



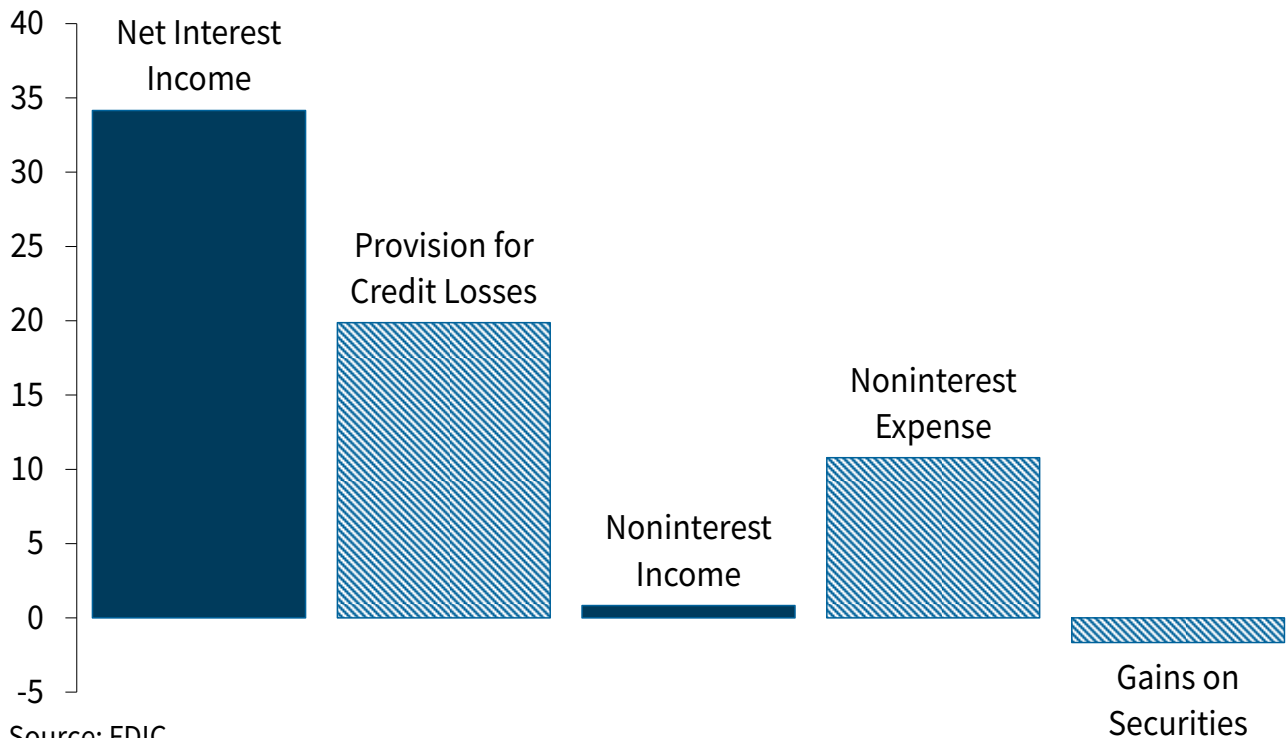
Quarterly Banking Profile

Third Quarter 2022

Change in Major Factors Affecting Earnings Contributions to Pretax Earnings Growth

3rd Quarter 2022 vs. 3rd Quarter 2021

\$ Billions



Source: FDIC.

Note: Solid bars depict a positive effect; striped bars depict a negative effect.