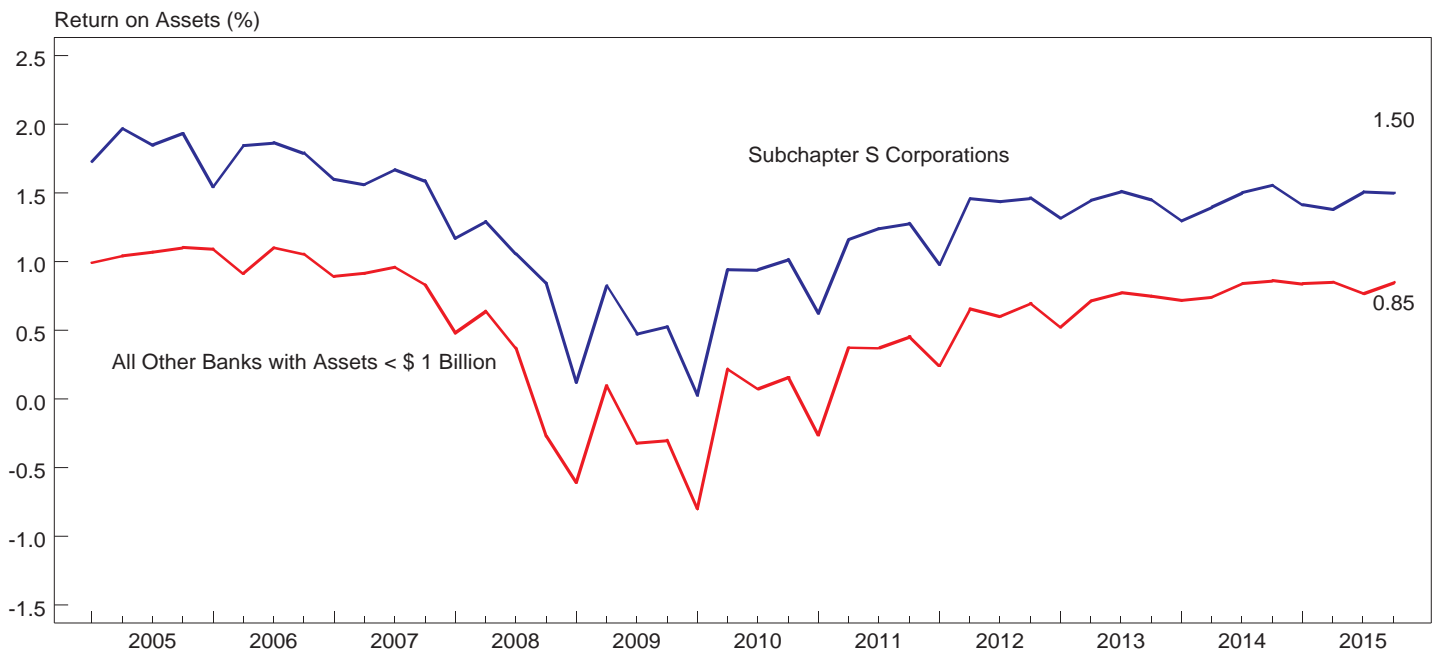
Number of Subchapter S Corporations

2004-2015



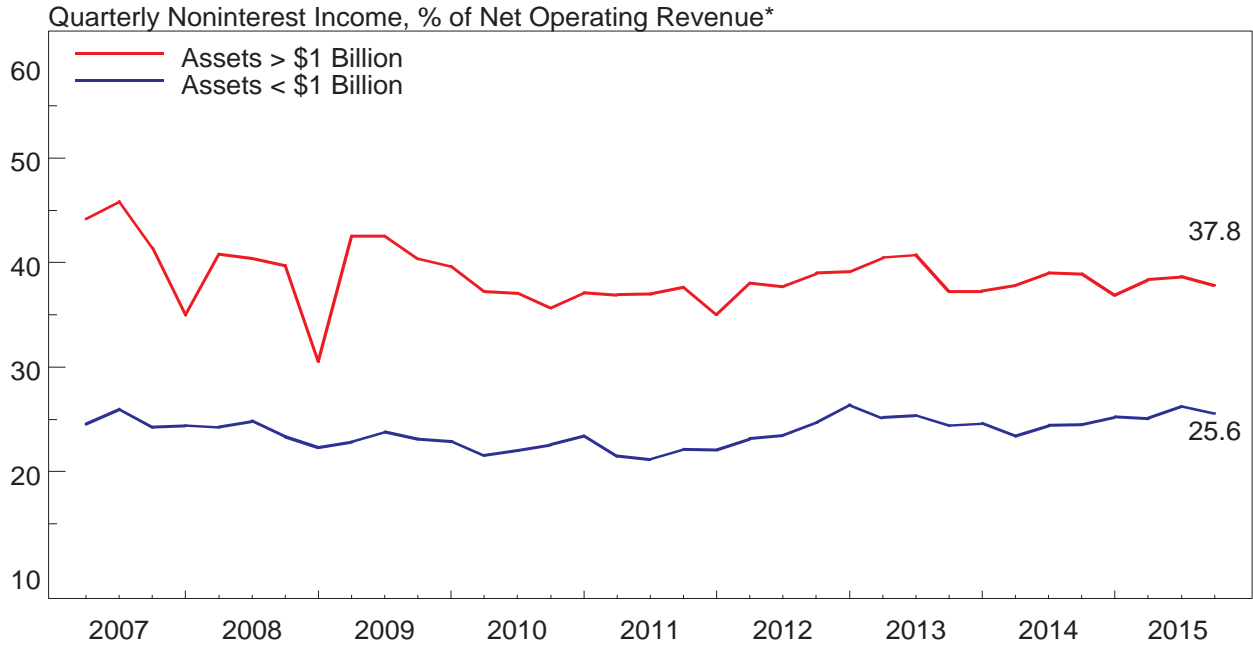
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2004-2015



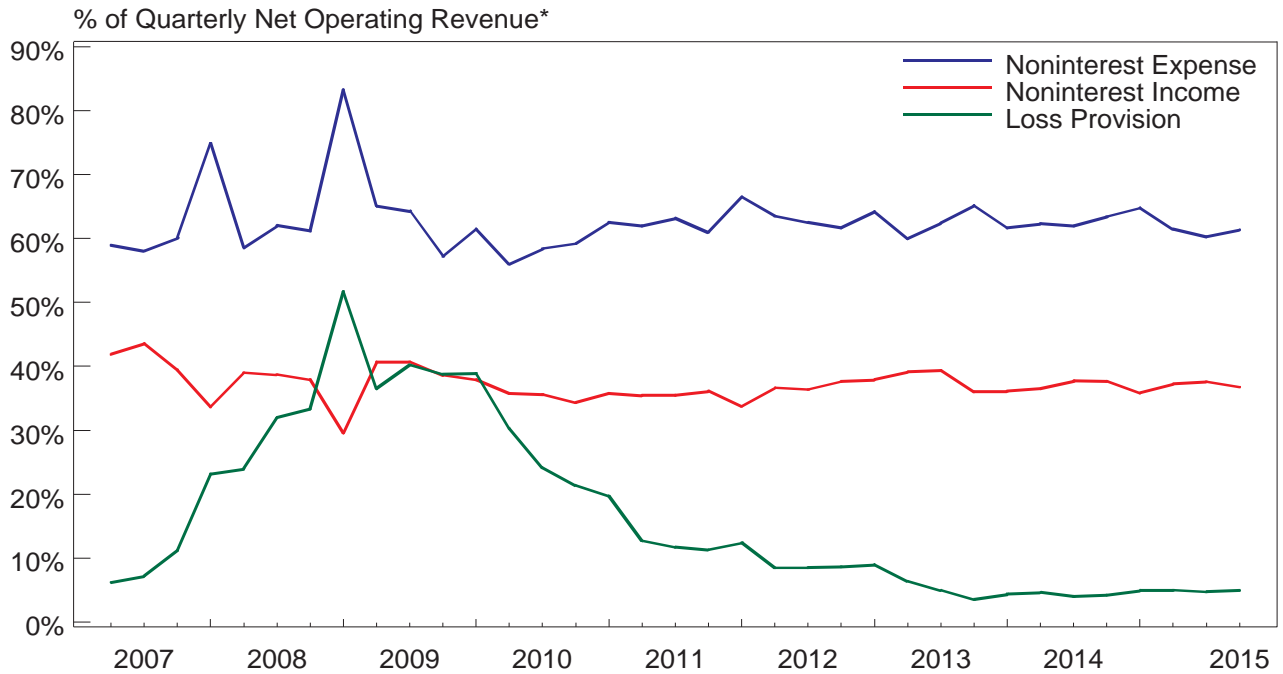
Noninterest Income as a Percentage of Net Operating Revenue*

2007 - 2015



Trends in FDIC-Insured Institutions' Income & Expenses

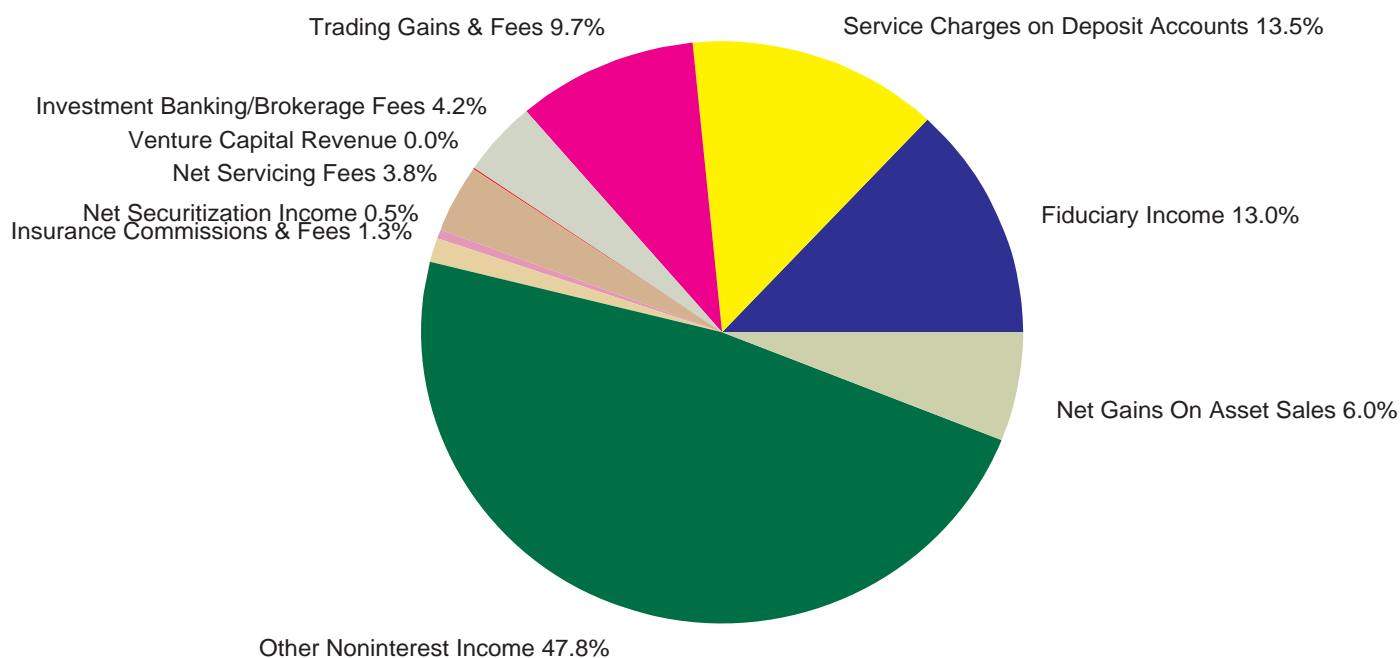
2007 - 2015



*Net operating revenue equals net interest income plus total noninterest income.

Composition of Noninterest Income

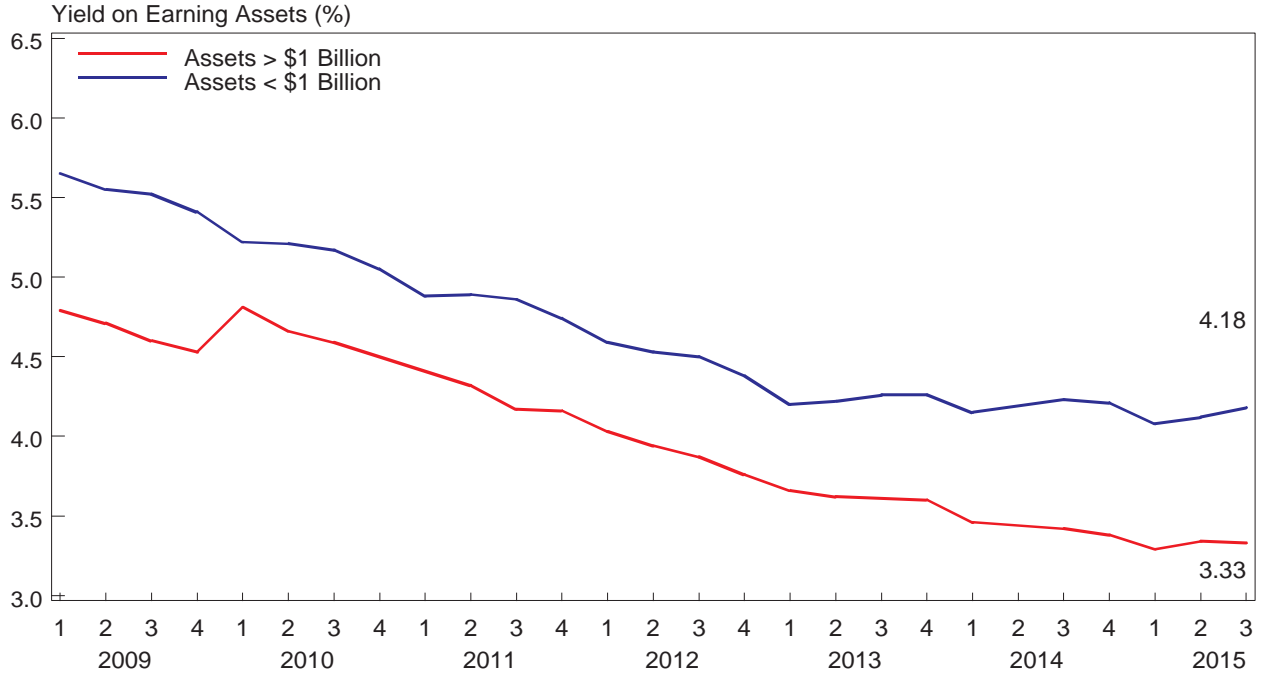
September 30, 2015 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$24,846	1,168	18.6%
Service Charges on Deposit Accounts	\$25,770	6,113	97.5%
Trading Gains & Fees	\$18,520	204	3.3%
Investment Banking/Brokerage Fees	\$7,946	1,707	27.2%
Venture Capital Revenue	\$84	50	0.8%
Net Servicing Fees	\$7,168	2,267	36.2%
Net Securitization Income	\$970	43	0.7%
Insurance Commissions & Fees	\$2,563	2,520	40.2%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$10,438	2,696	43.0%
Net Gains/Losses On OREO Sales	\$16	3,597	57.4%
Net Gains/Losses On Sales Of Other Assets	\$1,067	1,996	31.8%
Other Noninterest Income	\$91,173	6,210	99.0%
Total Noninterest Income	\$190,566	6,258	99.8%

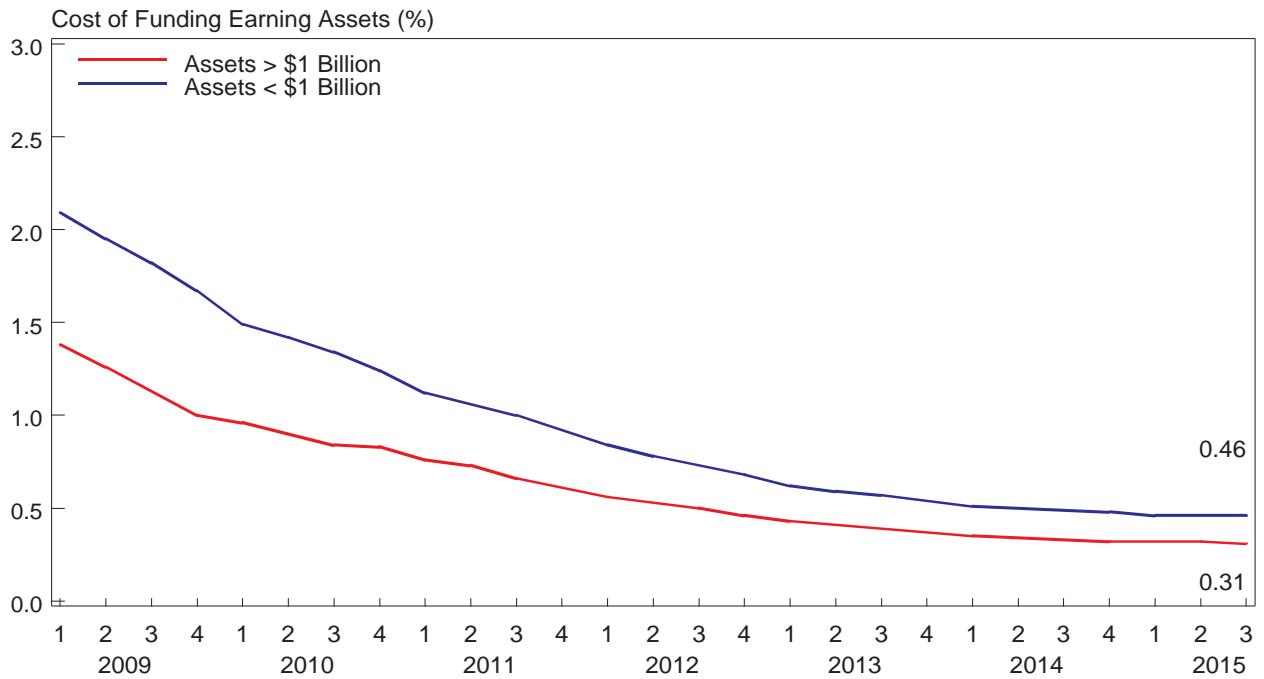
Quarterly Yield on Earning Assets

2009 - 2015

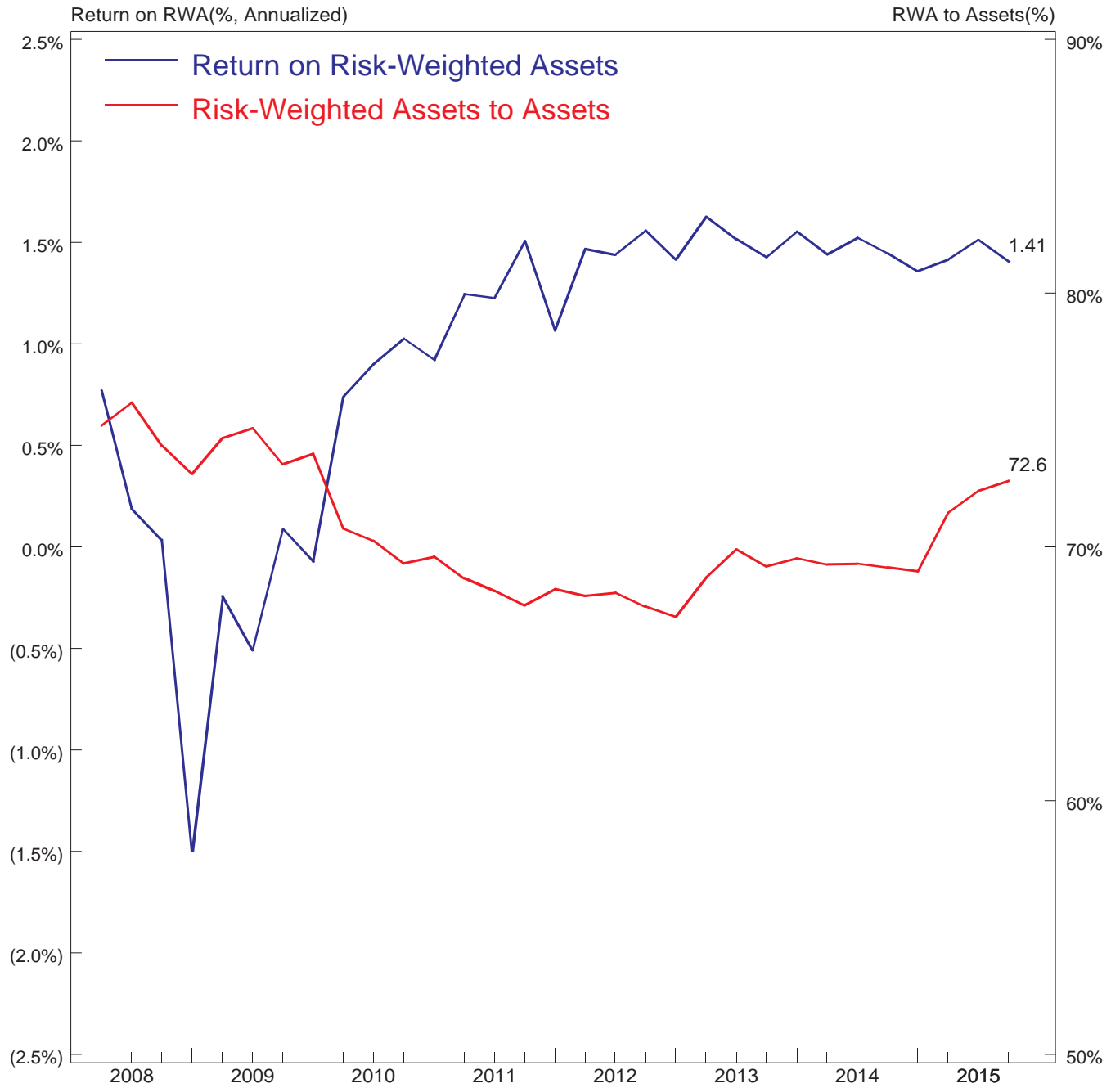


Quarterly Cost of Funding Earning Assets

2009 - 2015



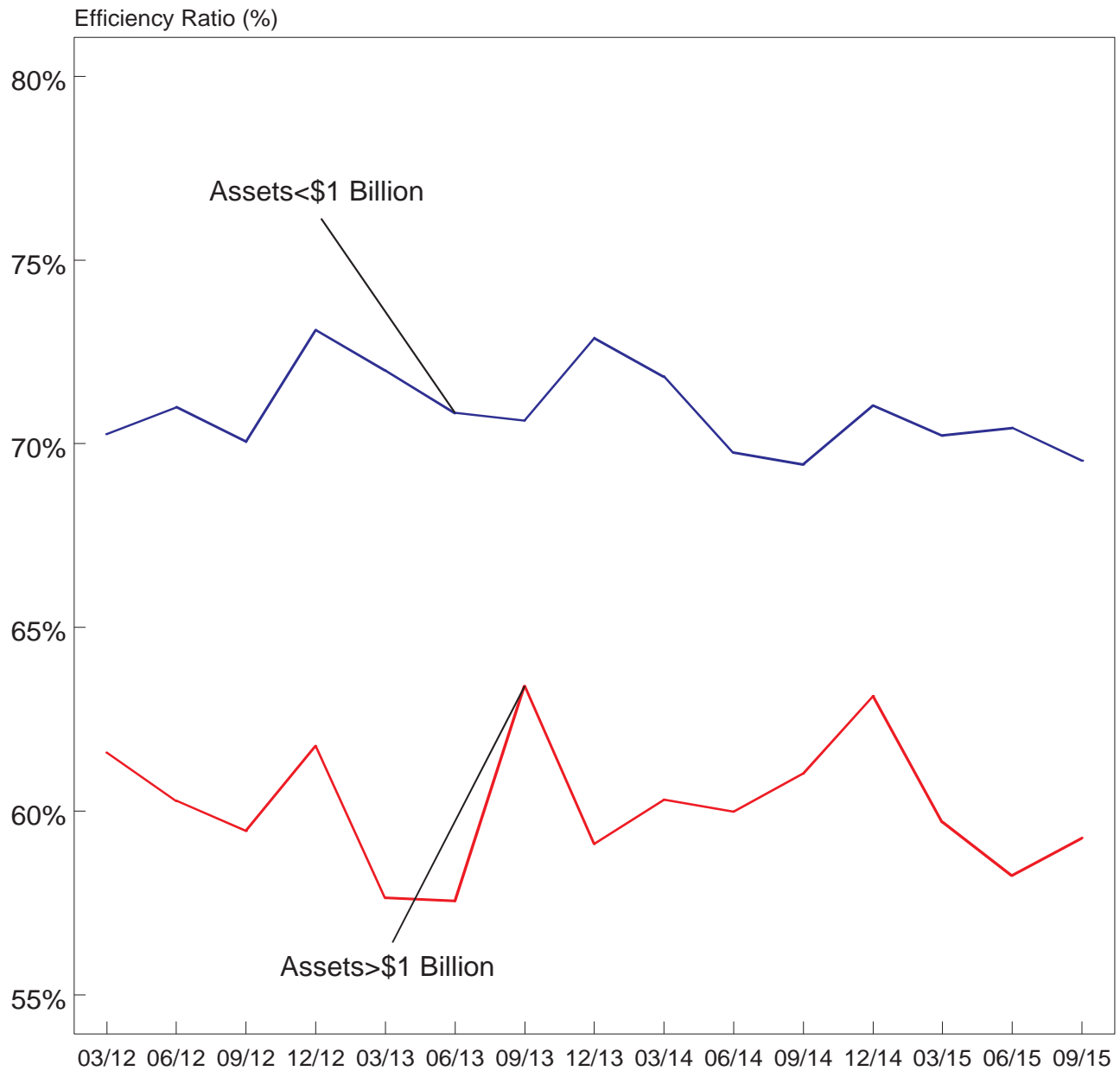
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2008 - 2015



* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2012 - 2015

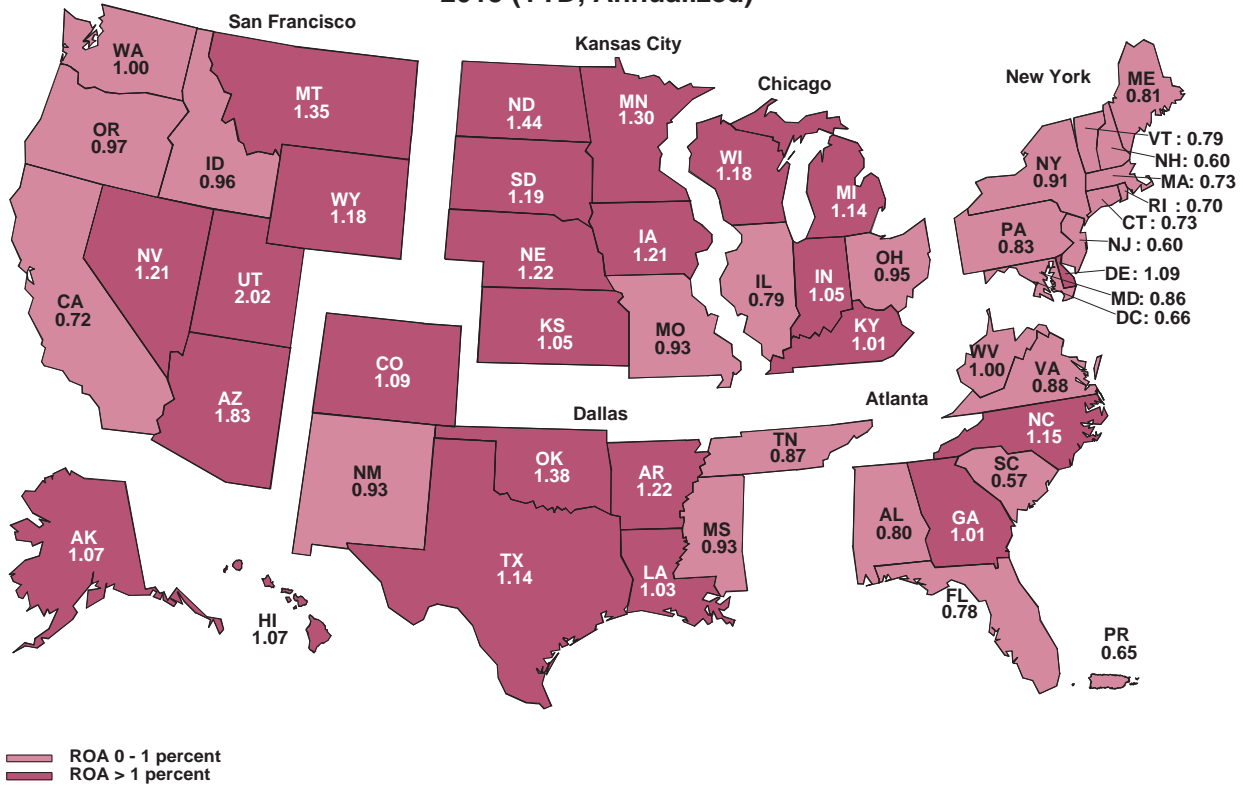


	03/12	06/12	09/12	12/12	03/13	06/13	09/13	12/13	03/14	06/14	09/14	12/14	03/15	06/15	09/15
Assets <\$1 Billion	70.26	70.99	70.06	73.09	71.99	70.84	70.64	72.87	71.83	69.76	69.44	71.04	70.22	70.43	69.54
Assets >\$1 Billion	61.59	60.28	59.47	61.77	57.64	57.56	63.40	59.11	60.31	59.99	61.03	63.13	59.70	58.25	59.27
Total	62.41	61.31	60.48	62.84	58.93	58.77	64.08	60.38	61.35	60.86	61.78	63.86	60.62	59.31	60.16

*Noninterest expenses less amortization of intangible assets as a percent of net interest income plus noninterest income.

Return on Assets (ROA)

2015 (YTD, Annualized)



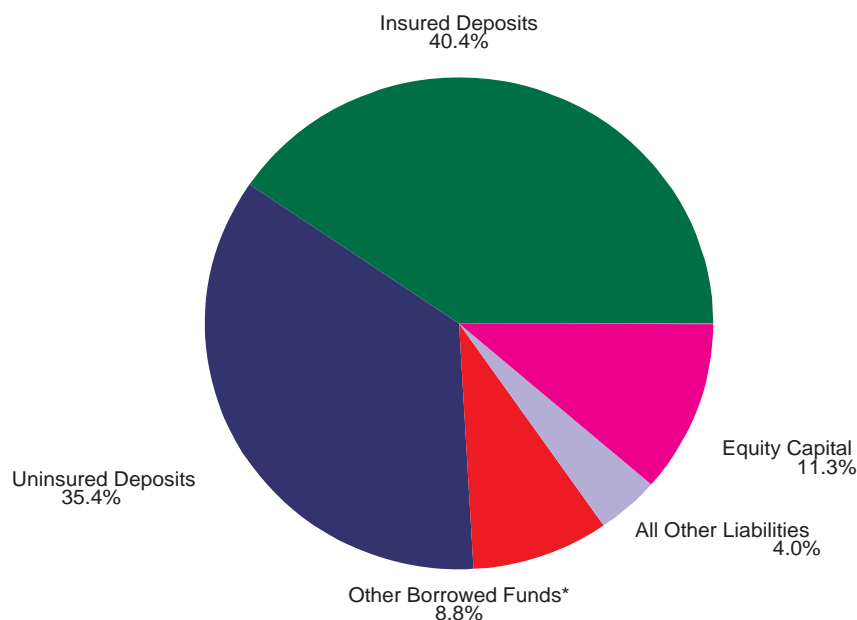
ROA Rankings by State

	No. of Inst. as of 09/30/15	YTD 2015	YTD 2014	Change*		No. of Inst. as of 09/30/15	YTD 2015	YTD 2014	Change*
1 Utah	50	2.02	2.23	(21)	28 Oregon	25	0.97	0.78	19
2 Arizona	19	1.83	1.84	(1)	29 Idaho	12	0.96	0.81	15
3 North Dakota	79	1.44	1.41	3	30 Ohio	206	0.95	0.92	3
4 Oklahoma	214	1.38	1.38	0	31 Mississippi	80	0.93	0.98	(5)
5 Montana	56	1.35	1.33	2	32 Missouri	298	0.93	0.97	(4)
6 Minnesota	328	1.30	1.19	11	33 New Mexico	41	0.93	0.90	3
7 Arkansas	106	1.22	1.29	(7)	34 New York	153	0.91	0.67	24
8 Nebraska	195	1.22	1.14	8	35 Virginia	94	0.88	1.04	(16)
9 Iowa	315	1.21	1.16	5	36 Tennessee	168	0.87	1.00	(13)
10 Nevada	18	1.21	1.76	(55)	37 Maryland	64	0.86	0.68	18
11 South Dakota	71	1.19	1.15	4	38 Pennsylvania	181	0.83	0.86	(3)
12 Wisconsin	246	1.18	0.96	22	39 Maine	27	0.81	0.77	4
13 Wyoming	32	1.18	1.14	4	40 Alabama	131	0.80	0.93	(13)
14 North Carolina	67	1.15	0.86	29	41 Illinois	497	0.79	0.71	8
15 Michigan	112	1.14	0.60	54	42 Vermont	12	0.79	0.79	0
16 Texas	485	1.14	1.18	(4)	43 Florida	165	0.78	0.78	0
17 Colorado	92	1.09	1.10	(1)	44 Connecticut	43	0.73	0.74	(1)
18 Delaware	22	1.09	1.43	(34)	45 Massachusetts	142	0.73	0.71	2
19 Alaska	5	1.07	1.06	1	46 California	198	0.72	0.96	(24)
20 Hawaii	8	1.07	1.08	(1)	47 Rhode Island	9	0.70	0.86	(16)
21 Indiana	120	1.05	1.00	5	48 District of Col.	4	0.66	0.45	21
22 Kansas	273	1.05	1.02	3	49 Puerto Rico	5	0.65	0.16	49
23 Louisiana	133	1.03	1.00	3	50 New Hampshire	20	0.60	0.58	2
24 Georgia	199	1.01	0.94	7	51 New Jersey	96	0.60	0.57	3
25 Kentucky	170	1.01	0.96	5	52 South Carolina	62	0.57	0.03	54
26 Washington	56	1.00	0.98	2					
27 West Virginia	60	1.00	0.99	1	U.S. and Terr.	6,270	1.05	1.03	2

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

Total Liabilities and Equity Capital

September 30, 2015

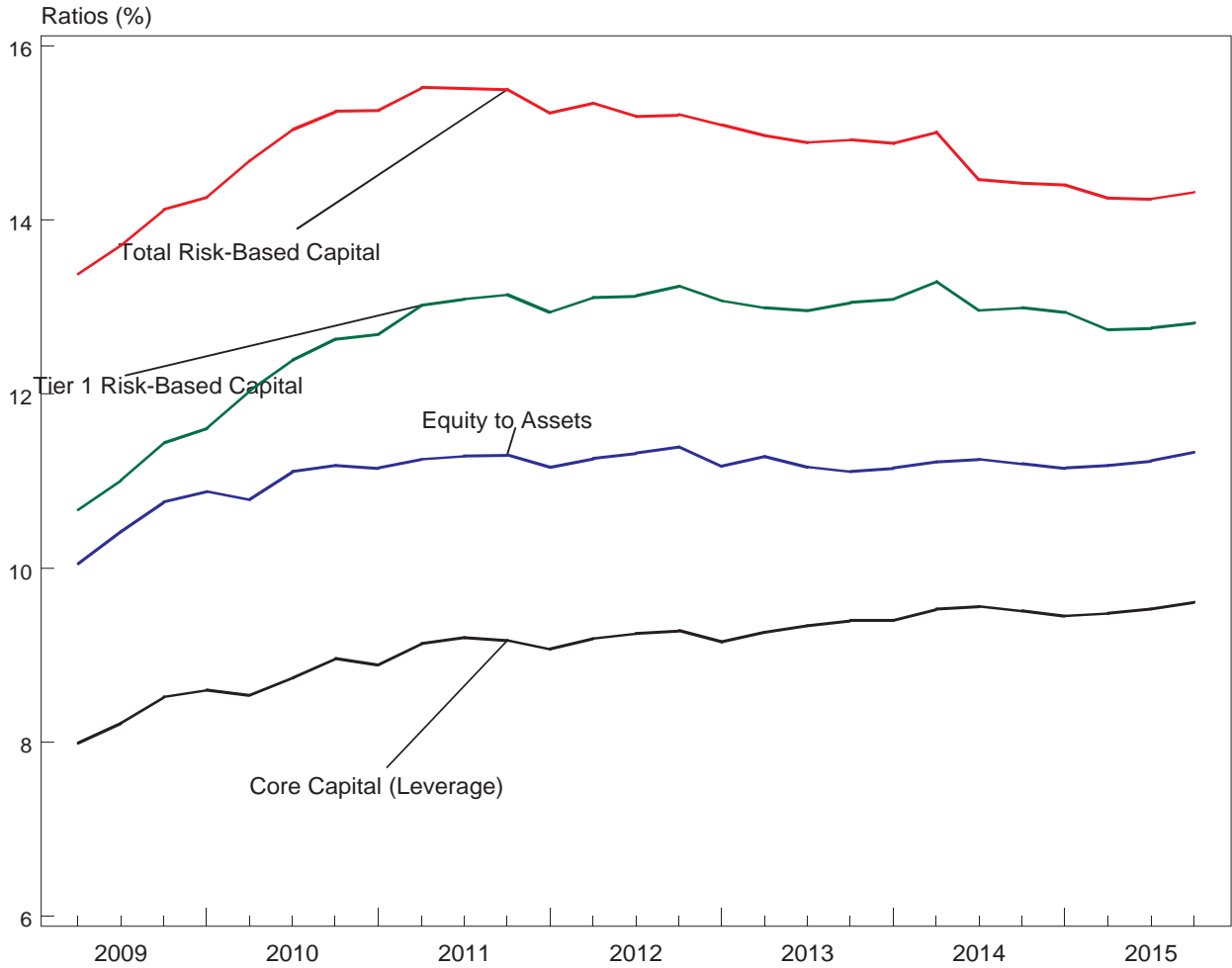


(\$ Billions)	9/30/14	9/30/15	% Change
Insured Deposits (estimated)	6,112	6,390	4.5
Uninsured Deposits	5,484	5,600	2.1
In Foreign Offices	1,424	1,341	-5.8
Other Borrowed Funds*	1,394	1,383	-0.8
All Other Liabilities	632	630	-0.3
Subordinated Debt	97	92	-5.2
Bank Equity Capital	1,718	1,790	4.2
Total Liabilities and Equity Capital	15,349	15,800	2.9

* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.

Capital Ratios

2009 - 2015

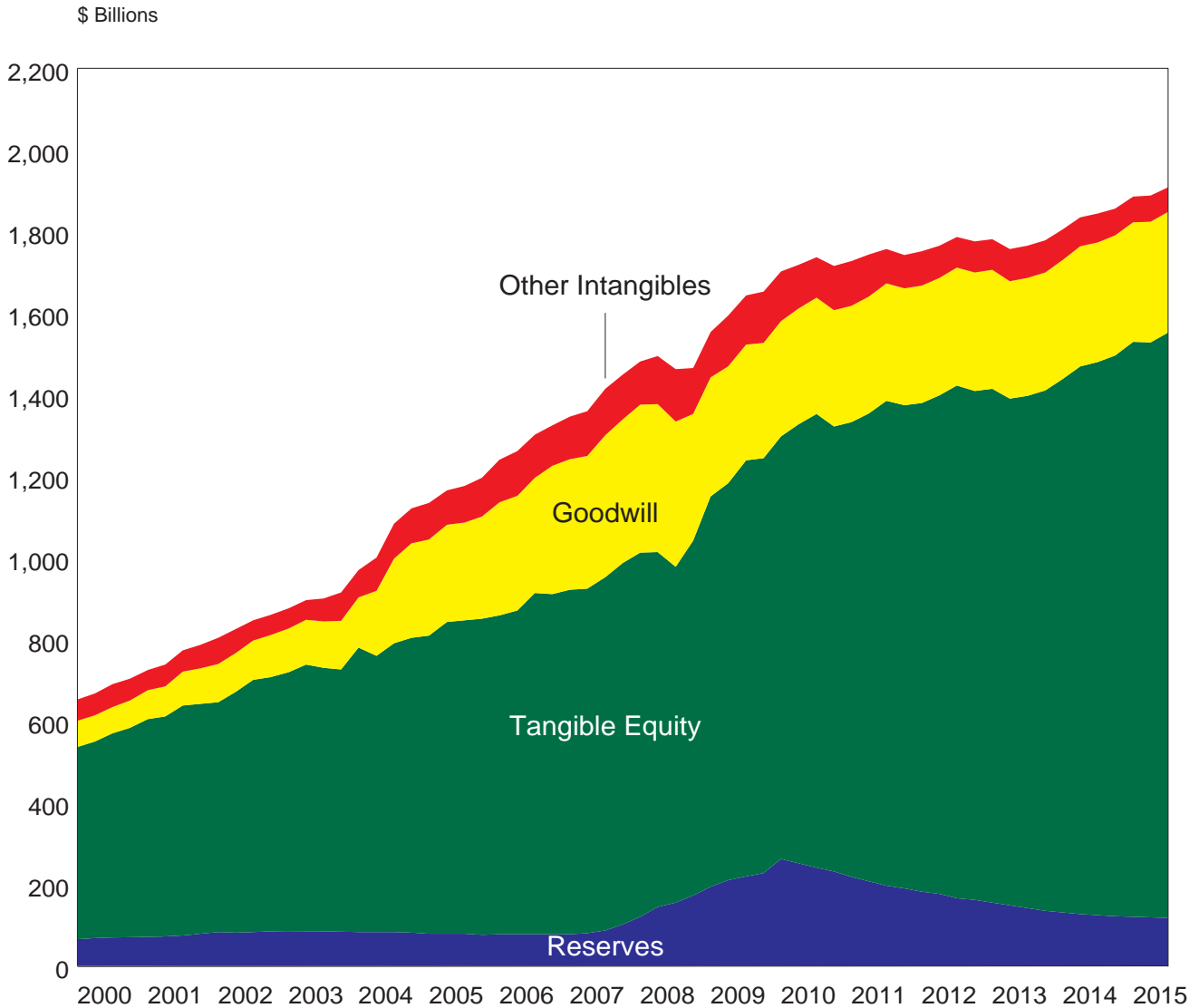


	12/09	12/10	12/11	12/12	12/13	12/14	9/15
Total Risk-Based Capital	14.26	15.26	15.23	15.09	14.88	14.40	14.32
Tier 1 Risk-Based Capital	11.61	12.69	12.94	13.07	13.09	12.94	12.82
Equity to Assets	10.88	11.15	11.16	11.17	11.15	11.15	11.33
Core Capital (Leverage)	8.60	8.89	9.07	9.15	9.40	9.45	9.61

Equity Capital and Reserves

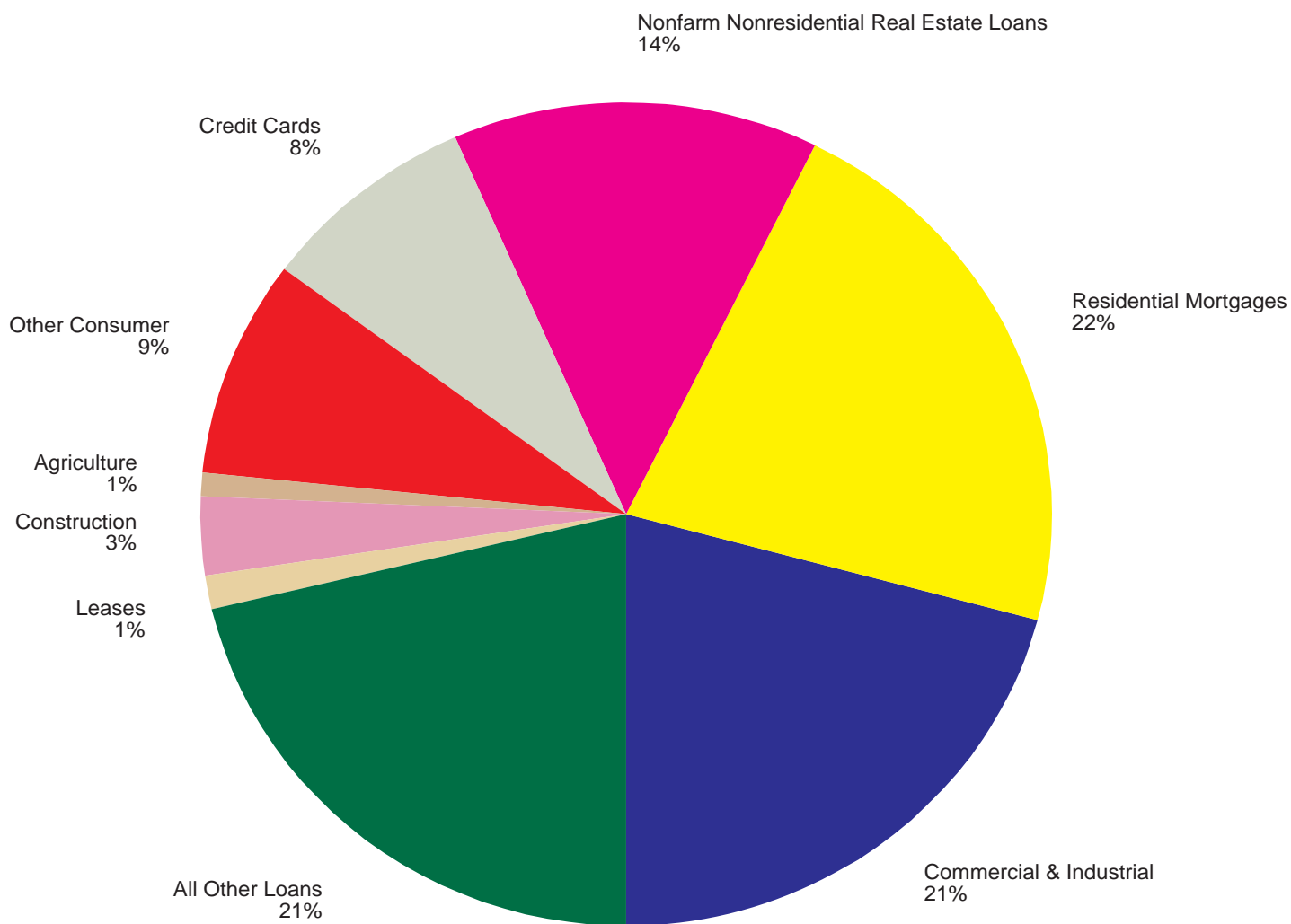
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2015



Loan Portfolio Composition

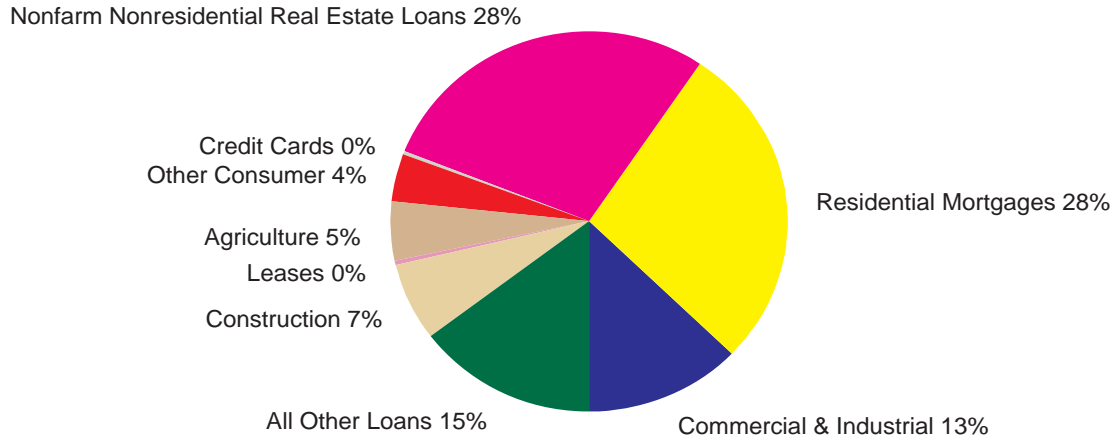
September 30, 2015



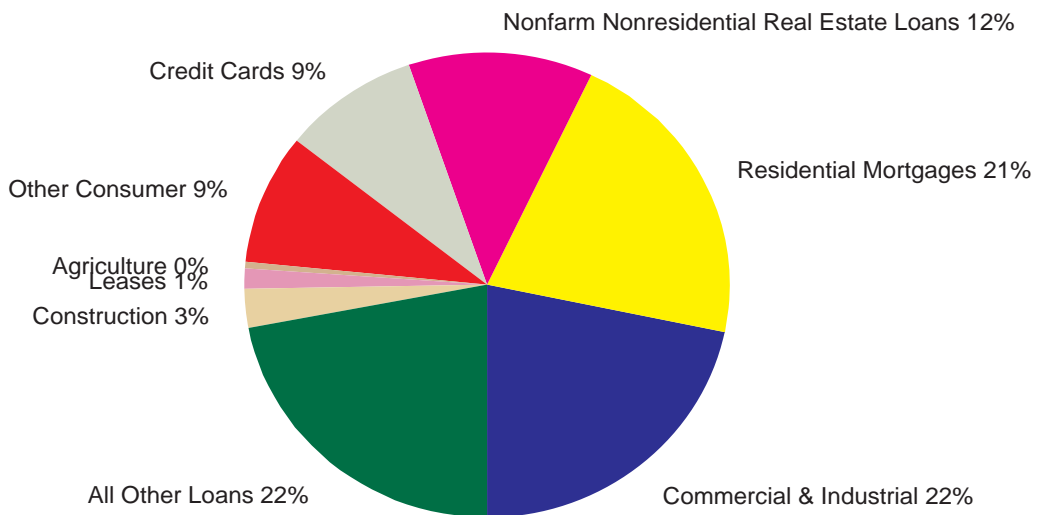
Loan Portfolio Composition by Asset Size

September 30, 2015

Assets < \$1 Billion

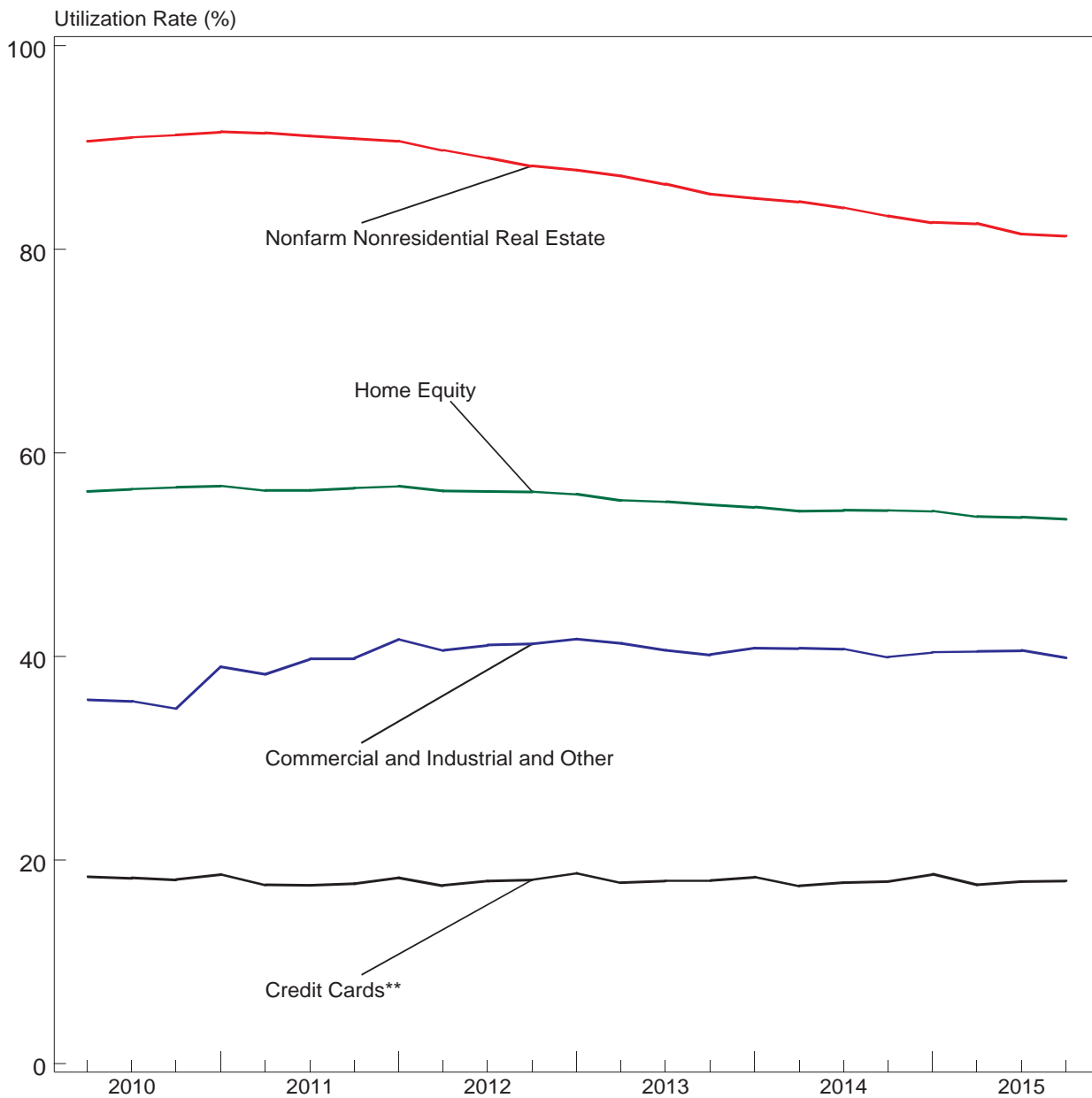


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2010-2015

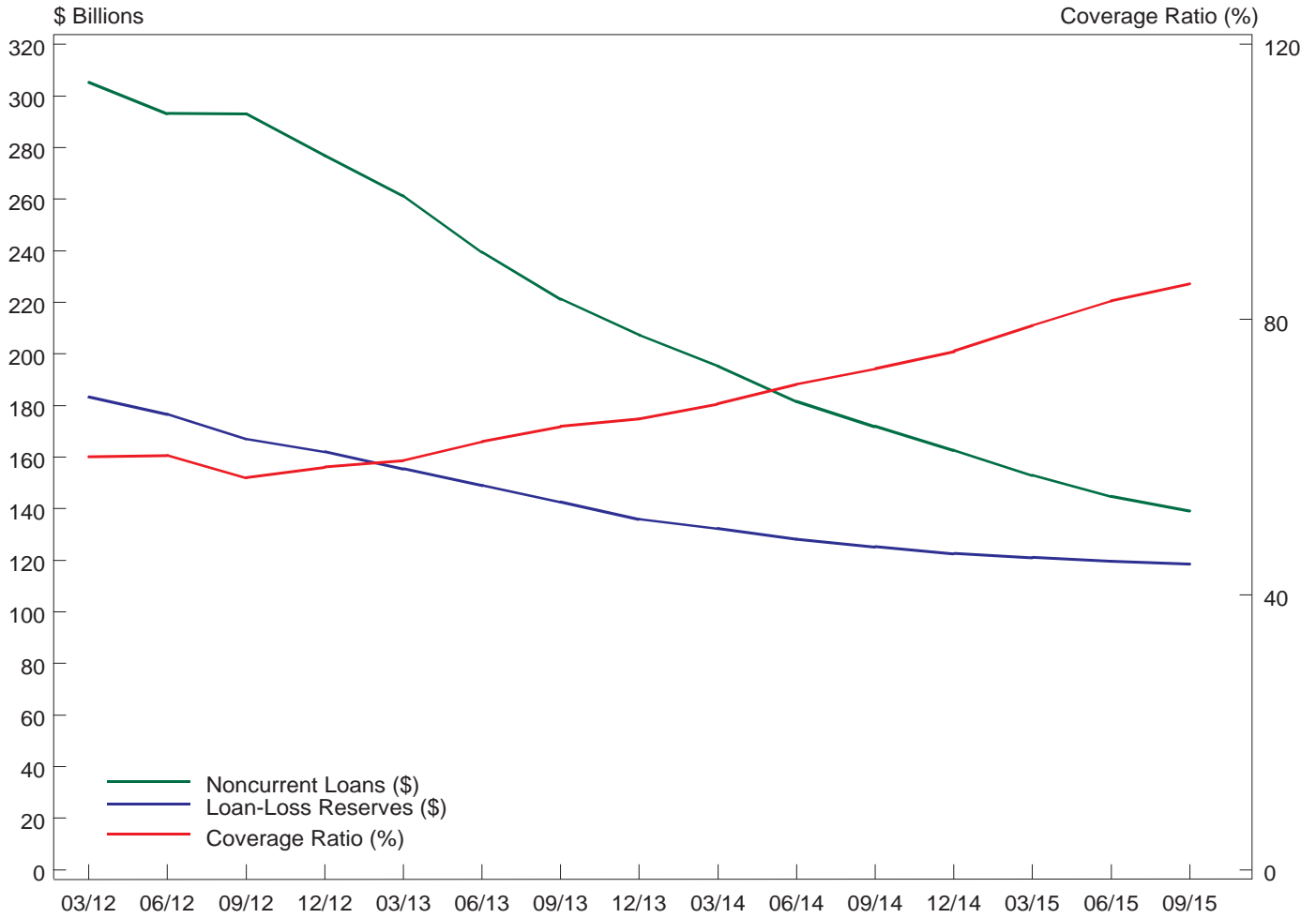


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** Includes on-balance-sheet loans and off-balance-sheet securitized receivables.

Reserve Coverage Ratio*

2012-2015



Noncurrent Loans (\$ Billions)

305.2 293.2 293.1 276.9 261.2 239.4 221.2 207.3 195.2 181.6 171.9 162.6 153.0 144.7 139.2

Loan-Loss Reserves (\$ Billions)

183.2 176.6 167.0 162.1 155.5 149.0 142.6 135.9 132.3 128.2 125.3 122.6 121.1 119.6 118.6

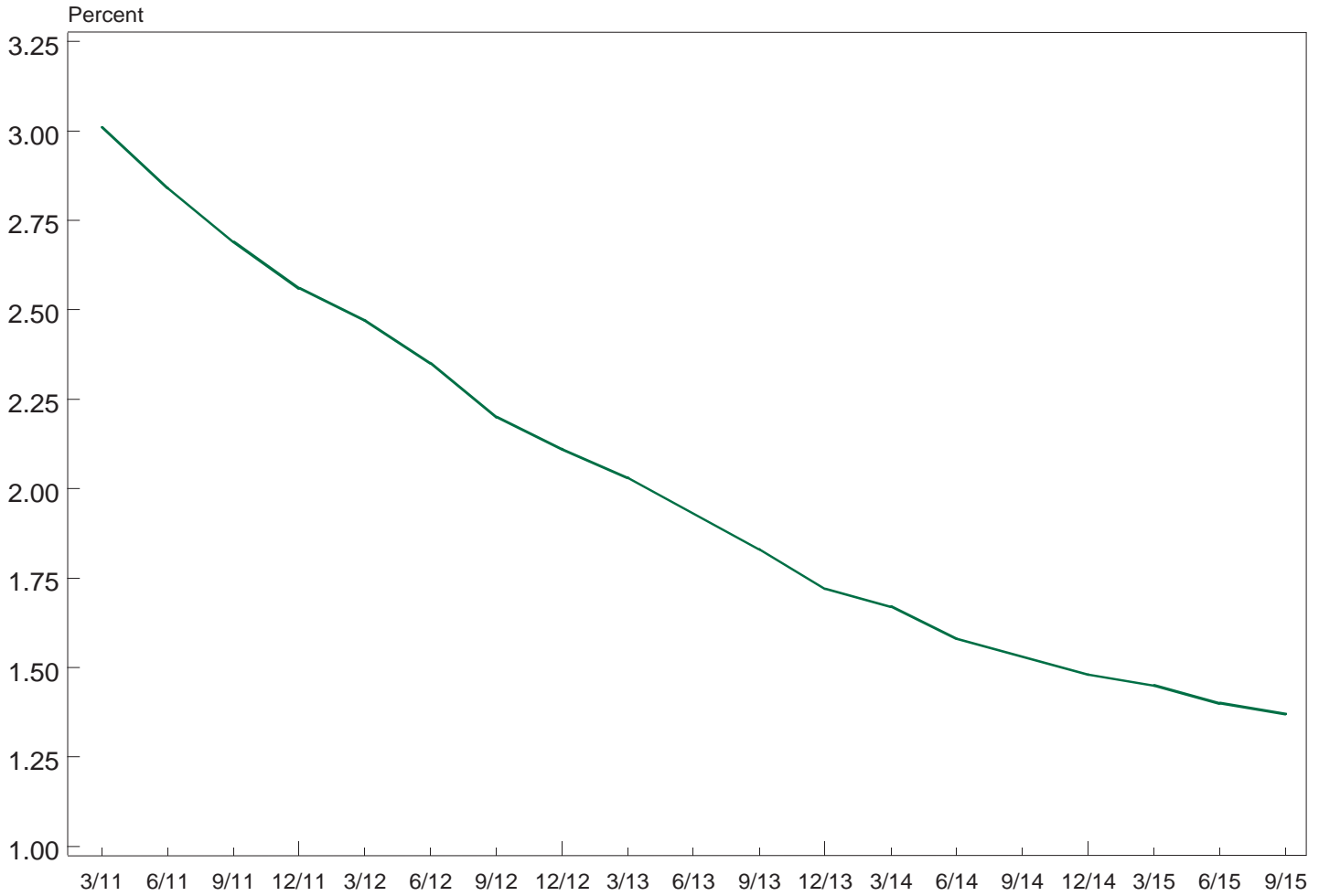
Coverage Ratio (%)

60 60 57 59 60 62 64 66 68 71 73 75 79 83 85

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2011 - 2015

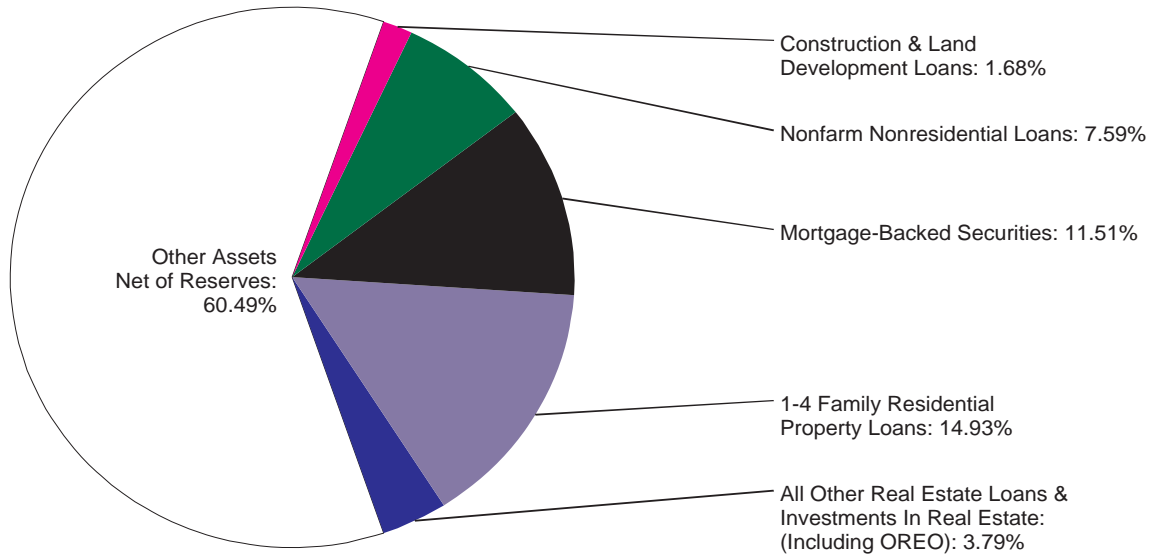


Loss Allowance to Loans and Leases

3.01 2.84 2.69 2.56 2.47 2.35 2.20 2.11 2.03 1.93 1.83 1.72 1.67 1.58 1.53 1.48 1.45 1.40 1.37

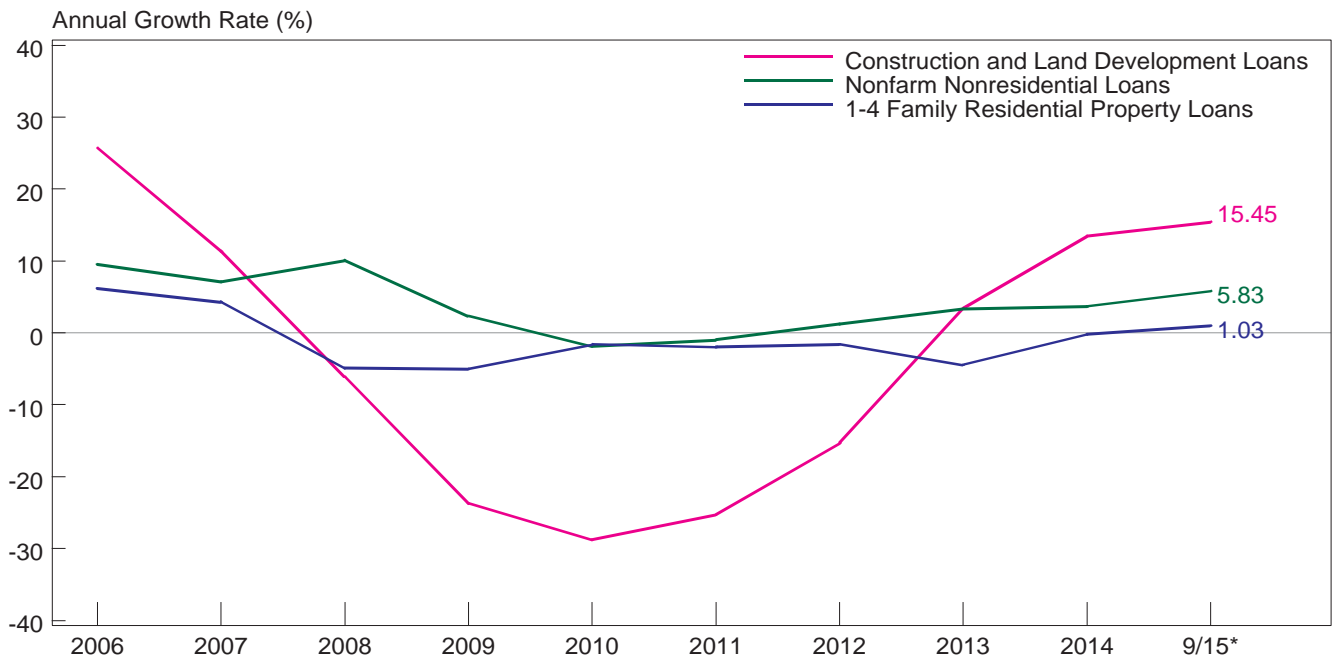
Real Estate Assets as a Percent of Total Assets

September 30, 2015



Real Estate Loan Growth Rates*

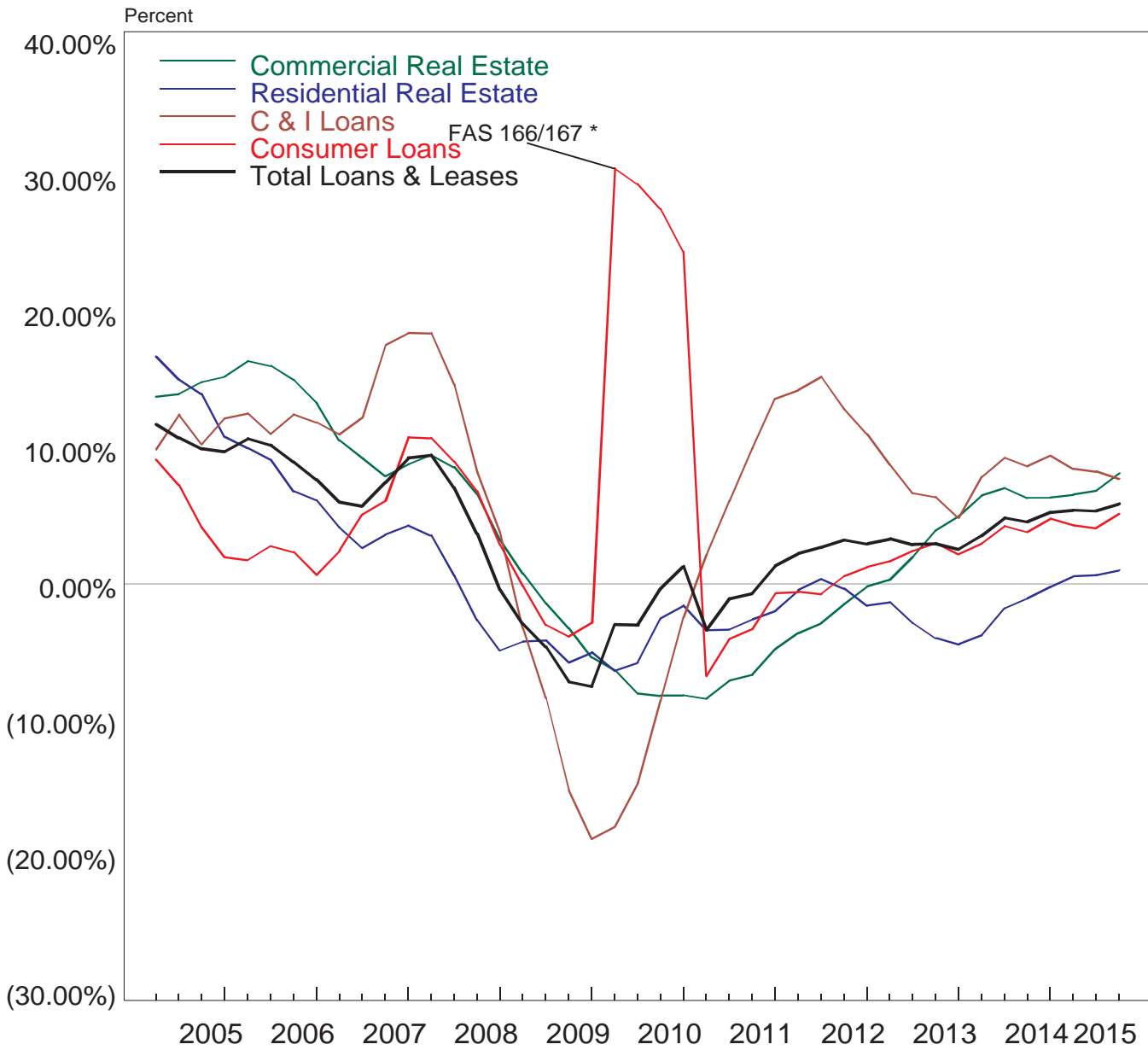
2006-2015



* Growth Rate for the most recent twelve-month period.

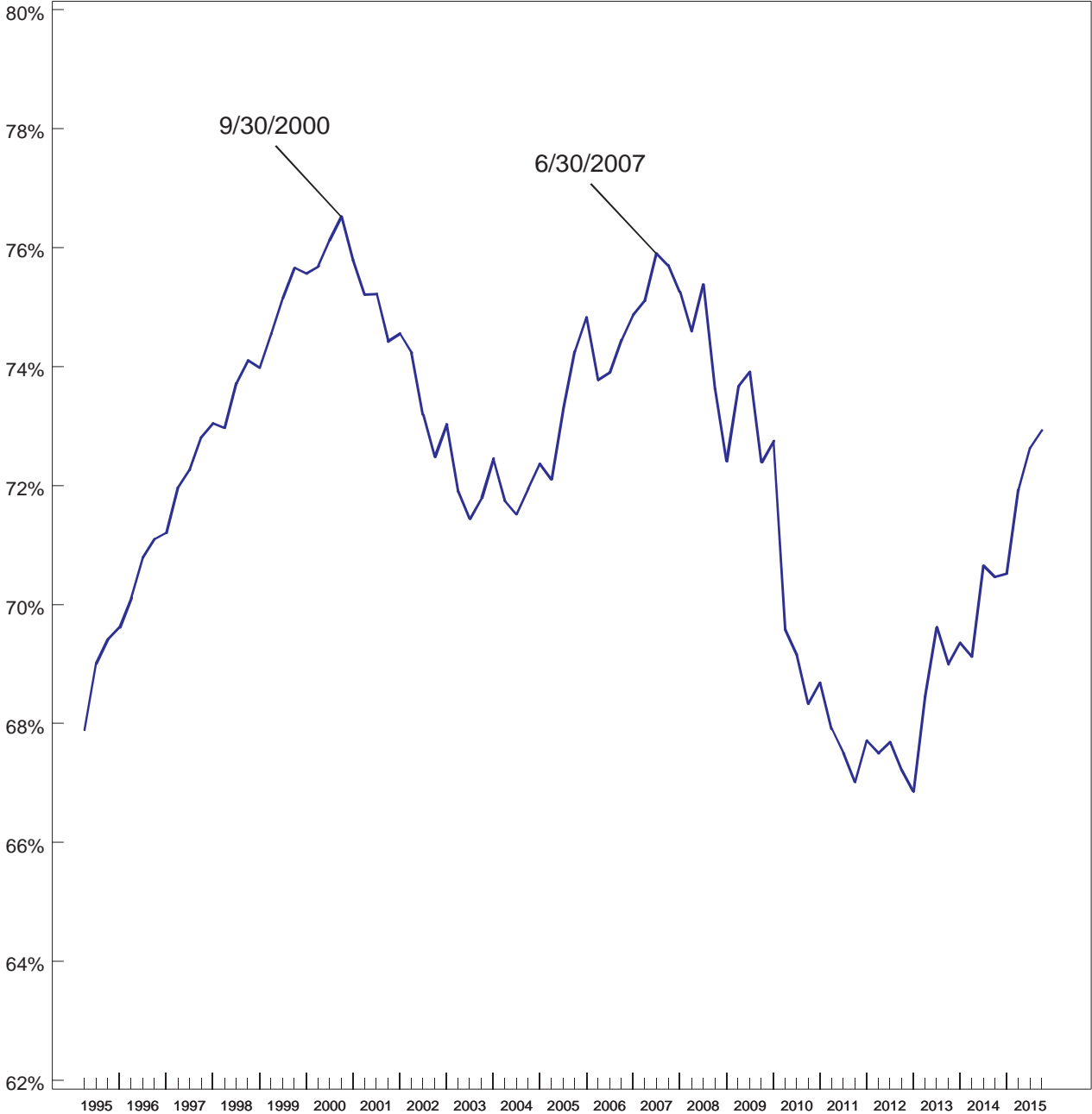
Twelve-Month Loan Growth Rates

2005 - 2015



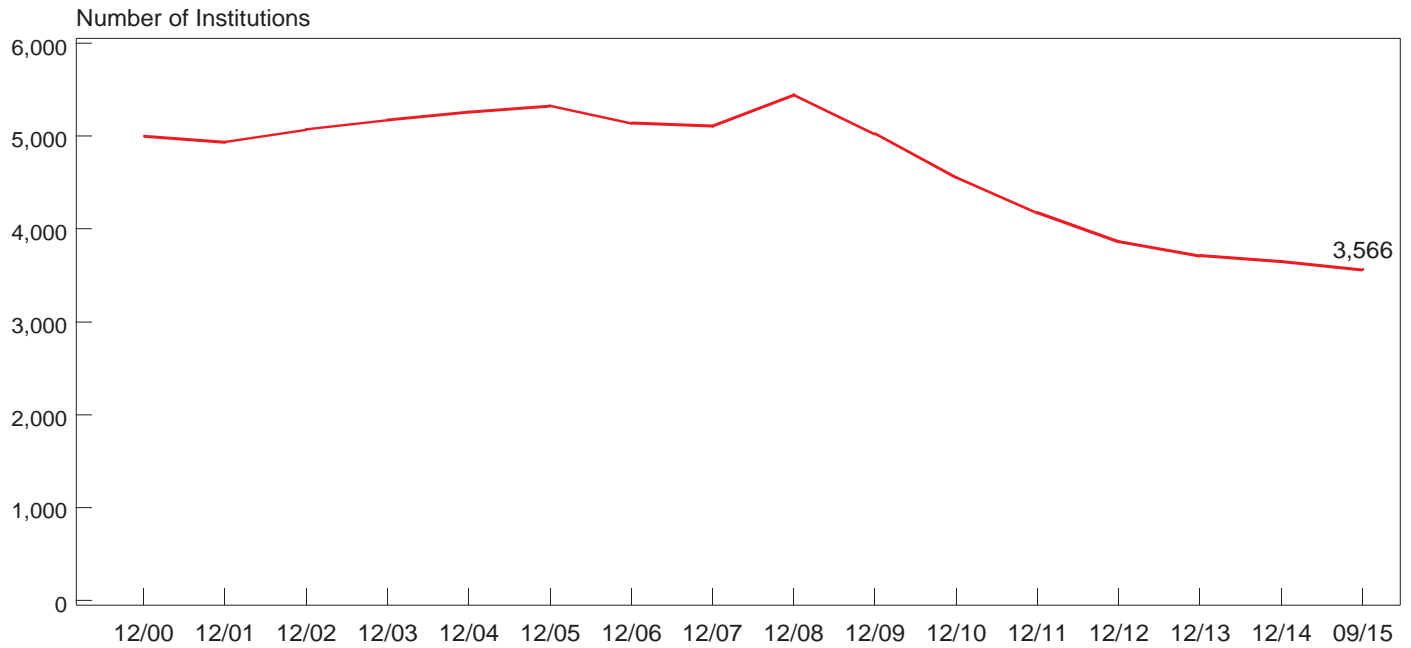
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1995 - 2015



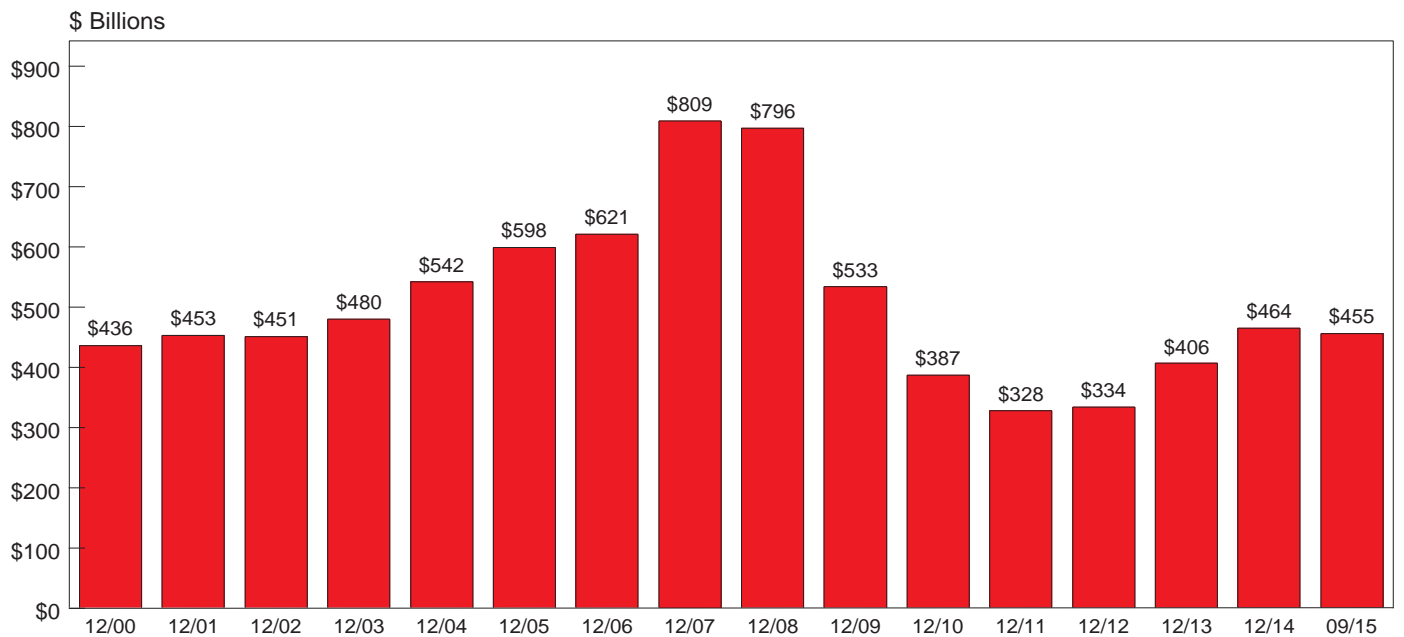
Number of Institutions with FHLB Advances

2000 - 2015

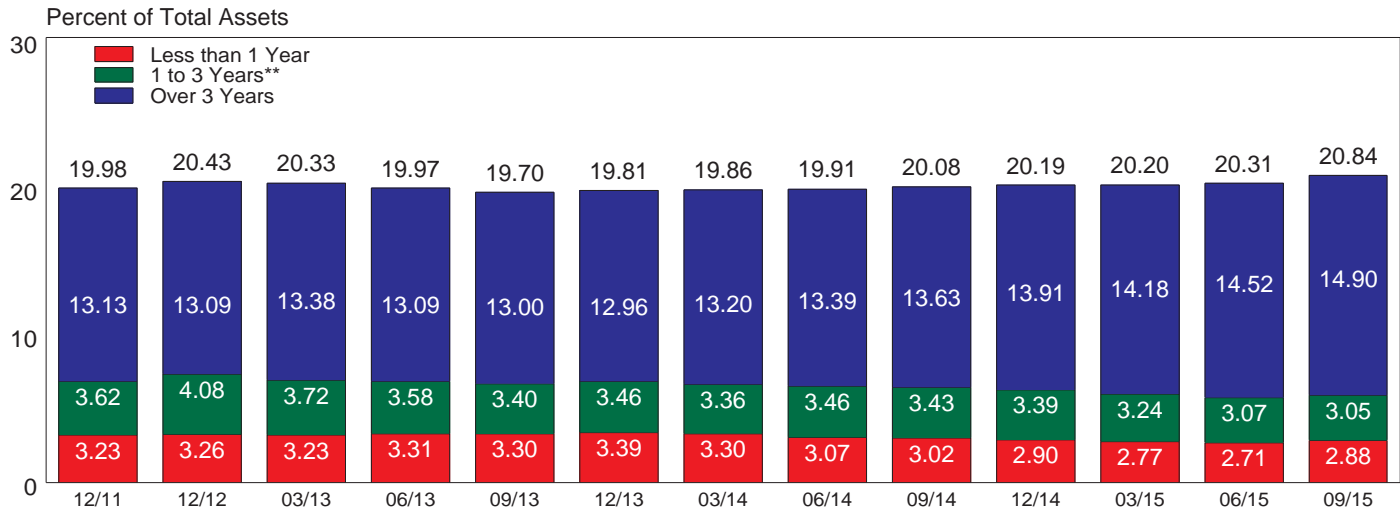


Amount of FHLB Advances Outstanding

2000 - 2015

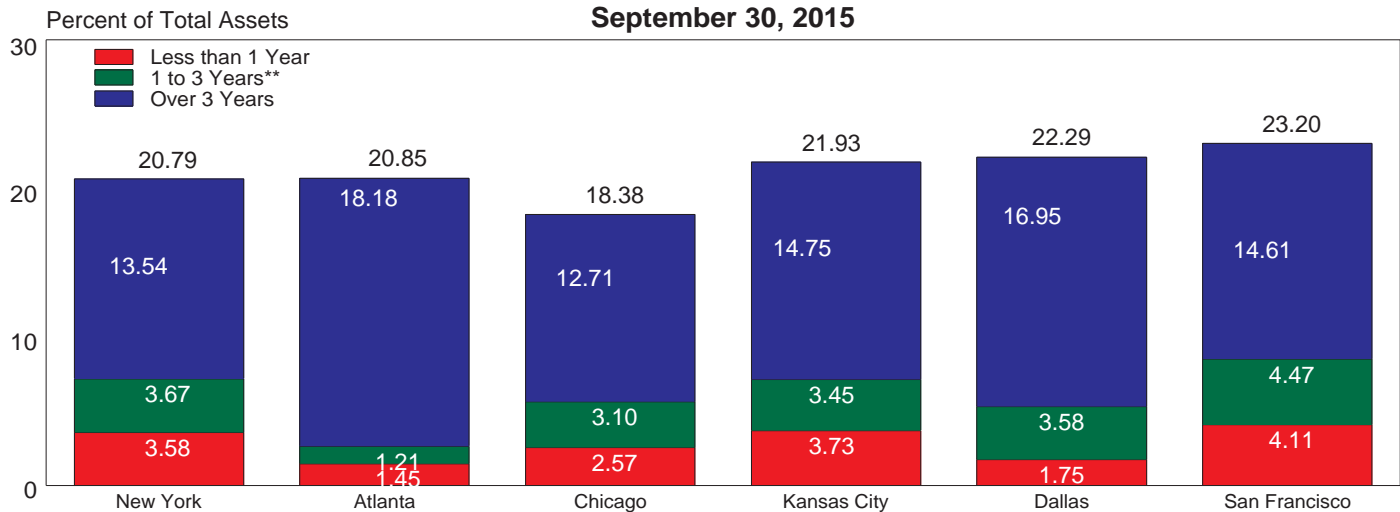


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

September 30, 2015



Total Securities (Debt and Equity)

(\$ Billions)

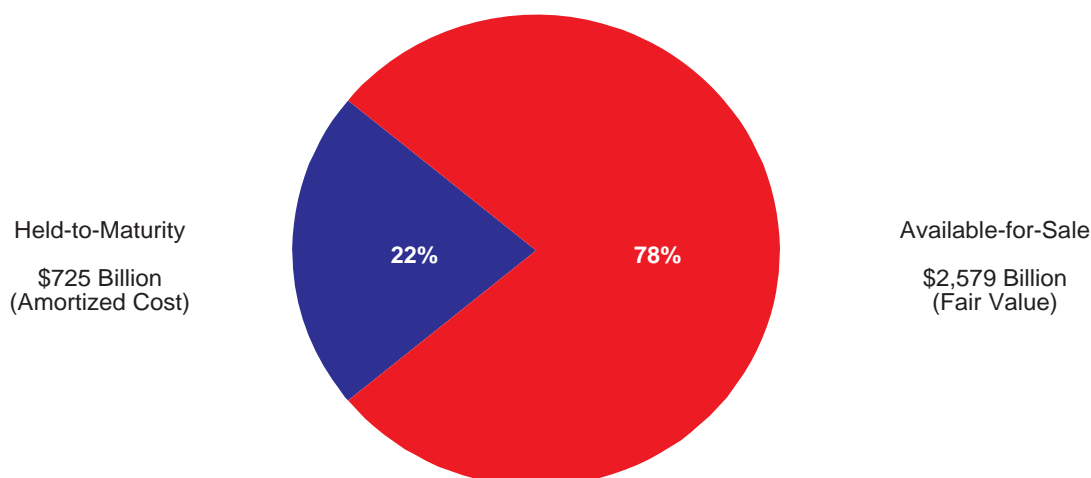
	9/13	12/13	3/14	6/14	9/14	12/14	3/15	6/15	9/15
U.S. Government Obligations:									
U.S. Treasury	160	193	237	274	345	405	409	412	410
U.S. Agencies	26	26	27	28	29	30	32	32	33
Government Sponsored Enterprises	214	209	202	197	193	184	183	178	169
Mortgage Pass-through Securities	966	964	974	975	973	981	1,025	1,048	1,075
Collateralized Mortgage Obligations	549	548	550	565	561	554	547	534	529
State, County, Municipal Obligations	284	292	299	305	309	315	323	328	335
Asset Backed Securities	174	175	174	179	166	160	157	149	141
Other Debt Securities	571	580	574	572	575	576	581	584	602
Equity Securities	15	14	17	18	15	14	12	12	11
Total Securities	\$2,958	\$3,002	\$3,055	\$3,113	\$3,166	\$3,219	\$3,267	\$3,278	\$3,304

* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

** Includes other mortgage-backed securities with expected average life of 3 years or less.

Total Securities*

September 30, 2015



Total Securities*

September 30, 2015

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$71,111	102.3	\$338,403	100.9	\$409,514	101.2
U.S. Government Agencies	6,711	102.1	25,847	100.8	32,558	101.1
Government Sponsored Enterprises	35,091	100.2	133,881	100.6	168,971	100.5
Mortgage Pass-through Securities	298,027	101.2	776,556	100.9	1,074,583	101.0
Collateralized Mortgage Obligations	121,470	101.3	407,103	101.2	528,573	101.2
State, County, Municipal Obligations	74,384	102.6	260,861	101.6	335,245	101.9
Asset Backed Securities	24,558	99.7	116,440	99.3	140,998	99.3
Other Debt Securities	93,246	101.9	508,769	100.7	602,015	102.6
Equity Securities	**	**	11,462	105.2	11,462	105.2
Total Securities	\$724,598	101.5	\$2,579,323	100.9	\$3,303,921	101.0
Memoranda***						
Structured Notes	20,174		20,131			99.8

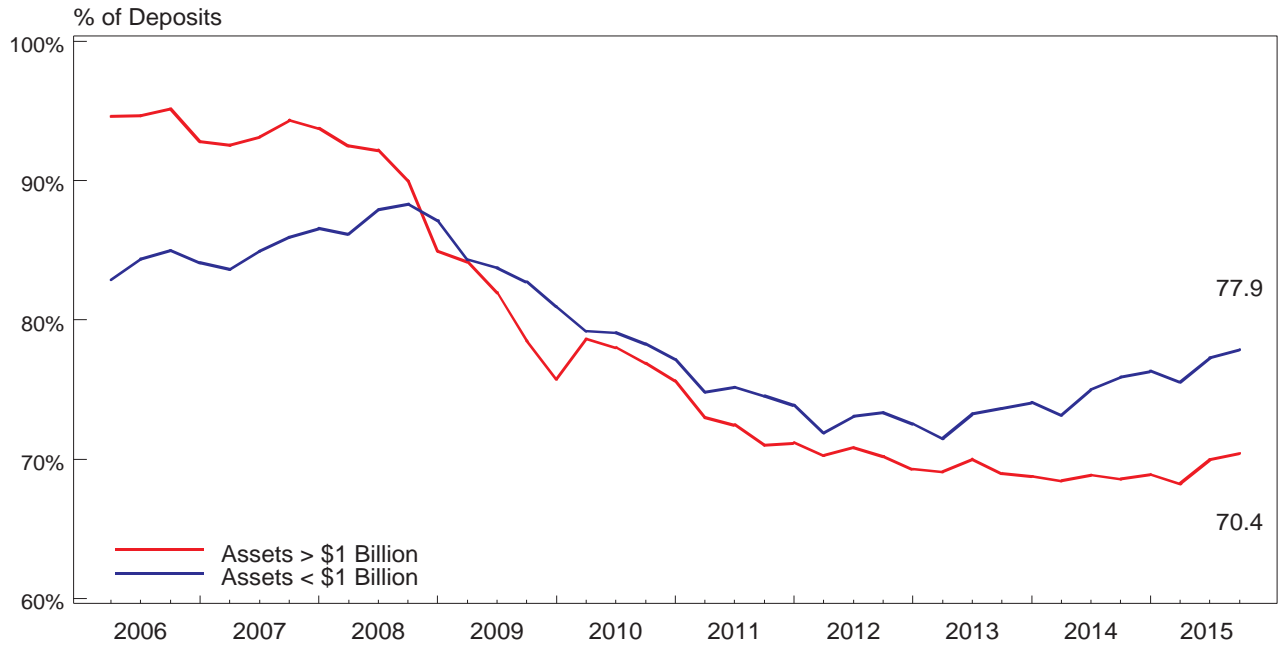
* Excludes trading account assets.

** Equity Securities are classified as 'Available-for-Sale'.

*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

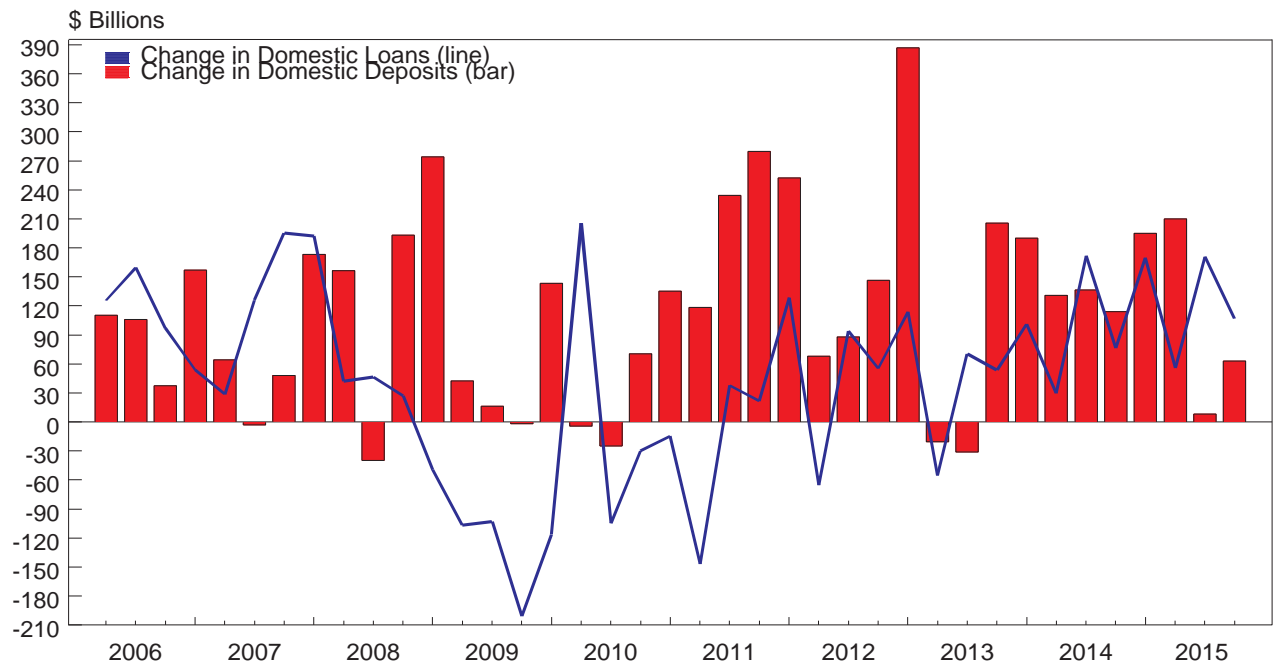
Net Loans and Leases to Deposits (Domestic and Foreign)

2006 - 2015



Quarterly Change in Domestic Loans vs Domestic Deposits

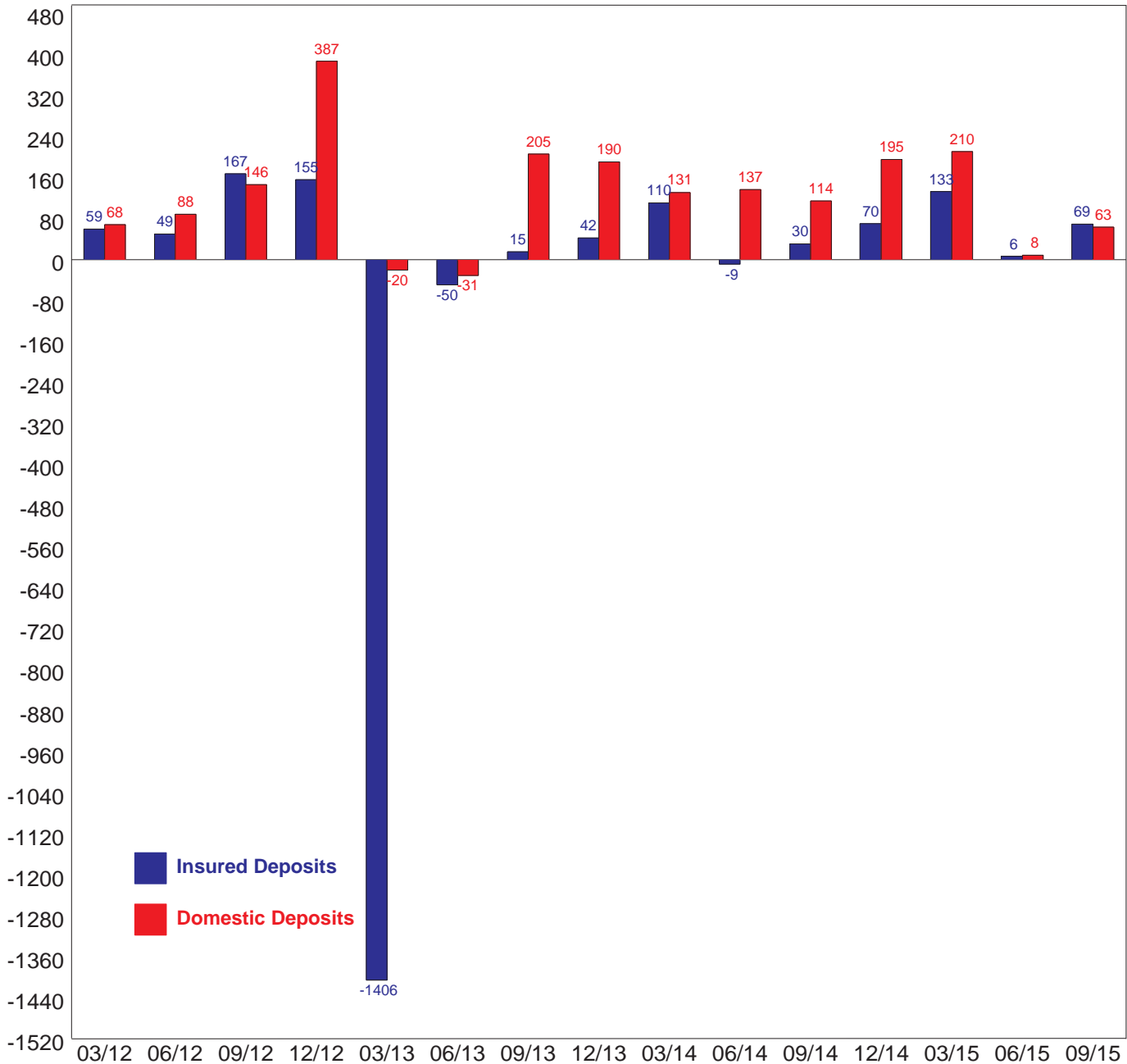
2006 - 2015



Quarterly Change In Domestic Deposits

2012 - 2015

\$ Billions



* Reporting of insured deposits changed in fourth quarter 2010 to reflect the unlimited temporary coverage on noninterest-bearing transaction accounts. This temporary coverage expired on Dec. 31, 2012.

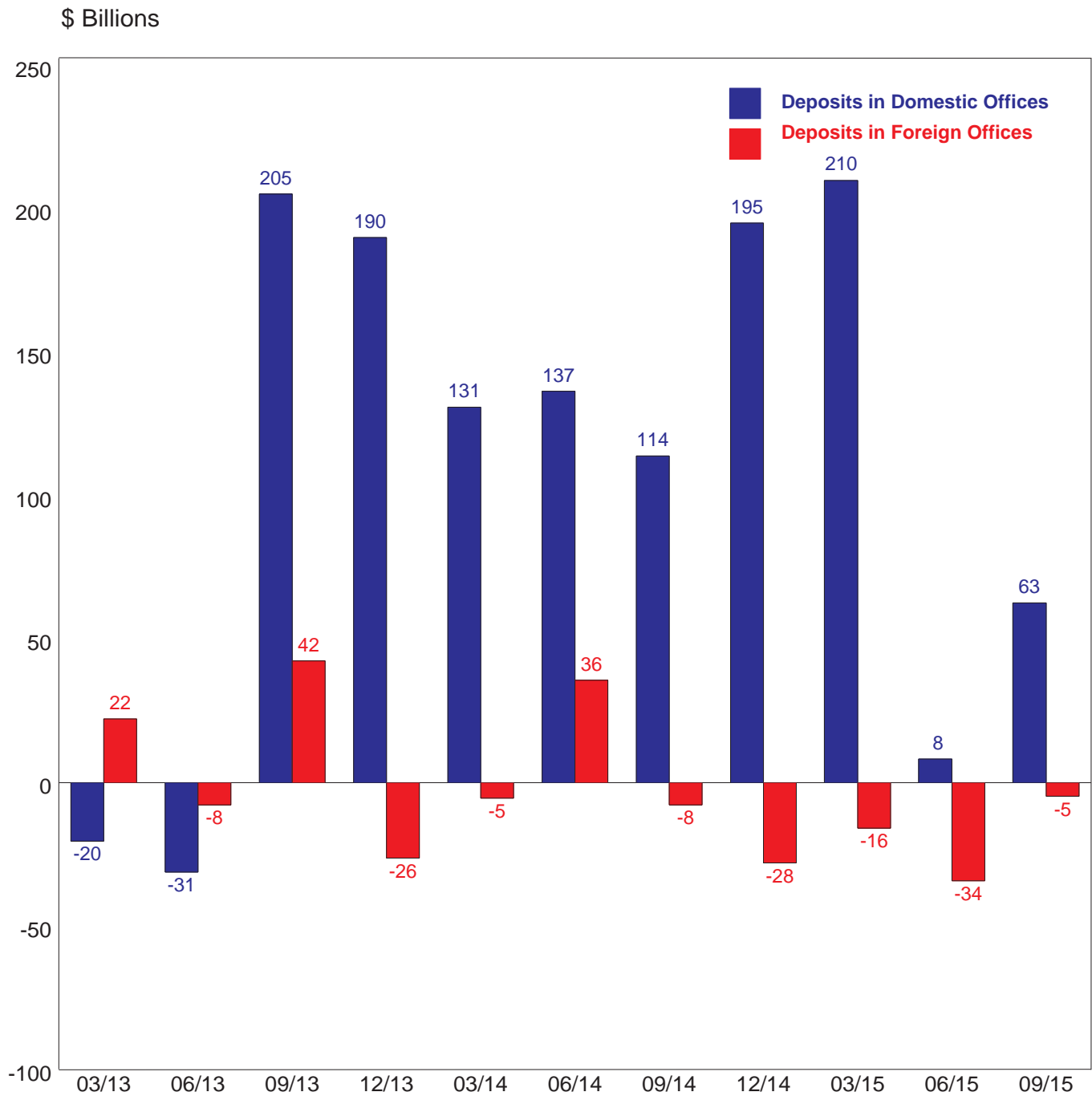
Twelve-Month Growth Rates of Domestic Deposits

2010 - 2015



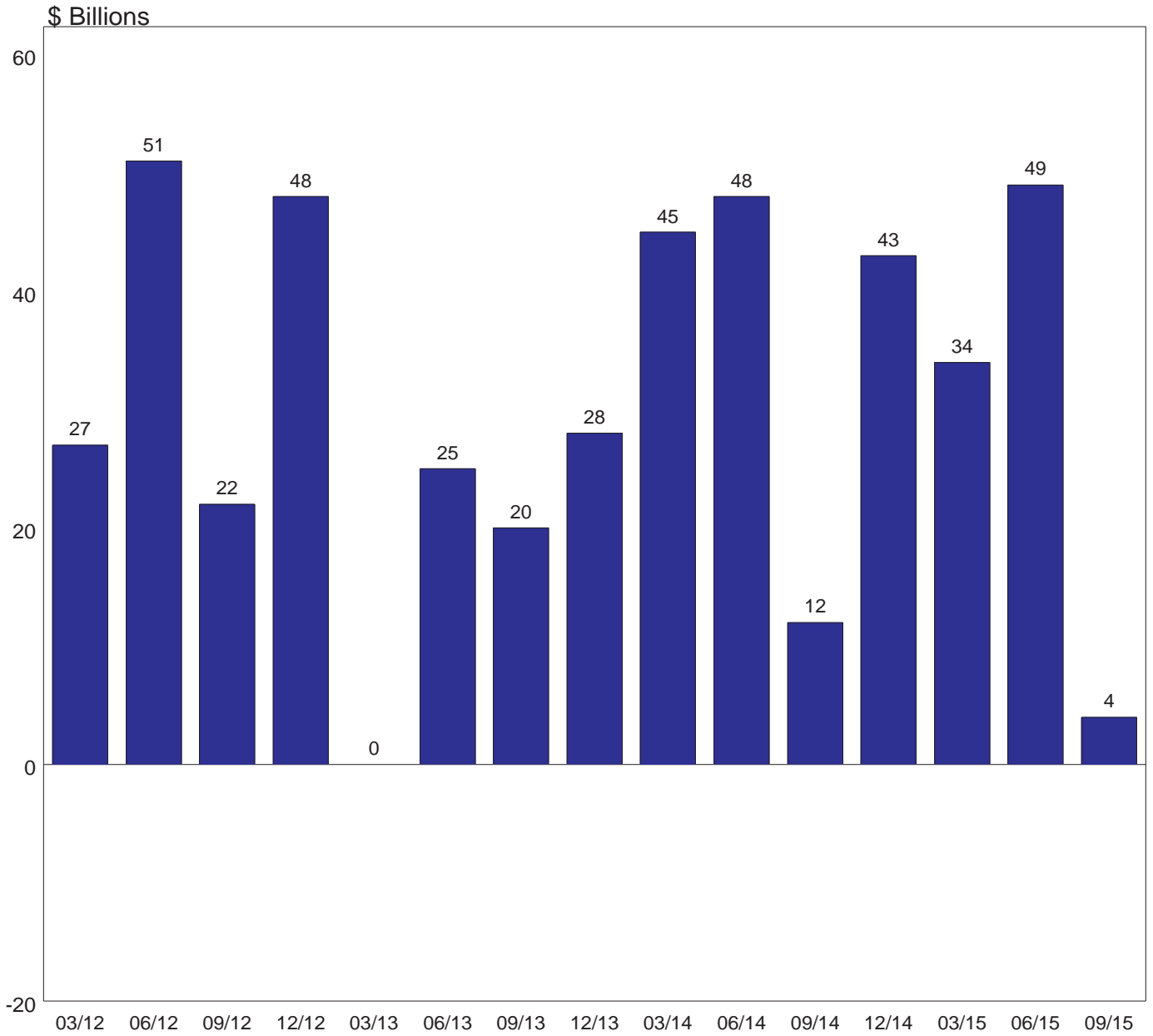
Quarterly Change In Domestic and Foreign Deposits

2013 - 2015



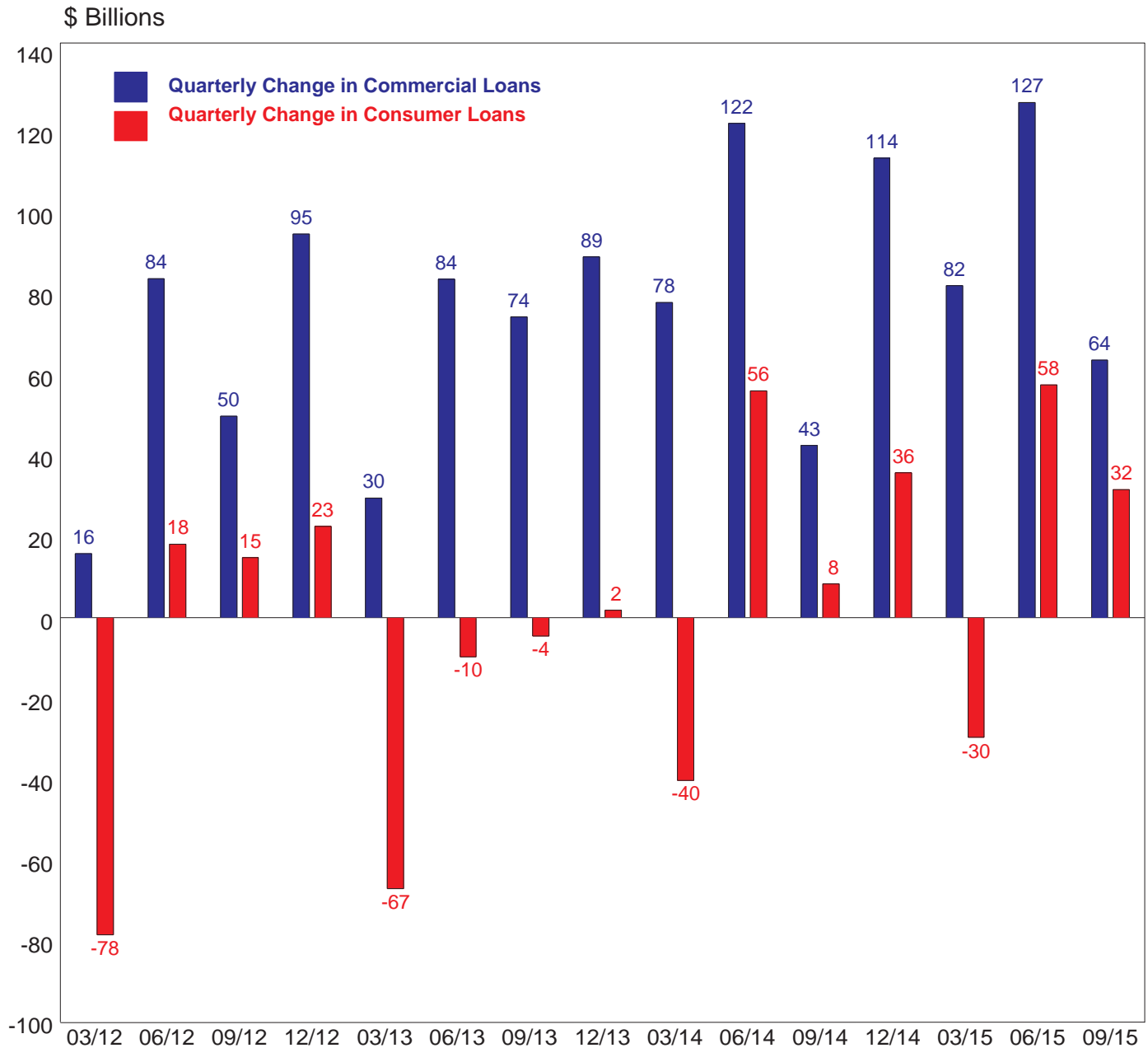
Quarterly Change in C&I Loans

2012-2015



Quarterly Change in Commercial and Consumer Loans

2012 - 2015



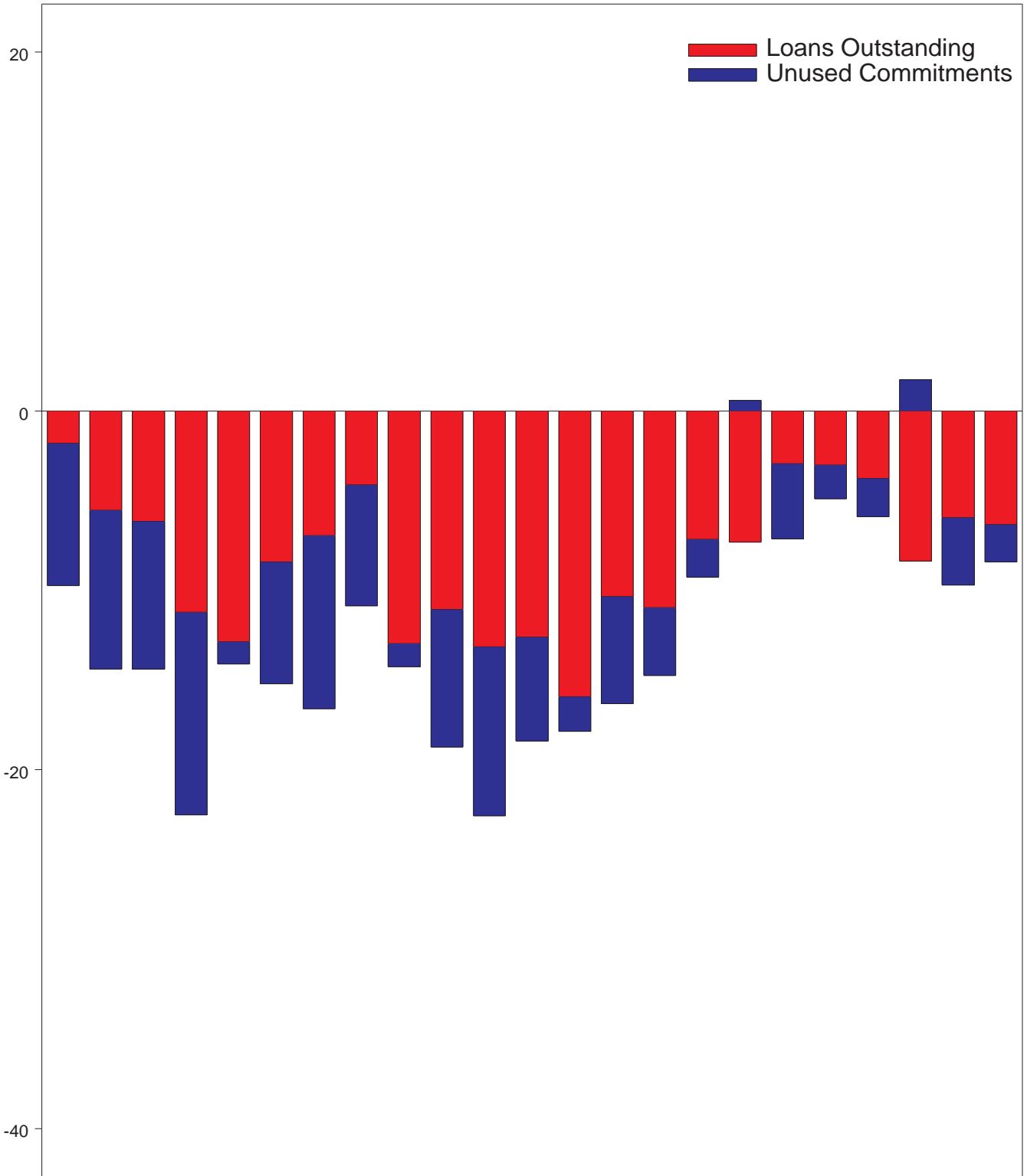
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, nonfarm nonresidential loans, construction loans, and agricultural loans.

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Change in Home Equity Loans

Quarterly Change (\$ Billions)

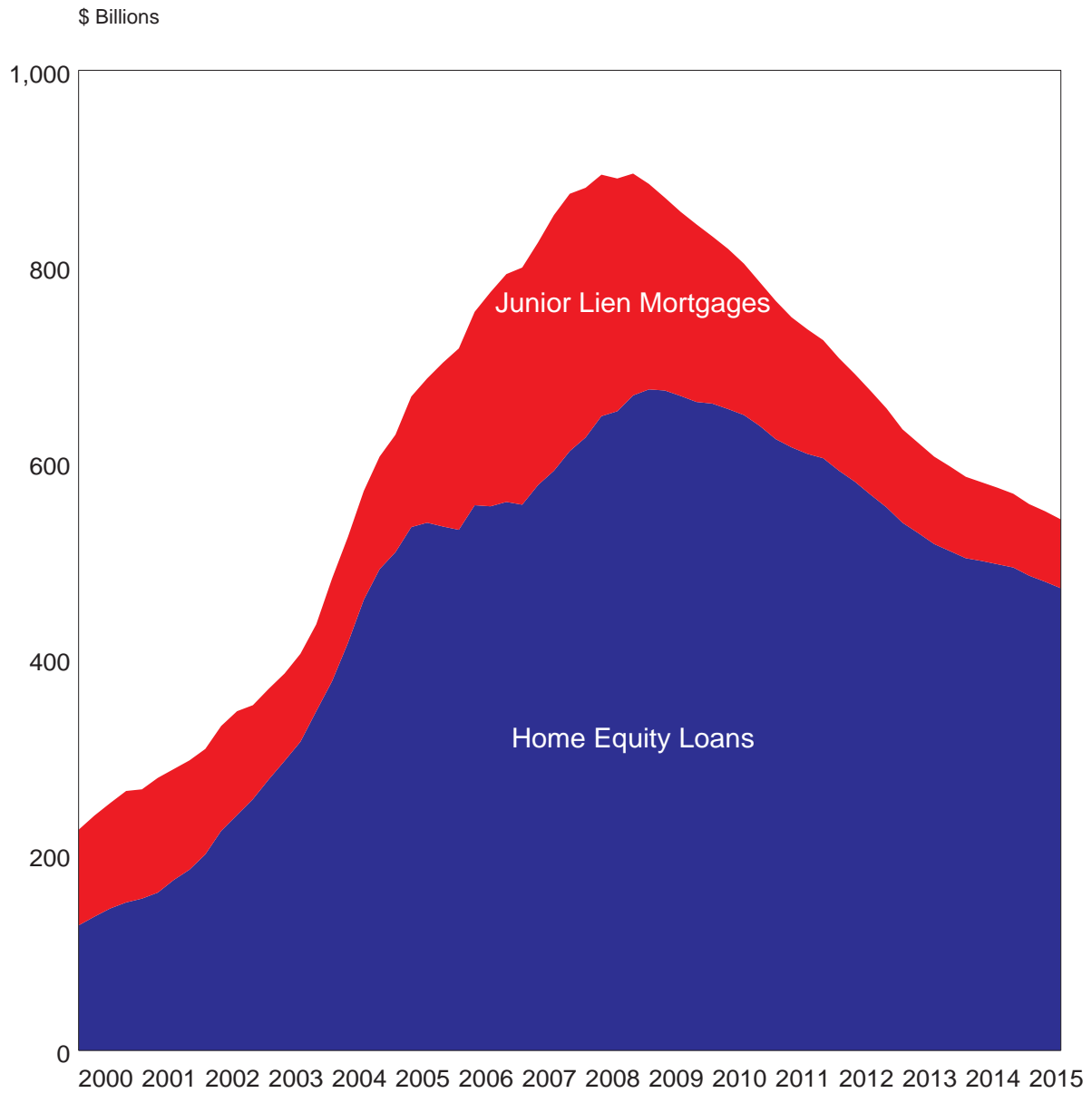
2010-2015



03/10 06/10 09/10 12/10 03/11 06/11 09/11 12/11 03/12 06/12 09/12 12/12 03/13 06/13 09/13 12/13 03/14 06/14 09/14 12/14 03/15 06/15 09/15

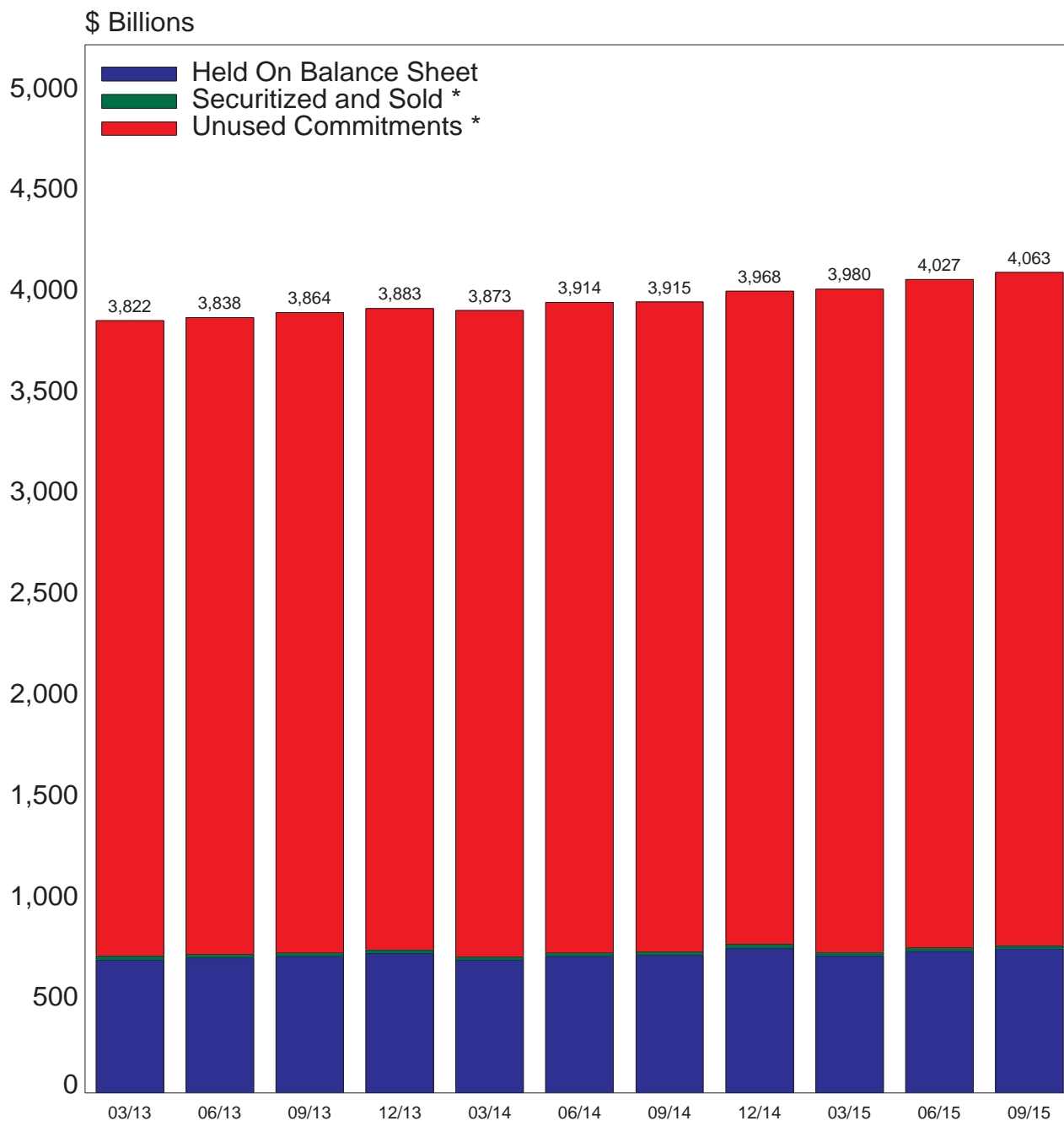
Home Equity and Junior Lien Loans

2000 - 2015



Expansion of Credit Card Lines

2013-2015



Loans Outstanding (\$ Billions)

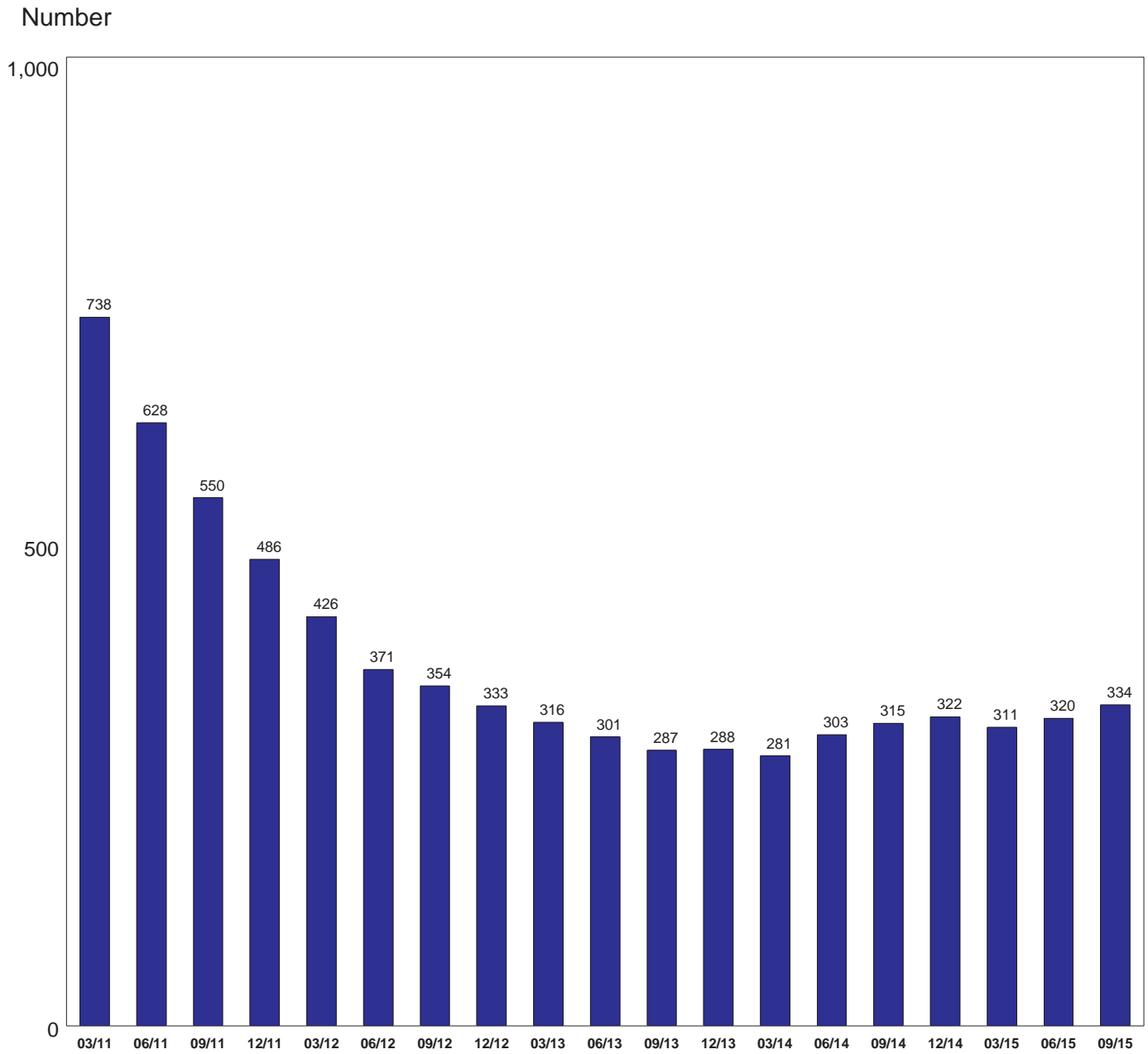
Held On Balance Sheet	660.2	670.3	677.1	691.4	658.4	678.3	683.0	718.5	680.0	701.2	714.8
Securitized and Sold *	18.8	17.9	17.1	19.4	16.3	16.7	16.8	18.5	17.8	17.8	14.2
Unused Commitments *	3,143.0	3,149.7	3,169.9	3,172.4	3,198.4	3,219.2	3,215.6	3,231.1	3,282.1	3,307.8	3,333.5
Total	3,822.1	3,838.0	3,864.1	3,883.2	3,873.1	3,914.3	3,915.4	3,968.0	3,979.9	4,026.7	4,062.5

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

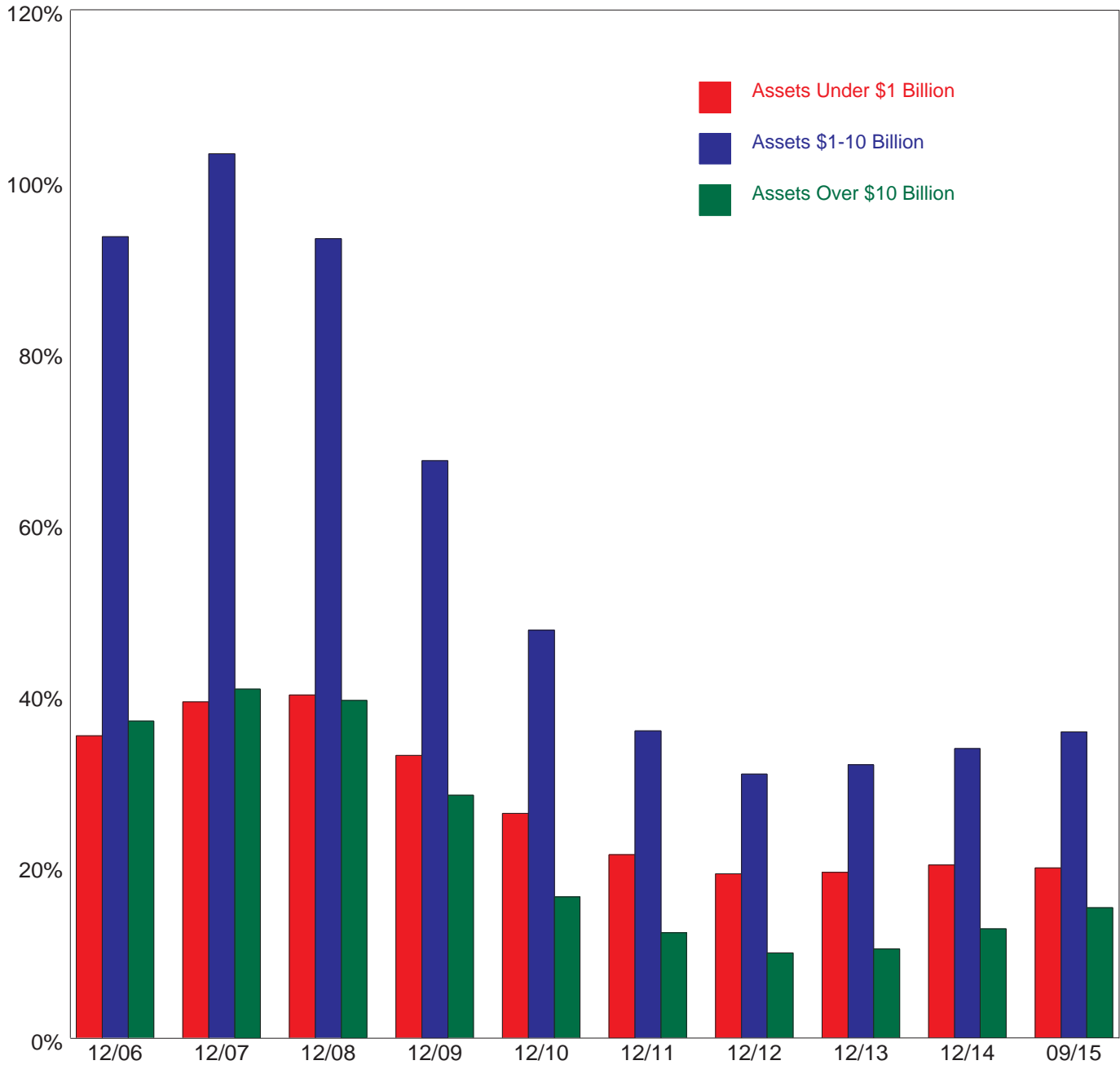
2011-2015



Median Construction and Development Loan Concentrations

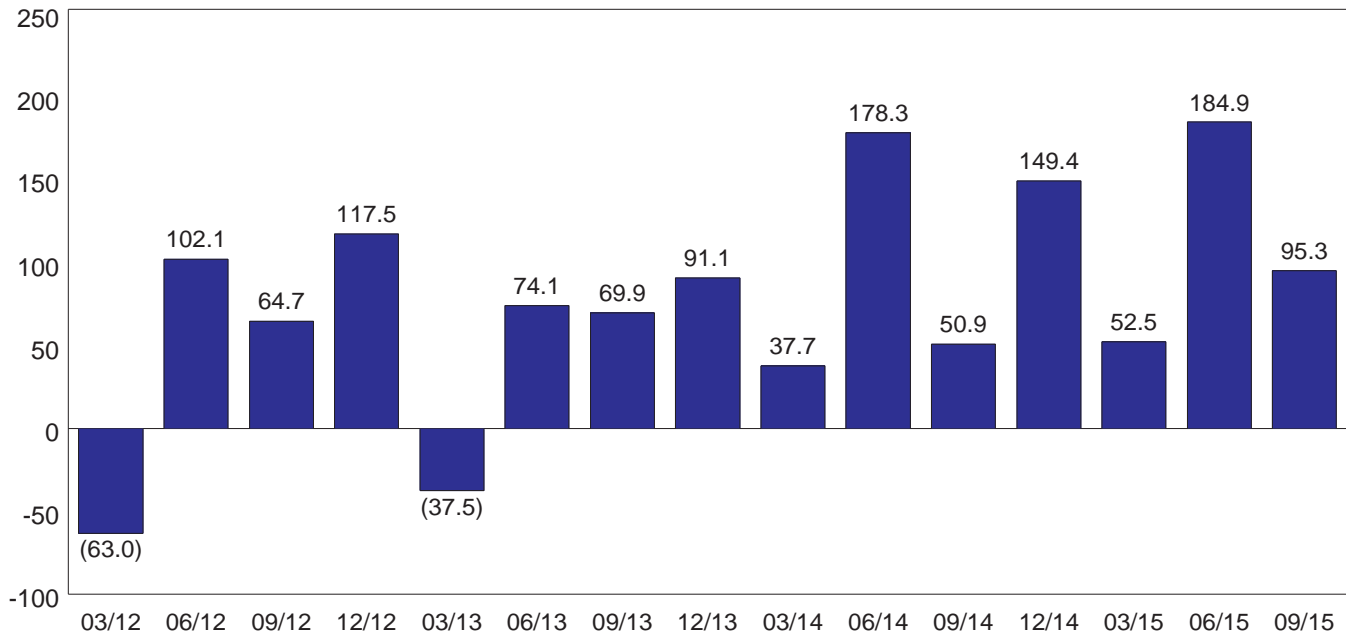
2006 - 2015

Percent of Total Risk-Based Capital, by Lender Asset Size



Quarterly Change in Reported Total Loans Outstanding

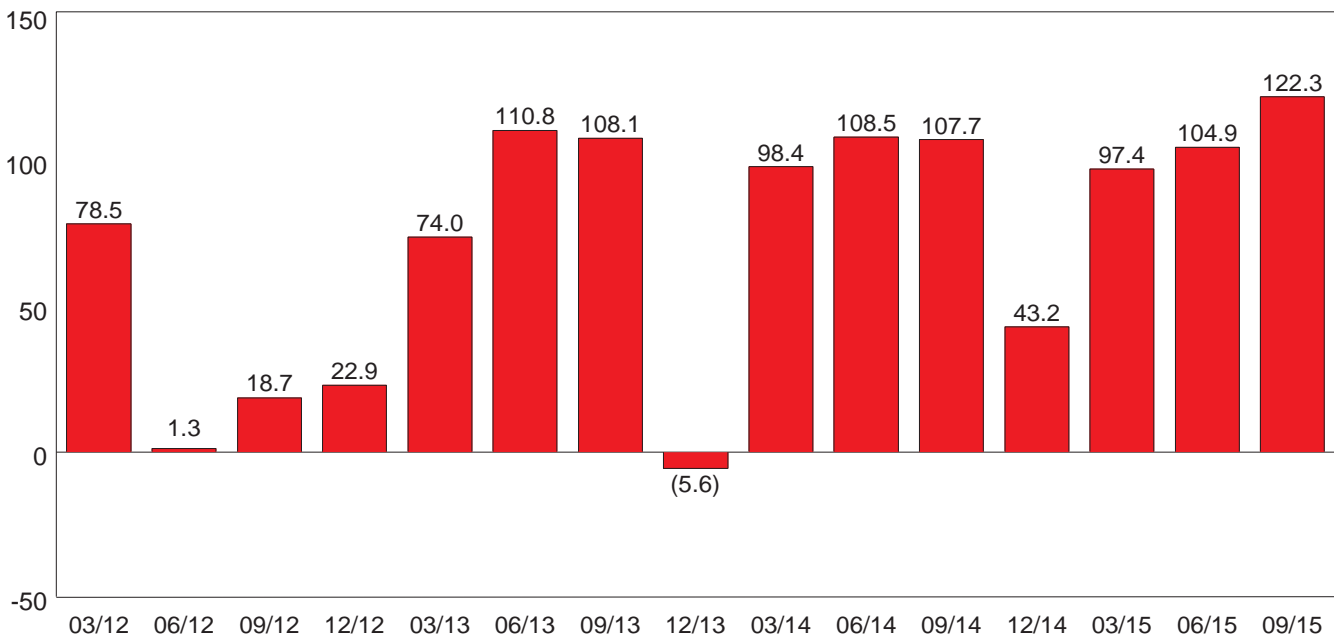
(\$ Billions)



In the third quarter of 2015, real estate loans increased by \$45.8 billion, commercial and industrial loans increased by \$4.1 billion, consumer loans increased by \$31.1 billion, and other loans and leases increased by \$11.6 billion.

Quarterly Change in Unused Loan Commitments

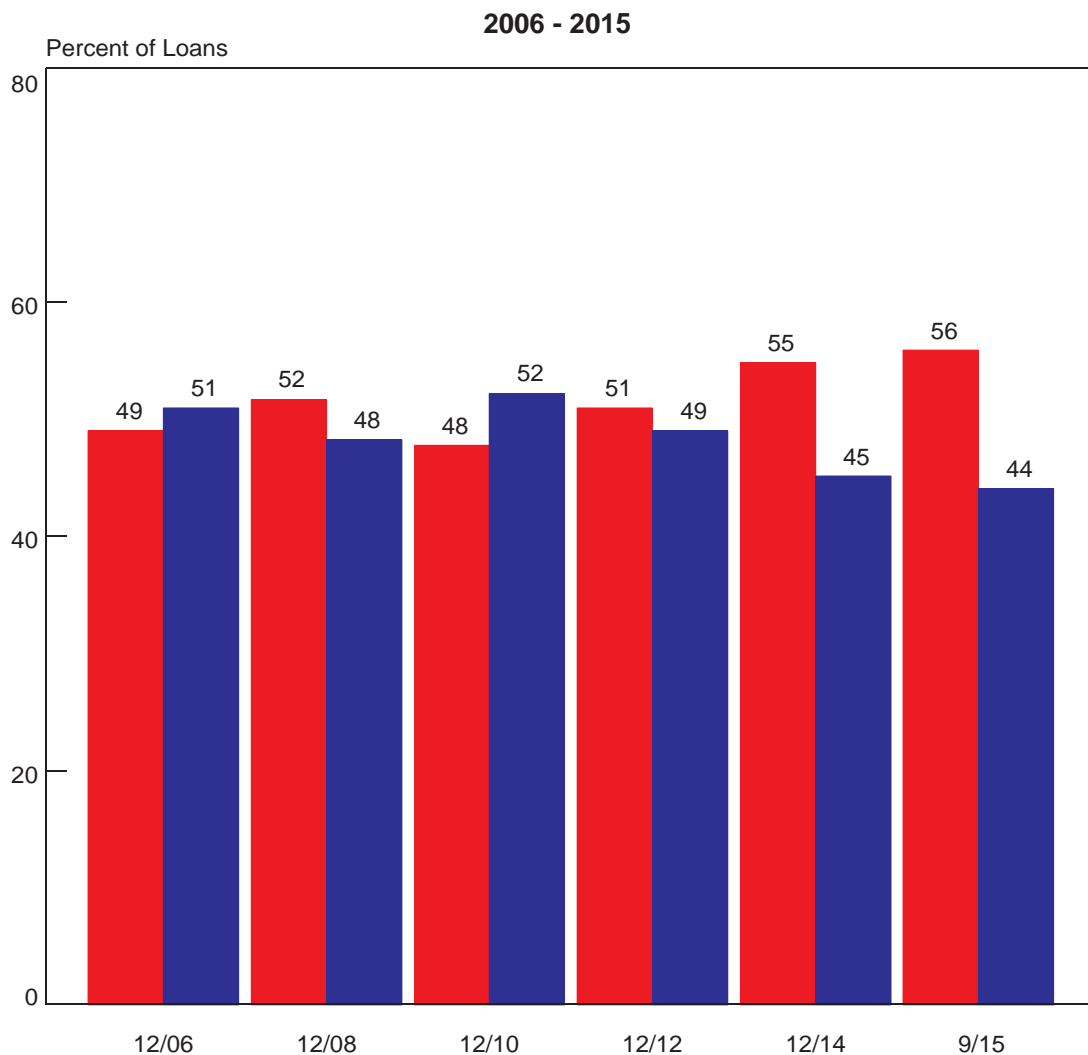
(\$ Billions)



In the third quarter of 2015, unused commercial real estate loan commitments increased by \$12.3 billion, unused home equity line commitments decreased by \$2.2 billion, unused credit card commitments increased by \$25.8 billion, and other unused commitments increased by \$86.5 billion.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers (as a Percent of Total Loans)



Loans (\$ Billions):

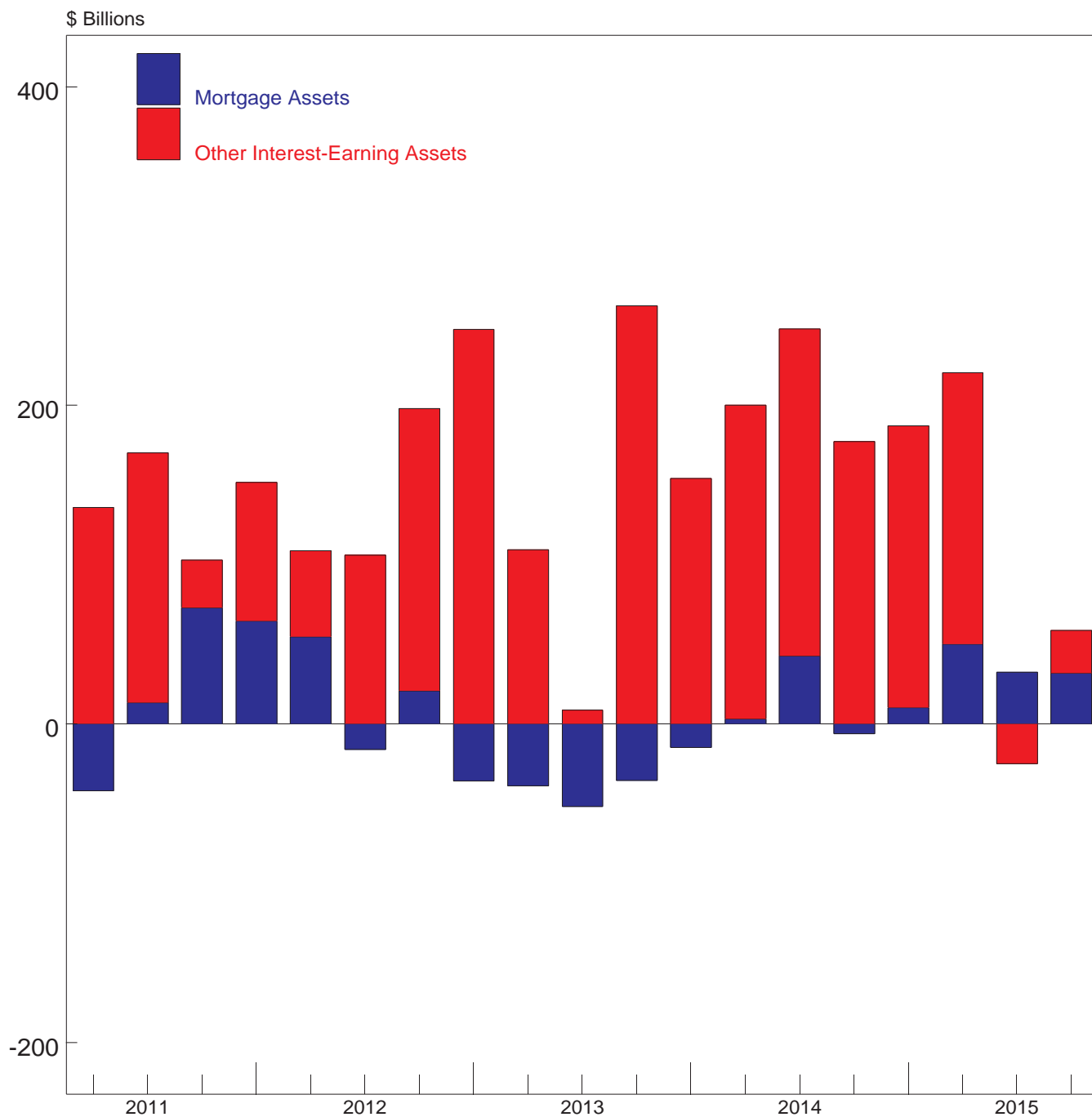
■ Commercial Borrowers	\$3,546	\$4,074	\$3,525	\$3,926	\$4,559	\$4,832
■ Consumer Loans	3,690	3,802	3,853	3,772	3,753	3,812

Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, nonfarm nonresidential loans, construction loans, and agricultural loans.

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

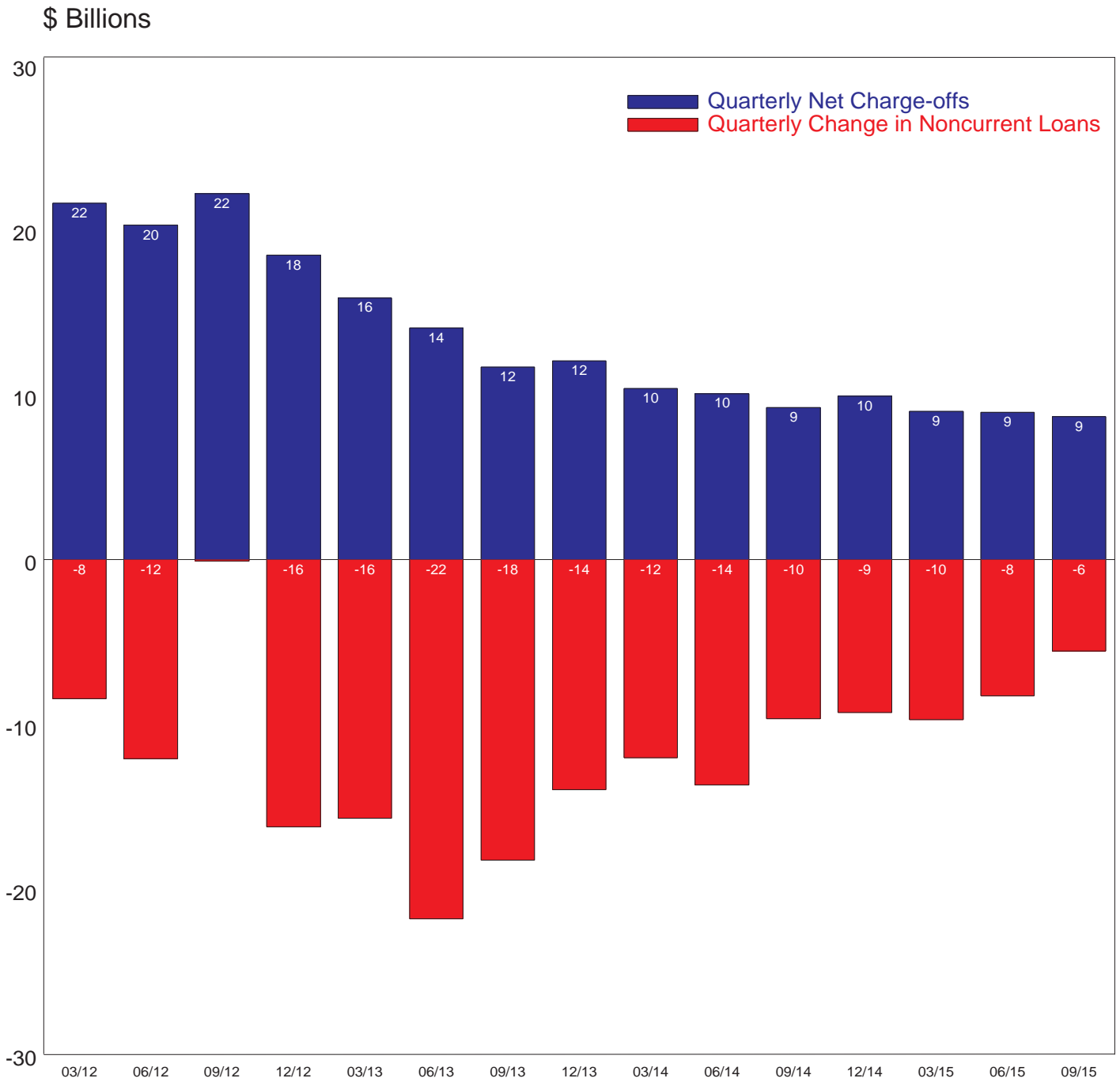
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2011 - 2015



Quarterly Net Charge-Offs and Change in Noncurrent Loans

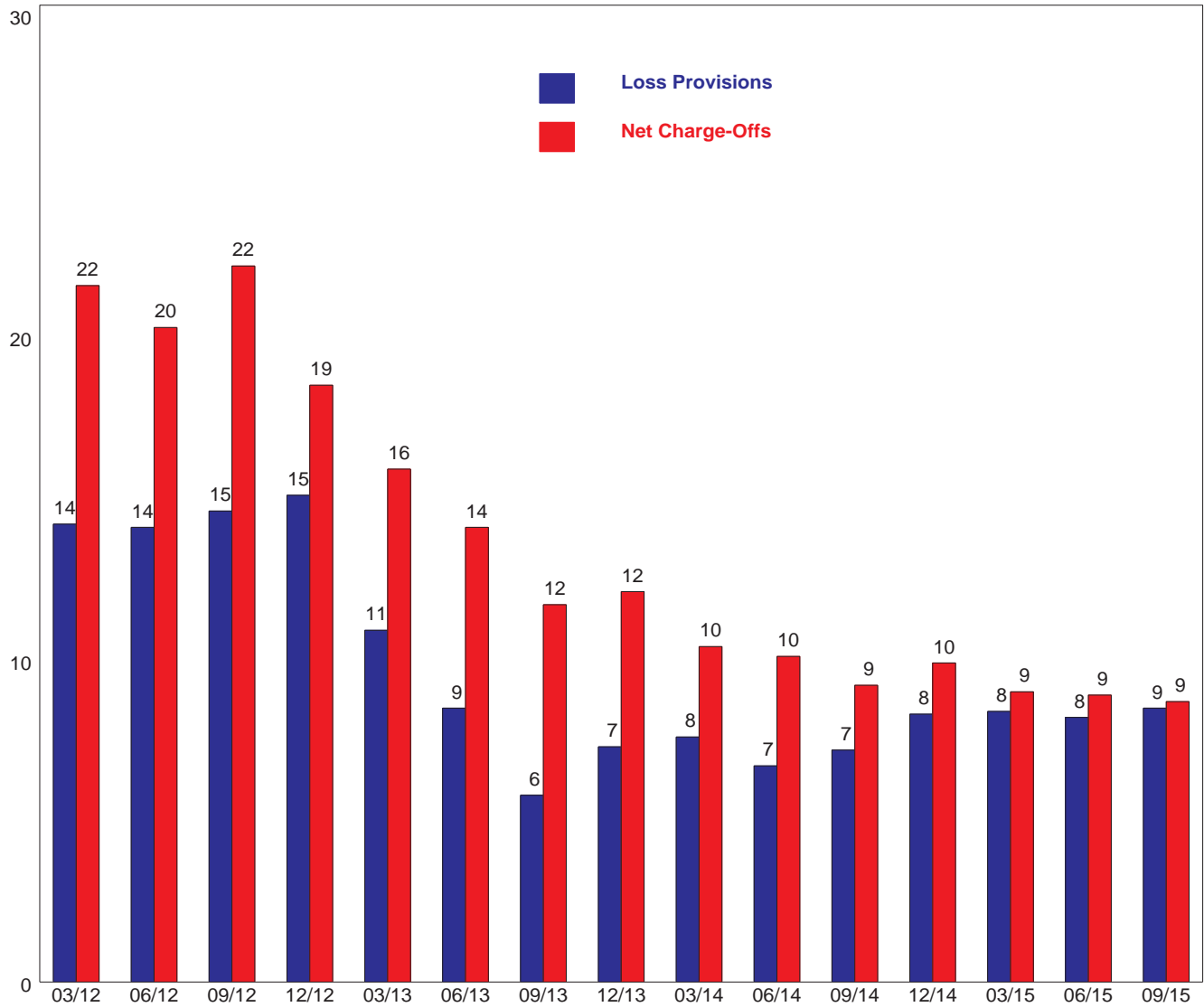
2012 - 2015



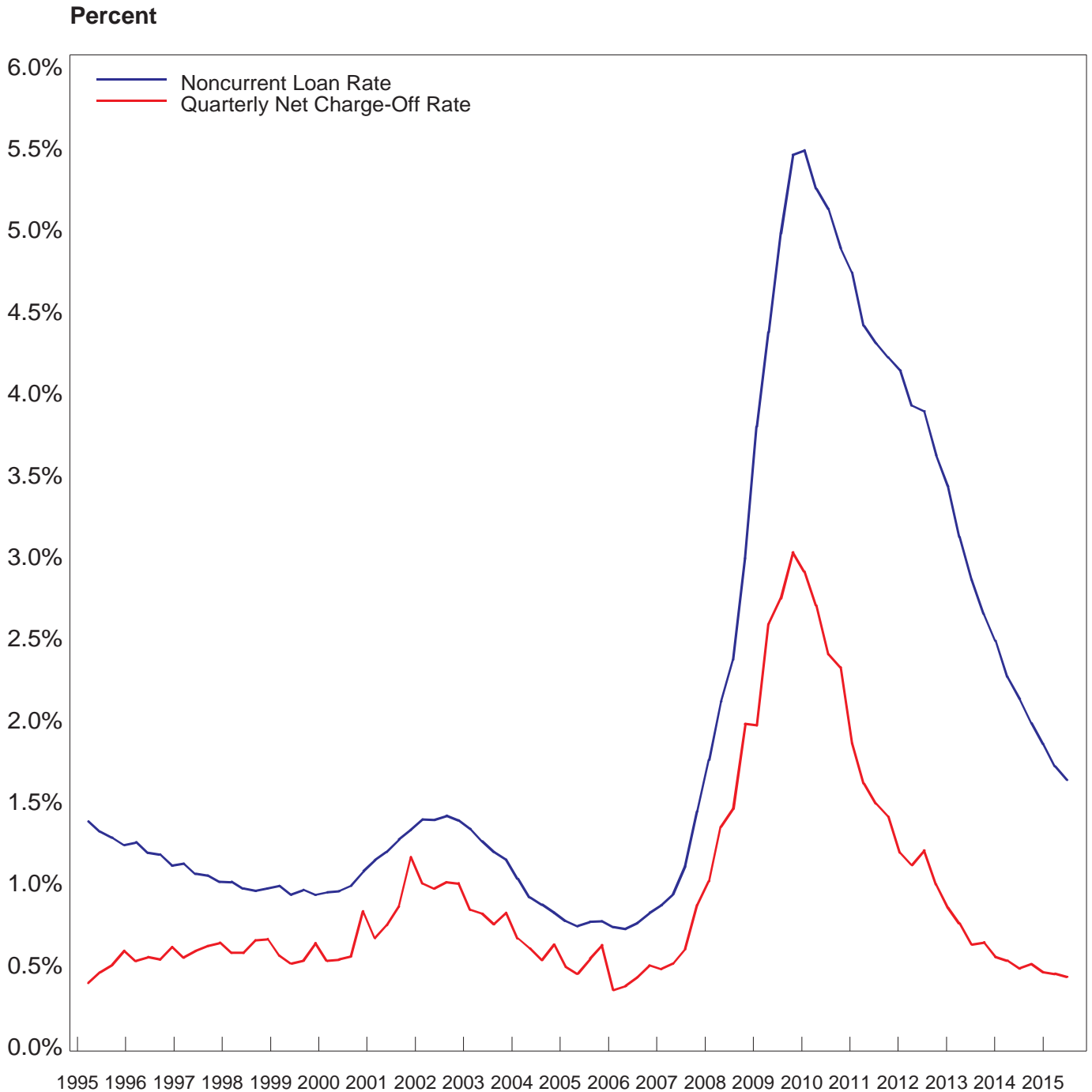
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2012 - 2015

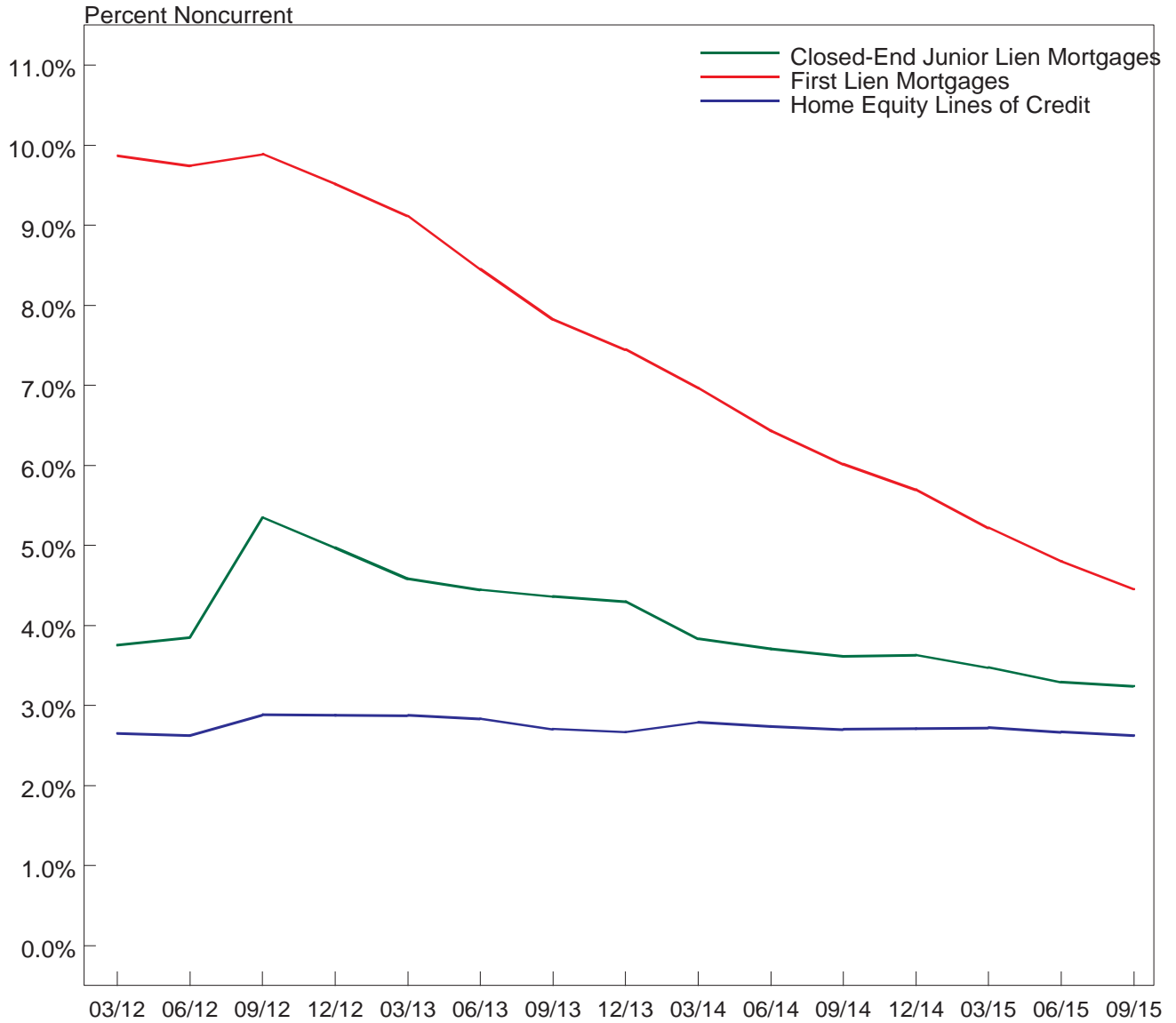
\$ Billions



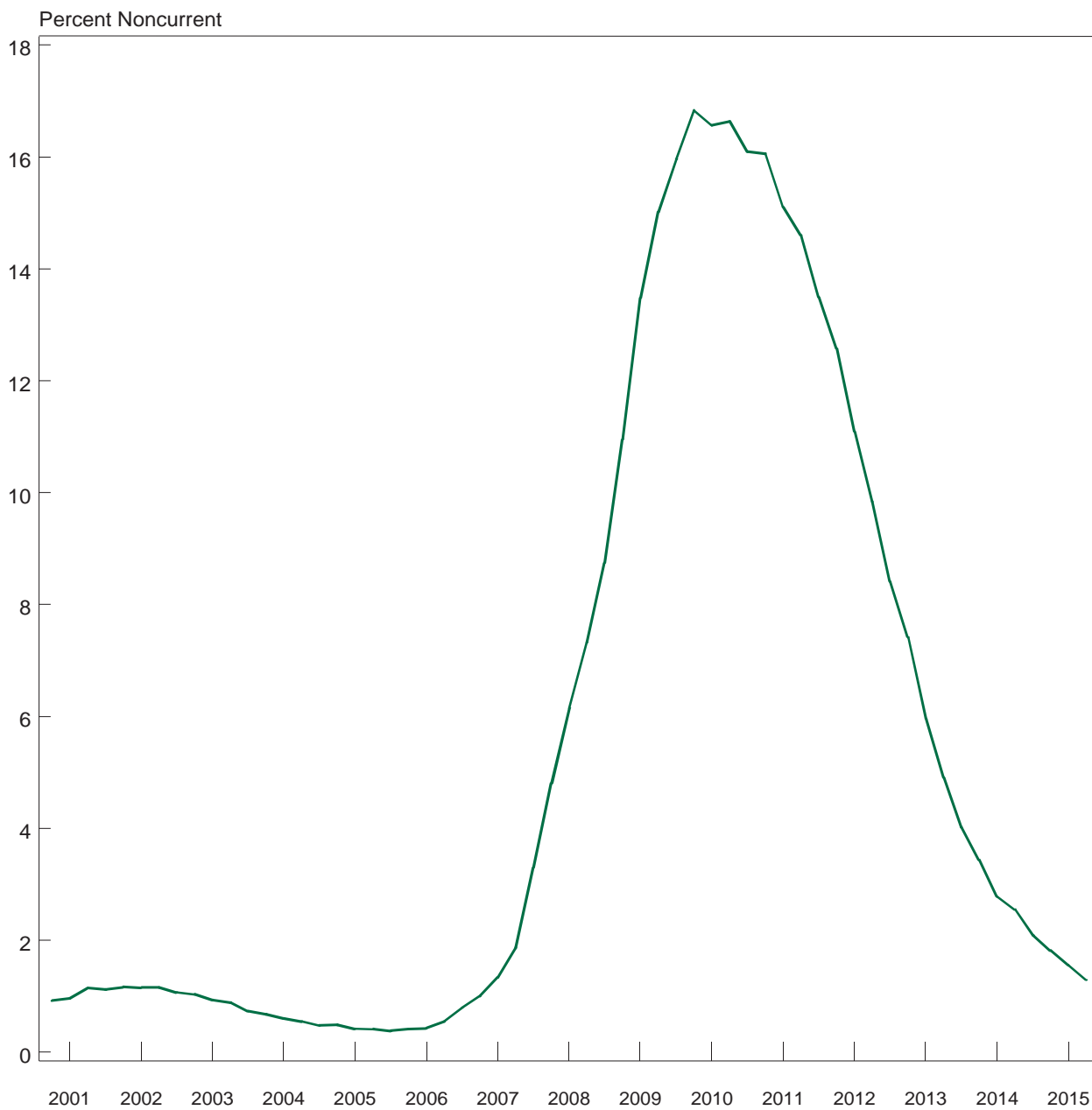
Noncurrent Loan and Quarterly Net Charge-Off Rates 1995-2015



Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2012 to 2015

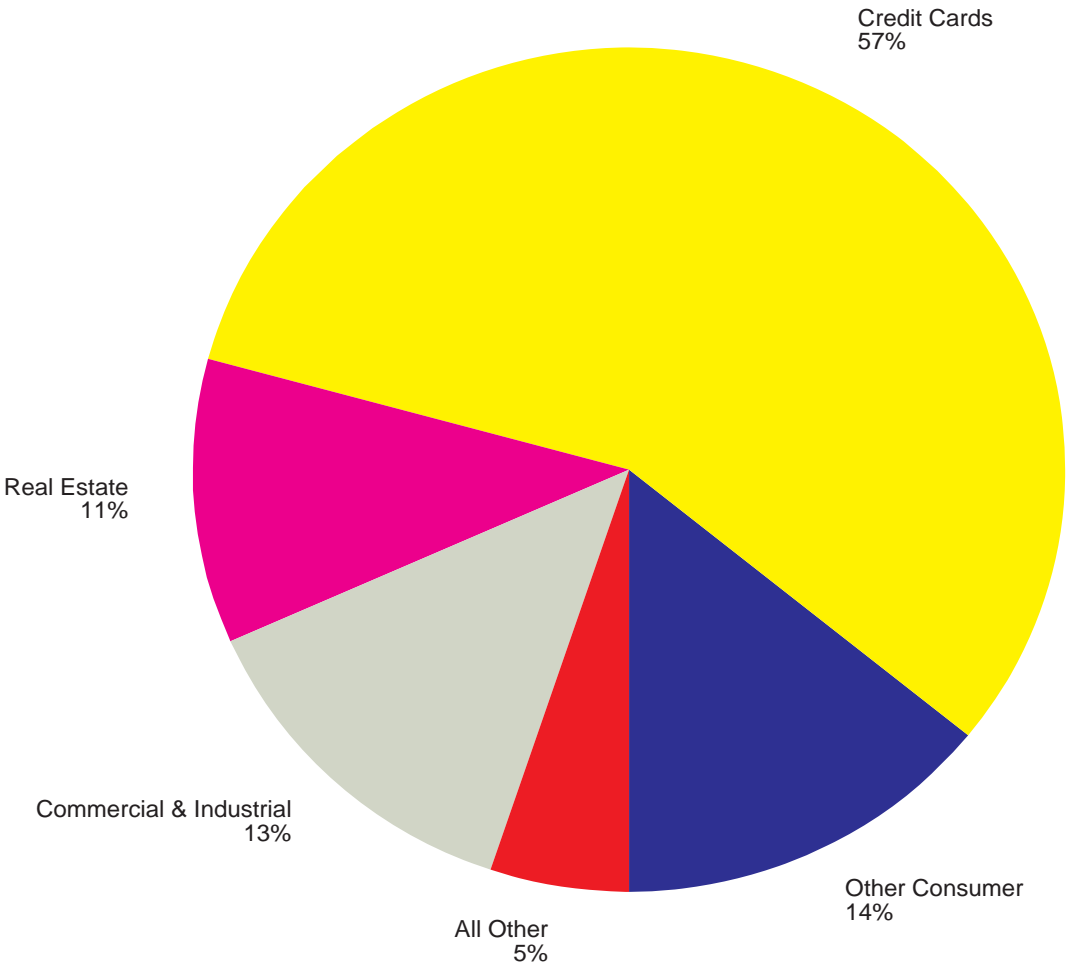


Noncurrent Rate on Real Estate Construction and Development Loans 2001-2015



Composition of FDIC-Insured Institutions' Loan Charge-Offs

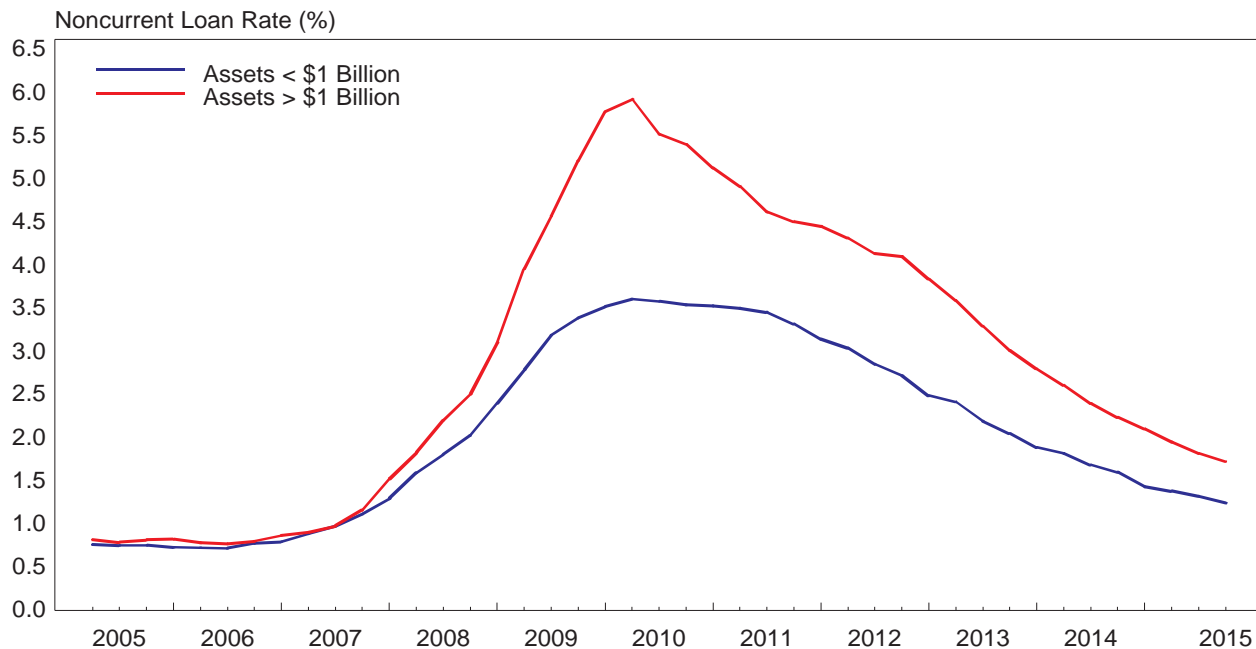
Third Quarter, 2015



Noncurrent Loan Rates

By Asset Size

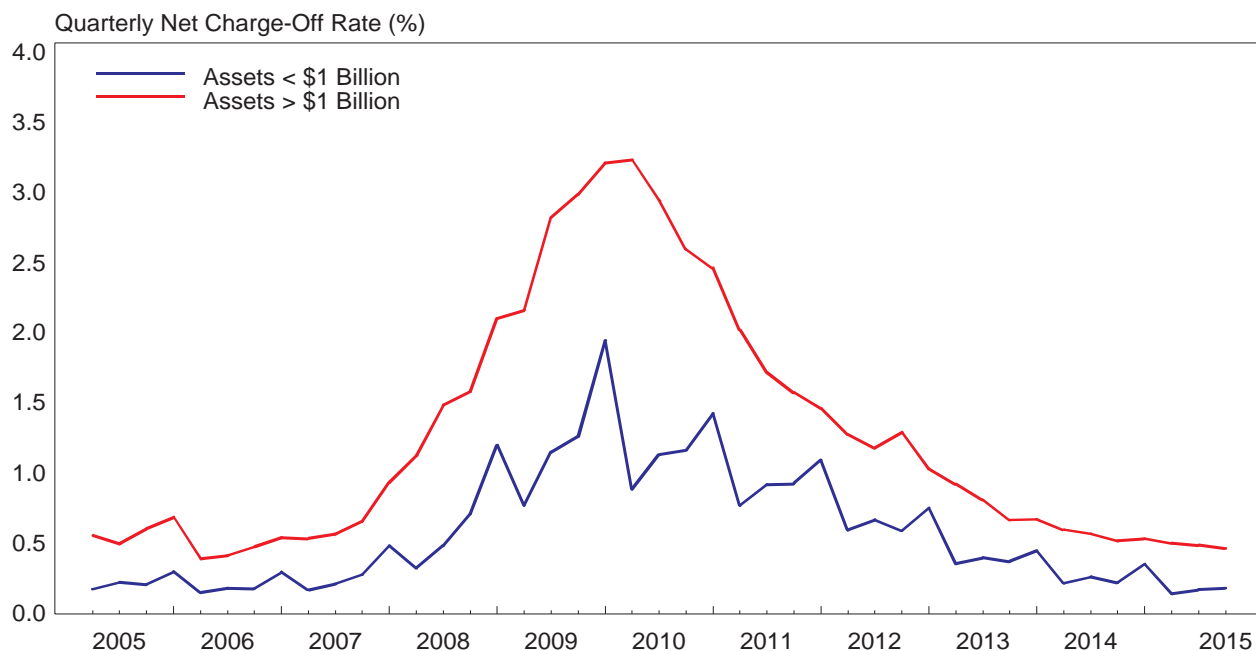
2005 - 2015



Quarterly Net Charge-Off Rates

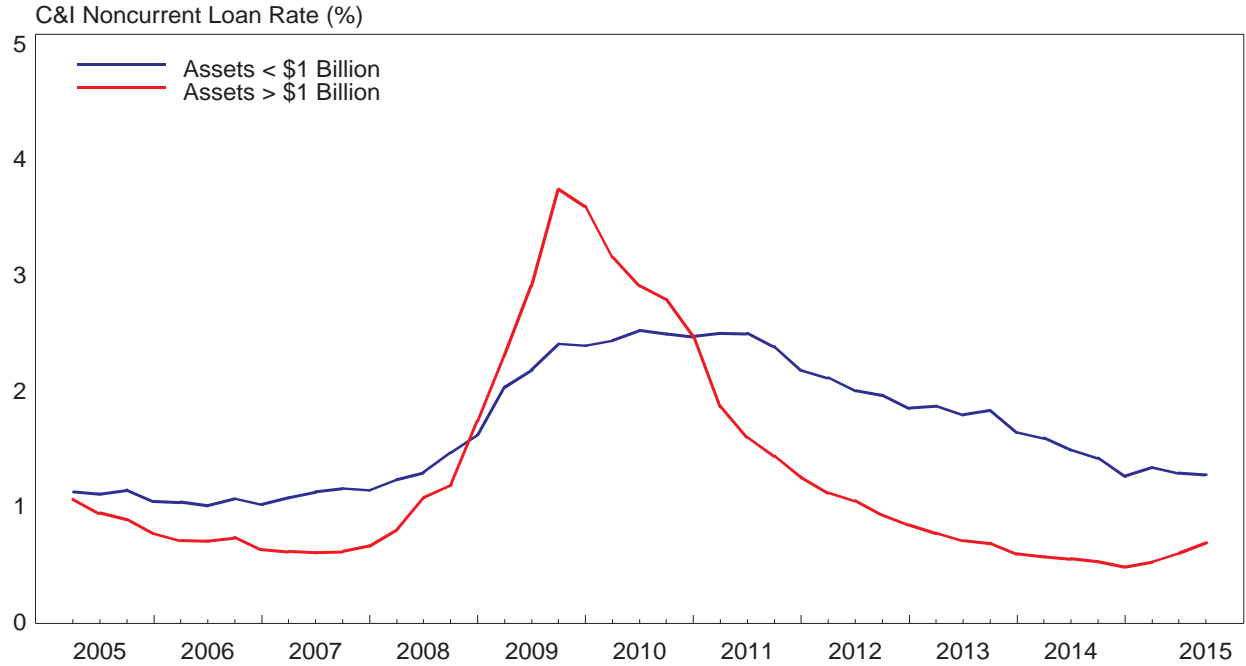
By Asset Size, Annualized

2005 - 2015



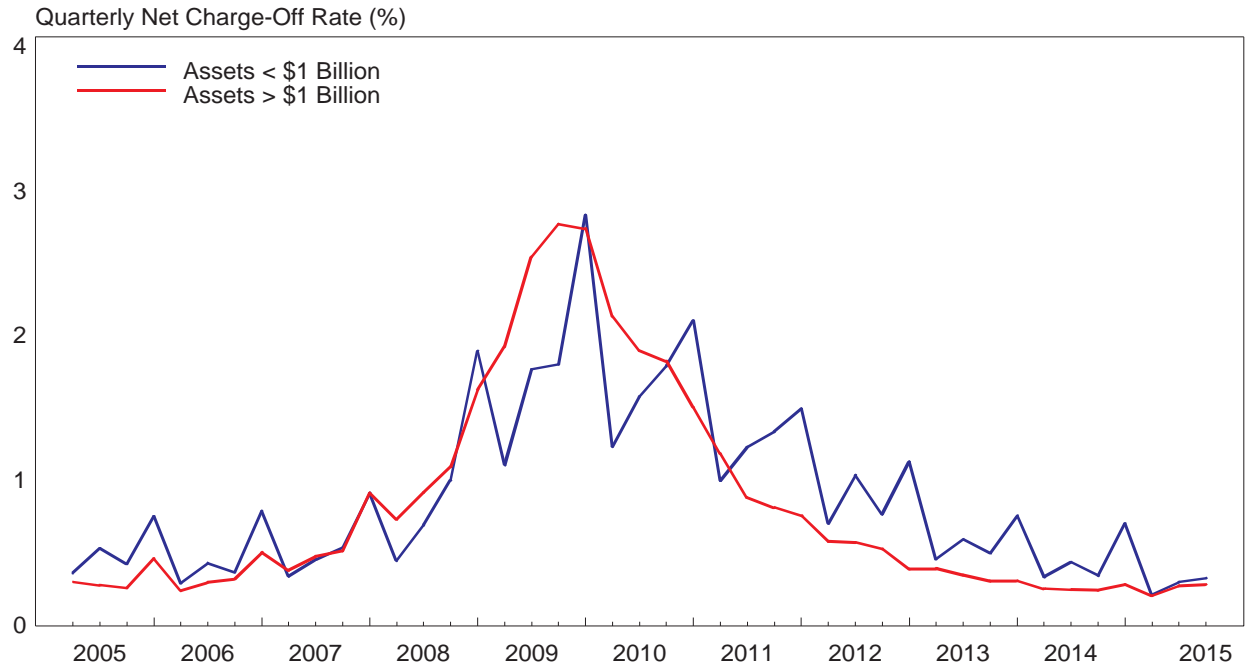
Noncurrent C & I Loan Rates By Asset Size

2005 - 2015



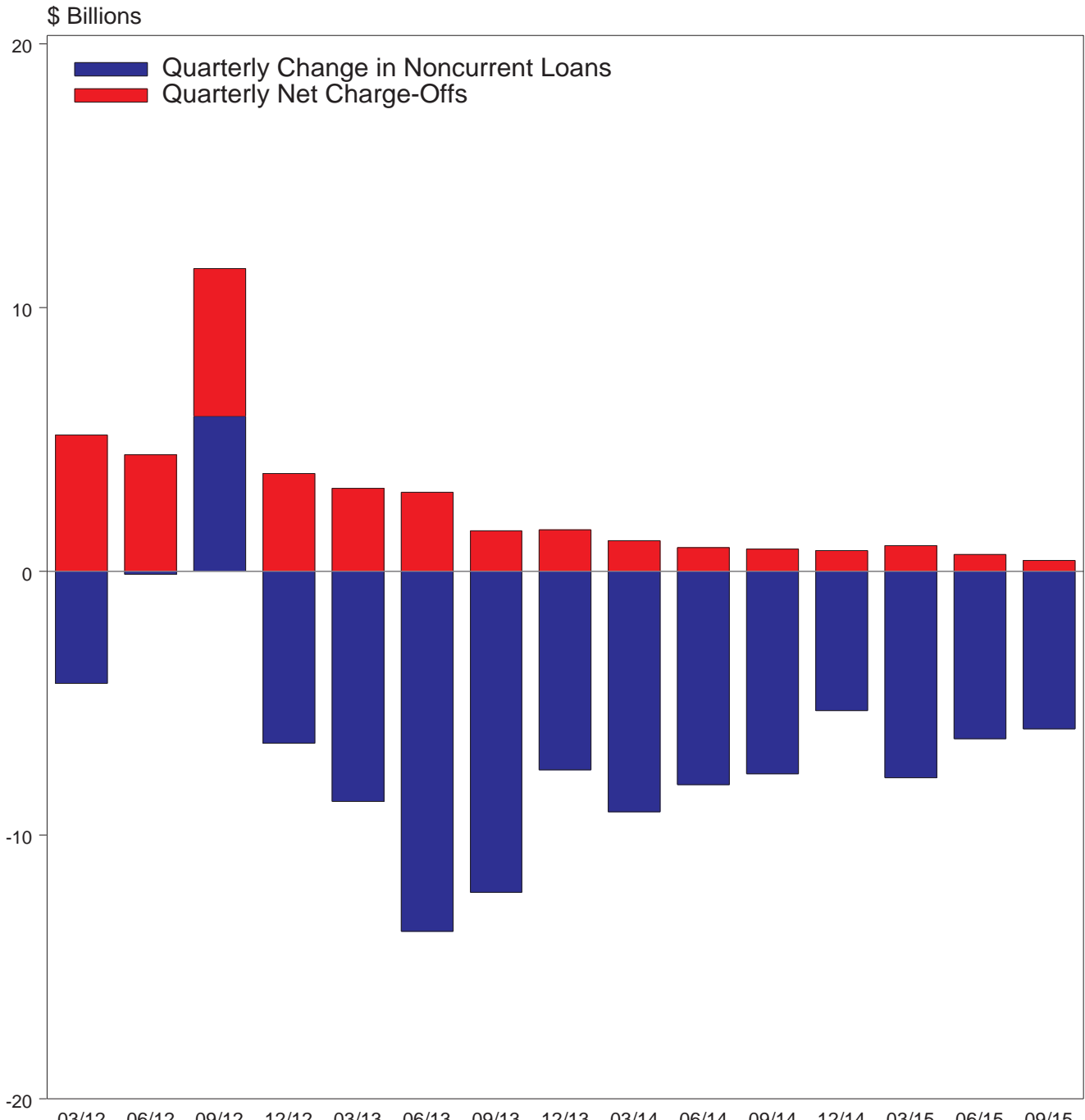
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2005 - 2015



Credit Quality of Residential Mortgage Loans*

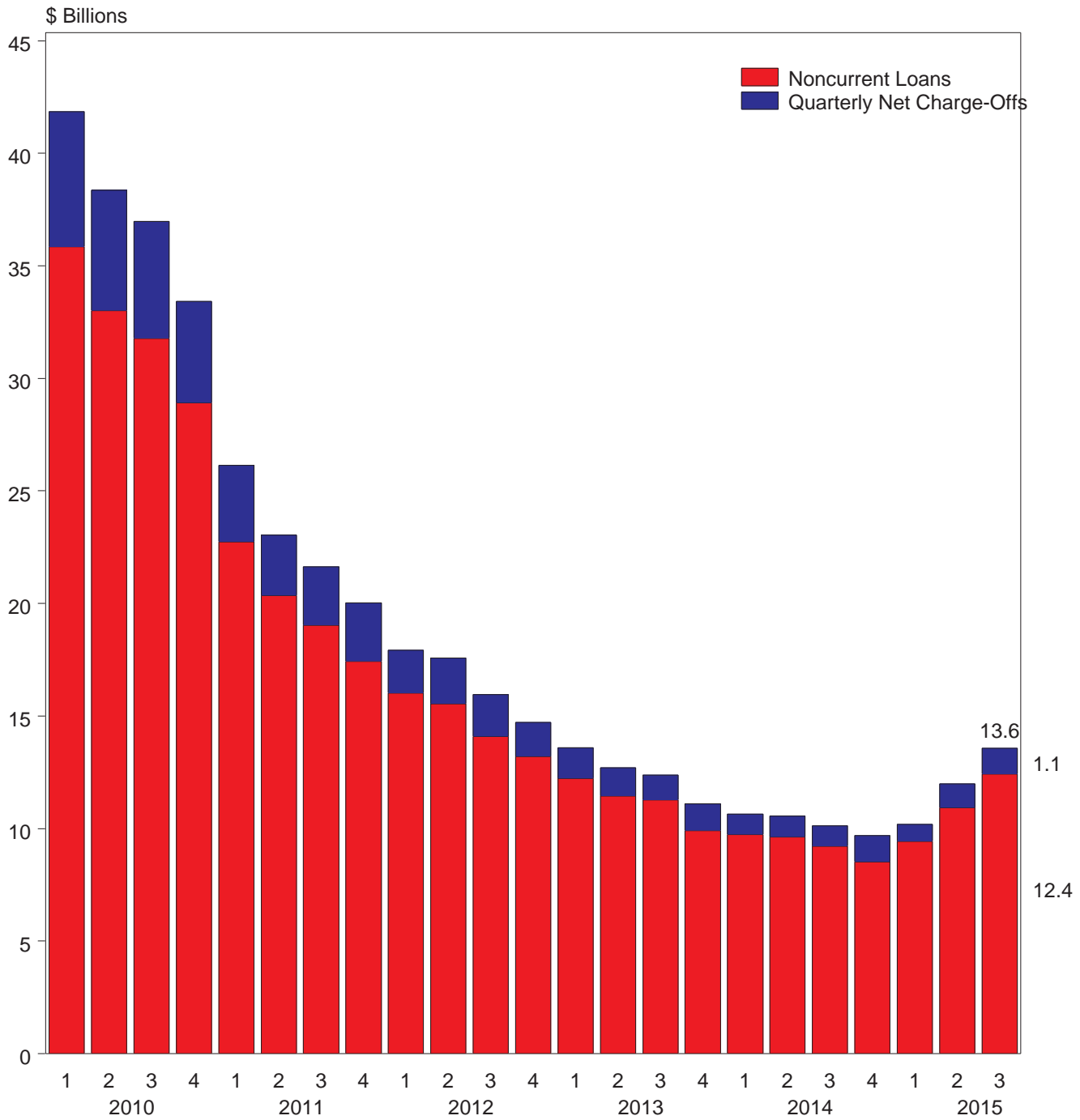
2012 to 2015



* Noncurrent loans = loans 90 days or more past due or in nonaccrual status

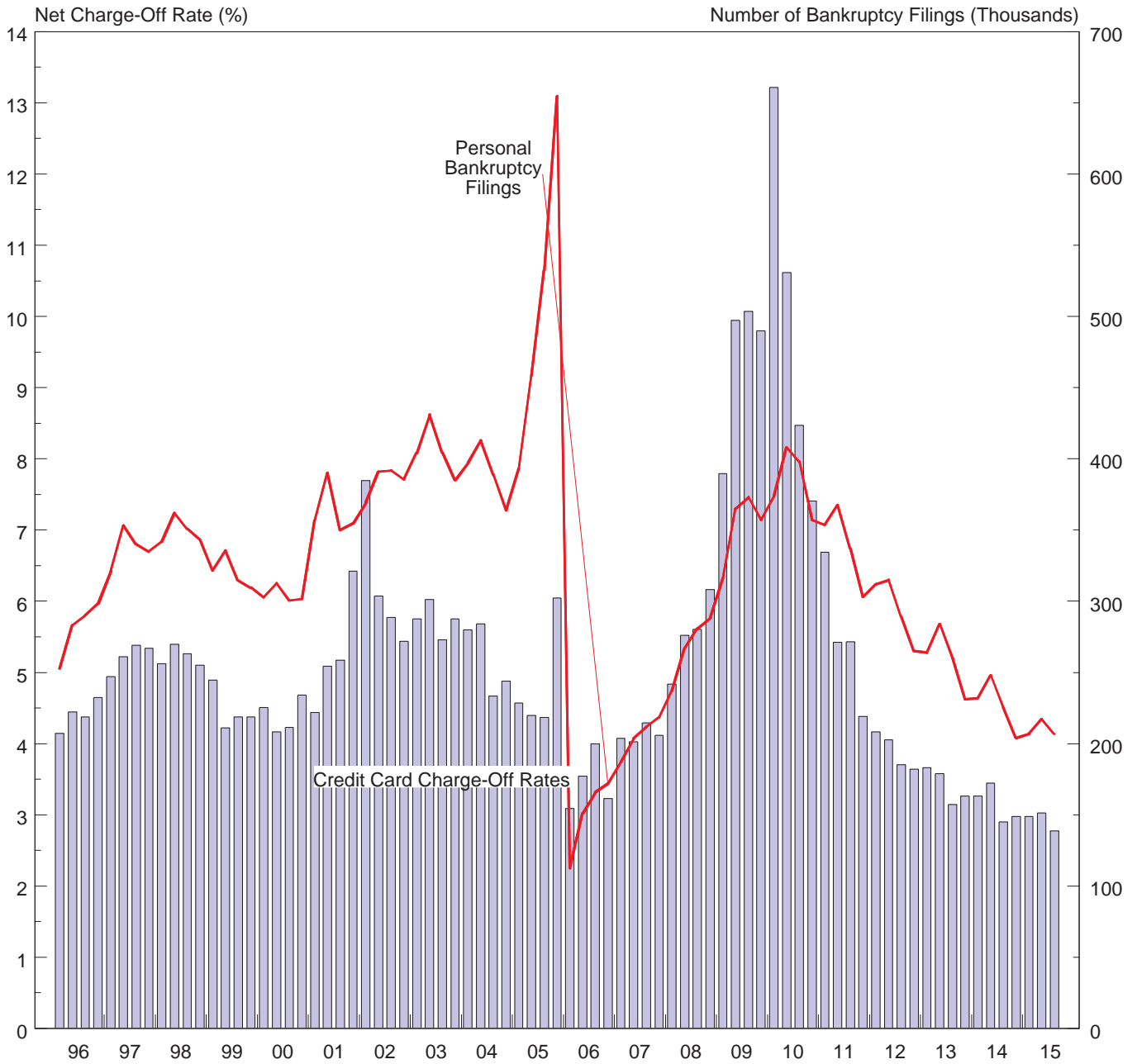
Credit Quality of C & I Loans

2010-2015



Credit Card Loss Rates and Personal Bankruptcy Filings

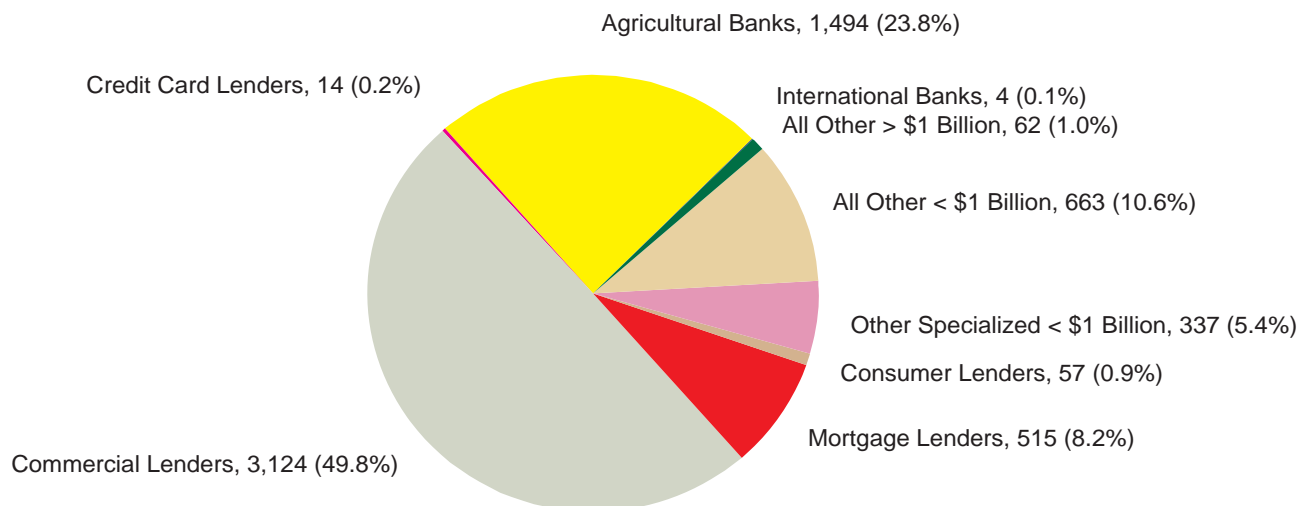
1996-2015



Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-off rates - Call Reports and Thrift Financial Reports

Number of Institutions By Asset Concentration Group

September 30, 2015

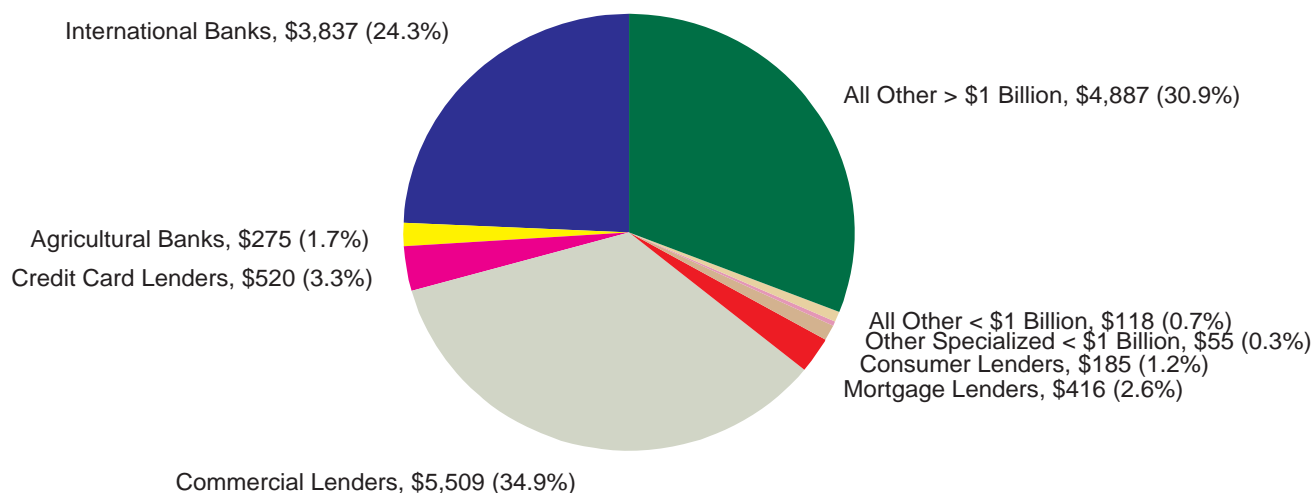


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/15	4	1,494	14	3,124	515	57	337	663	62
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95

Industry Assets By Asset Concentration Group

\$ Billions

September 30, 2015

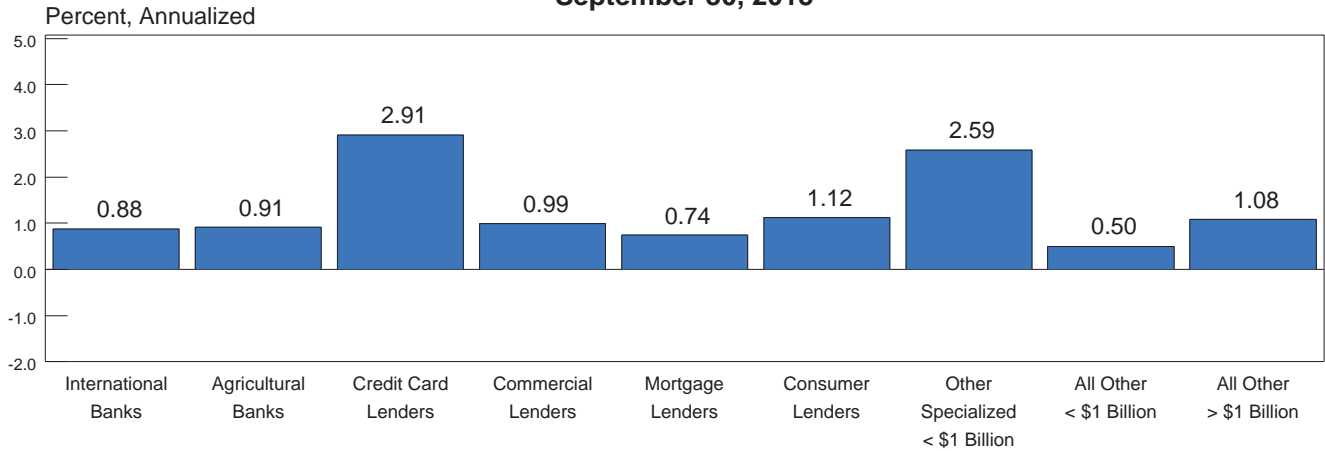


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/15	3,837	275	520	5,509	416	185	55	118	4,887
12/14	3,736	273	484	4,879	440	176	62	129	5,376
12/13	3,700	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876

Performance Ratios By Asset Concentration Group

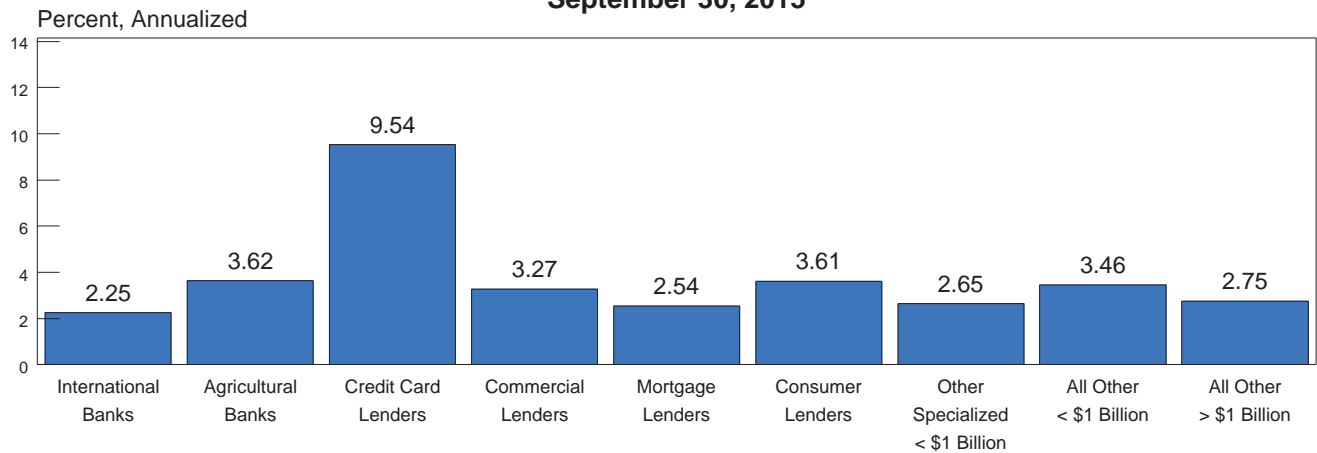
Return on Assets (YTD)

September 30, 2015



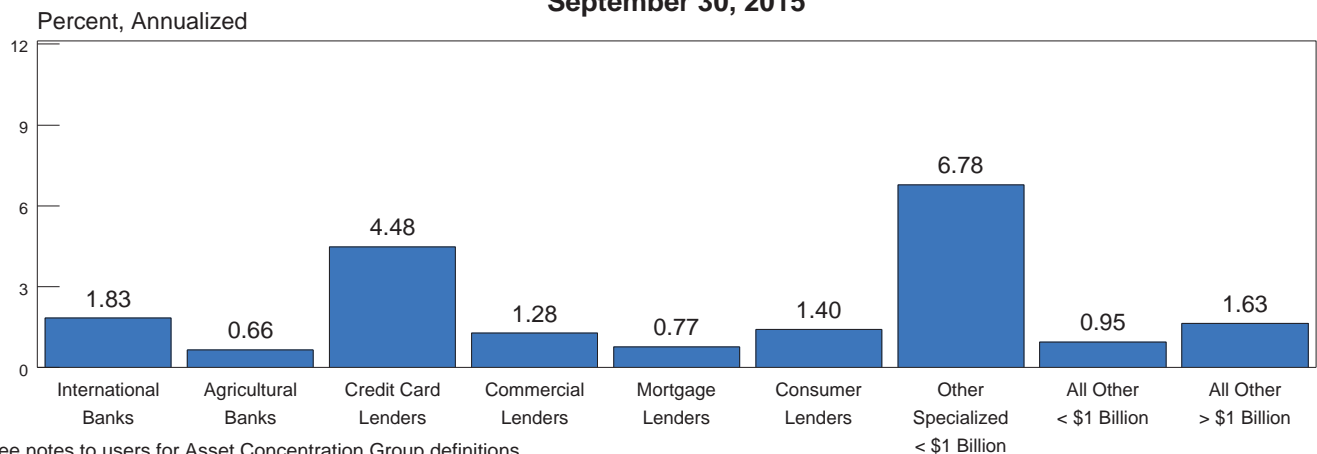
Net Interest Margin (YTD)

September 30, 2015



Noninterest Income to Assets (YTD)

September 30, 2015

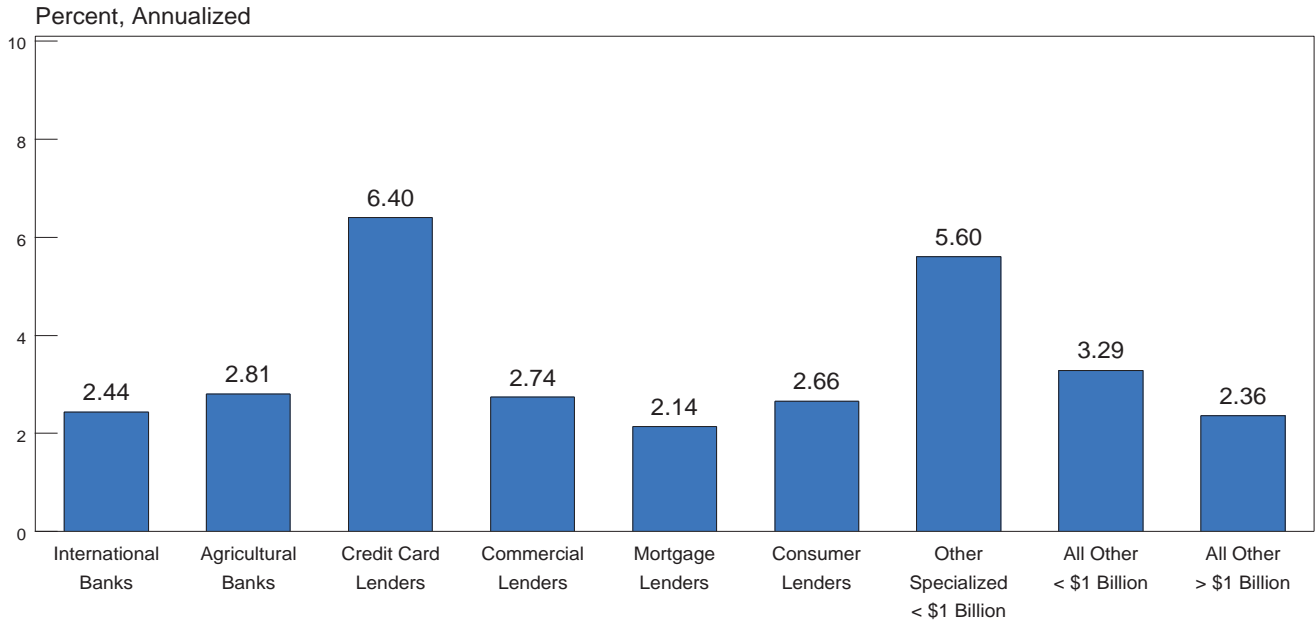


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

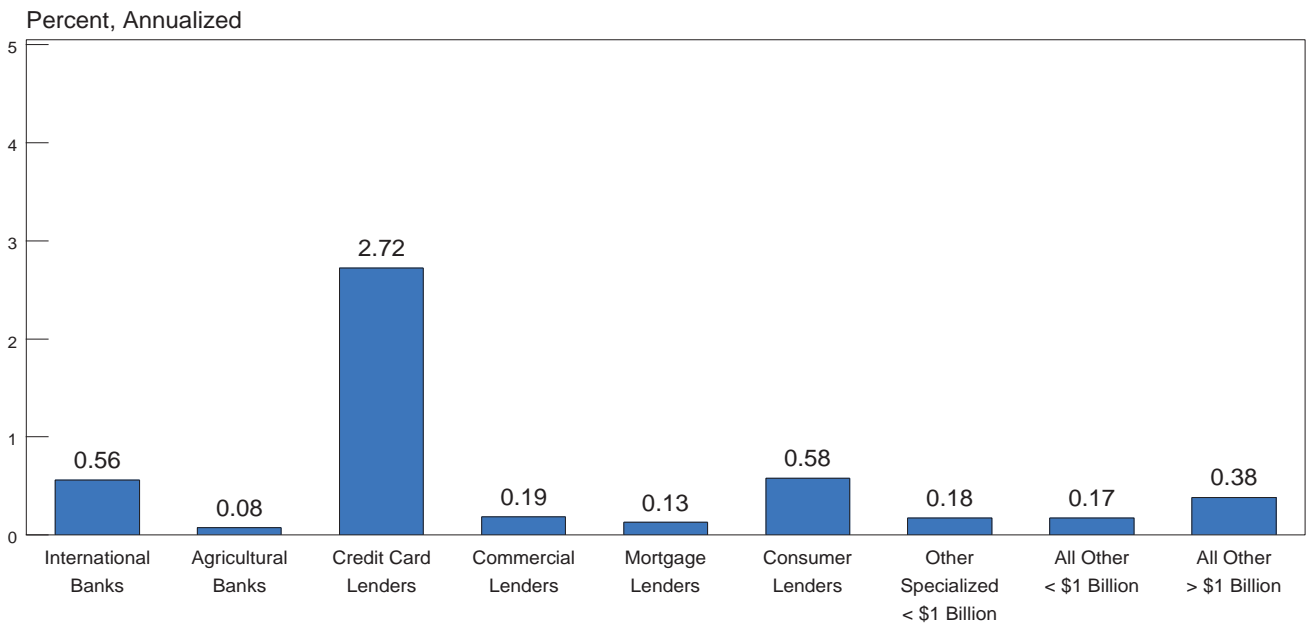
Noninterest Expense to Assets (YTD)

September 30, 2015



Net Charge-Offs to Loans and Leases (YTD)

September 30, 2015

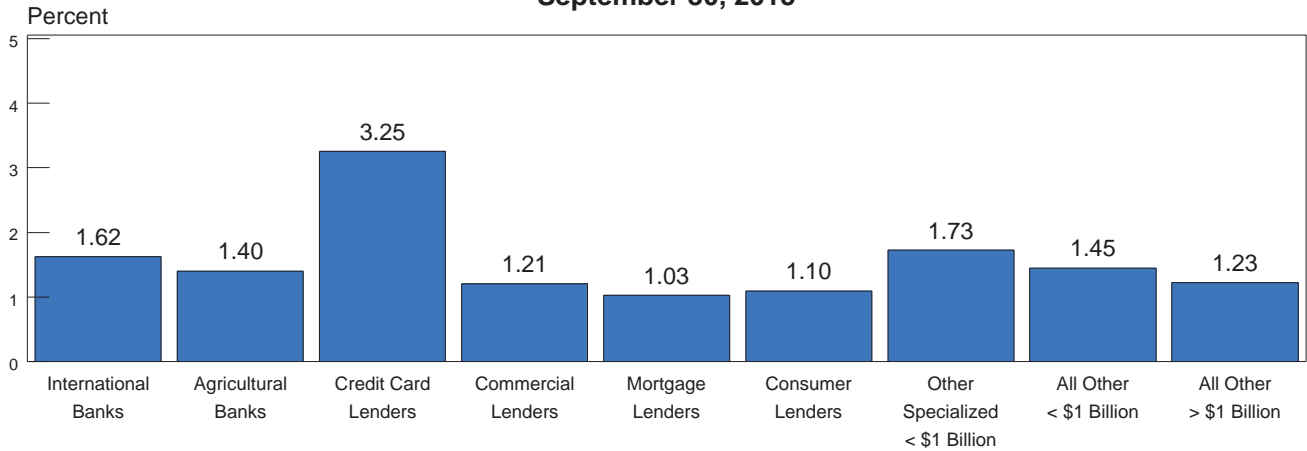


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

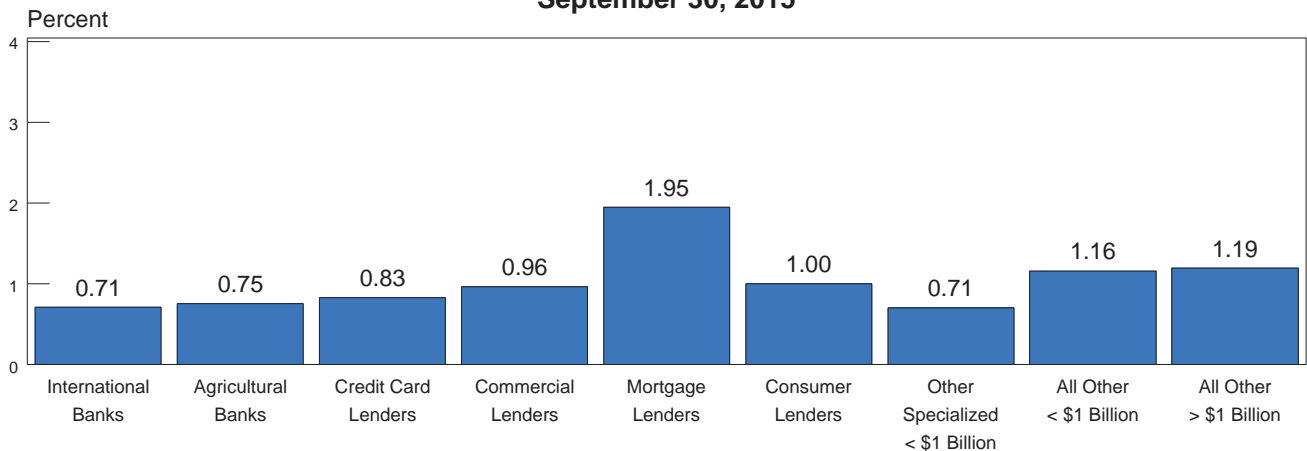
Loss Allowance To Loans and Leases

September 30, 2015



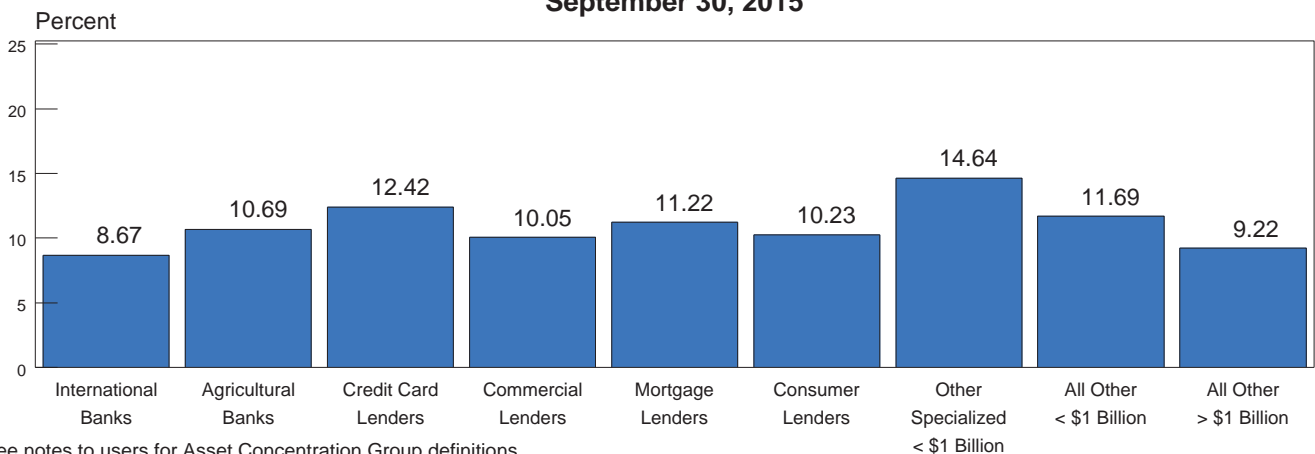
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2015



Core Capital (Leverage) Ratio

September 30, 2015



Note: See notes to users for Asset Concentration Group definitions.

Return On Average Assets By Asset Concentration Group

1997 - 2015, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/15	0.88	0.91	2.91	0.99	0.74	1.12	2.59	0.50	1.08
09/14	0.81	1.20	3.20	0.97	0.86	1.10	2.08	0.89	0.97
09/13	0.83	1.19	3.26	0.91	0.98	1.28	1.74	0.87	1.10
09/12	0.83	1.30	3.14	0.91	0.82	1.62	1.25	1.01	1.01
09/11	0.81	1.14	3.62	0.71	0.60	1.75	1.80	0.92	0.89
09/10	0.79	1.03	1.47	0.28	0.70	1.42	1.58	0.71	0.74
09/09	0.00	0.91	-6.25	-0.23	0.47	0.22	0.64	0.79	0.62
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.57	0.88	0.36
09/07	0.87	1.25	3.81	1.09	0.73	1.40	2.37	1.04	1.09
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.33	1.07	1.31
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.36
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.14	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30

Note: See notes to users for Asset Concentration Group definitions.

Net Interest Margin By Asset Concentration Group

1997 - 2015, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/15	2.25	3.62	9.54	3.27	2.54	3.61	2.65	3.46	2.75
09/14	2.41	3.63	9.43	3.44	2.73	3.47	2.74	3.49	2.57
09/13	2.41	3.59	9.39	3.54	3.03	3.22	2.55	3.48	2.77
09/12	2.65	3.78	9.74	3.74	2.75	4.29	2.78	3.62	3.07
09/11	2.83	3.87	10.59	3.80	3.05	4.54	3.00	3.71	3.18
09/10	2.72	3.94	12.52	3.75	3.05	4.52	2.79	3.71	3.31
09/09	2.94	3.92	10.23	3.47	3.22	4.12	2.77	3.77	2.99
09/08	2.80	3.91	8.94	3.59	2.59	4.73	2.96	3.76	2.51
09/07	2.56	3.96	8.43	3.66	2.64	4.24	3.06	3.67	2.88
09/06	2.47	4.06	9.29	3.82	2.73	4.64	3.33	3.74	3.04
09/05	2.61	4.11	8.53	3.91	2.81	4.80	2.95	3.80	3.18
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.02	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24

Note: See notes to users for Asset Concentration Group definitions.

Net Charge-Offs as a Percent of Average Loans and Leases
By Asset Concentration Group
1997 - 2015, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/15	0.56	0.08	2.72	0.19	0.13	0.58	0.18	0.17	0.38
09/14	0.73	0.09	2.86	0.26	0.19	0.62	0.24	0.23	0.29
09/13	1.03	0.11	3.21	0.44	0.37	0.77	0.61	0.32	0.51
09/12	1.53	0.22	3.81	0.75	0.78	1.44	0.33	0.42	0.98
09/11	2.07	0.36	5.58	1.21	0.90	1.78	0.48	0.50	1.30
09/10	2.27	0.53	11.94	1.89	1.22	2.20	0.81	0.51	1.96
09/09	2.90	0.52	9.93	1.77	1.26	2.64	0.81	0.46	2.31
09/08	1.28	0.29	5.64	0.98	0.74	1.84	0.43	0.30	0.88
09/07	0.65	0.19	3.90	0.28	0.29	0.97	0.30	0.17	0.35
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.53	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73

Note: See notes to users for Asset Concentration Group definitions.

Percent of Loans Noncurrent By Asset Concentration Group

1997 - 2015

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/15	1.89	0.88	1.08	1.13	2.68	1.28	1.66	1.46	2.24
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89

Note: See notes to users for Asset Concentration Group definitions.

Core Capital as a Percent of Total Assets By Asset Concentration Group

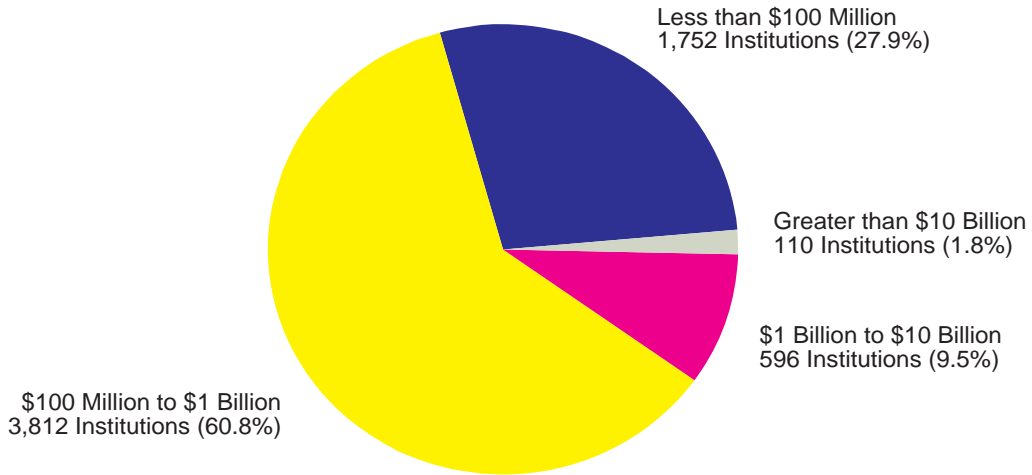
1997 - 2015

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/15	8.67	10.69	12.42	10.05	11.22	10.23	14.64	11.69	9.22
12/14	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
12/13	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58

Note: See notes to users for Asset Concentration Group definitions.

Number of Institutions By Asset Size

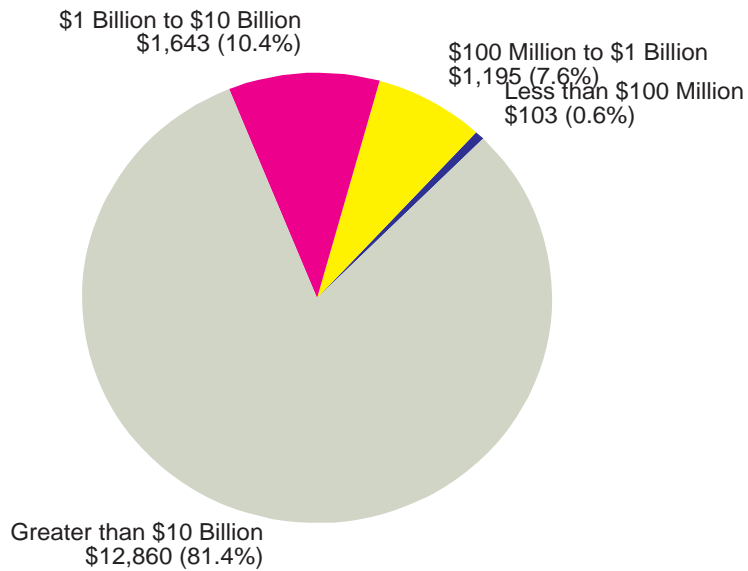
September 30, 2015



Industry Assets By Asset Size

September 30, 2015

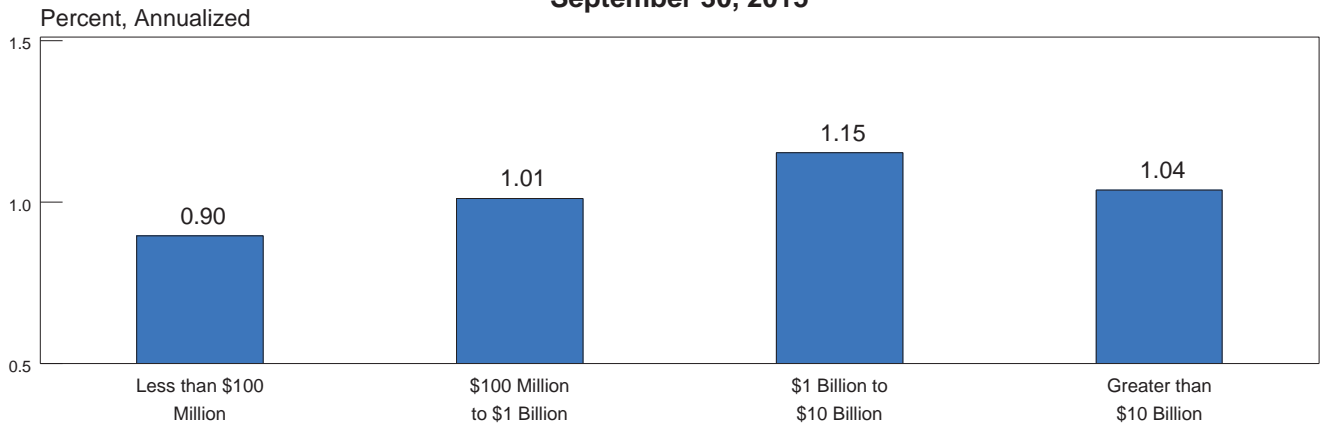
(\$ Billions)



Performance Ratios By Asset Size

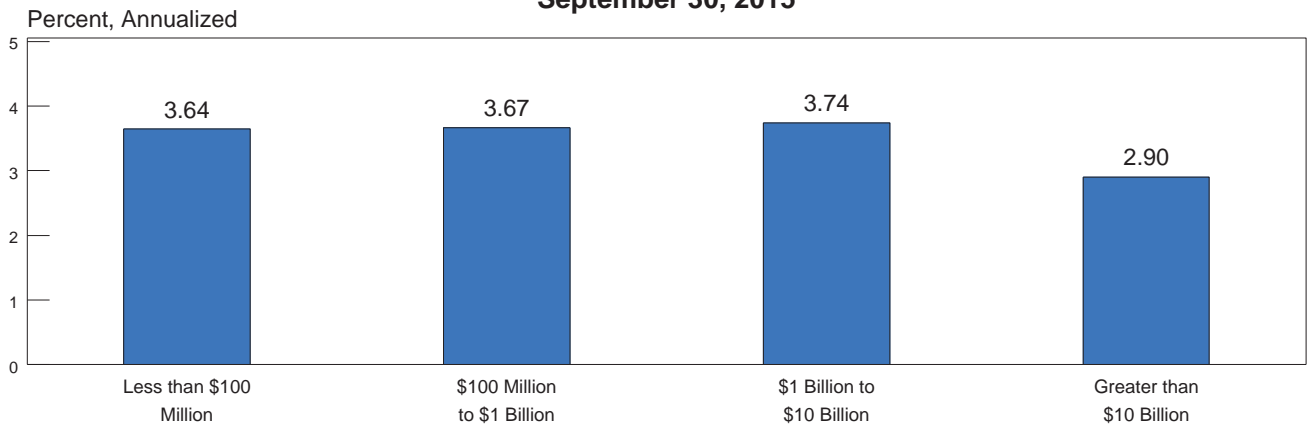
Return on Assets (YTD)

September 30, 2015



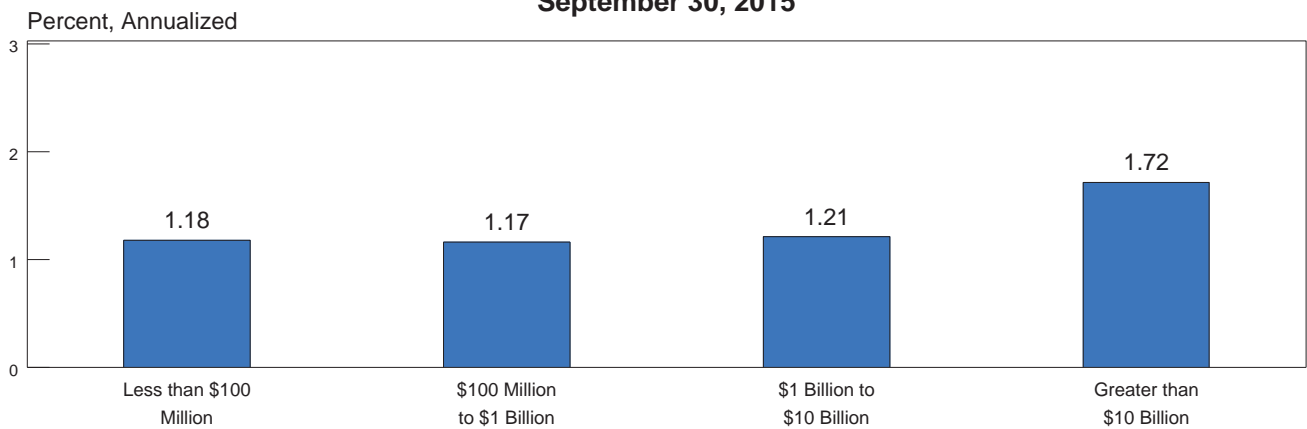
Net Interest Margin (YTD)

September 30, 2015



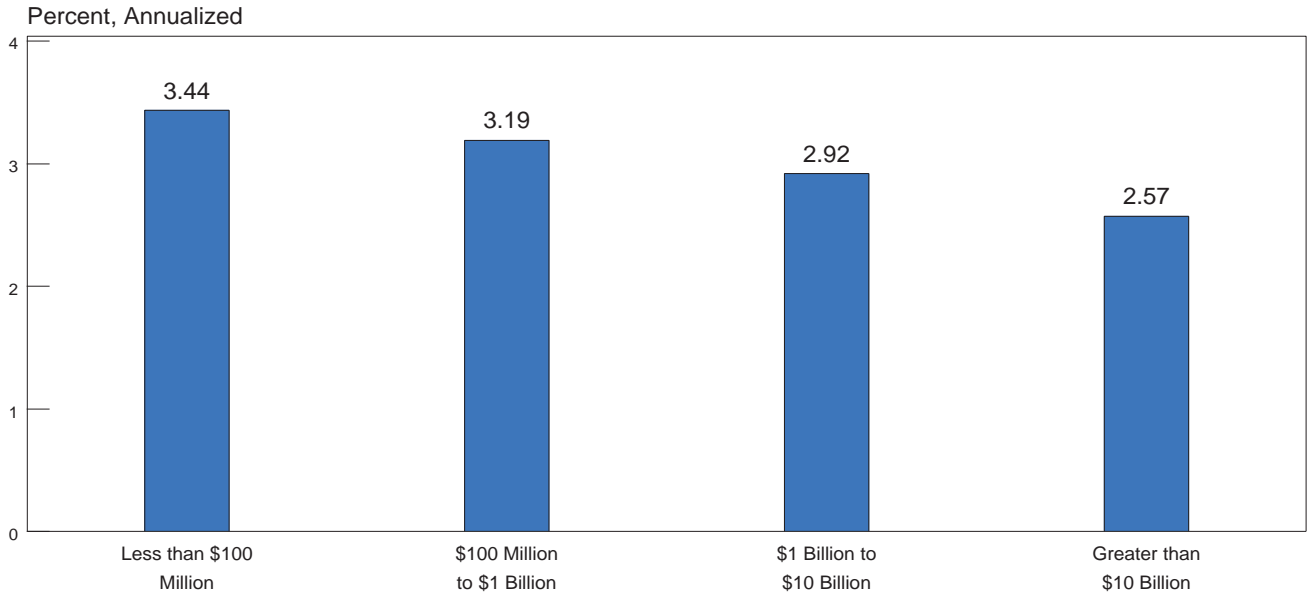
Noninterest Income to Assets (YTD)

September 30, 2015



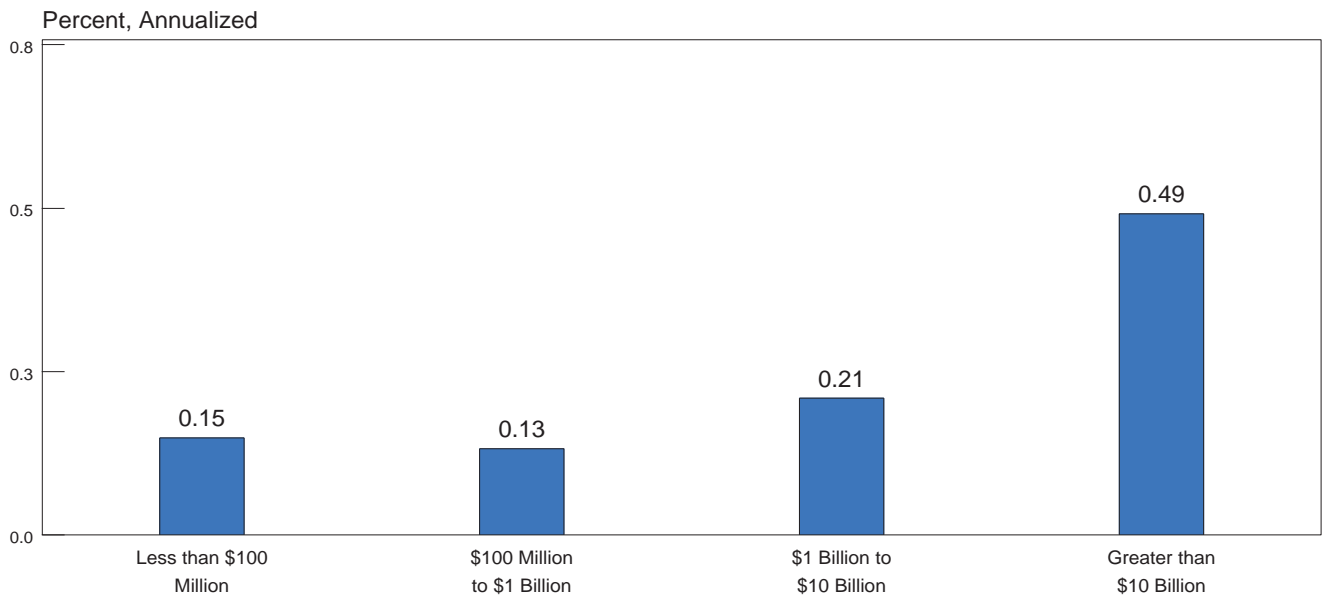
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2015



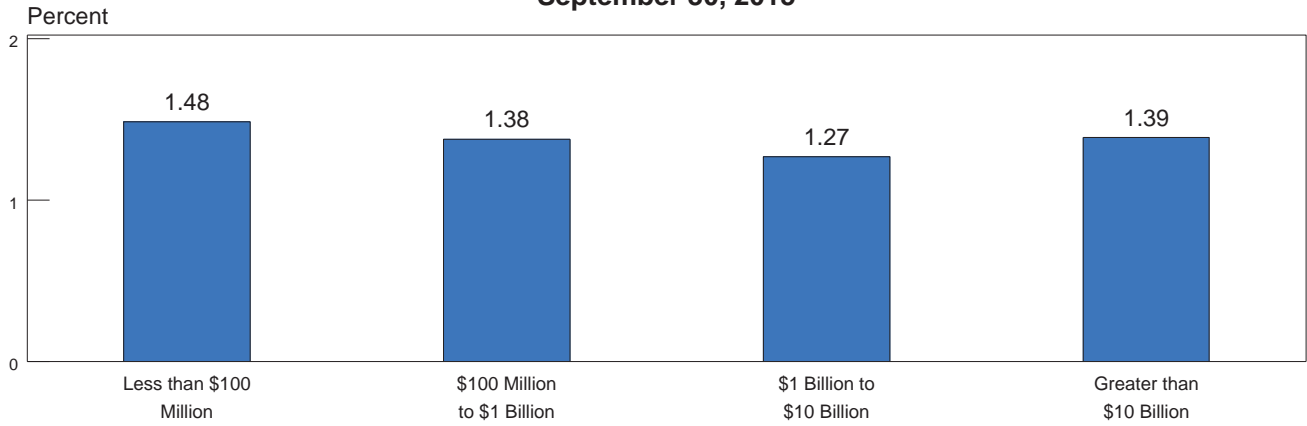
Net Charge-Offs to Loans and Leases (YTD)

September 30, 2015



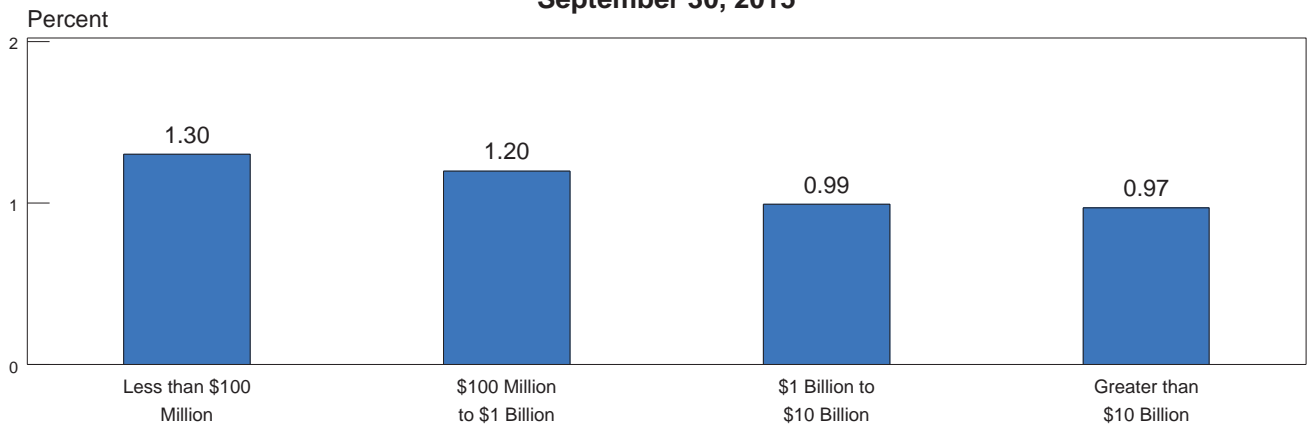
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

September 30, 2015



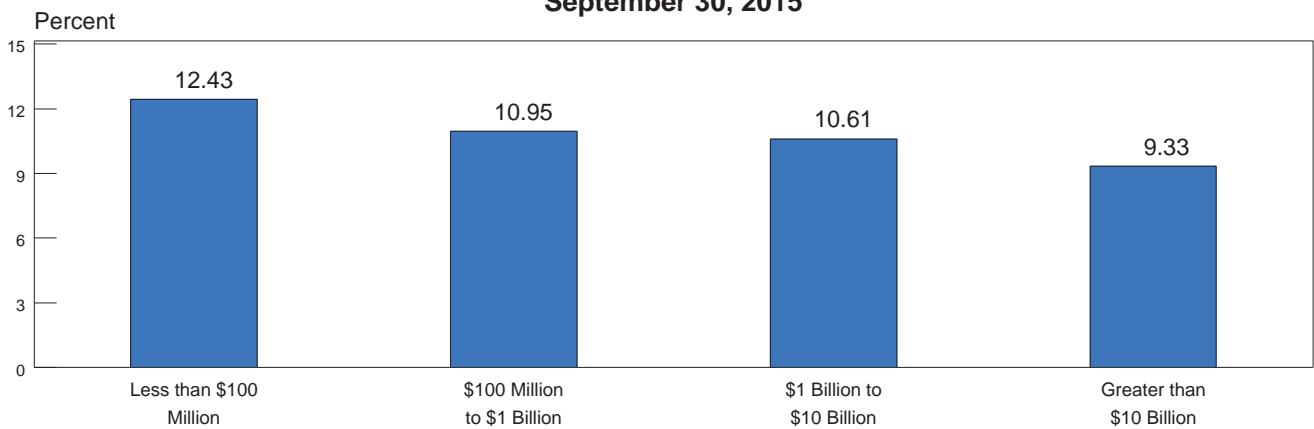
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2015



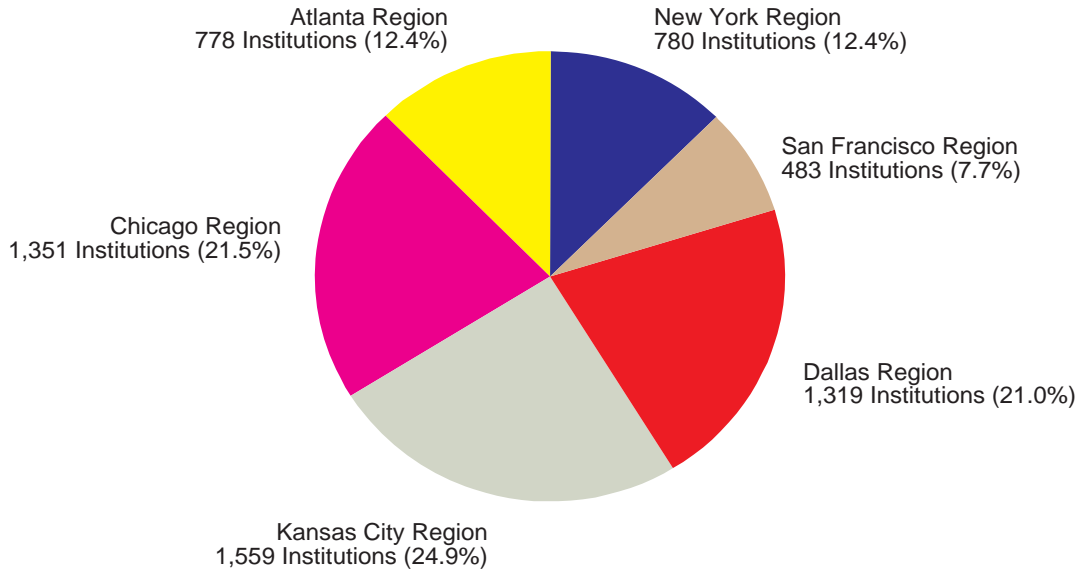
Core Capital (Leverage) Ratio

September 30, 2015



Geographic Distribution of FDIC-Insured Institutions

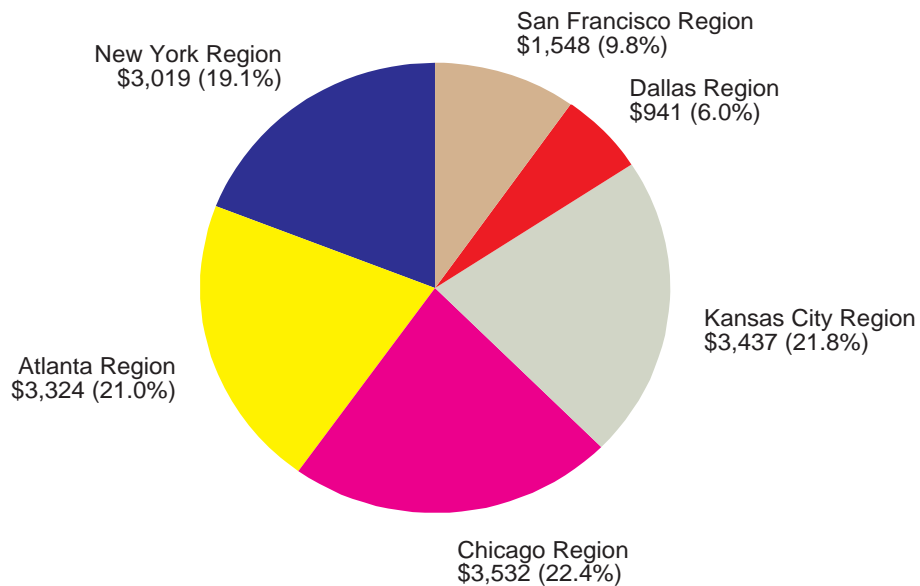
September 30, 2015



Geographic Distribution of Industry Assets

September 30, 2015

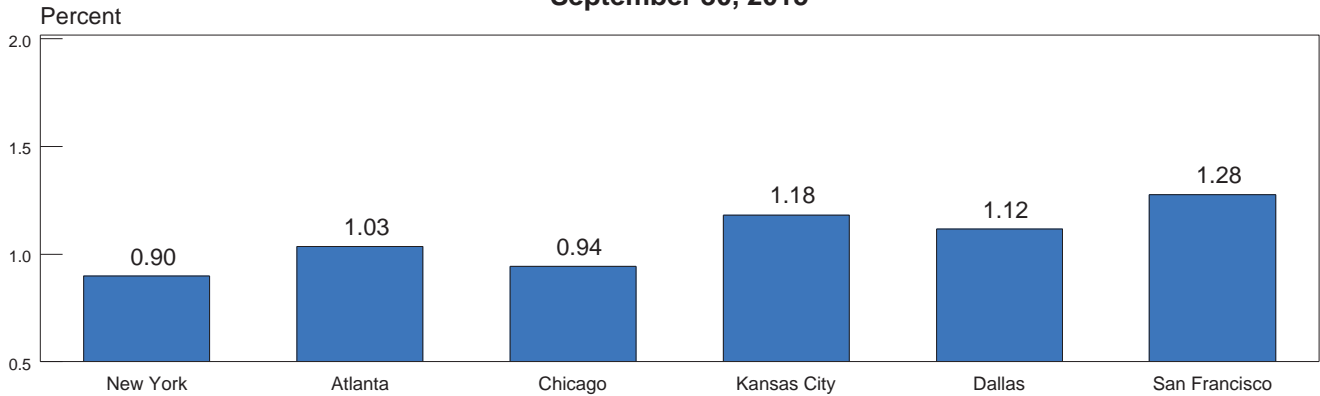
(\$ Billions)



Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

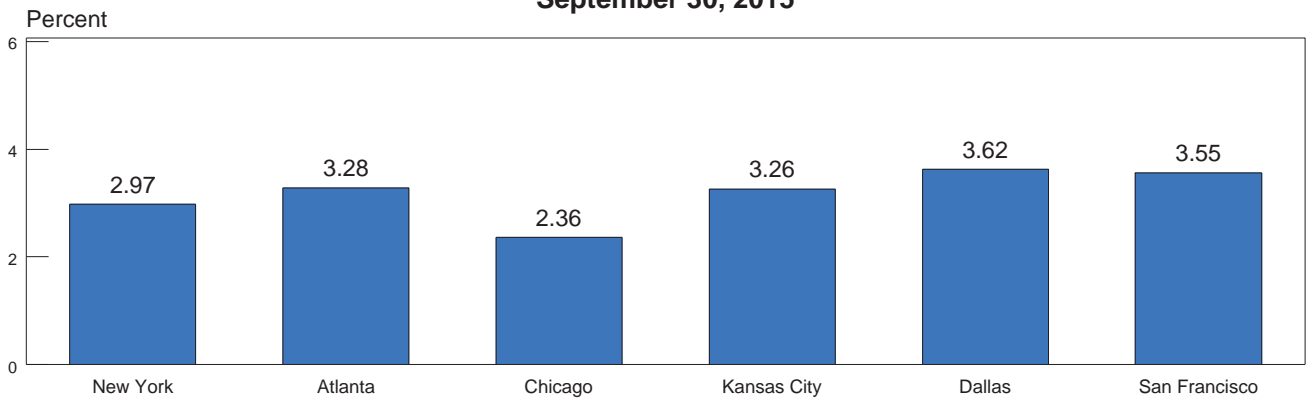
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

September 30, 2015



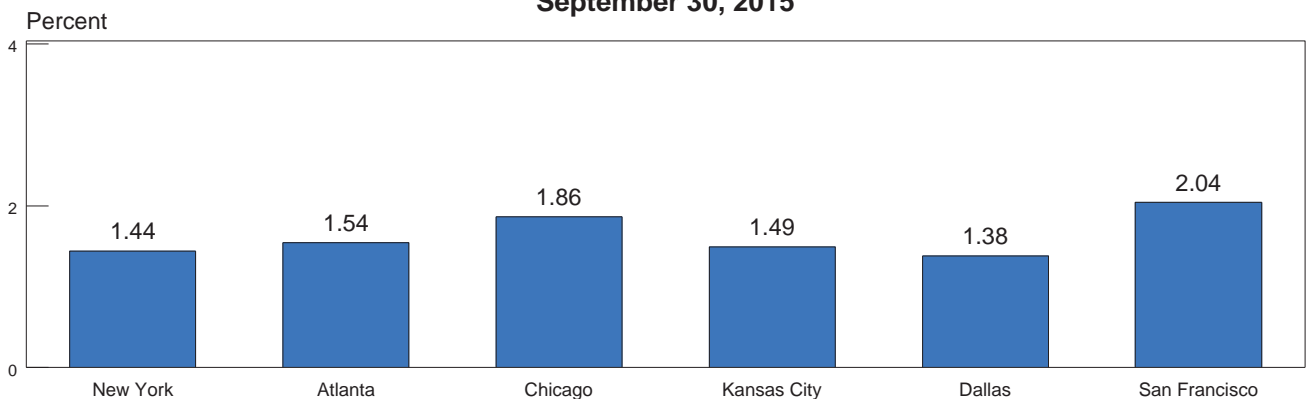
Net Interest Margins (YTD, Annualized)

September 30, 2015



Noninterest Income to Assets (YTD, Annualized)

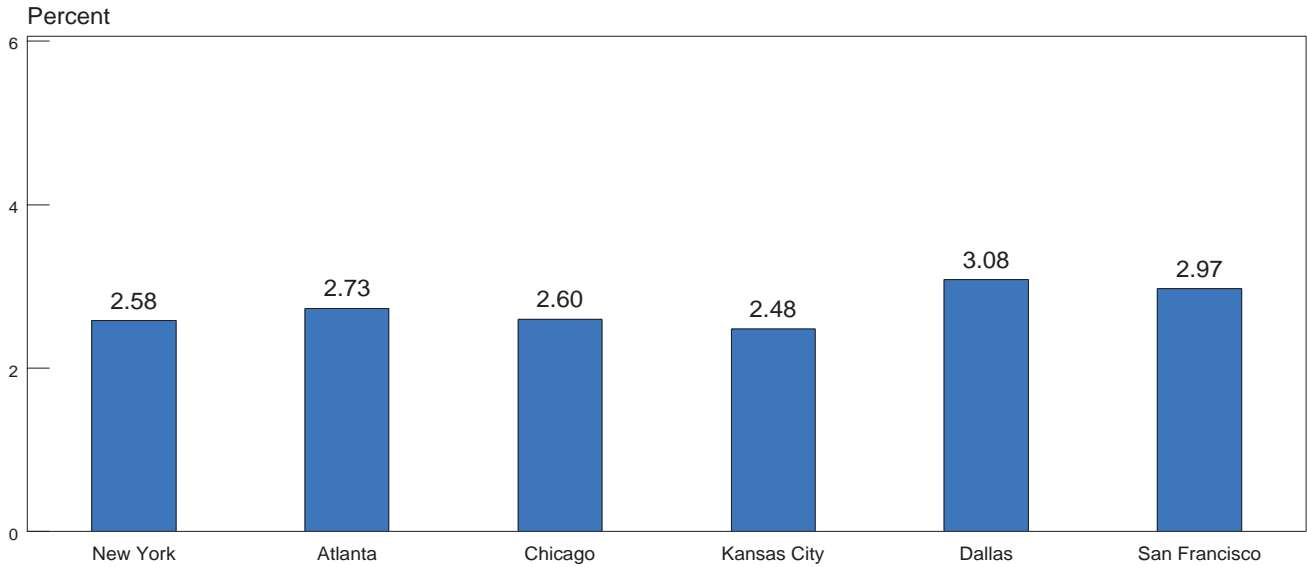
September 30, 2015



Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

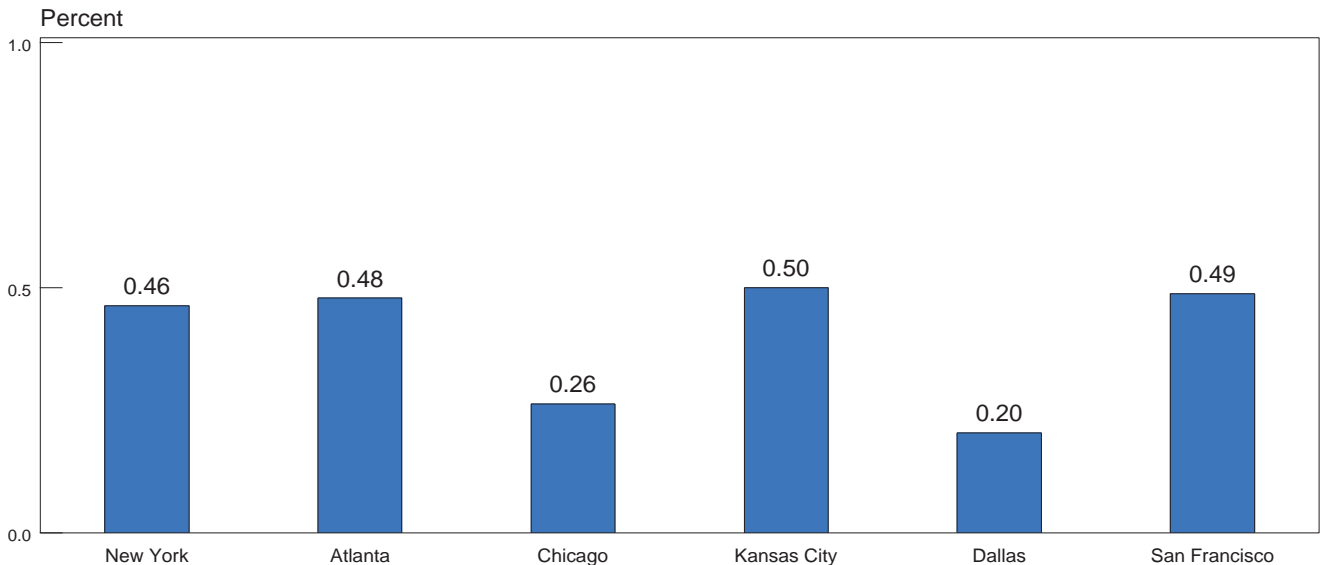
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2015



Net Charge-Offs to Loans and Leases (YTD, Annualized)

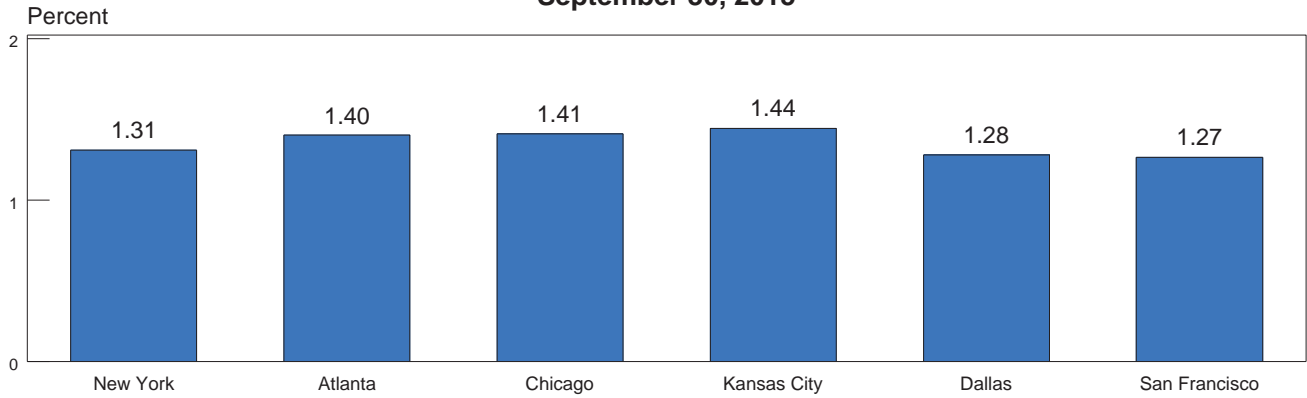
September 30, 2015



Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

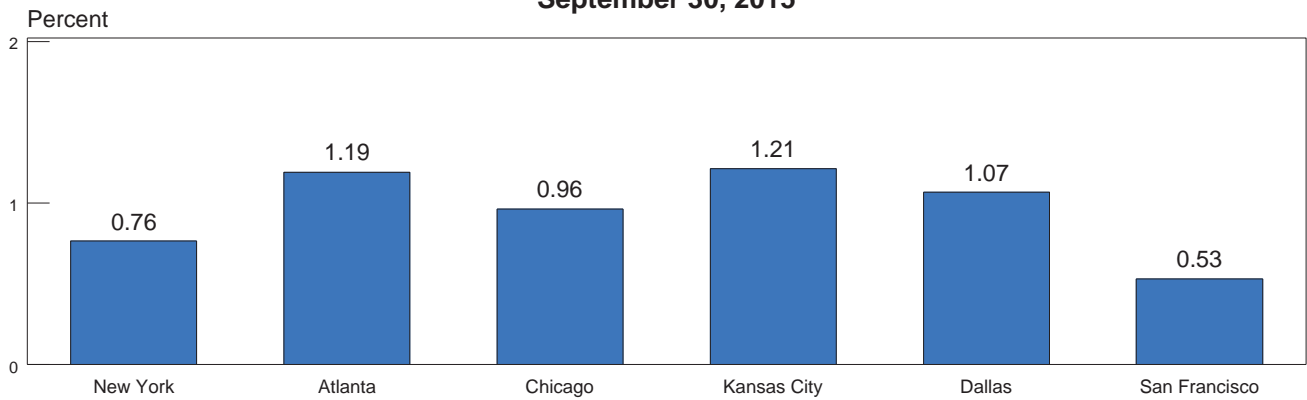
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

September 30, 2015



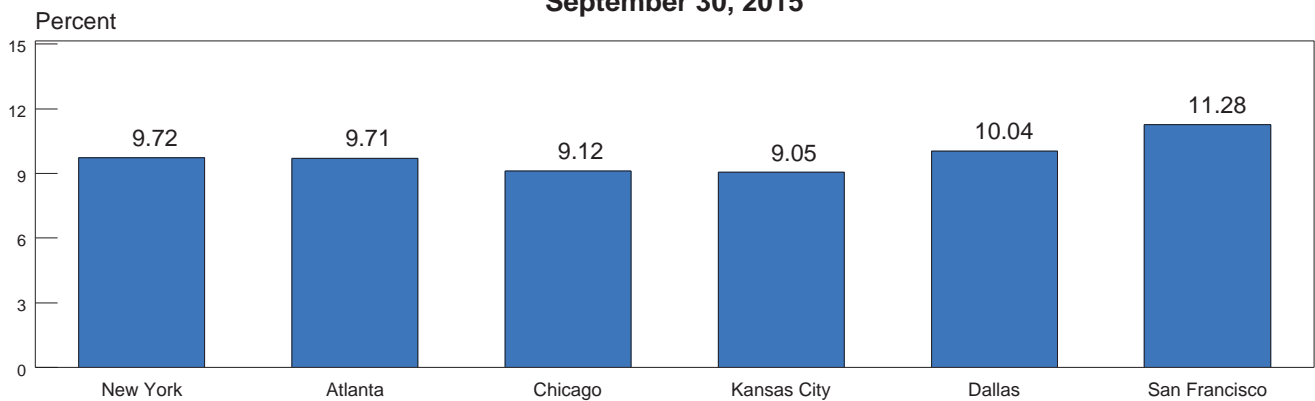
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2015



Core Capital (Leverage) Ratio

September 30, 2015

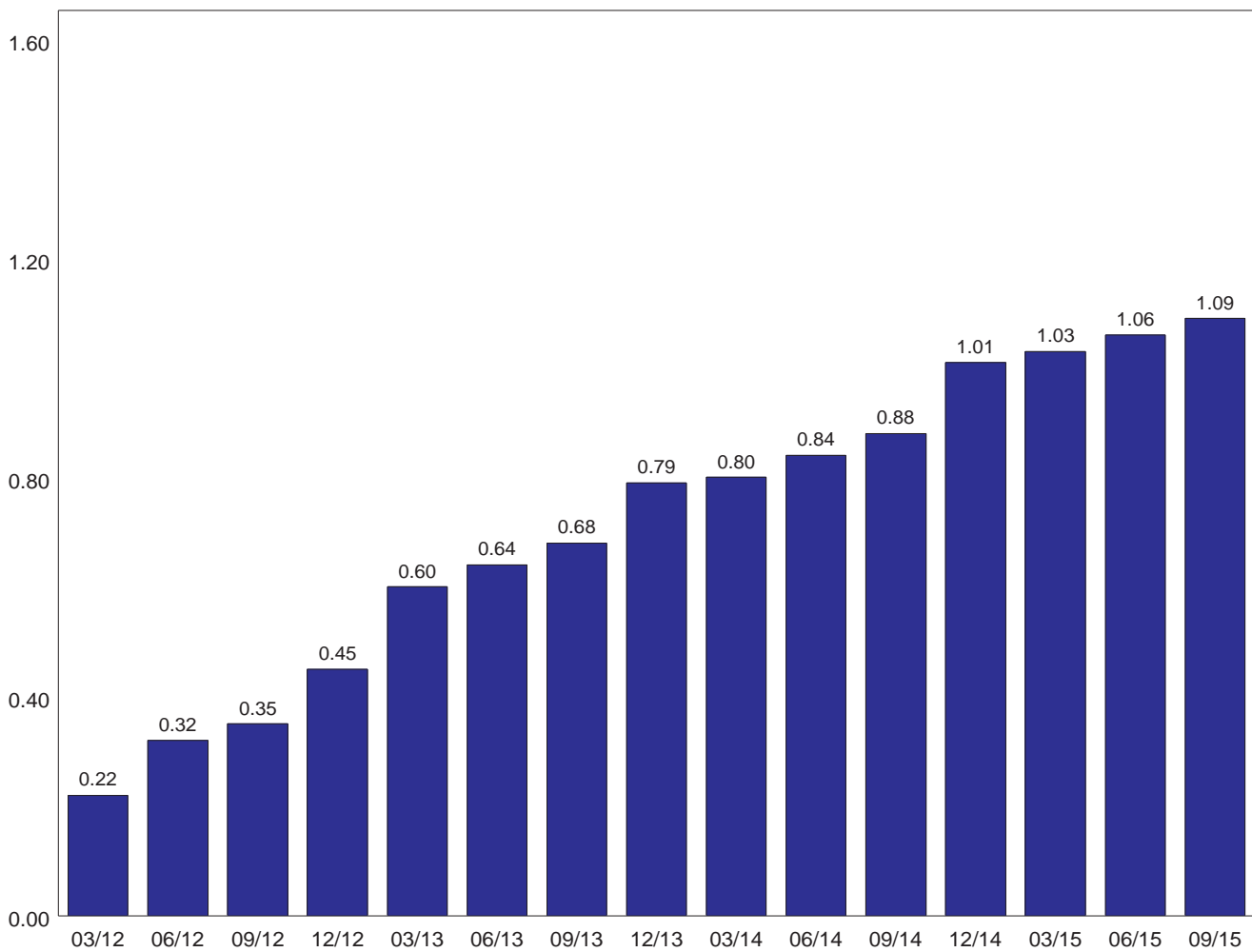


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2012 - September 30, 2015

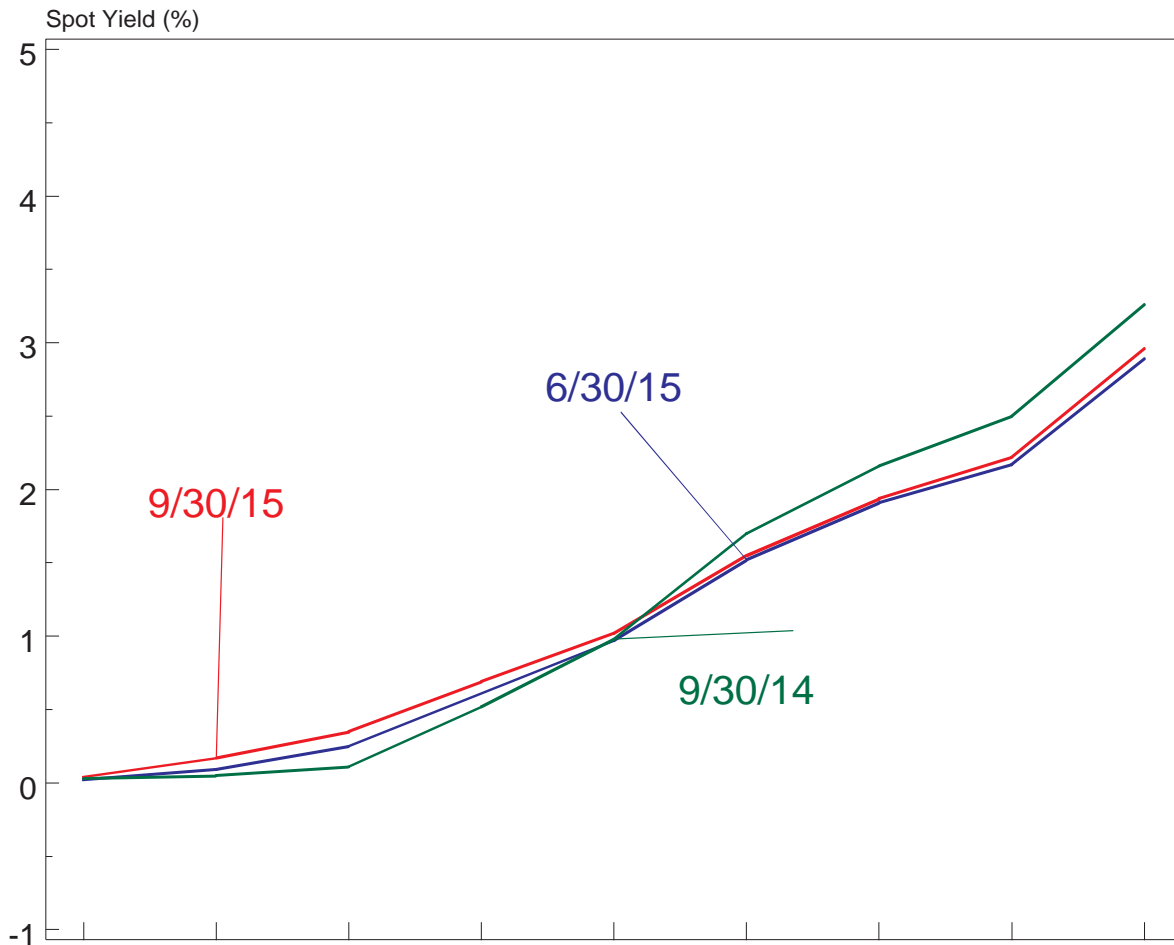
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2015 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

September 30, 2014 - September 30, 2015



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/15	0.04	0.17	0.35	0.69	1.02	1.55	1.94	2.22	2.96
6/30/15	0.02	0.09	0.25	0.61	0.97	1.52	1.91	2.17	2.89
3/31/15	0.03	0.09	0.22	0.60	0.97	1.45	1.77	1.97	2.55
12/31/14	0.02	0.08	0.15	0.54	0.97	1.60	2.00	2.28	2.97
9/30/14	0.03	0.05	0.11	0.52	0.98	1.70	2.16	2.50	3.26

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

Capital Category Distribution

September 30, 2015

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,195	98.8%	\$15,785.4	99.9%
Adequately Capitalized	43	0.7%	\$7.4	0.0%
Undercapitalized	14	0.2%	\$2.0	0.0%
Significantly Undercapitalized	15	0.2%	\$4.1	0.0%
Critically Undercapitalized	3	0.0%	\$1.1	0.0%

Note: Excludes U.S. branches of foreign banks.

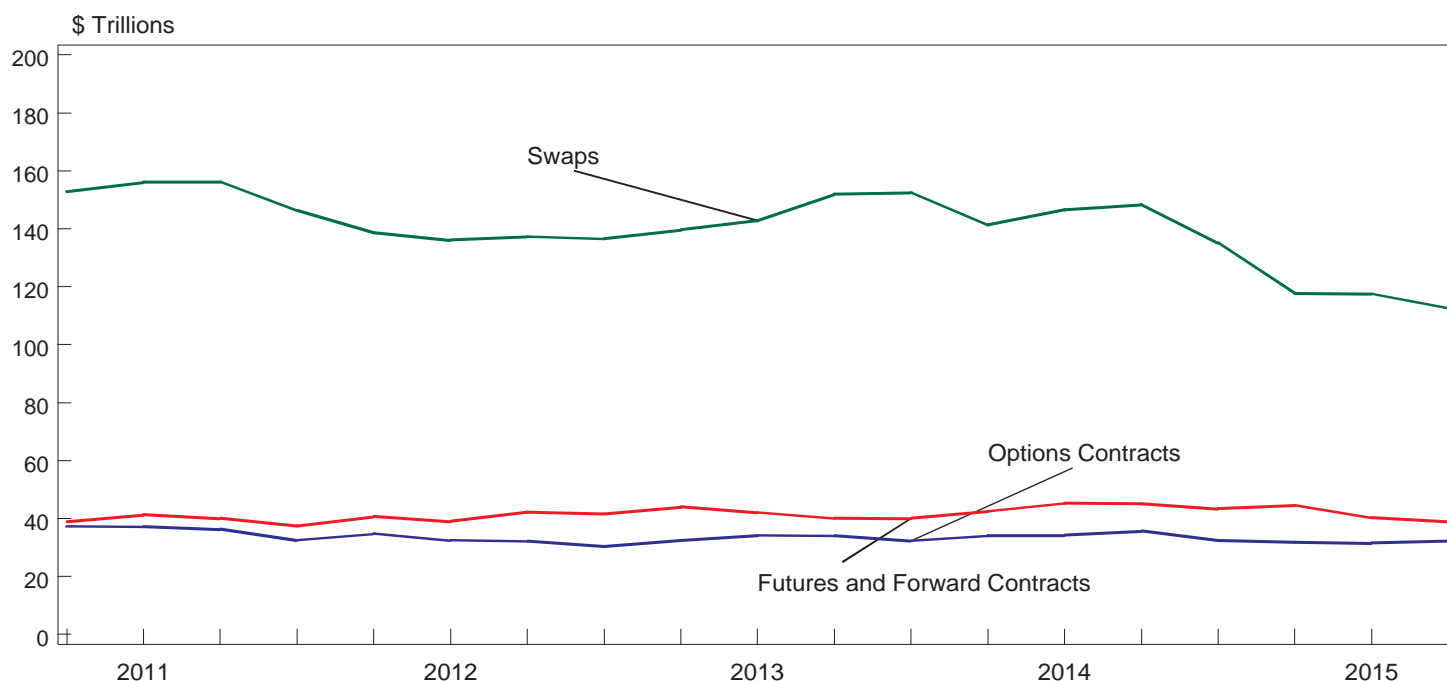
Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Common Equity Tier 1 Capital*		Tier 1 Leverage*		Tangible Equity
Well Capitalized	>=10%	and	>=8%	and	>=6.5%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=6%	and	>=4.5%	and	>=4%		--
Undercapitalized	>=6%	and	>=4%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<4%	or	<3%	or	<3%		--
Critically Undercapitalized	--		--		--		--		<=2%

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives*

2011 - 2015 (Notional Amounts)



	12/11	12/12	12/13	12/14	3/15	6/15	9/15
Total Derivatives (Notional Amounts, in billions of dollars)	\$216,239	\$208,604	\$224,801	\$210,941	\$194,104	\$189,427	\$184,003
Futures and Forward Contracts	37,469	41,621	40,027	43,368	44,537	40,352	38,988
Interest rate contracts	24,703	29,882	28,145	28,554	30,096	26,402	24,872
Foreign exchange rate contracts	12,542	11,334	11,550	14,507	14,134	13,654	13,849
Other futures and forwards**	224	405	332	307	307	296	267
Option Contracts	32,505	30,375	32,305	32,403	31,855	31,566	32,317
Interest rate options	27,133	23,859	25,494	23,831	22,986	23,345	23,631
Foreign currency options	3,364	4,315	4,811	6,148	6,574	5,974	6,245
Other option contracts**	2,008	2,201	1,999	2,424	2,295	2,246	2,442
Swaps	146,266	136,608	152,469	135,170	117,711	117,509	112,698
Interest rate swaps	136,030	123,908	139,444	121,625	104,645	104,007	99,343
Foreign exchange rate swaps	9,530	11,938	12,120	12,528	12,075	12,251	12,080
Other swaps**	705	762	906	1,016	991	1,250	1,274
Memoranda							
Spot Foreign Exchange Contracts	1,063	884	1,028	1,563	2,780	3,090	2,463
Credit Derivatives	14,759	13,190	11,191	9,449	9,017	8,488	8,198
Number of banks reporting derivatives	1,084	1,141	1,158	1,182	1,203	1,208	1,198
Replacement cost of interest rate and foreign exchange rate contracts ***	4,981	4,388	3,273	3,651	3,764	2,766	3,060

* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

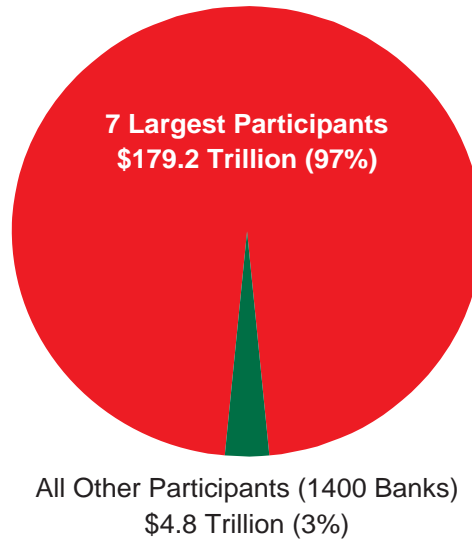
** Not reported by banks with less than \$300 million in assets.

*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Derivatives*

Notional Amounts

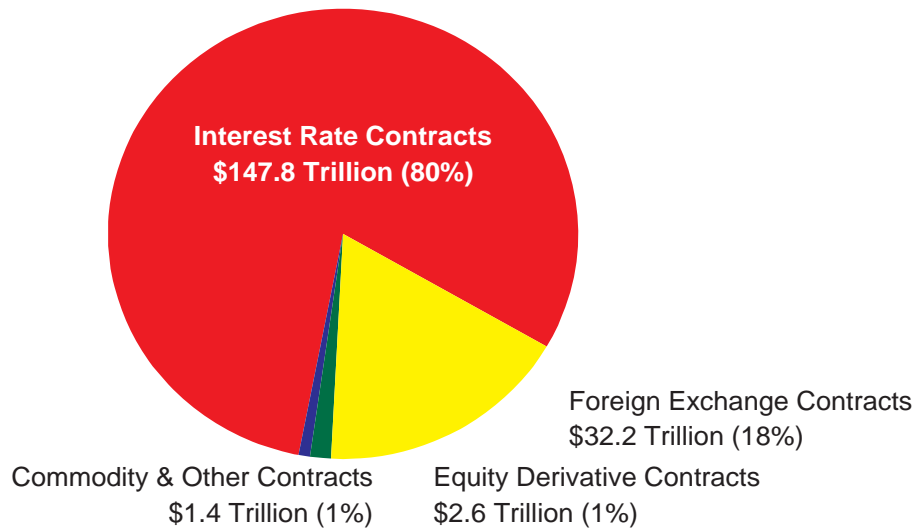
September 30, 2015



Composition of Derivatives*

Notional Amounts

September 30, 2015



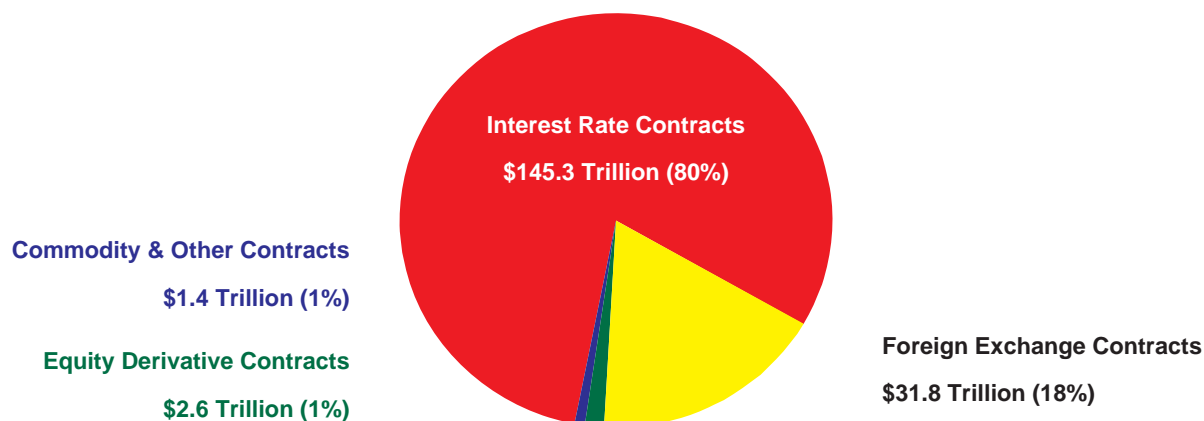
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,291 billion for the seven largest participants and \$172 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

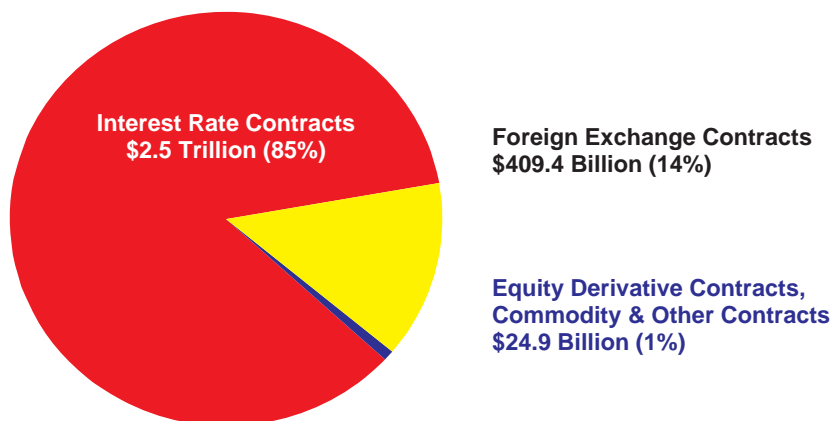
September 30, 2015



Not Held for Trading

Notional Amounts

September 30, 2015



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,463 billion are not included.

Position of Derivatives

Gross Fair Values

September 30, 2015
(\$ Millions)

Held for Trading

247 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 98% of Total (Notional Amount)
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	2,420,085	539,076	114,300	60,283	3,133,744	51,326
Gross negative fair value	2,349,959	558,092	107,093	67,274	3,082,418	
All other participants						
Gross positive fair value	26,353	19,968	2,290	2,193	50,804	744
Gross negative fair value	25,445	19,889	2,587	2,139	50,059	
Total						
Gross positive fair value	2,446,438	559,044	116,590	62,476	3,184,548	52,071
Gross negative fair value	2,375,404	577,981	109,680	69,412	3,132,477	

Held for Purposes Other than Trading

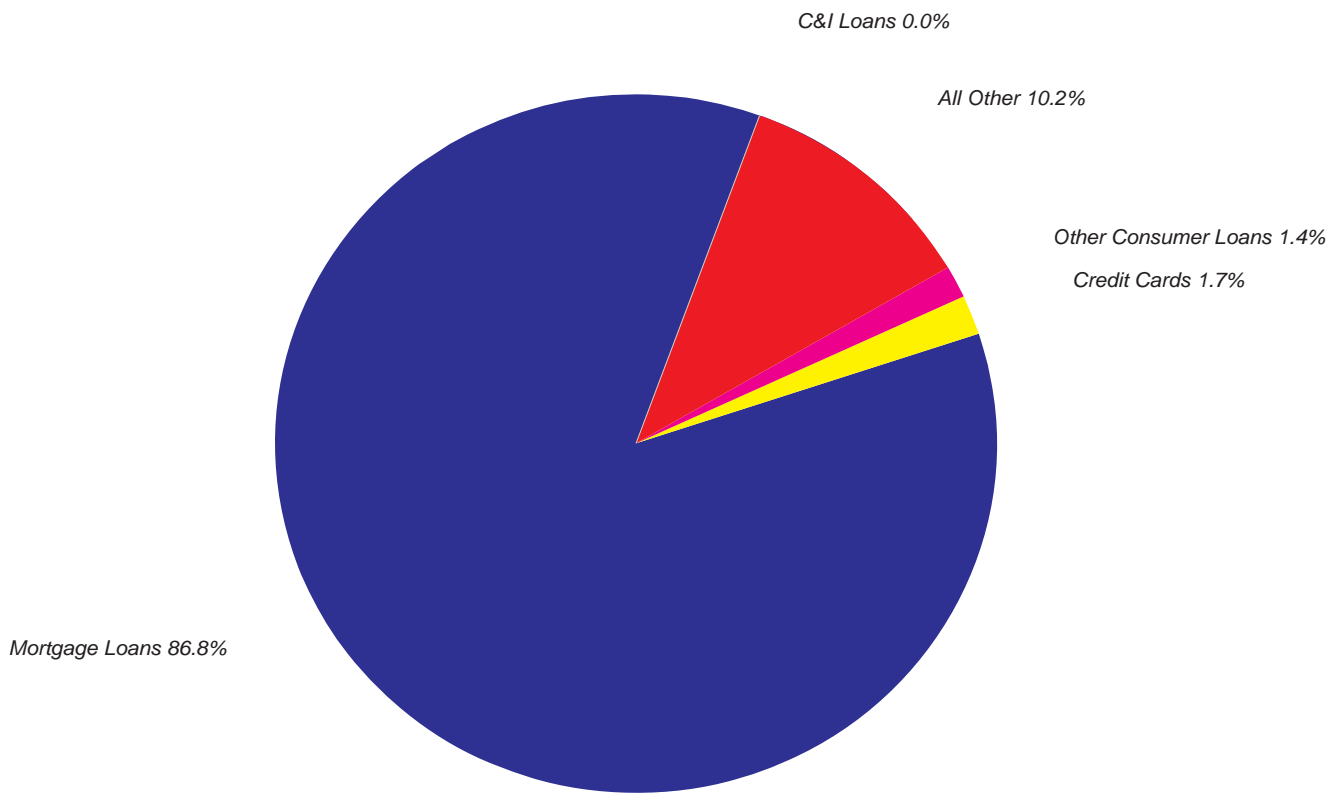
1299 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 79% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	36,172	8,141	502	59	44,874	6,445
Gross negative fair value	31,984	6,322	124	0	38,430	
All other participants						
Gross positive fair value	8,317	2,223	901	12	11,453	3,823
Gross negative fair value	6,846	389	309	86	7,630	
Total						
Gross positive fair value	44,488	10,364	1,404	71	56,328	10,268
Gross negative fair value	38,829	6,711	434	86	46,060	

Composition of Securitized Assets*

FDIC-Insured Institutions

September 30, 2015

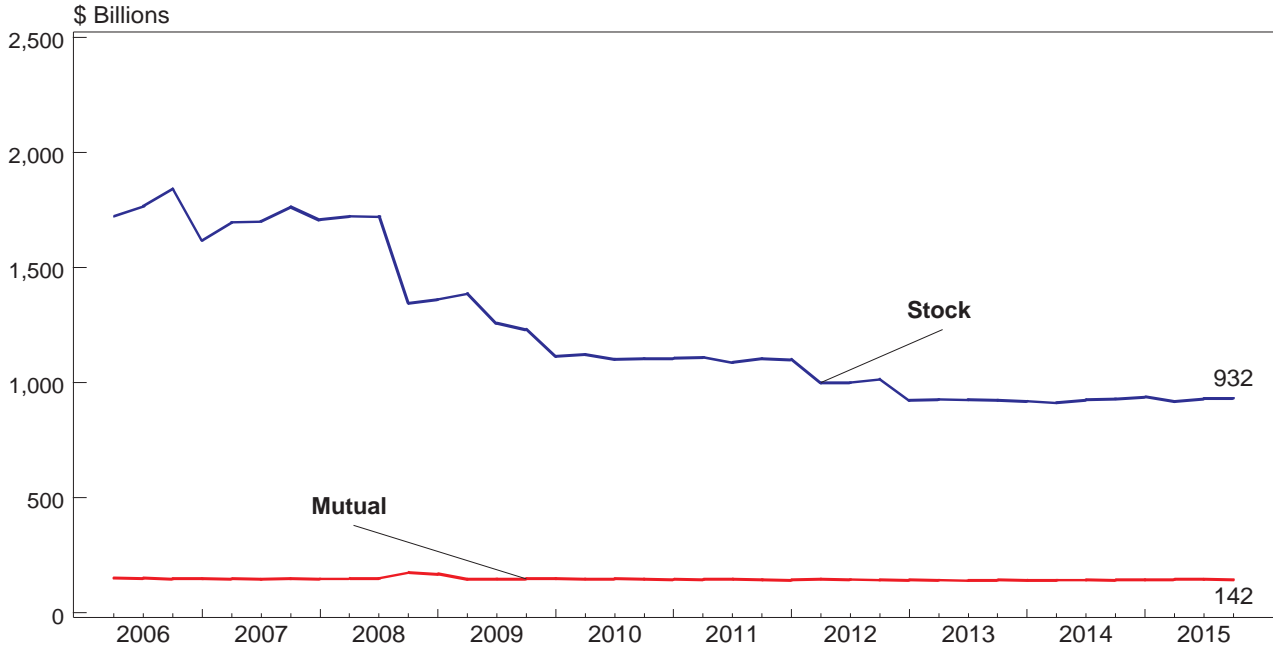


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

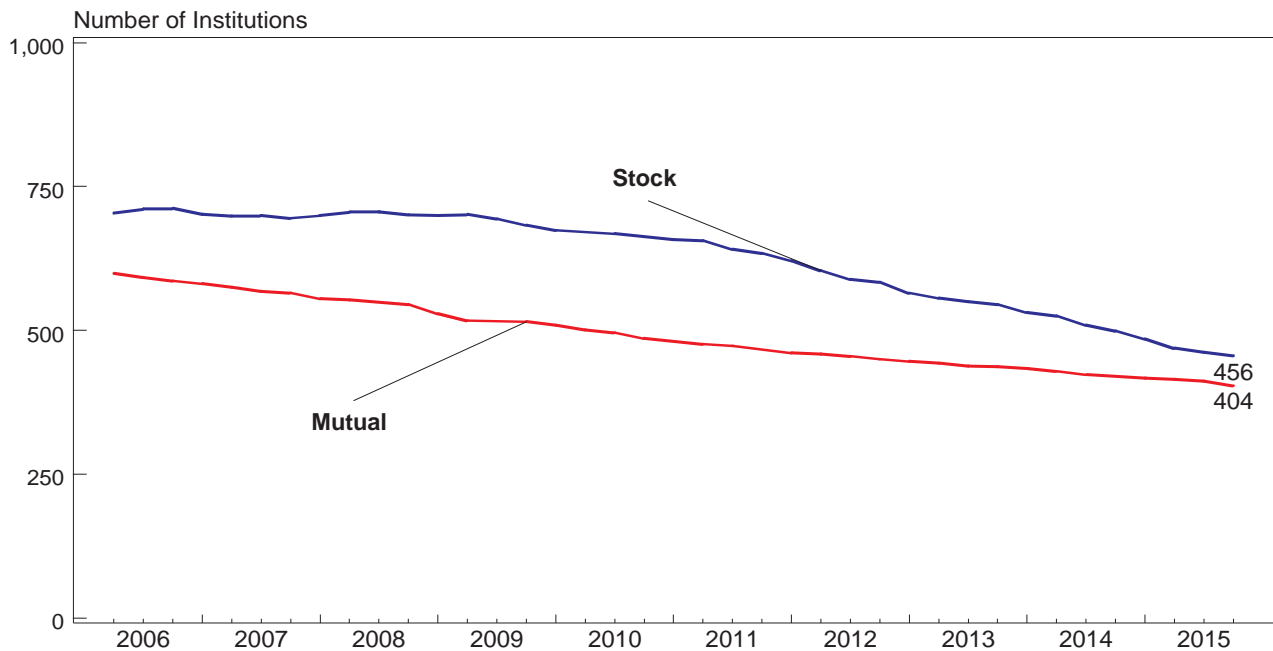
Assets of Mutual and Stock Savings Institutions

2006 - 2015



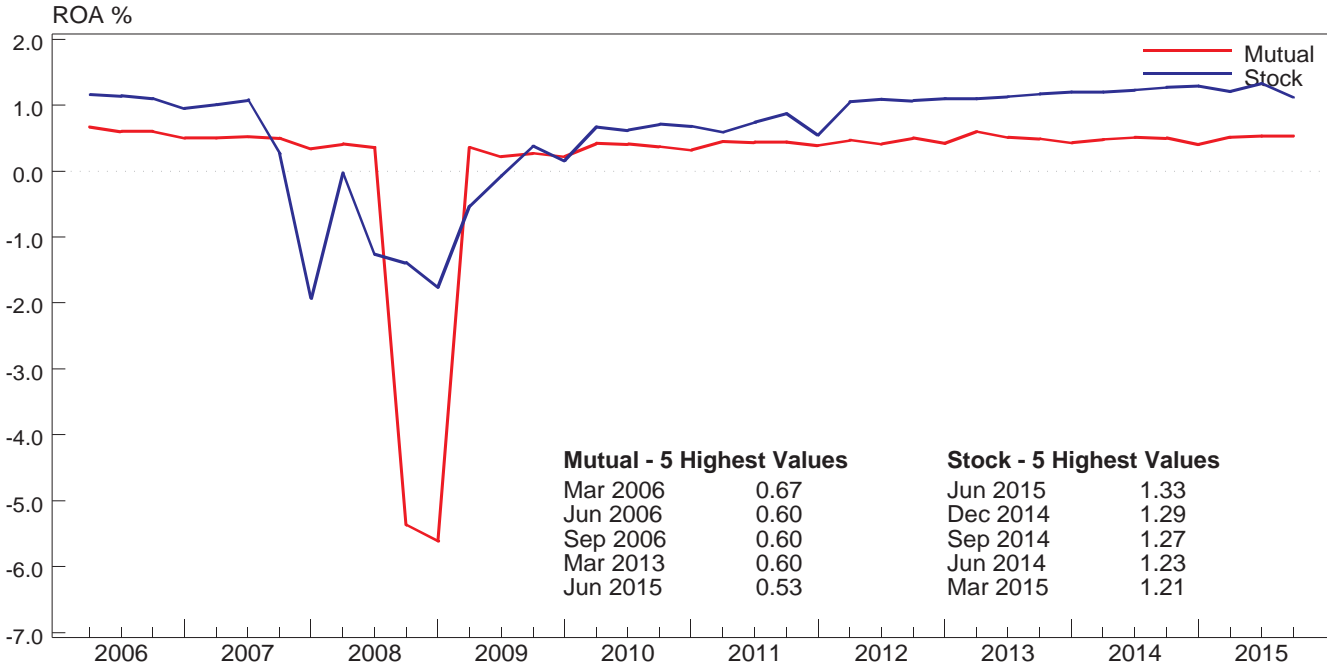
Number of Mutual and Stock Savings Institutions

2006 - 2015



Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions

2006-2015



Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions

2006-2015

