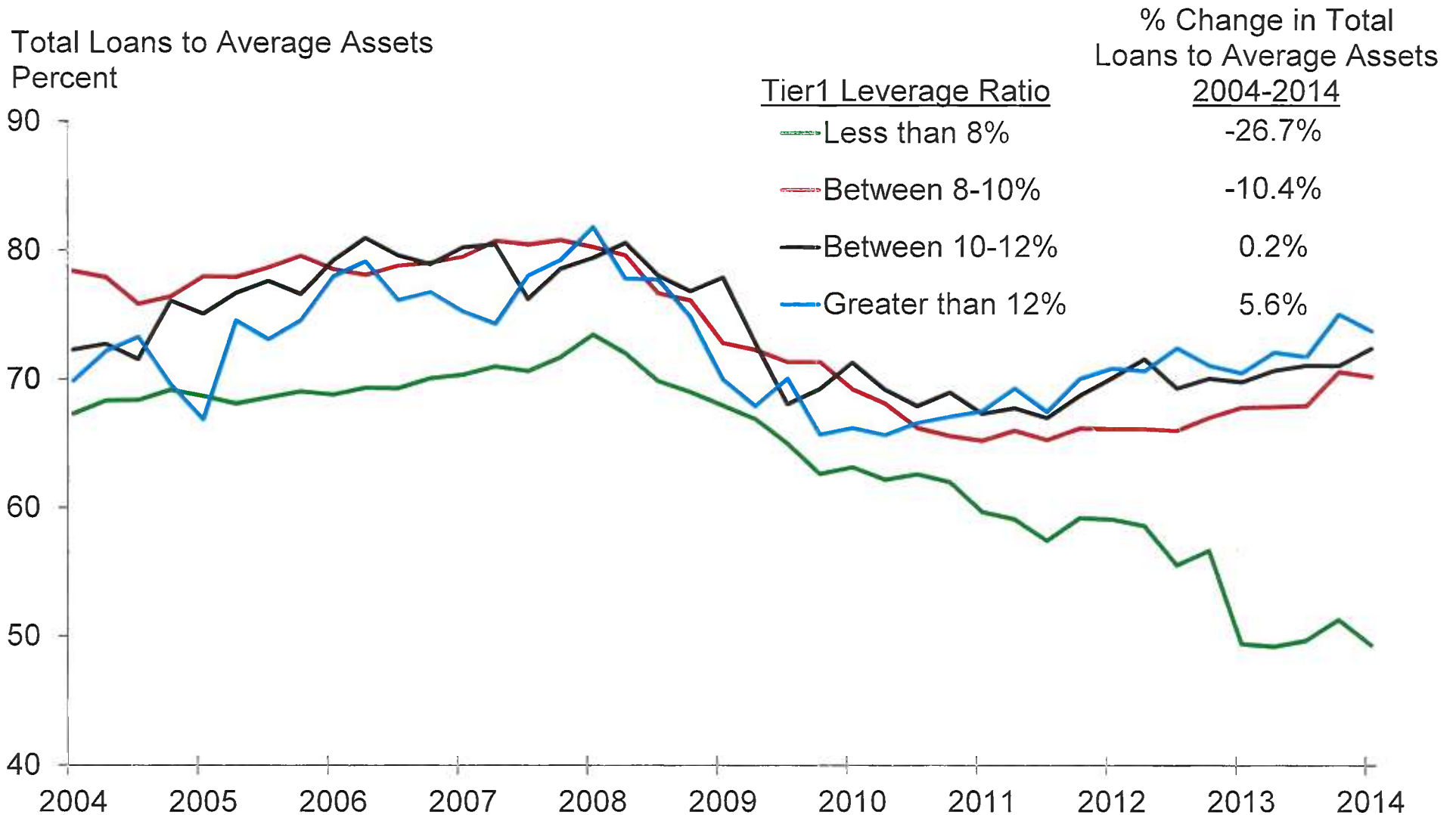


**Chart 1**

# Lending Through the Cycle

Quarterly Median for Noncommunity Banks



Source: FDIC.

Note: Excludes insured institutions reporting zero loans.

See FDIC Community Banking Study for definition of noncommunity bank.

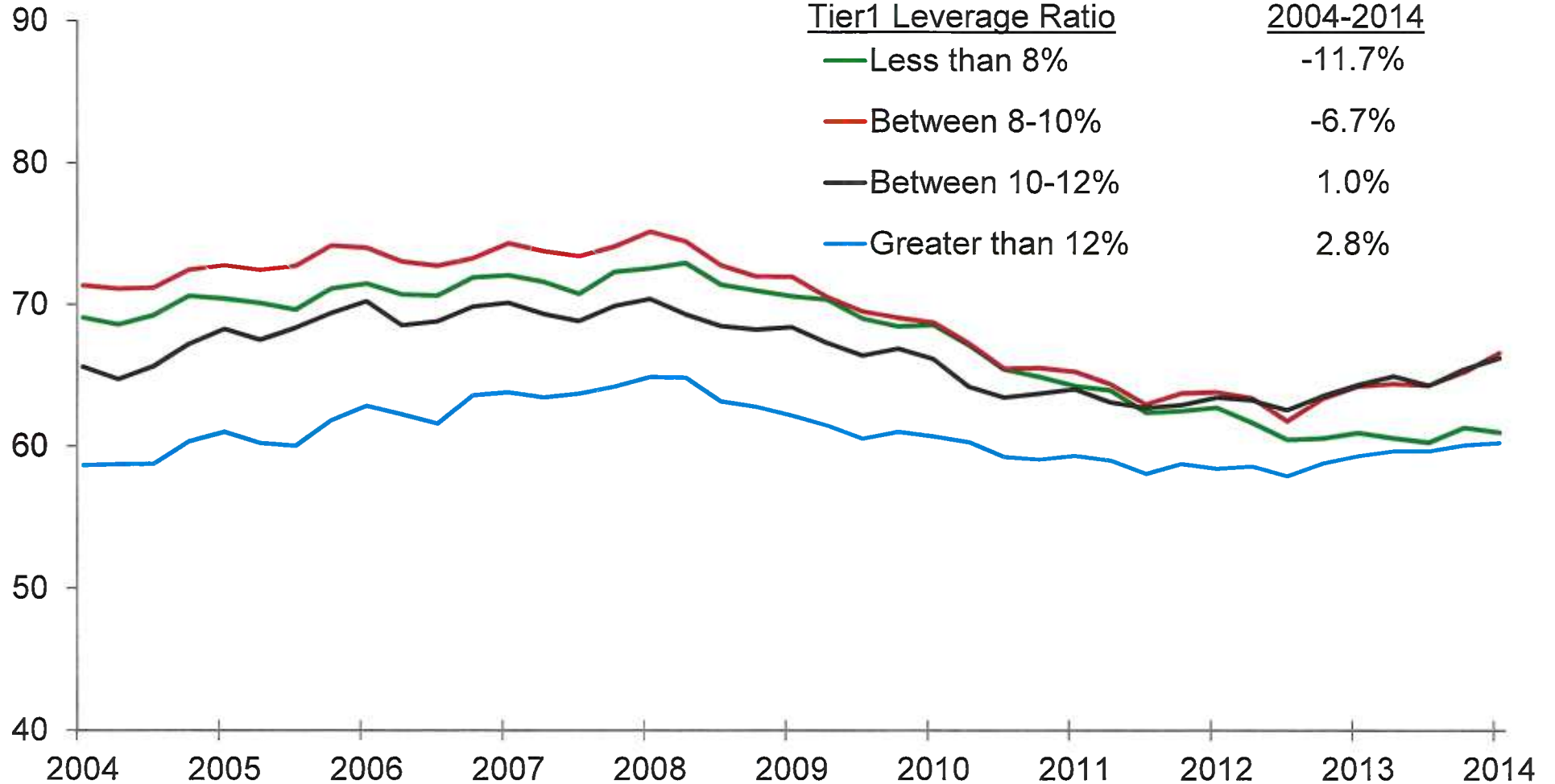
<https://www.fdic.gov/regulations/resources/cbi/report/CBSI-1.pdf>

## Chart 2

# Lending Through the Cycle

Quarterly Median for Community Banks

Total Loans to Average Assets  
Percent



Source: FDIC.

Note: Excludes insured institutions reporting zero loans.

See FDIC Community Banking Study for definition of community bank.

<https://www.fdic.gov/regulations/resources/cbi/report/CBSI-1.pdf>