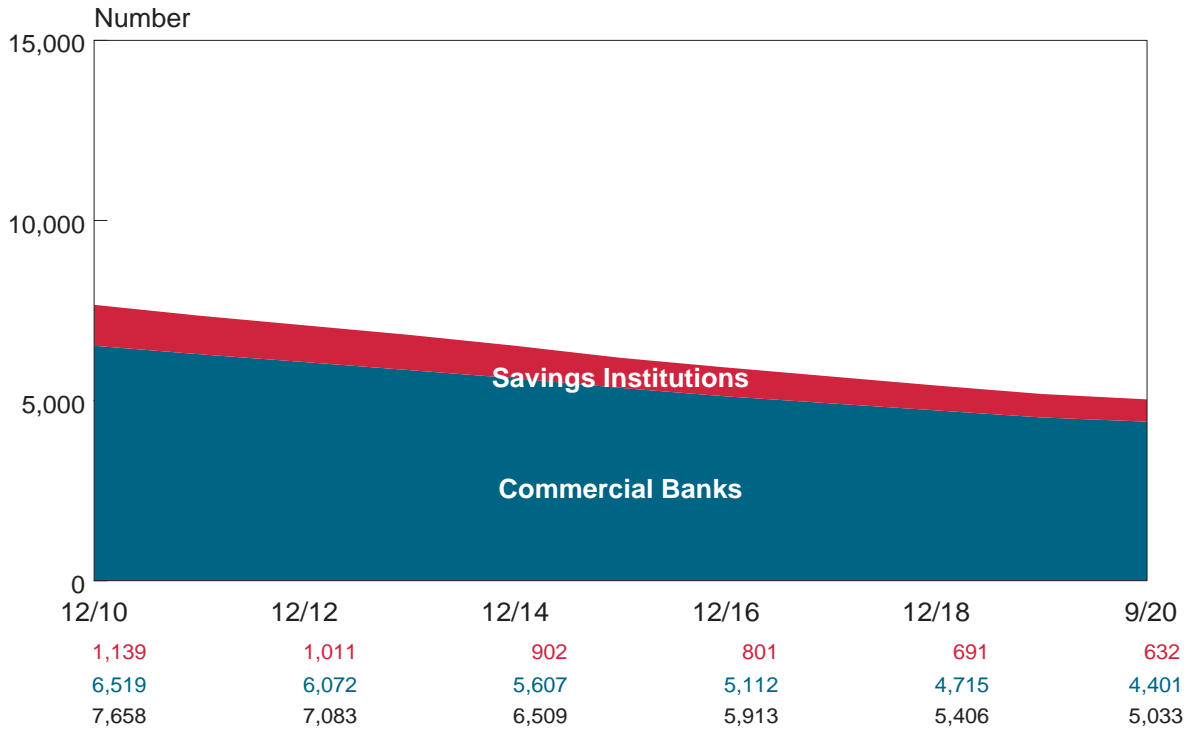


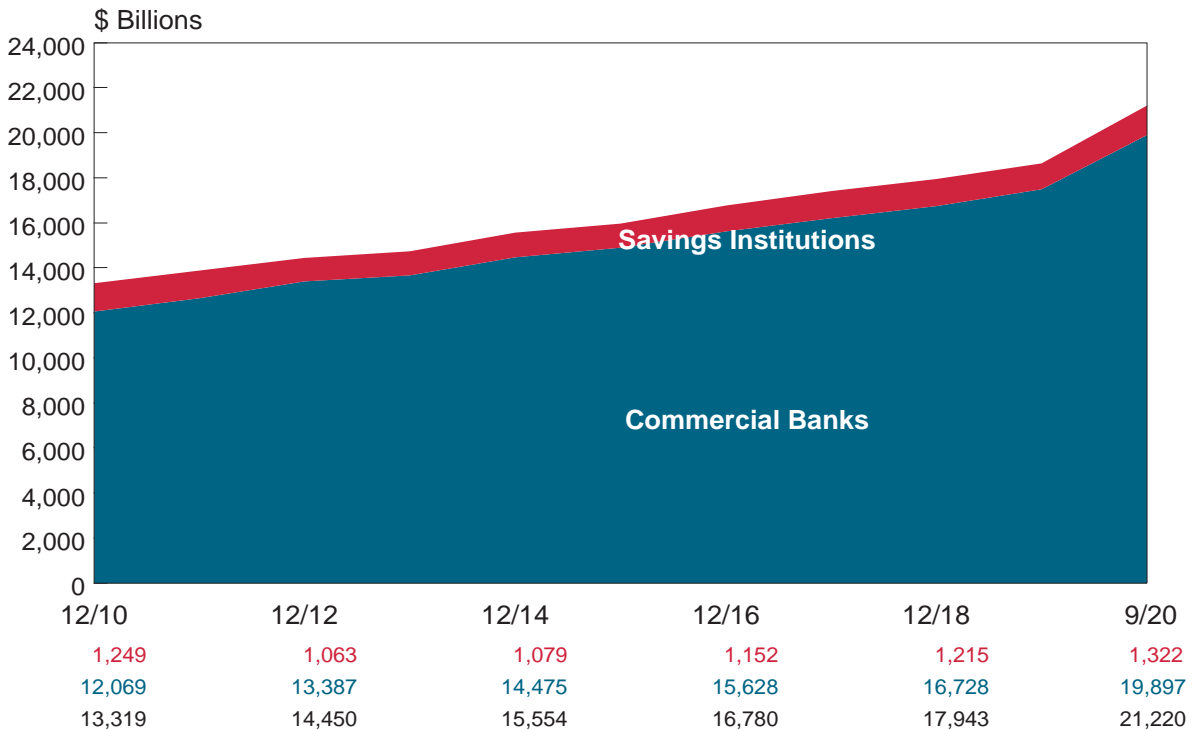
Number of FDIC-Insured Institutions

2010 - 2020



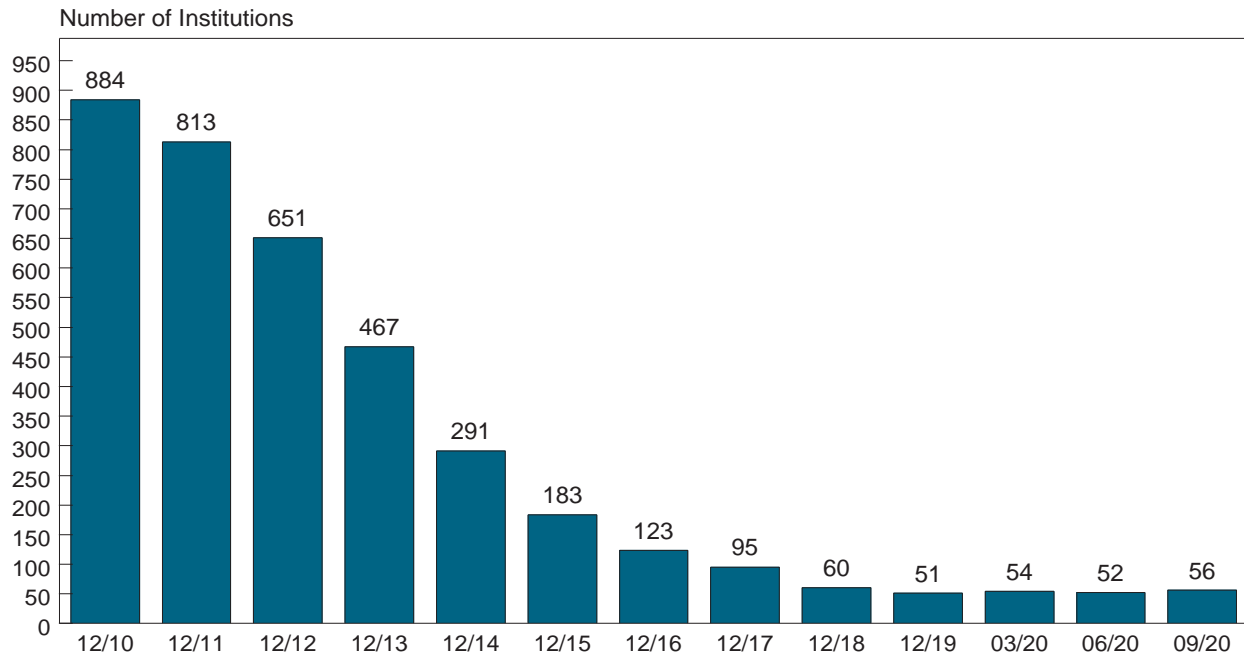
Assets of FDIC-Insured Institutions

2010 - 2020



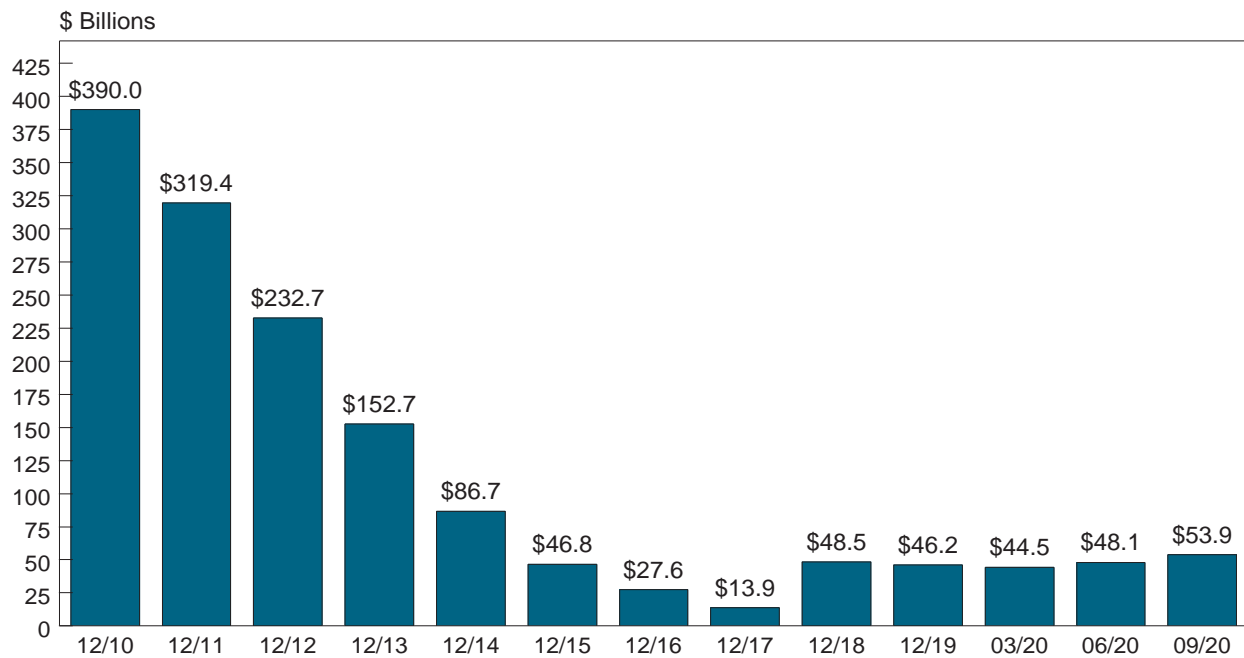
Number of FDIC-Insured "Problem" Institutions

2010-2020



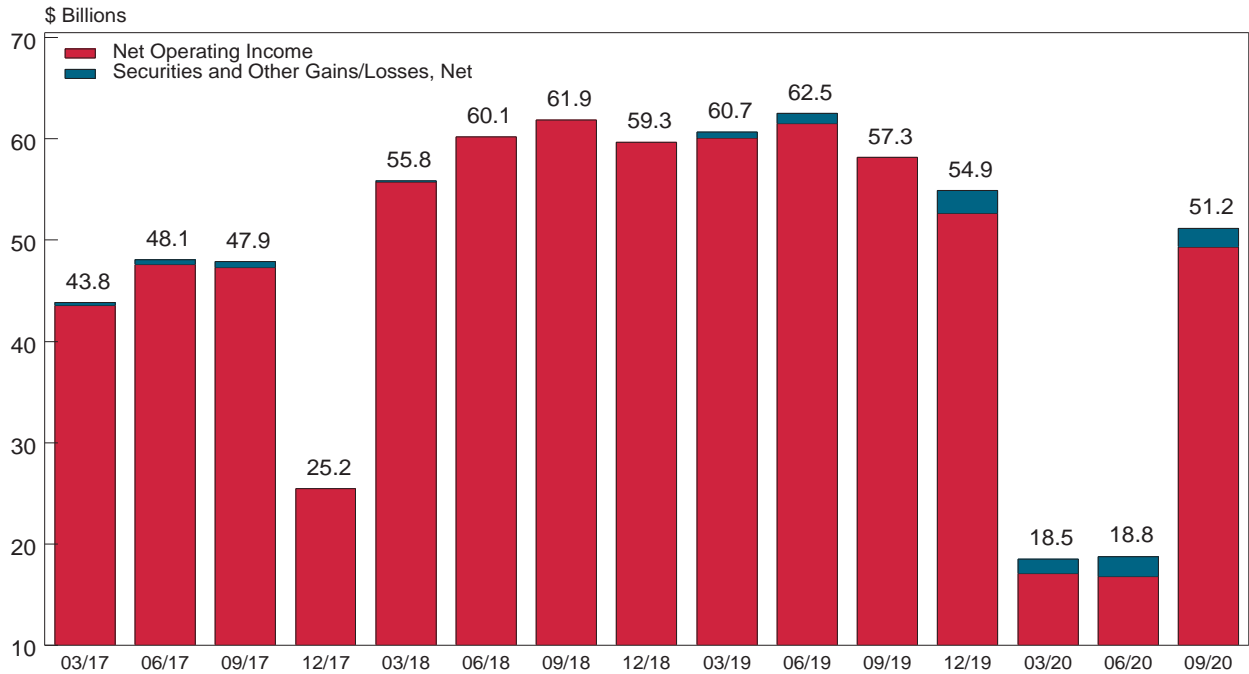
Assets of FDIC-Insured "Problem" Institutions

2010-2020



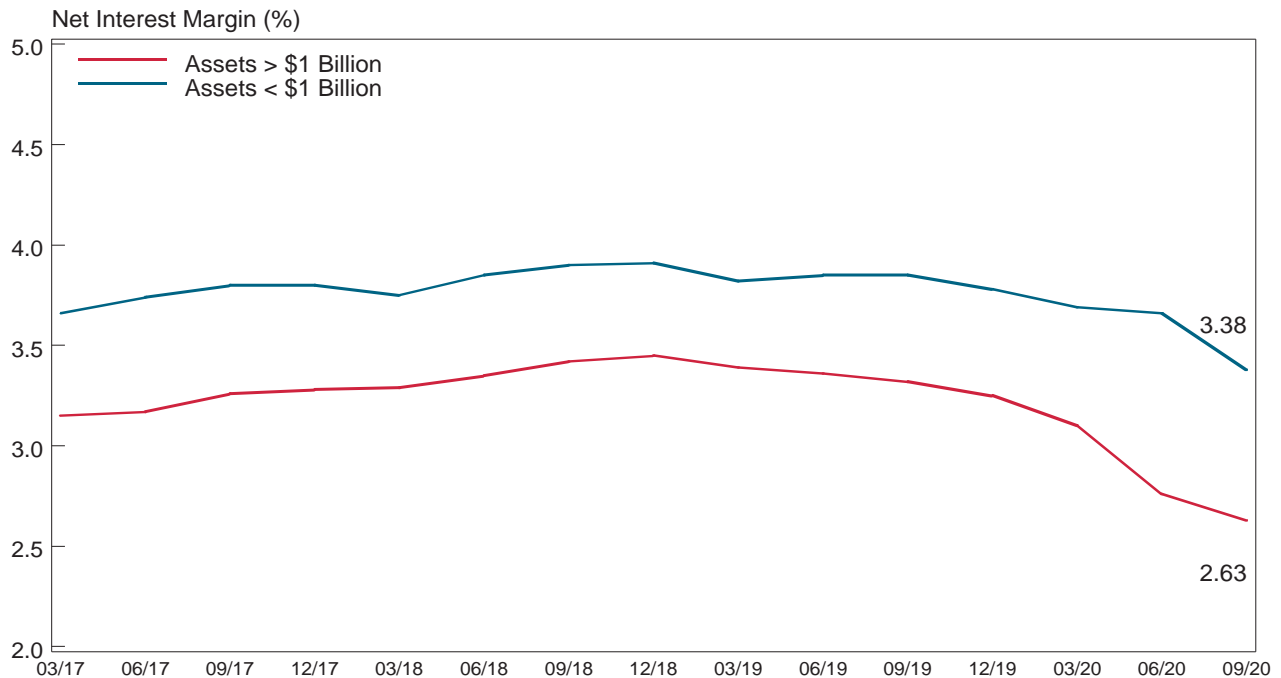
Quarterly Net Income

2017-2020



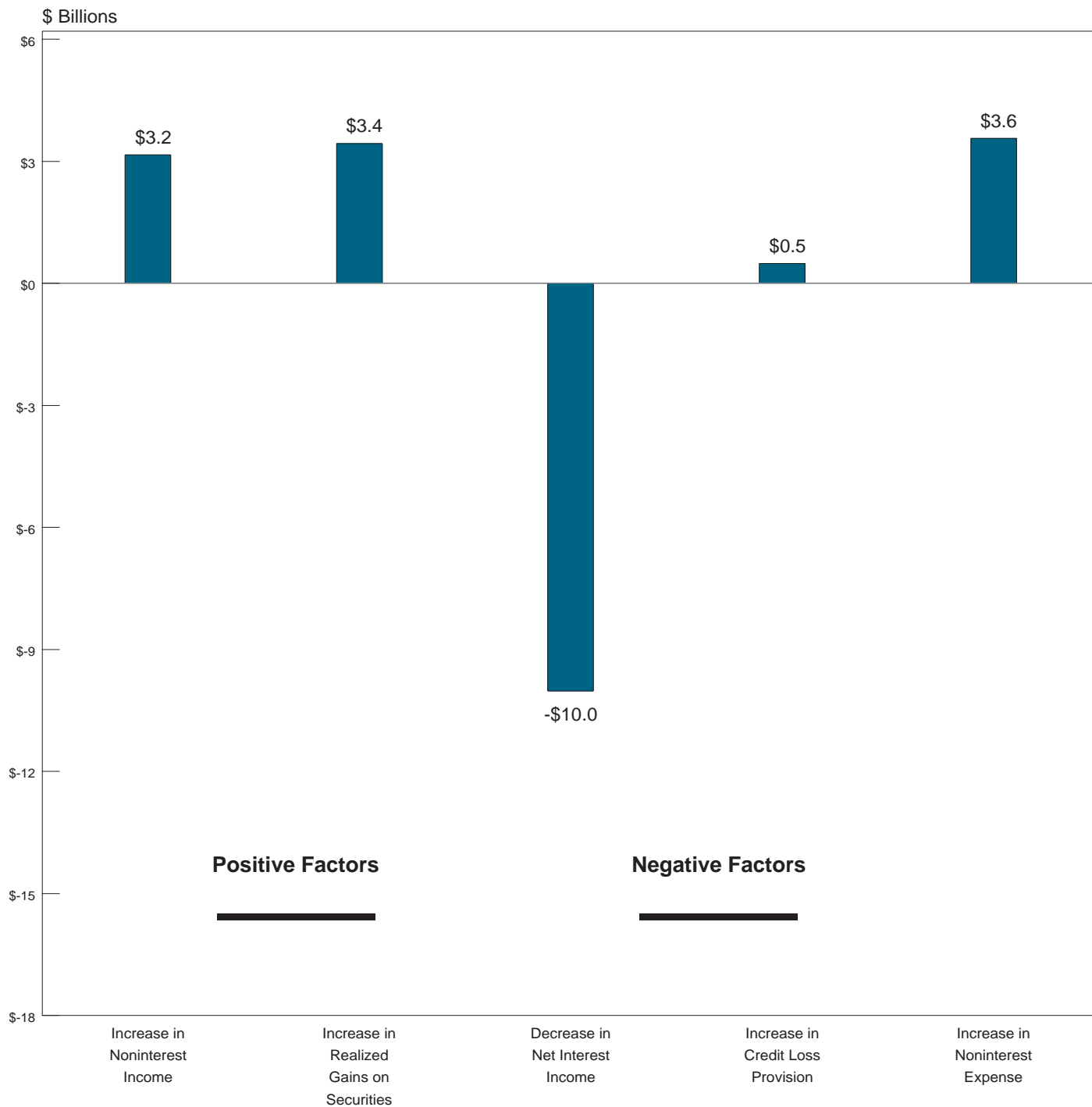
Quarterly Net Interest Margins, Annualized

2017 - 2020



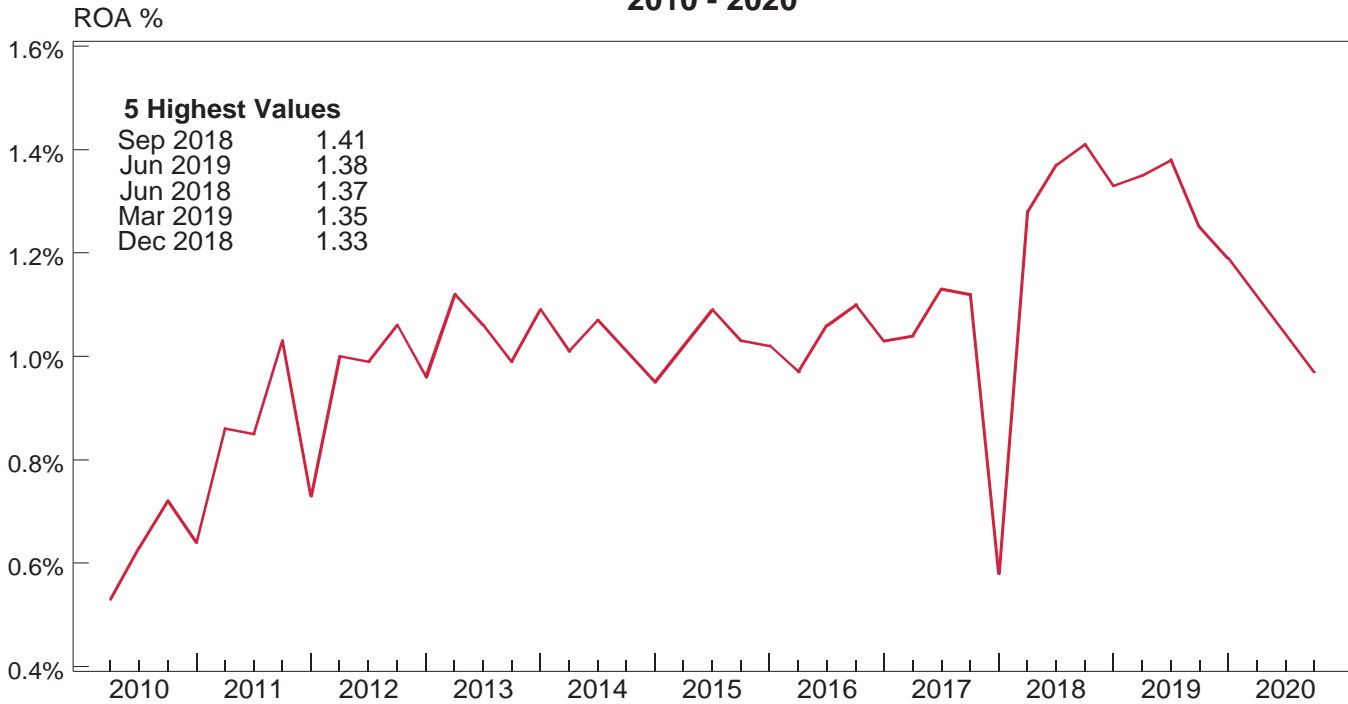
Major Factors Affecting Earnings Contributions to Pretax Earnings Growth

3rd Quarter 2020 vs. 3rd Quarter 2019



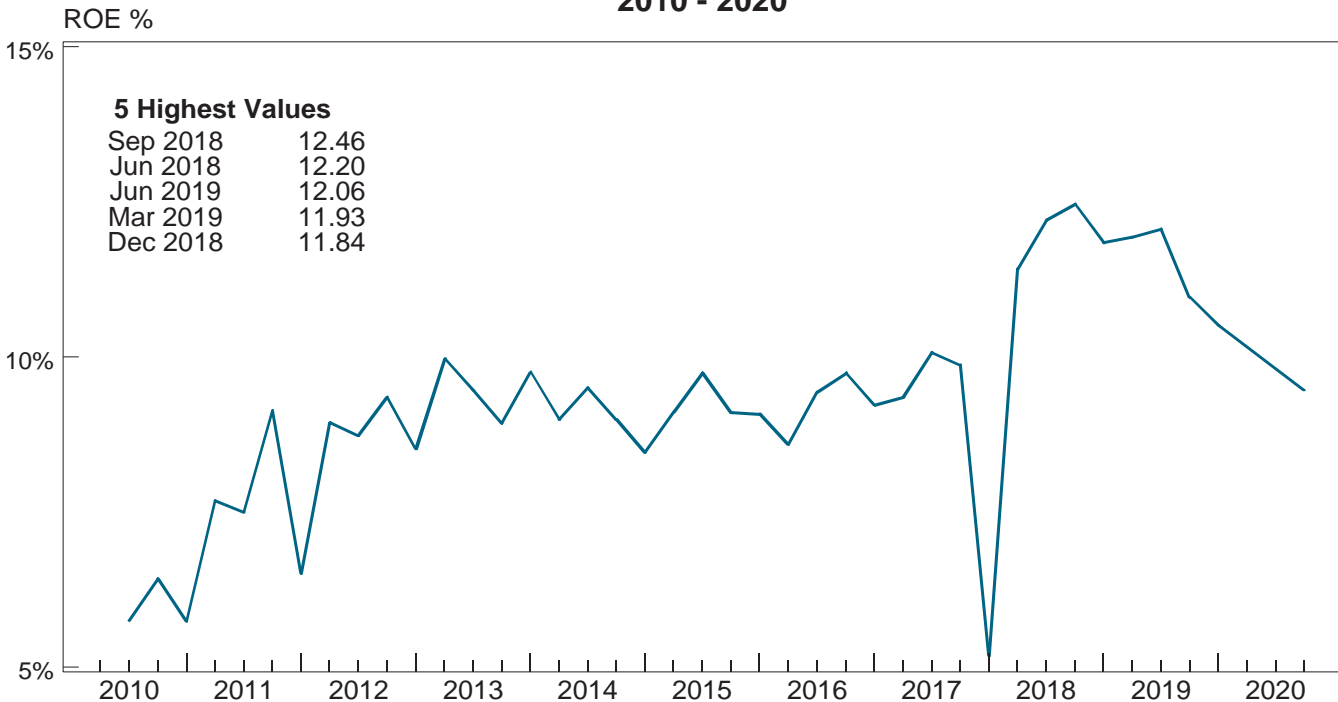
Quarterly Return on Assets

2010 - 2020



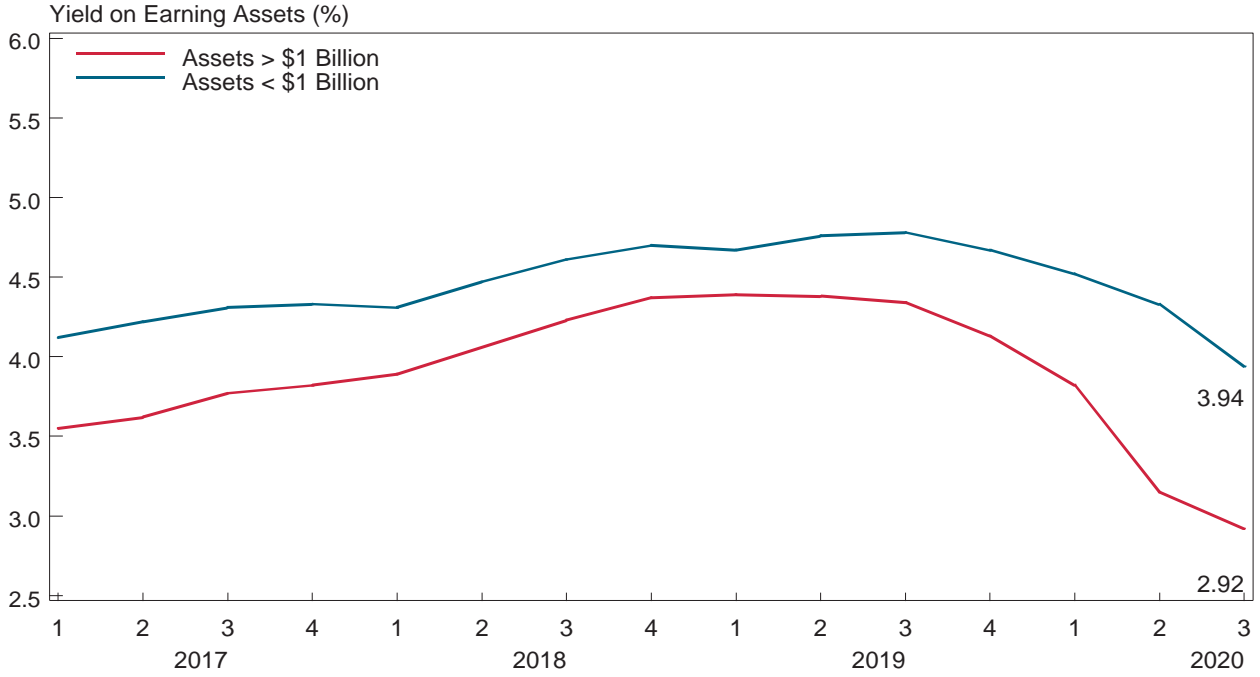
Quarterly Return on Equity (ROE), Annualized

2010 - 2020



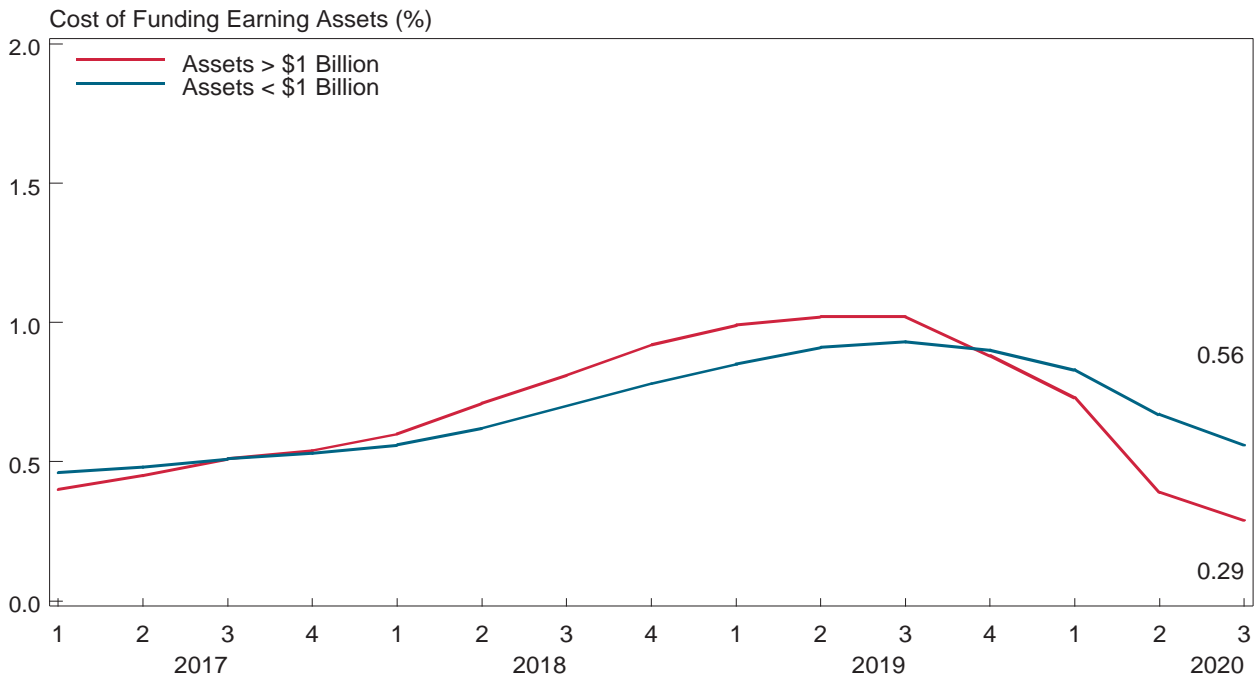
Quarterly Yield on Earning Assets

2017 - 2020



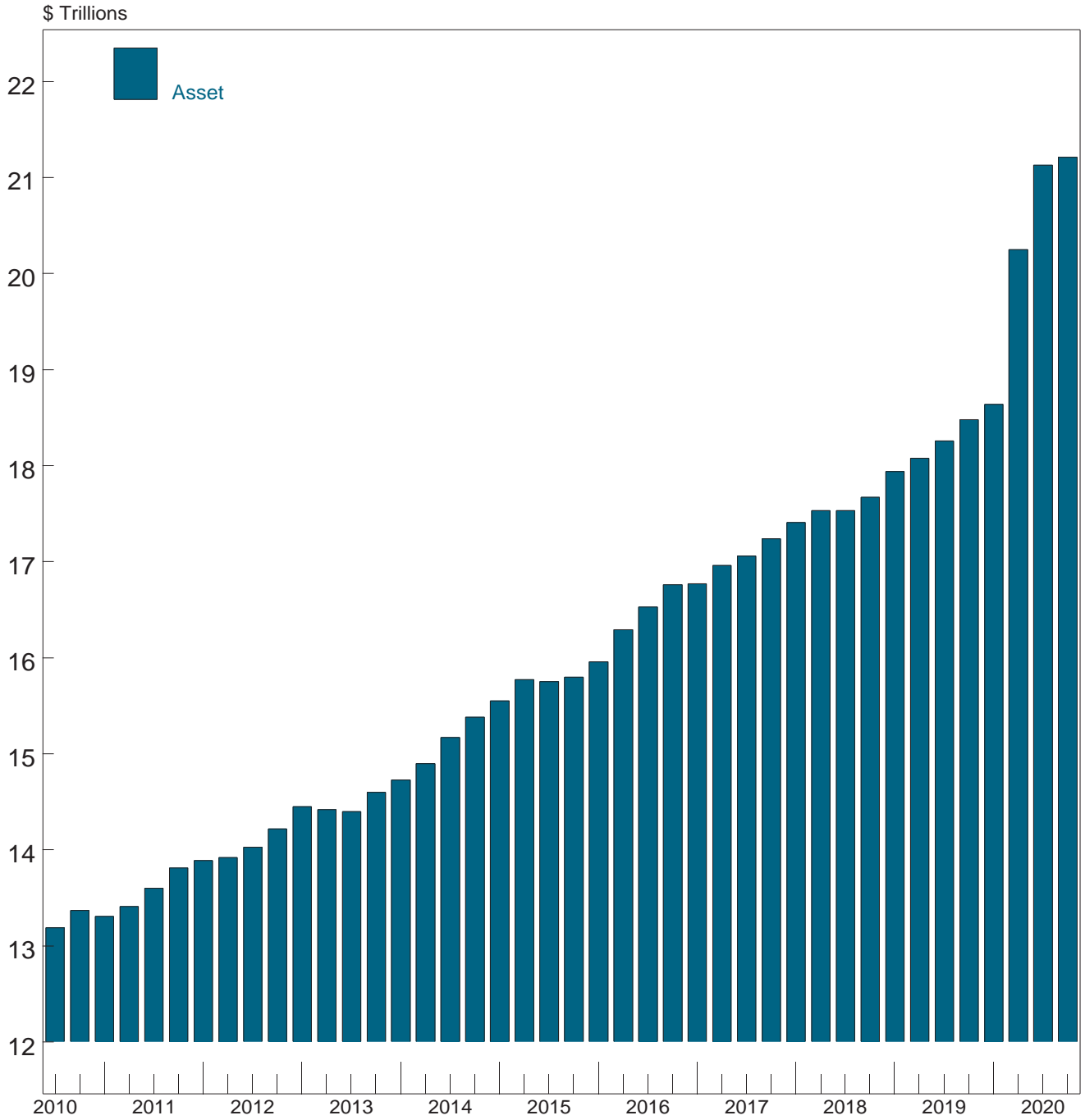
Quarterly Cost of Funding Earning Assets

2017 - 2020



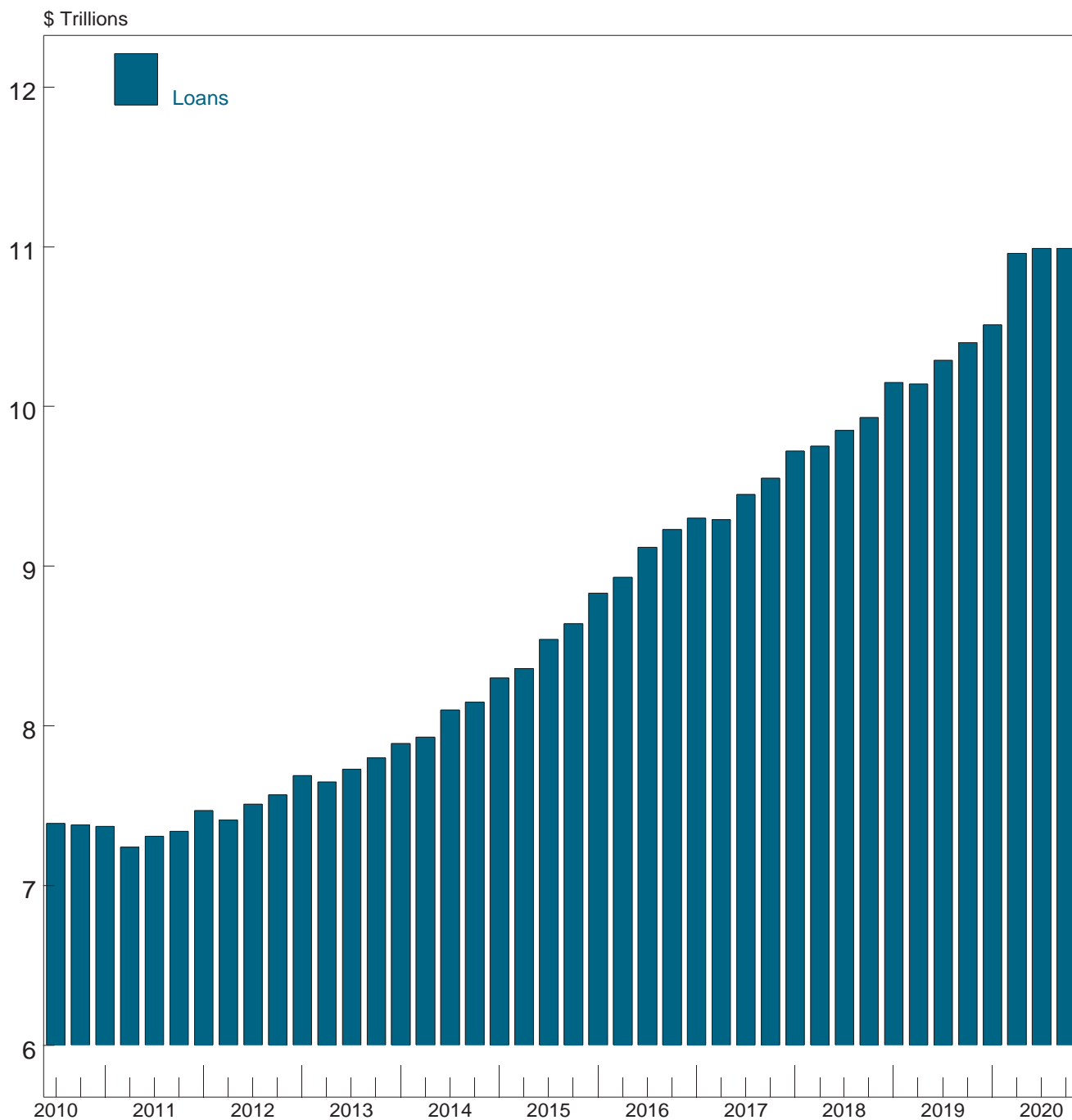
Total Assets

2010 - 2020



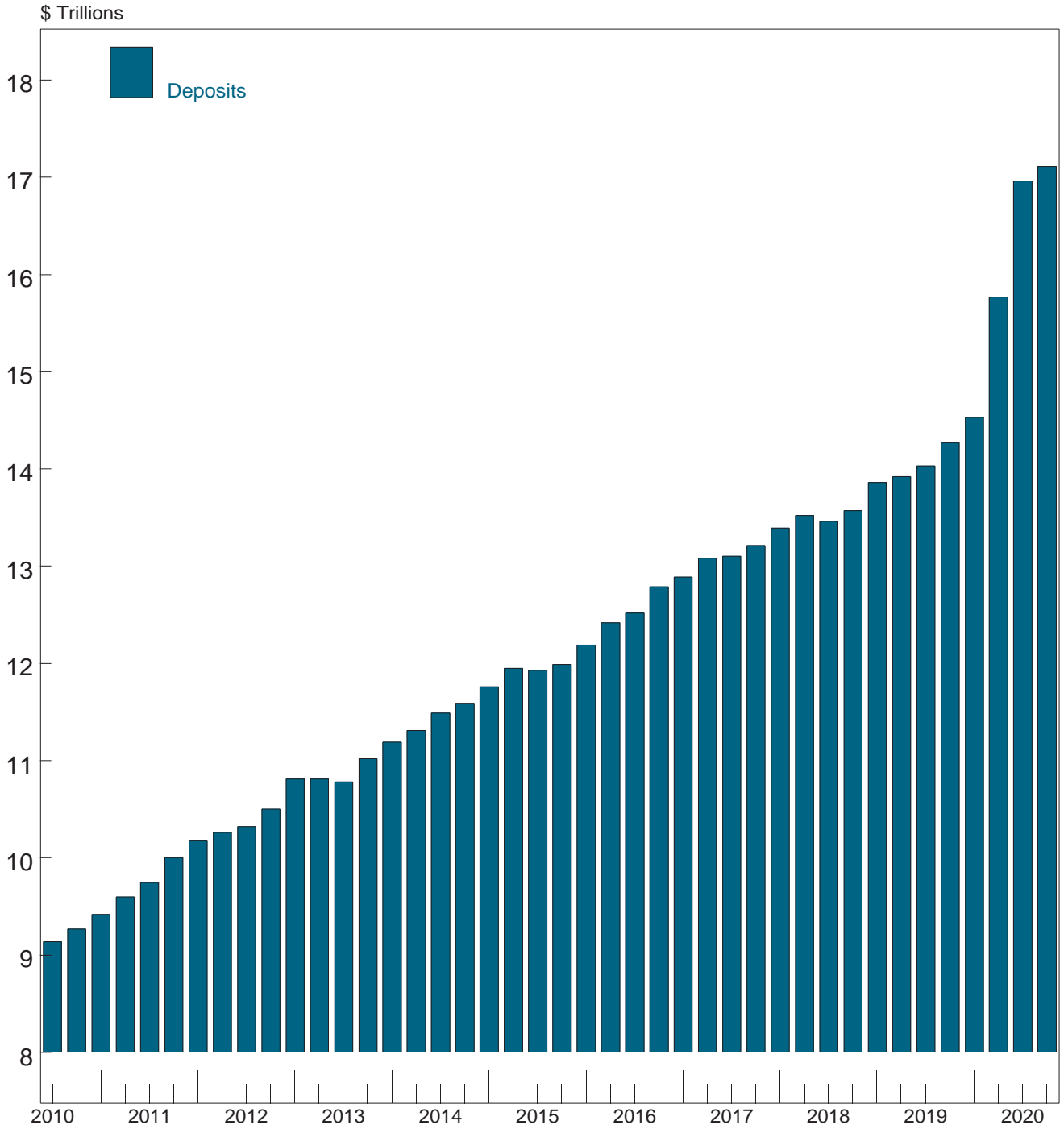
Total Loans (Gross of Reserves)

2010 - 2020



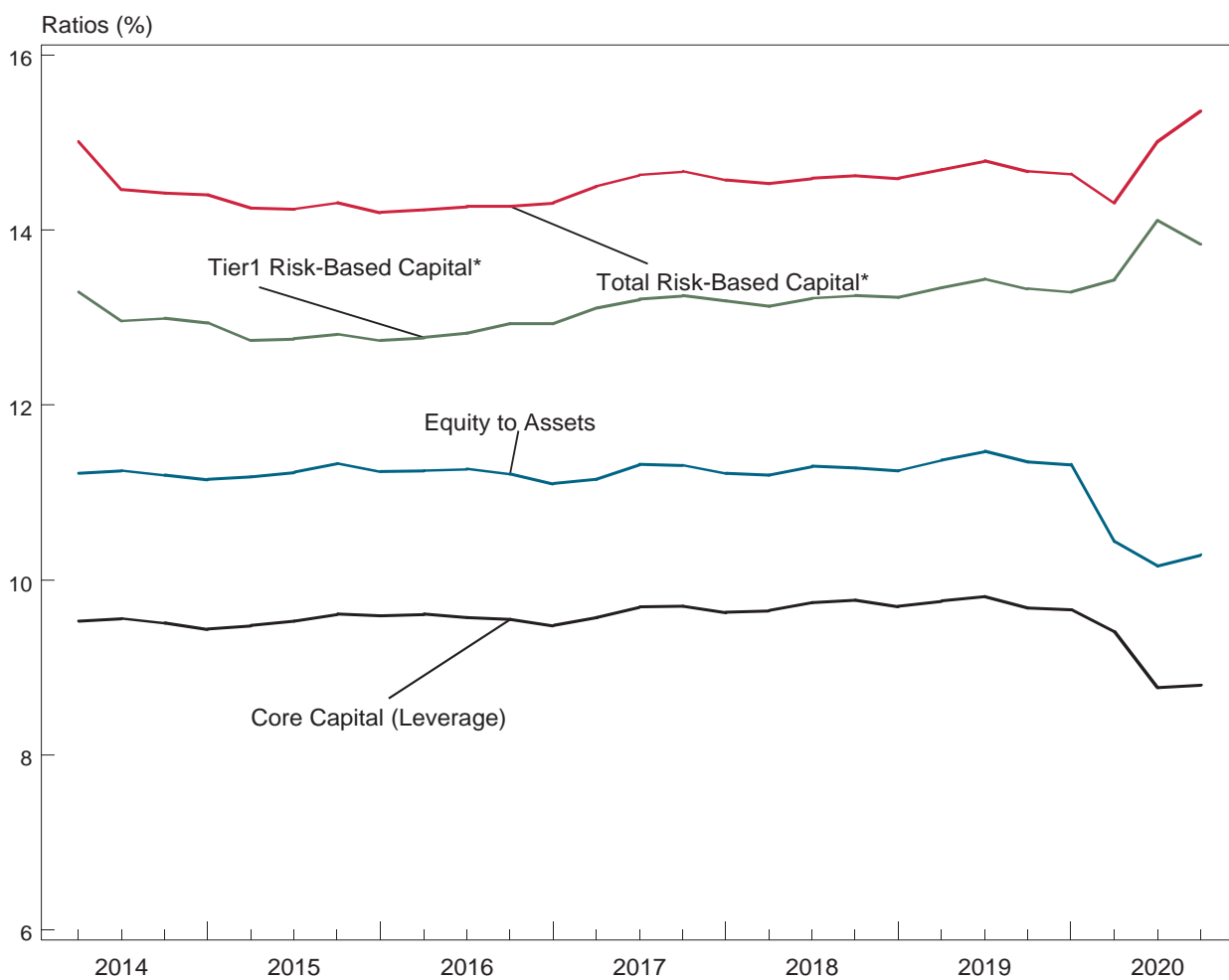
Total Deposits

2010 - 2020



Capital Ratios

2014 - 2020

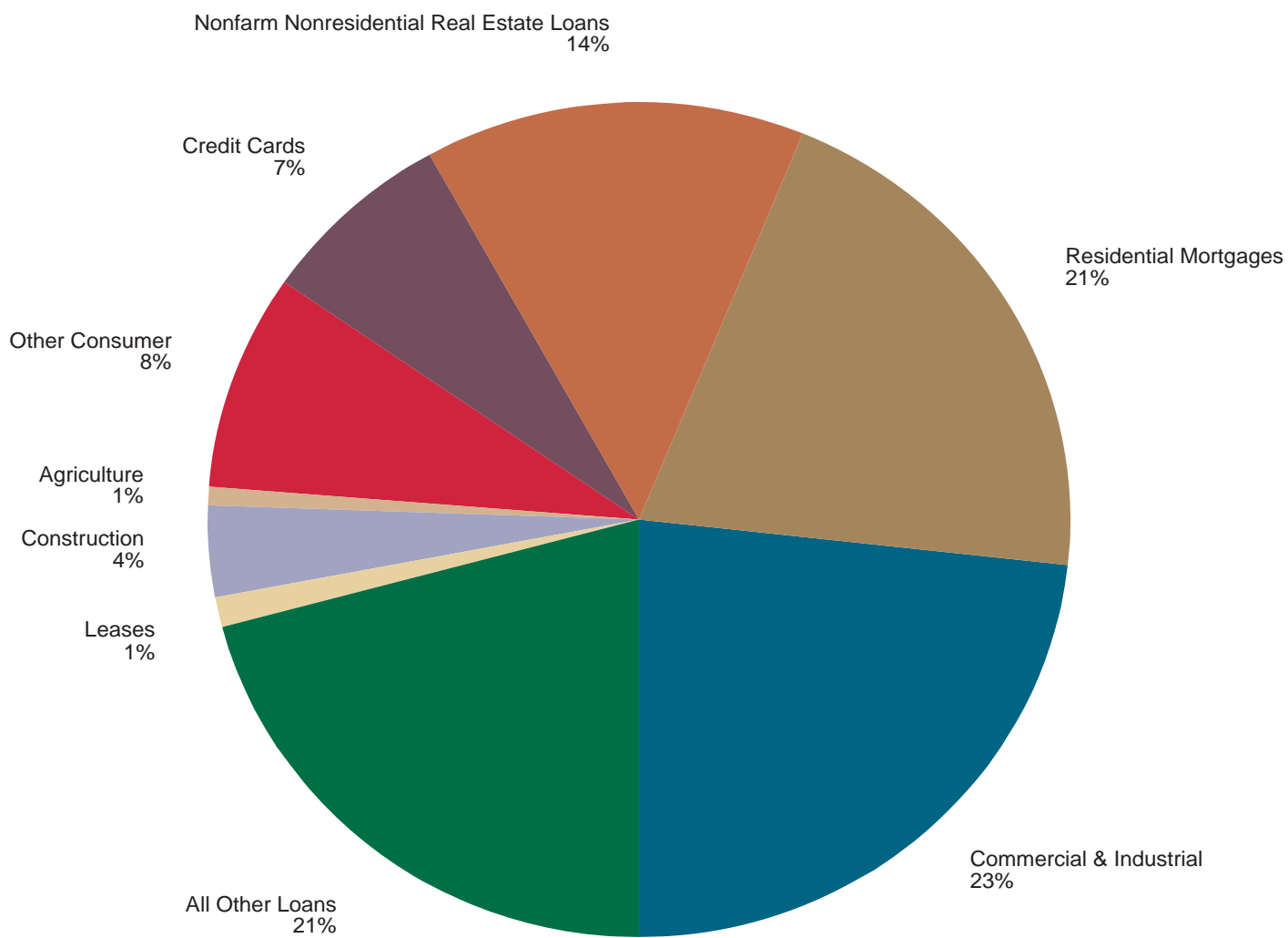


	12/14	12/15	12/16	12/17	12/18	12/19	9/20
Total Risk-Based Capital*	14.40	14.20	14.31	14.57	14.59	14.64	15.36
Tier 1 Risk-Based Capital*	12.94	12.74	12.93	13.19	13.23	13.29	13.84
Equity to Assets	11.15	11.24	11.10	11.22	11.25	11.32	10.29
Core Capital (Leverage)	9.44	9.59	9.48	9.63	9.70	9.66	8.80

* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

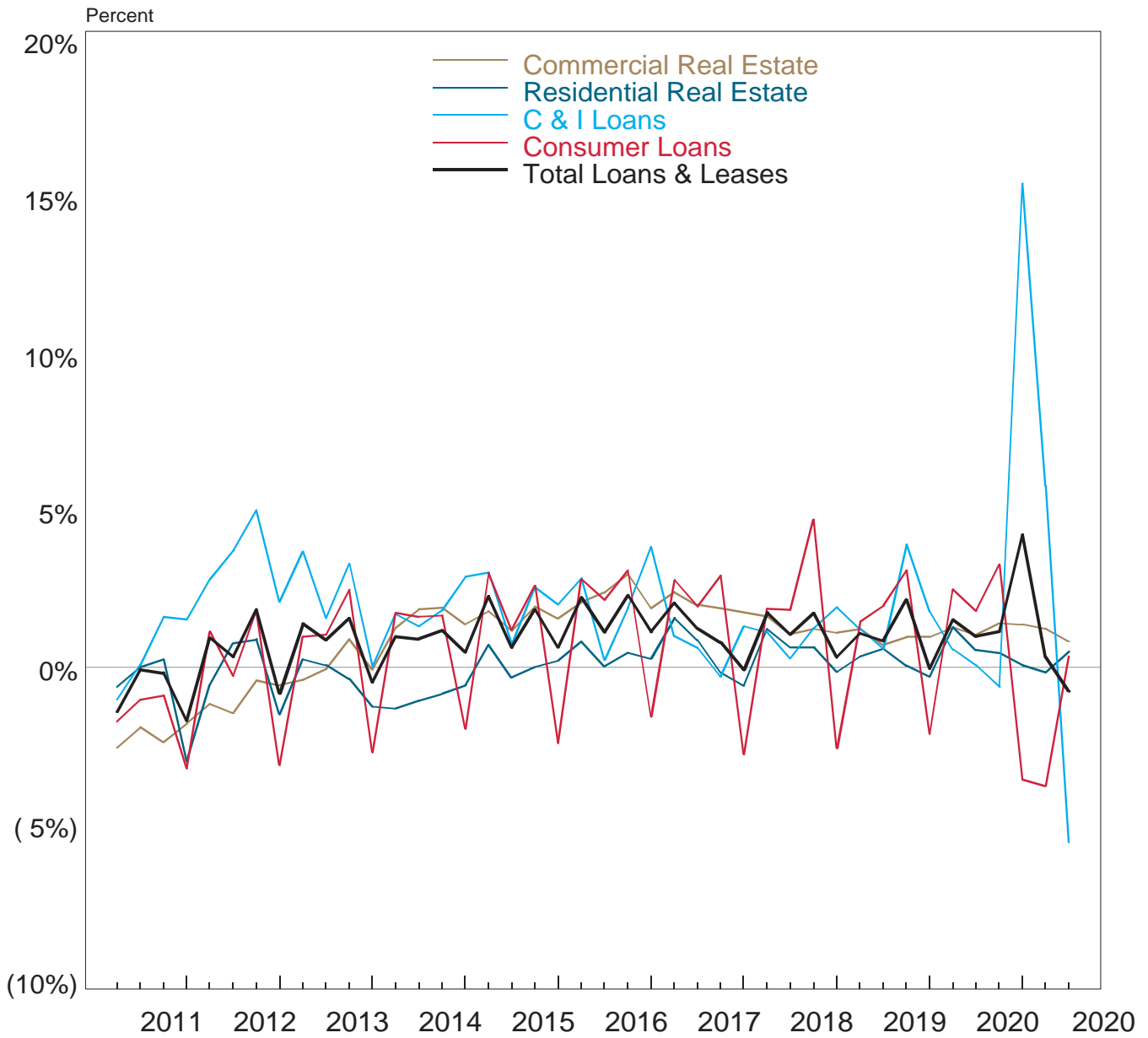
Loan Portfolio Composition

September 30, 2020



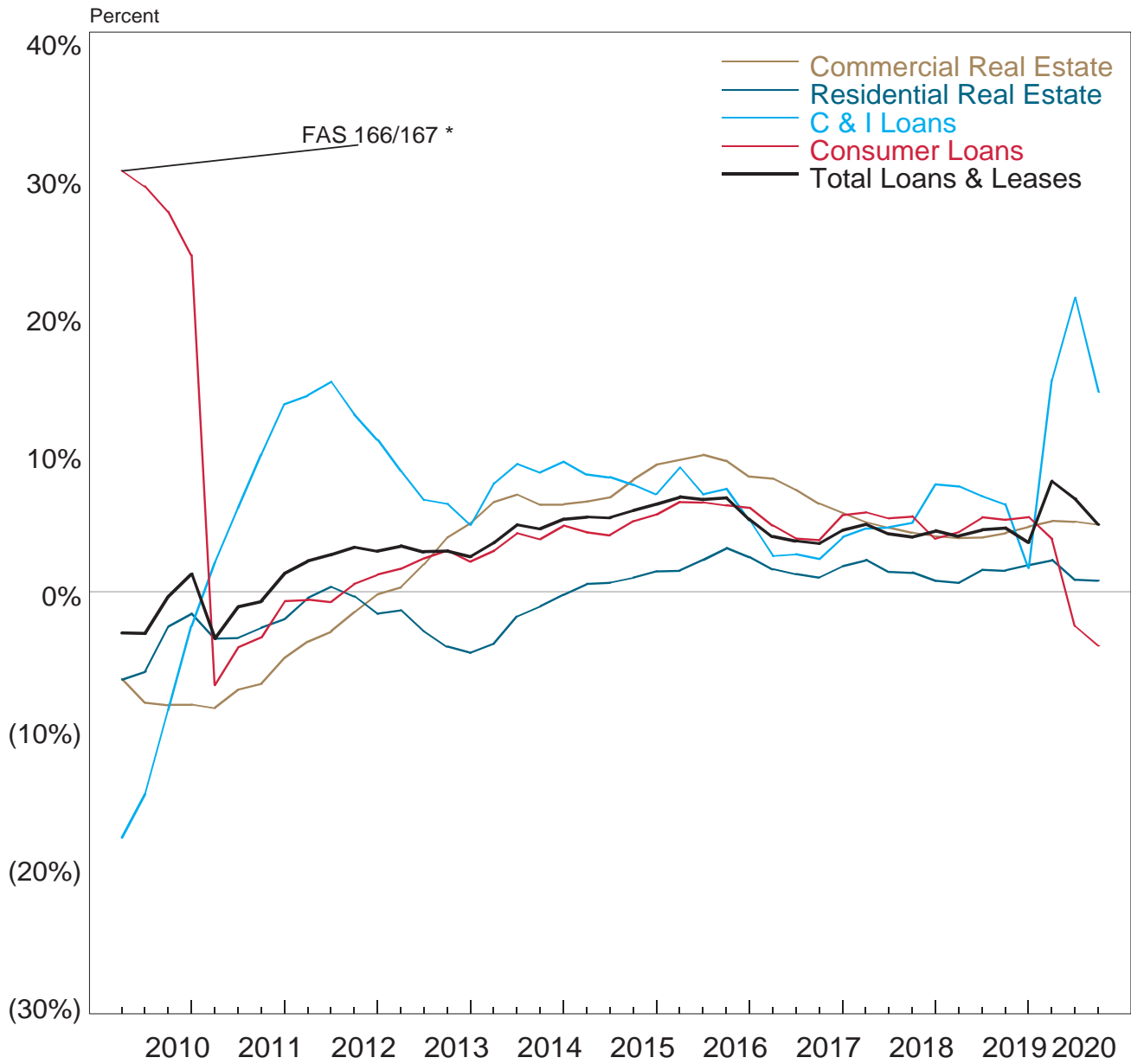
Quarterly Loan Growth Rates

2010 - 2020



Twelve-Month Loan Growth Rates

2010 - 2020

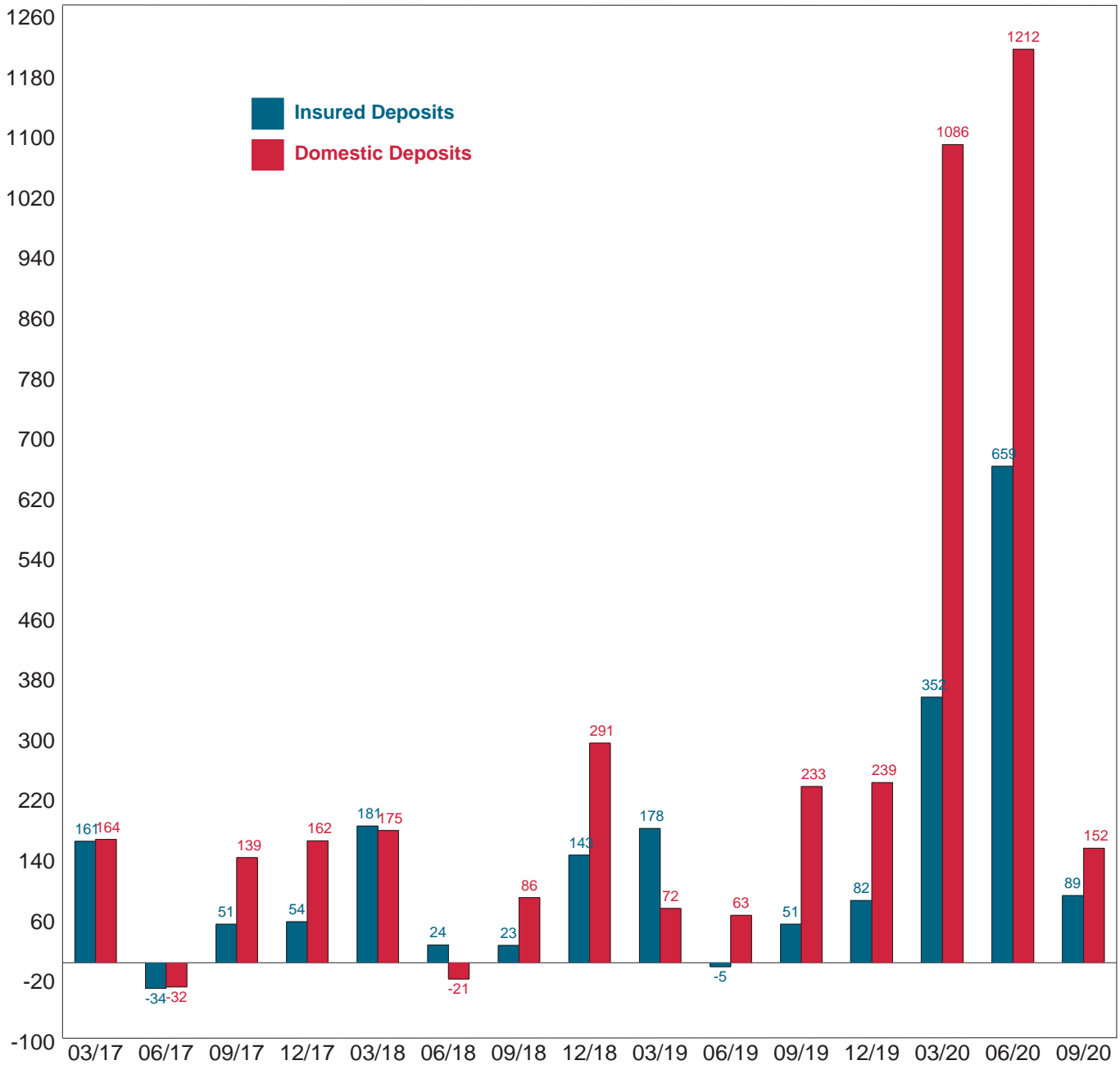


* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

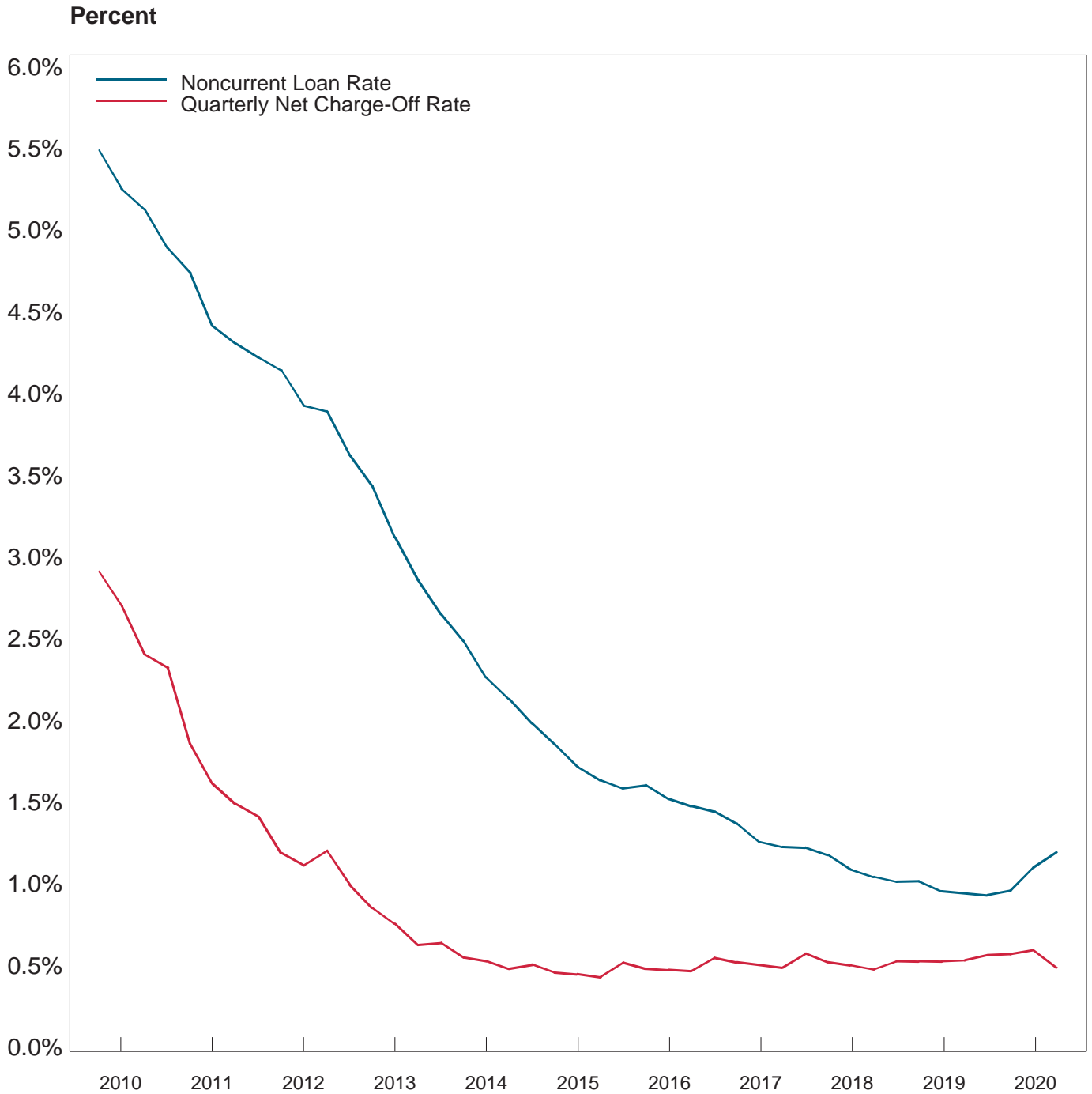
Quarterly Change in Domestic Deposits

2017 - 2020

\$ Billions

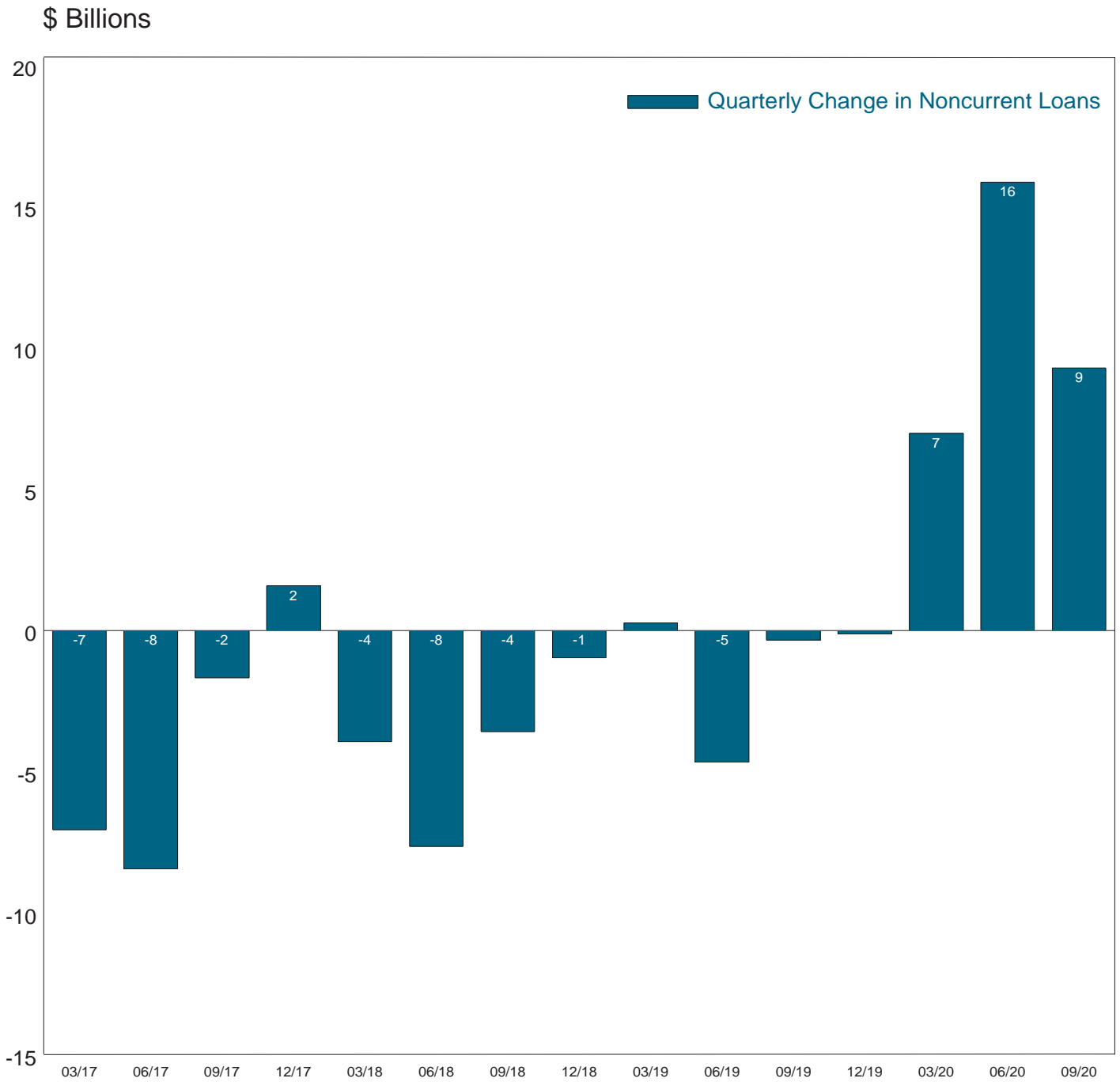


Noncurrent Loan and Quarterly Net Charge-Off Rates 2010-2020



Quarterly Change in Noncurrent Loans

2017 - 2020



Quarterly Net Charge-Offs

2017 - 2020

\$ Billions

