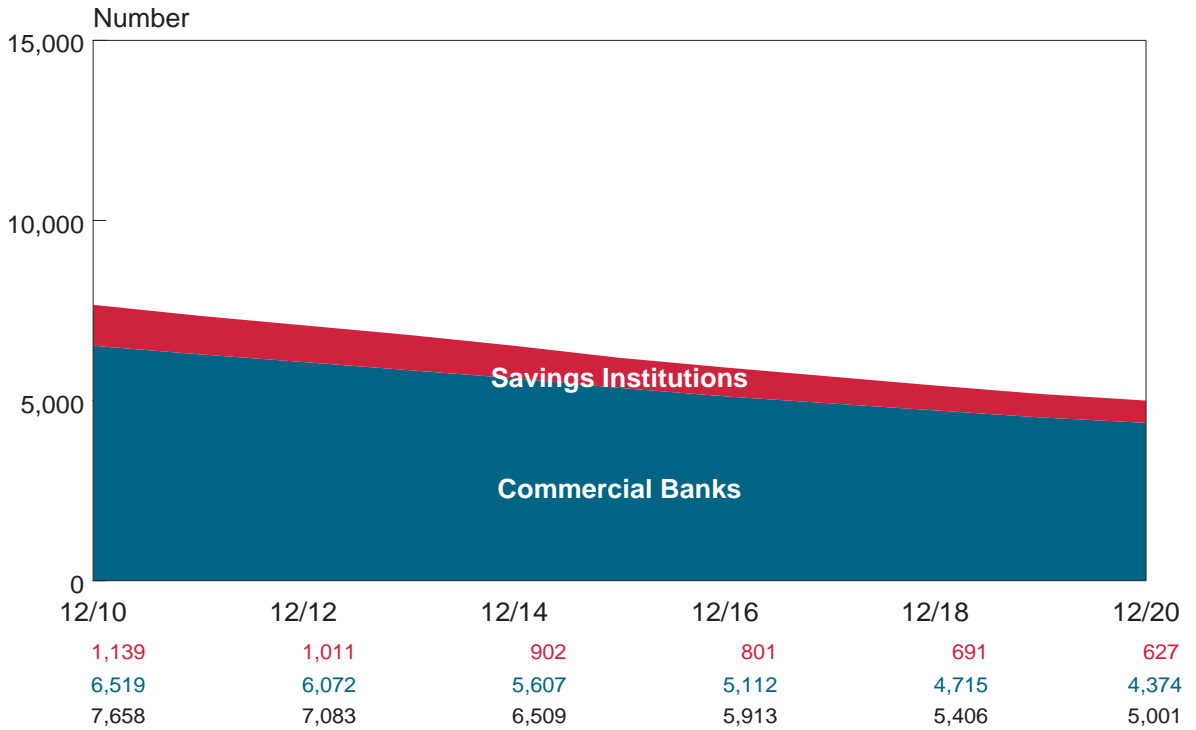


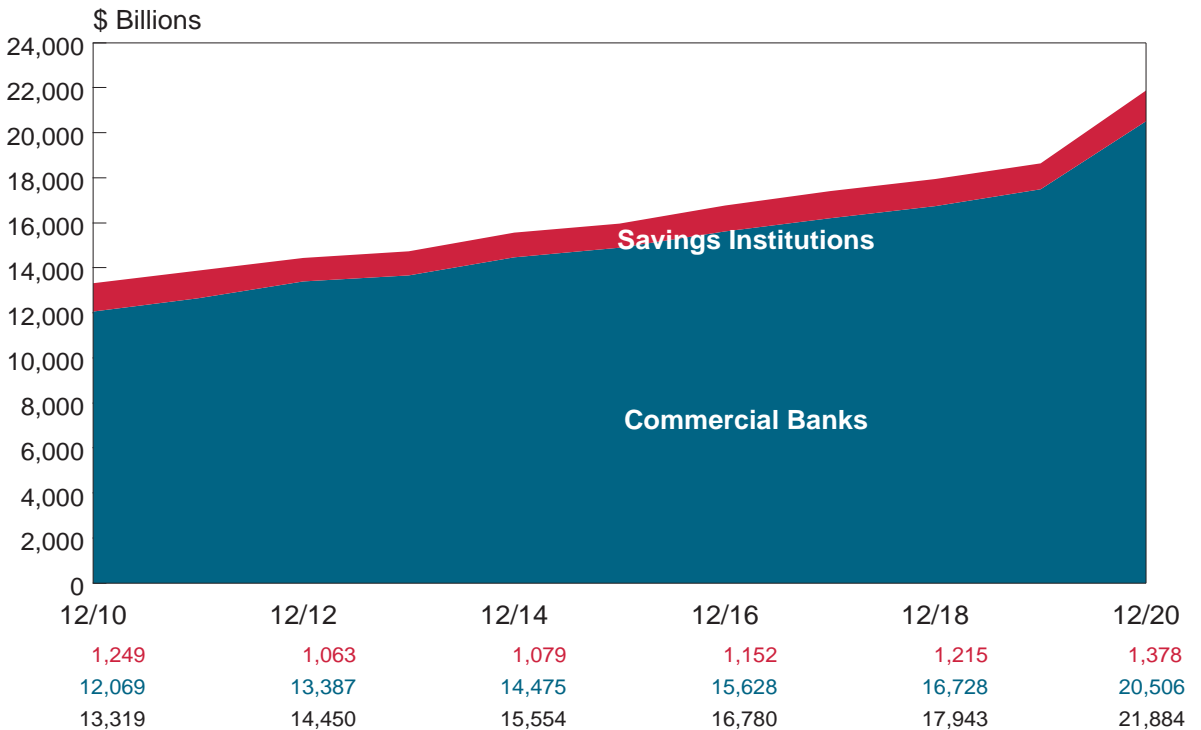
## Number of FDIC-Insured Institutions

2010 - 2020



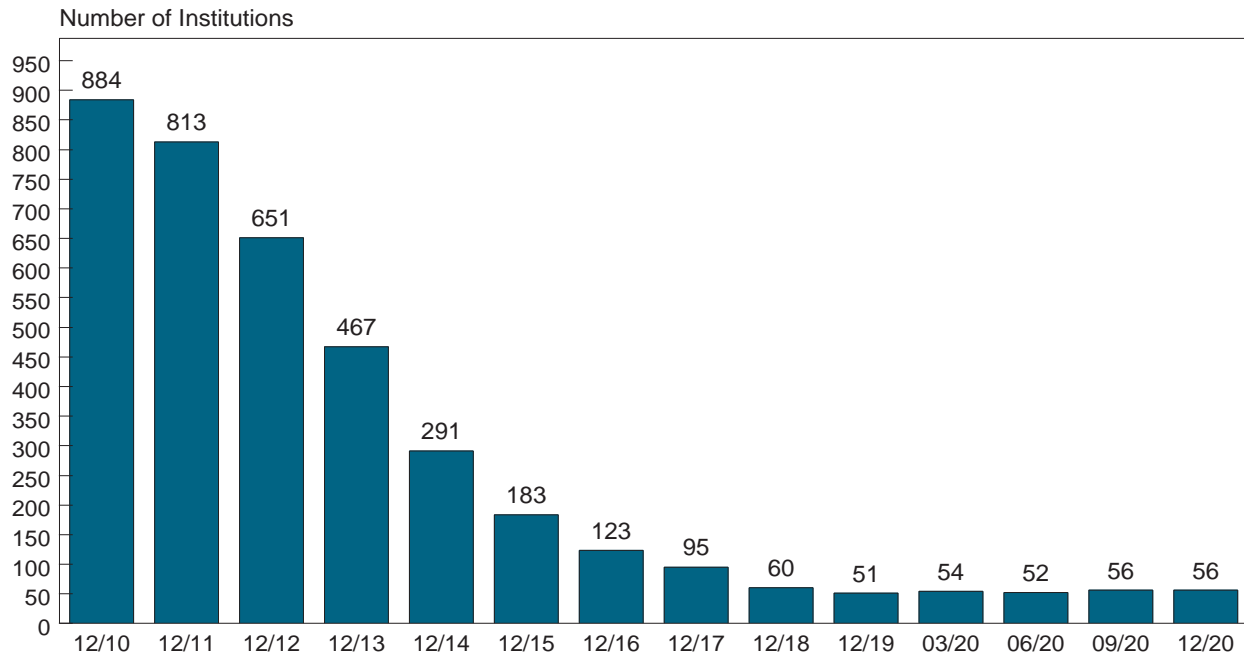
## Assets of FDIC-Insured Institutions

2010 - 2020



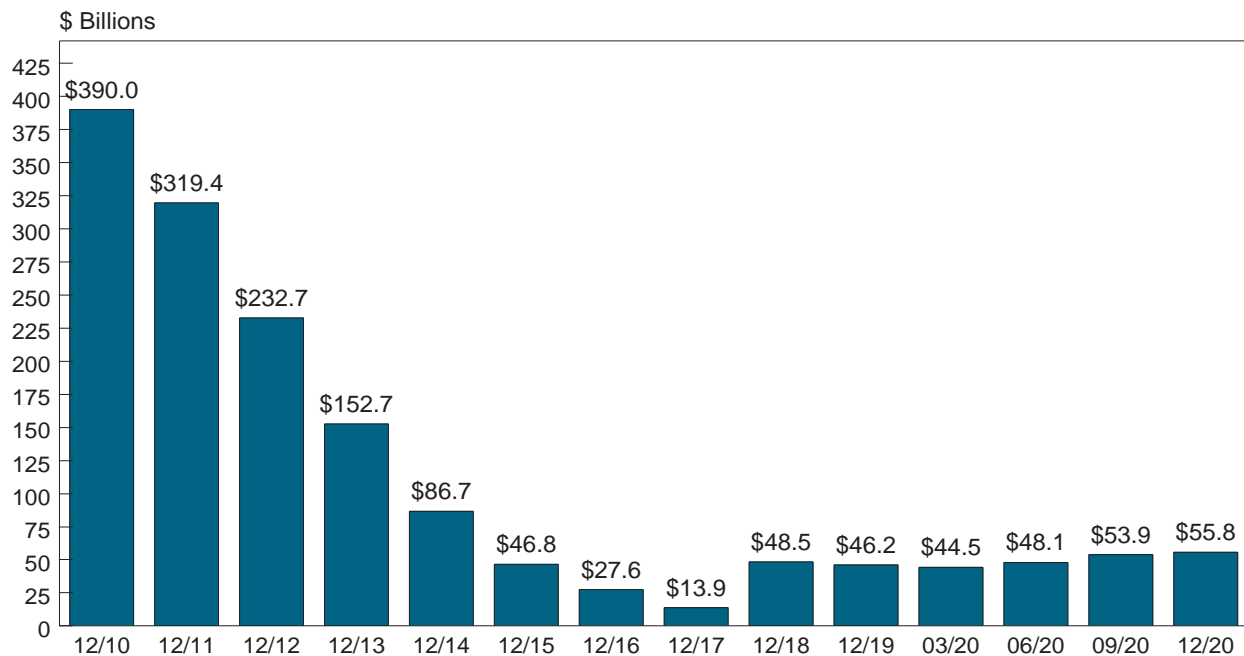
## Number of FDIC-Insured "Problem" Institutions

2010-2020



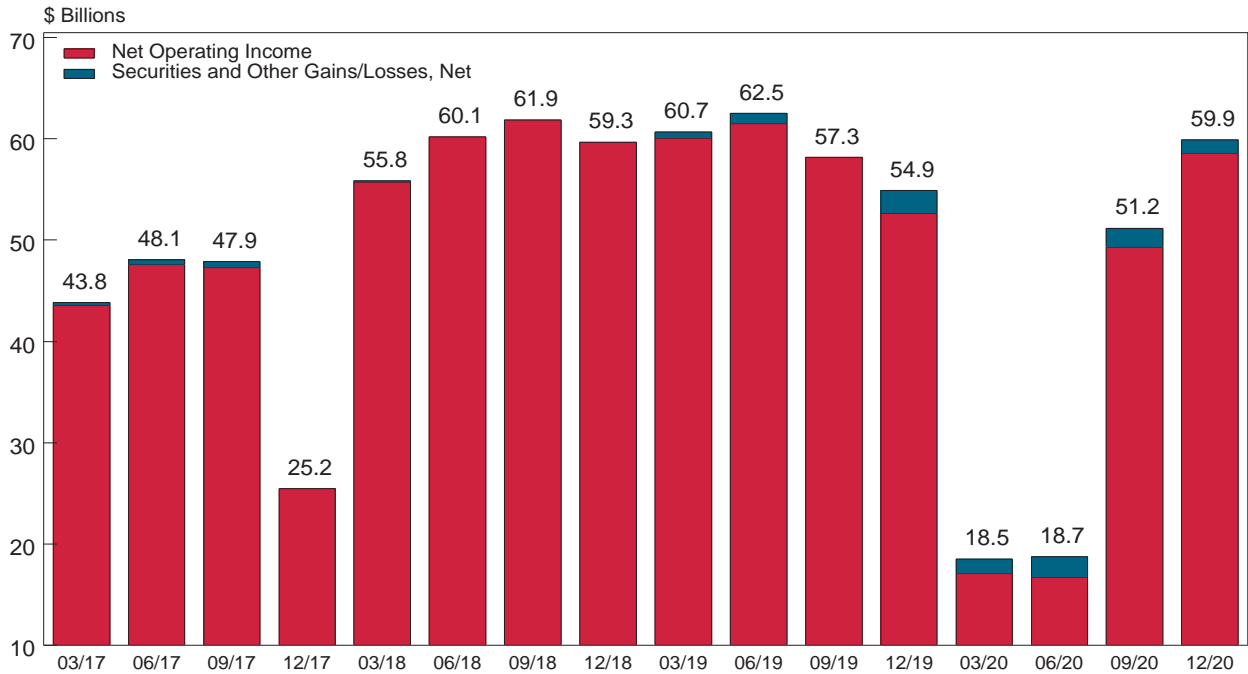
## Assets of FDIC-Insured "Problem" Institutions

2010-2020



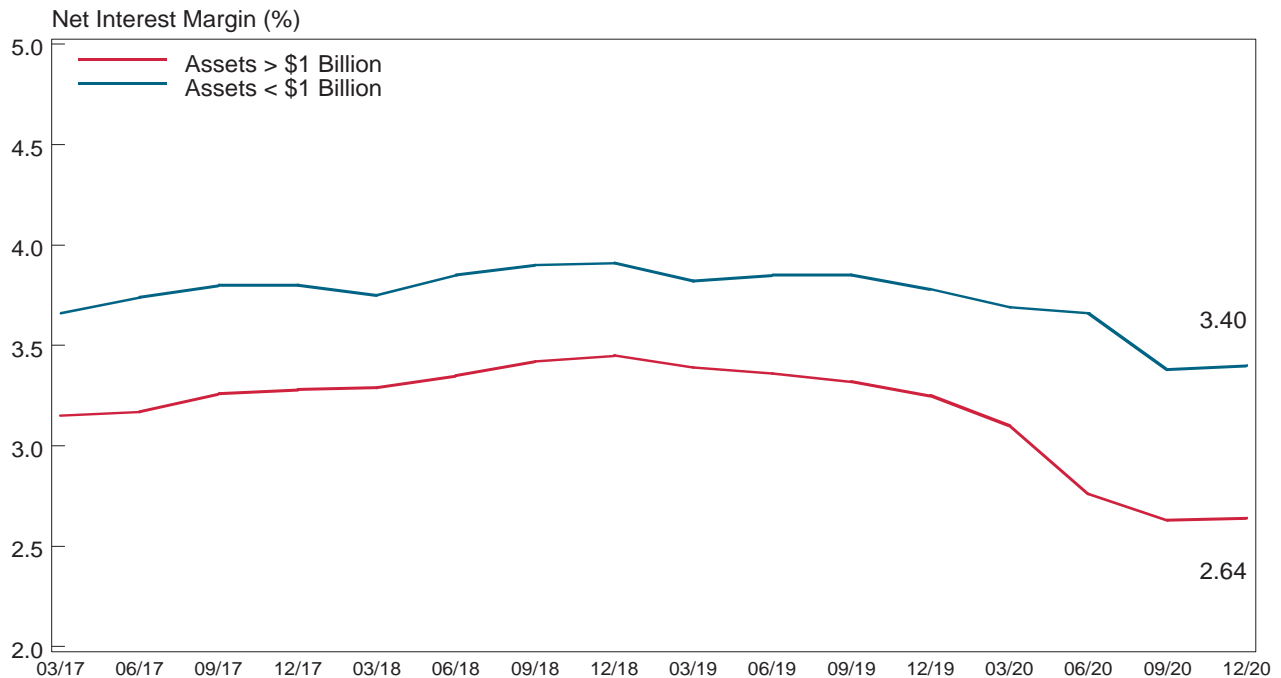
## Quarterly Net Income

2017-2020



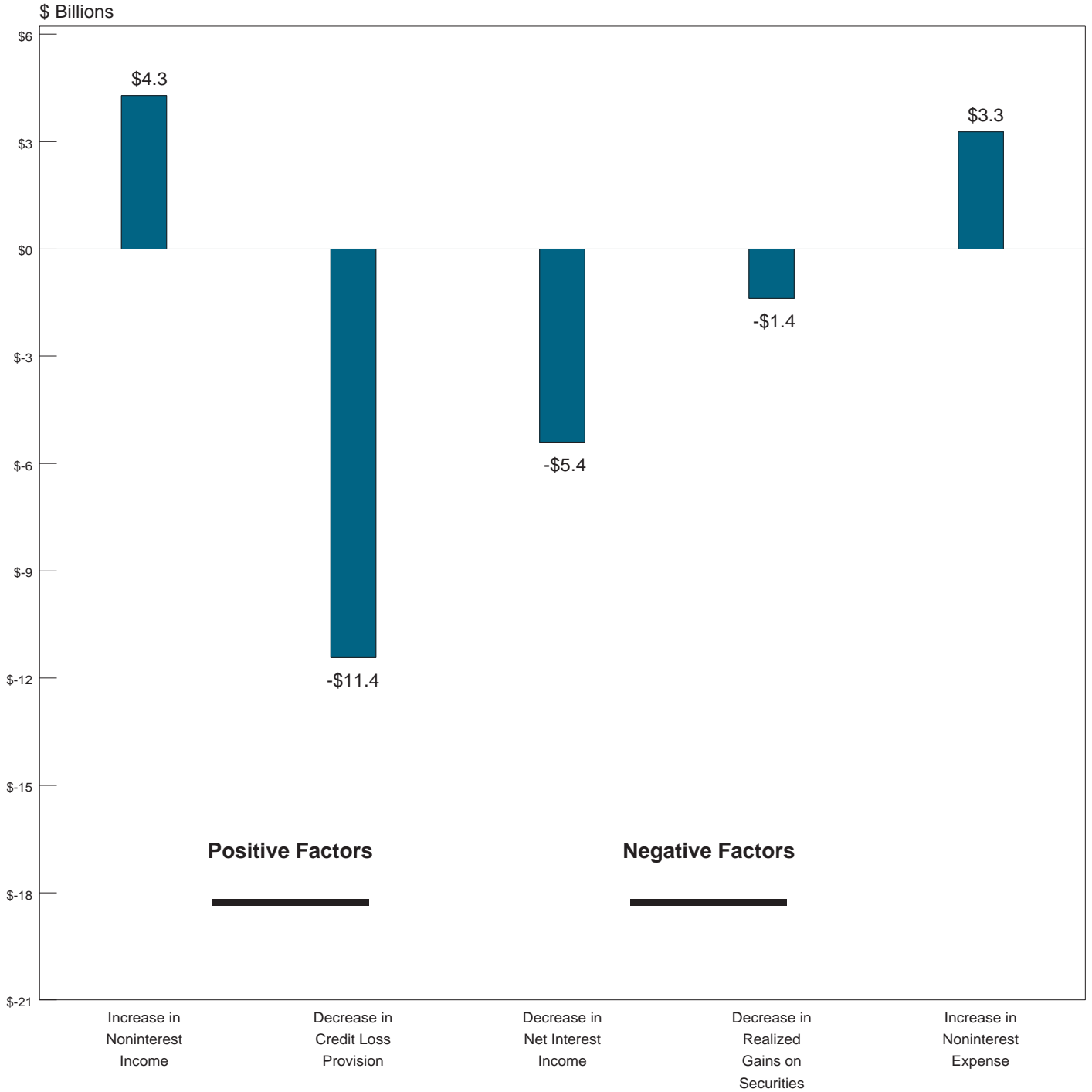
## Quarterly Net Interest Margins, Annualized

2017 - 2020



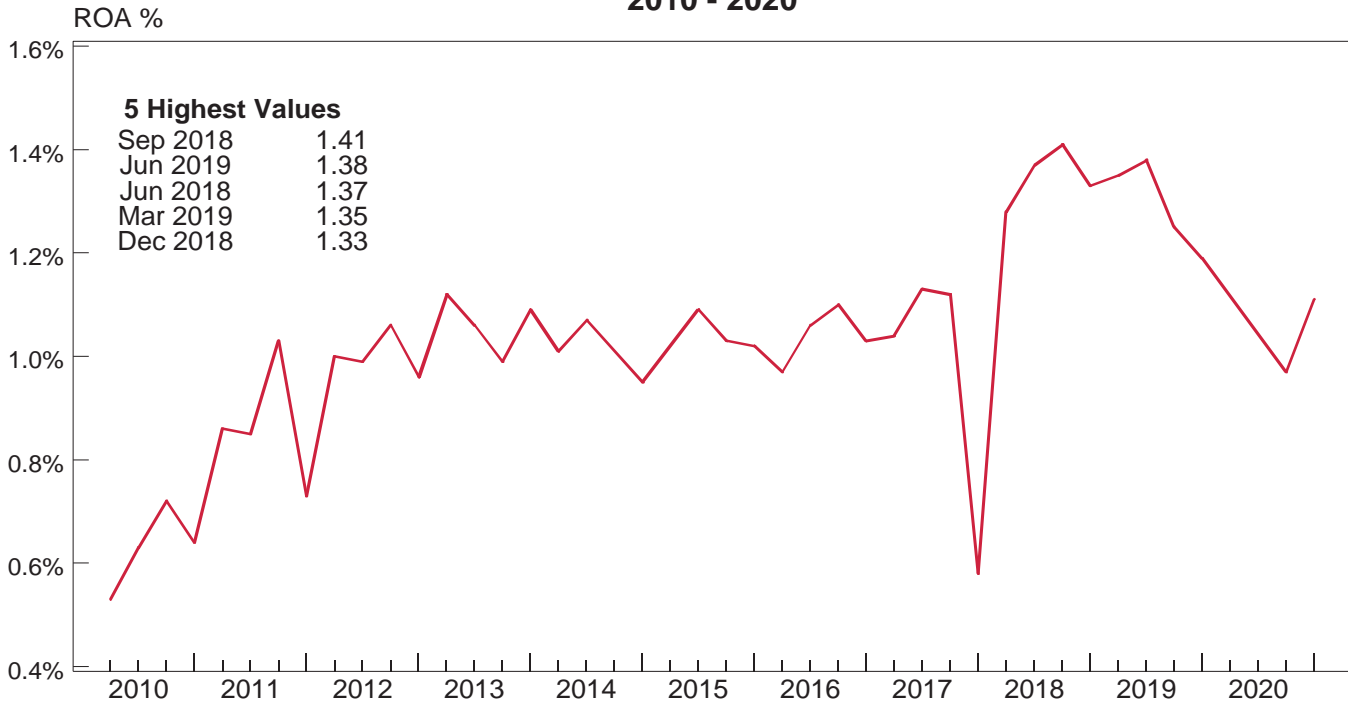
Major Factors Affecting Earnings Contributions to Pretax Earnings Growth (Billions)

4th Quarter 2020 vs. 4th Quarter 2019



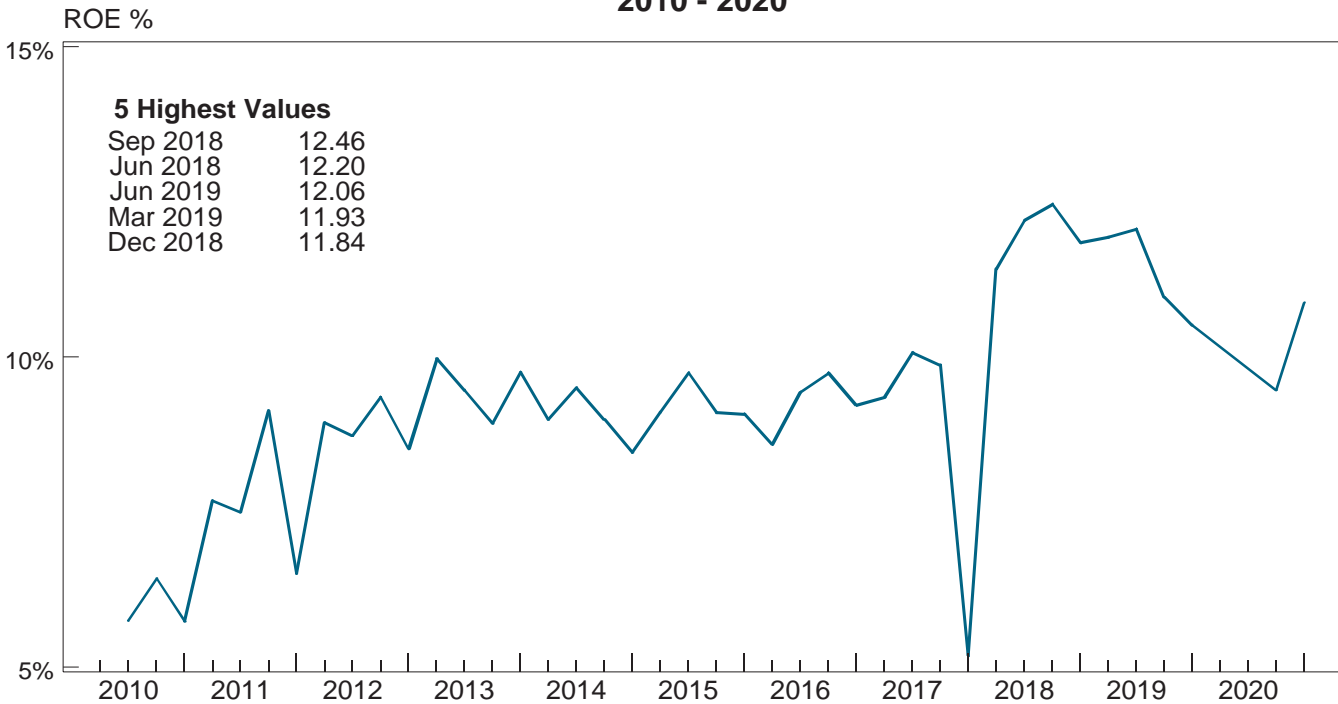
## Quarterly Return on Assets

2010 - 2020



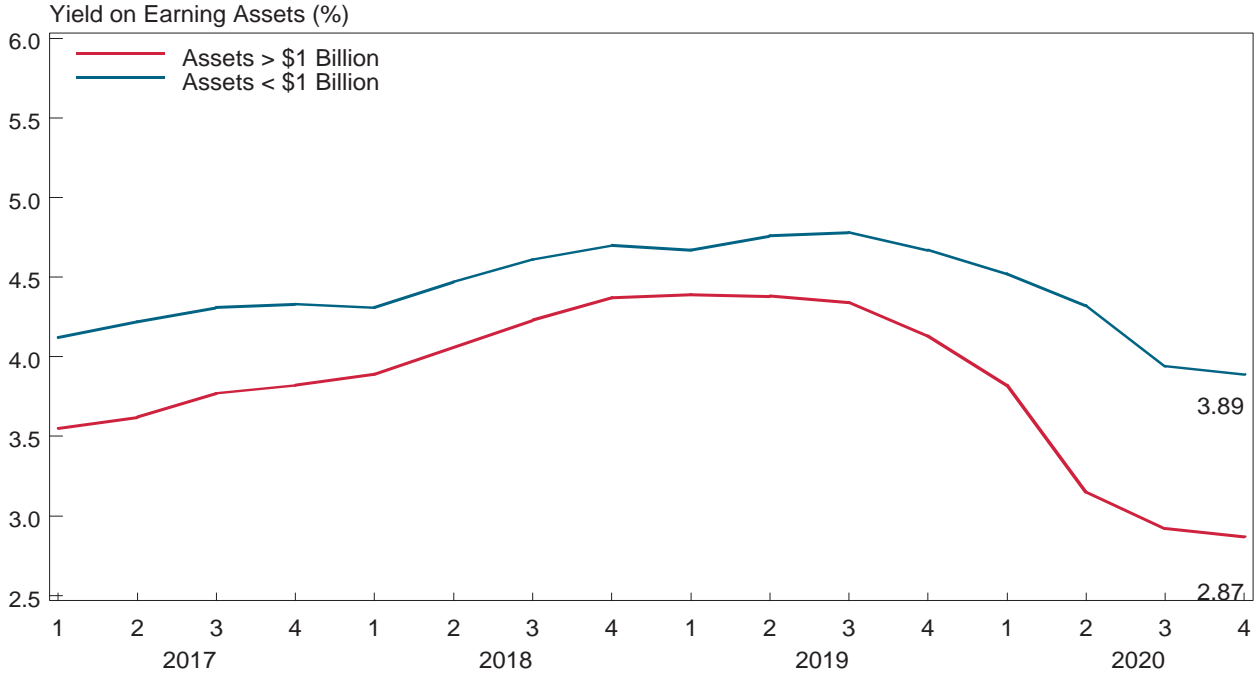
## Quarterly Return on Equity (ROE), Annualized

2010 - 2020



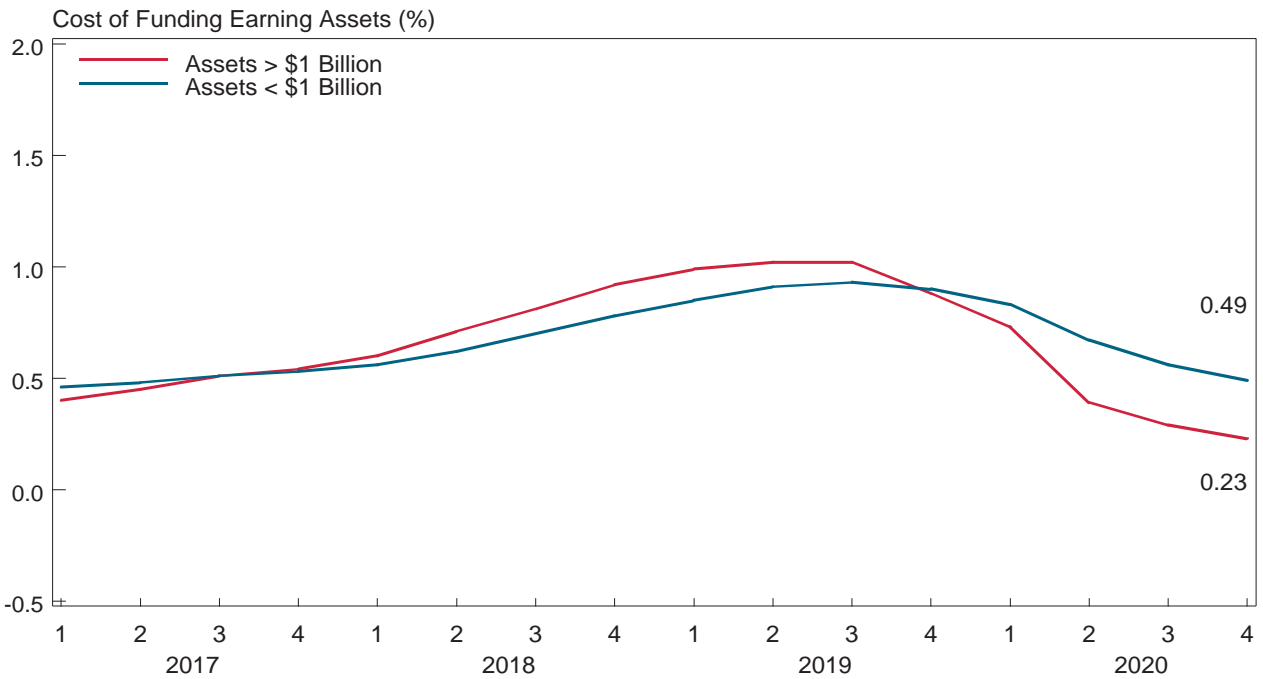
## Quarterly Yield on Earning Assets

2017 - 2020



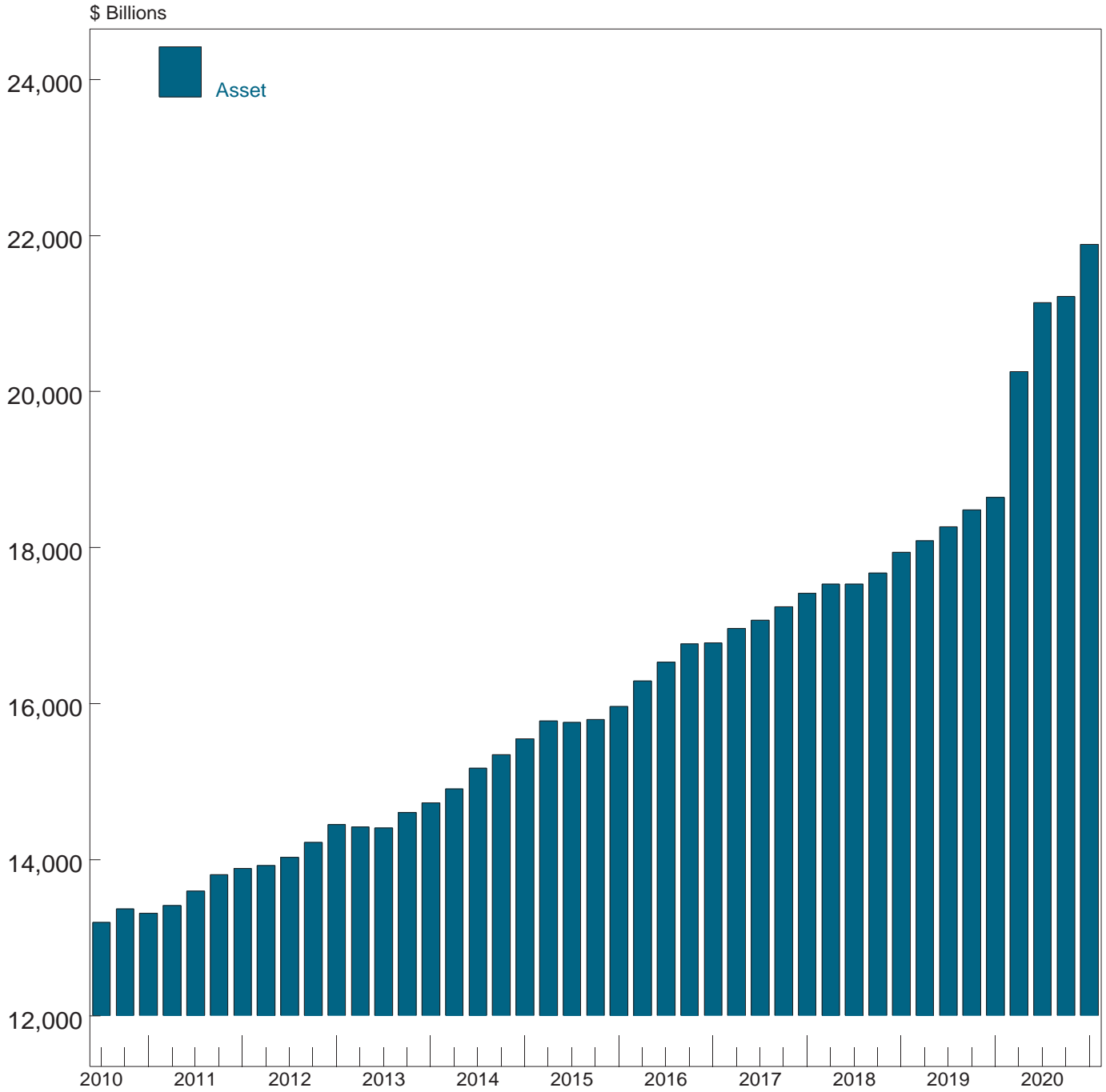
## Quarterly Cost of Funding Earning Assets

2017 - 2020



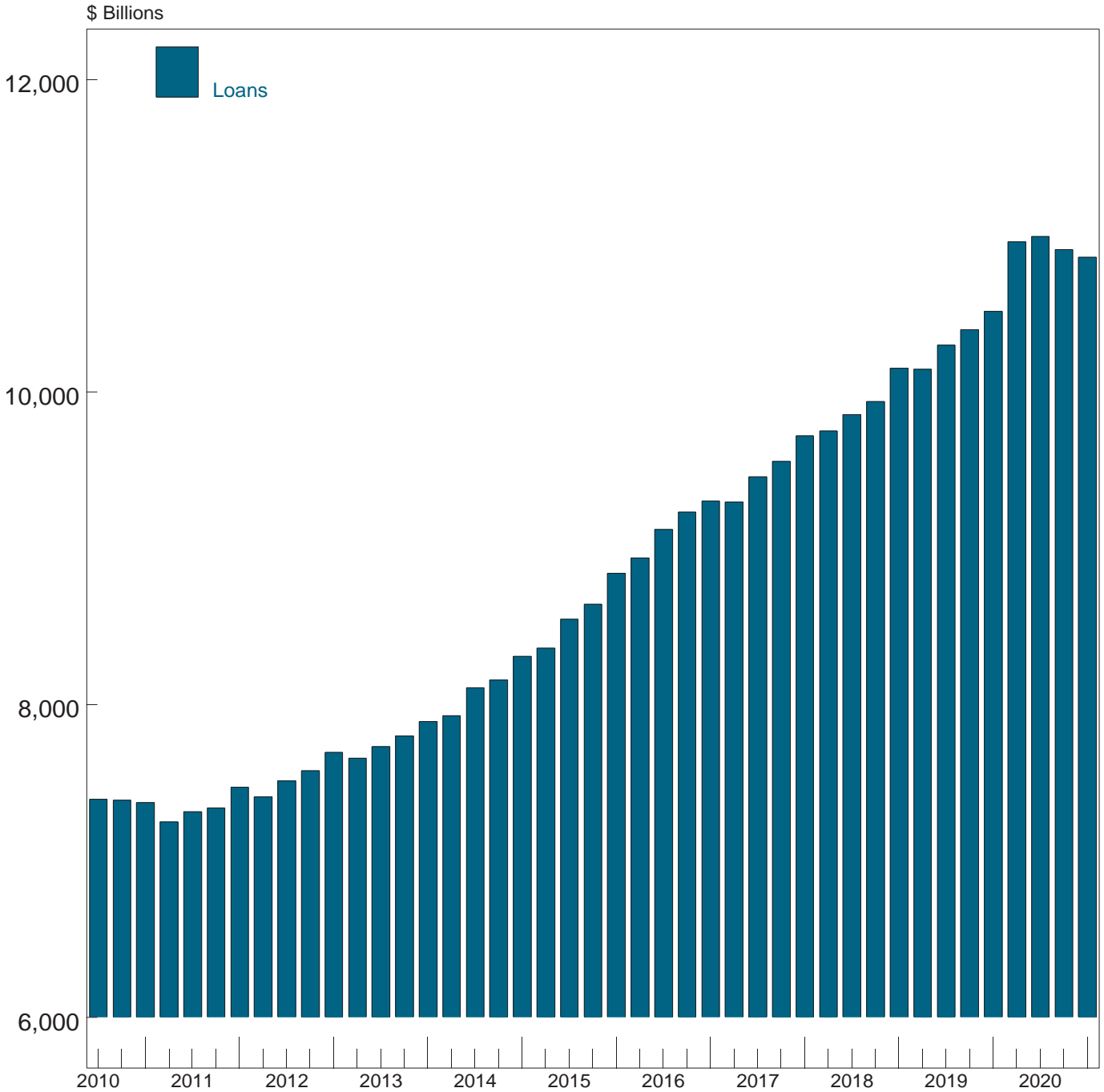
# Total Assets

2010 - 2020



# Total Loans (Gross of Reserves)

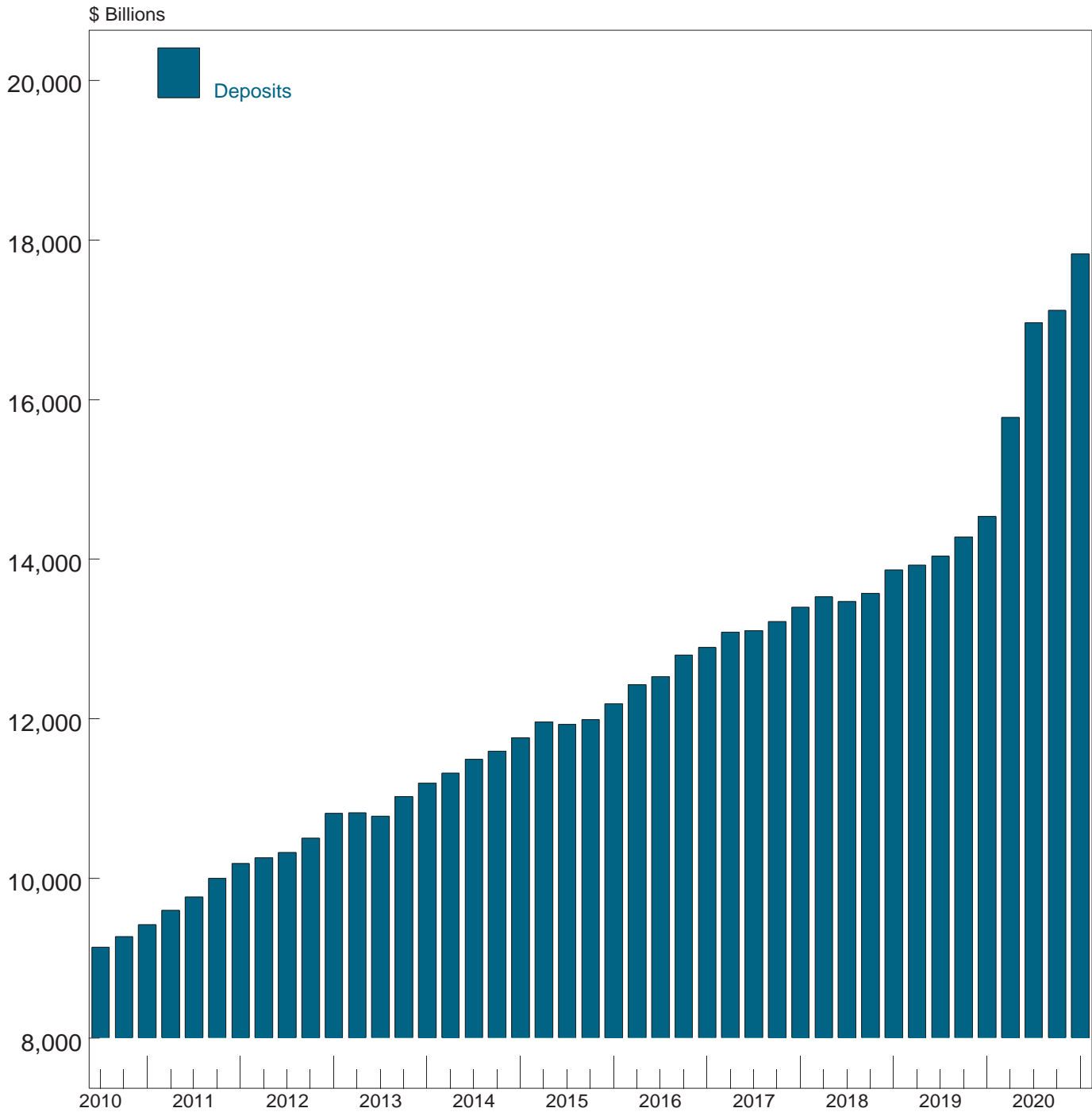
2010 - 2020





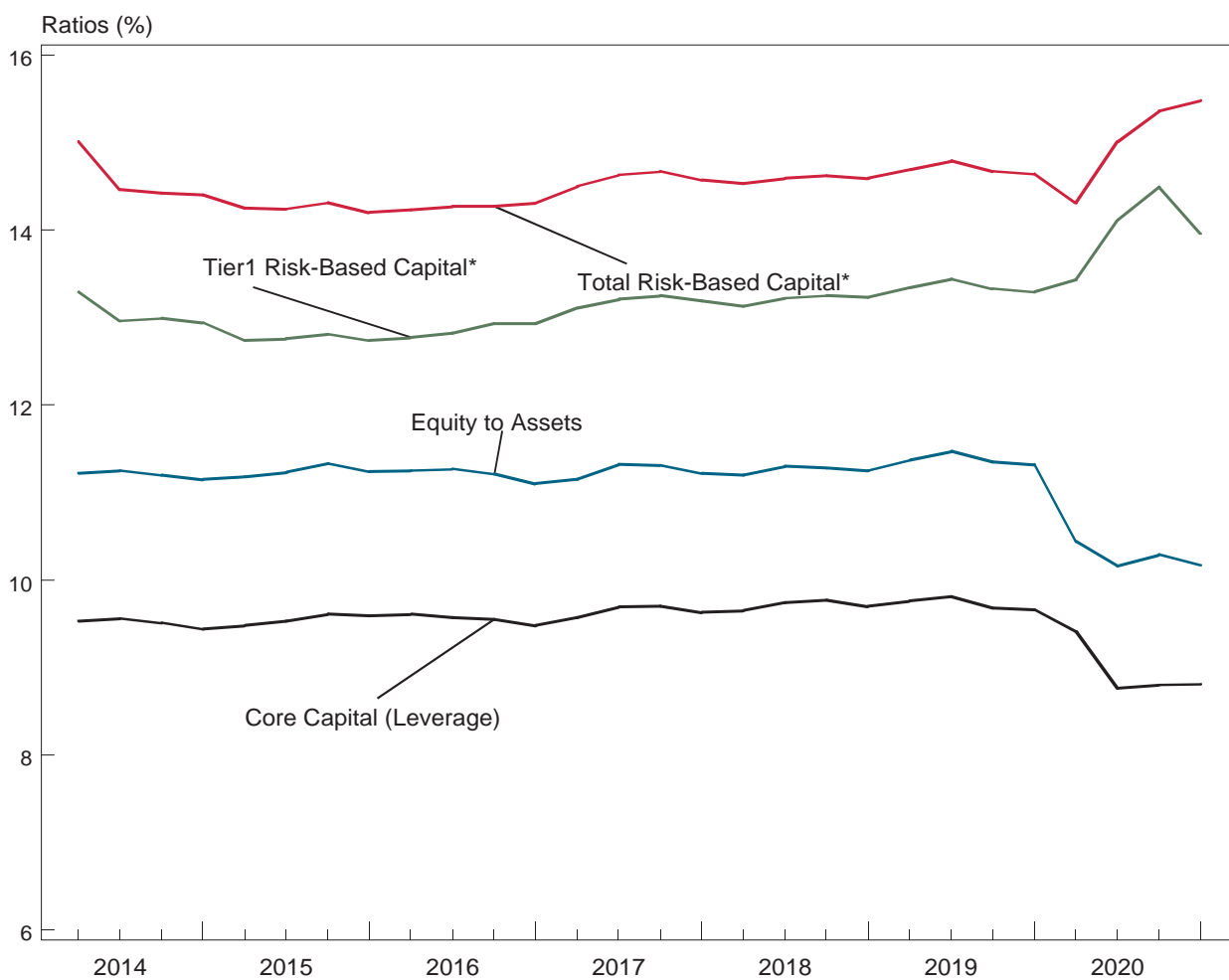
# Total Deposits

2010 - 2020



## Capital Ratios

2014 - 2020

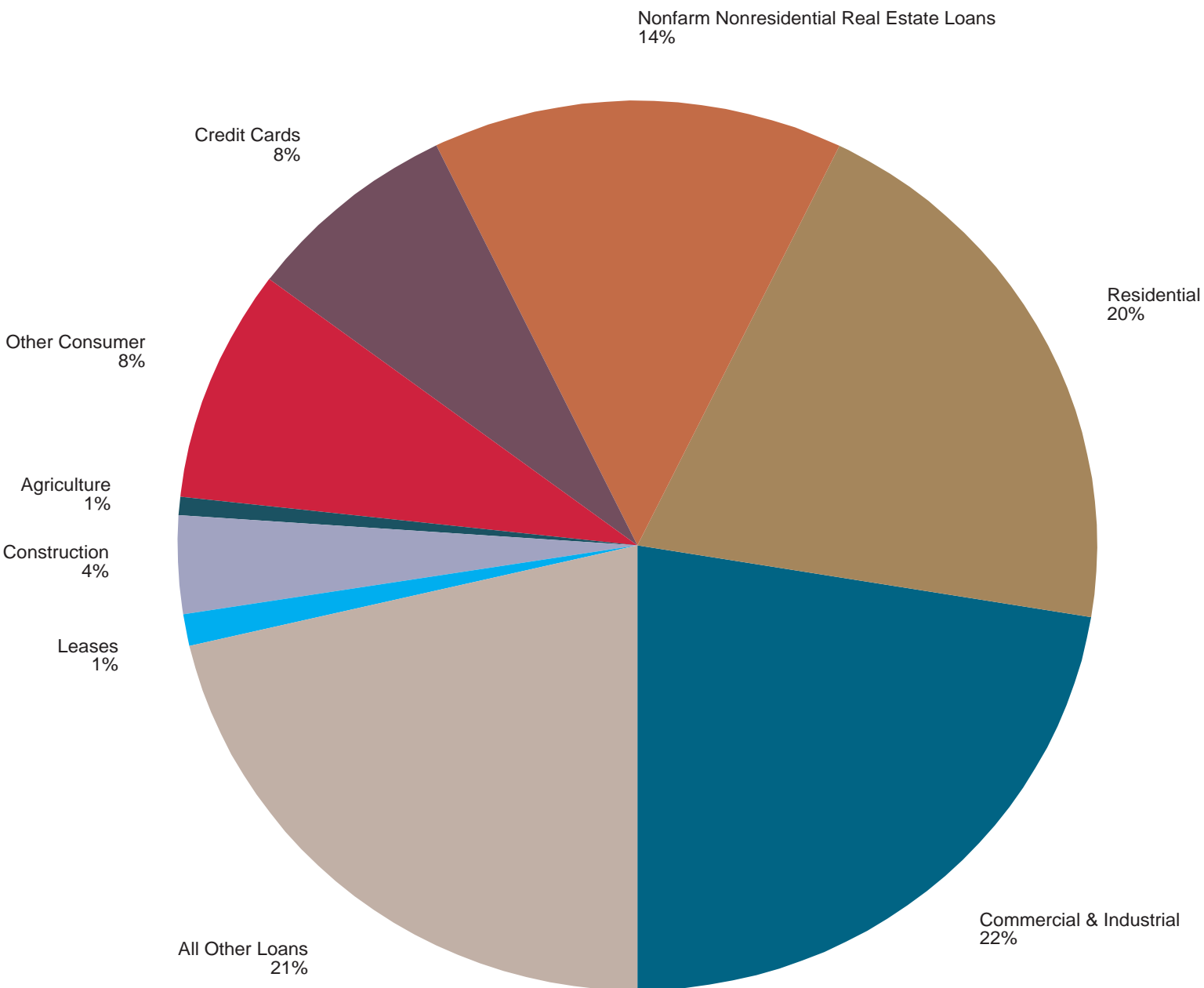


	12/14	12/15	12/16	12/17	12/18	12/19	12/20
<b>Total Risk-Based Capital*</b>	<b>14.40</b>	<b>14.20</b>	<b>14.31</b>	<b>14.57</b>	<b>14.59</b>	<b>14.64</b>	<b>15.48</b>
<b>Tier 1 Risk-Based Capital*</b>	<b>12.94</b>	<b>12.74</b>	<b>12.93</b>	<b>13.19</b>	<b>13.23</b>	<b>13.29</b>	<b>13.96</b>
<b>Equity to Assets</b>	<b>11.15</b>	<b>11.24</b>	<b>11.10</b>	<b>11.22</b>	<b>11.25</b>	<b>11.32</b>	<b>10.17</b>
<b>Core Capital (Leverage)</b>	<b>9.44</b>	<b>9.59</b>	<b>9.48</b>	<b>9.63</b>	<b>9.70</b>	<b>9.66</b>	<b>8.81</b>

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

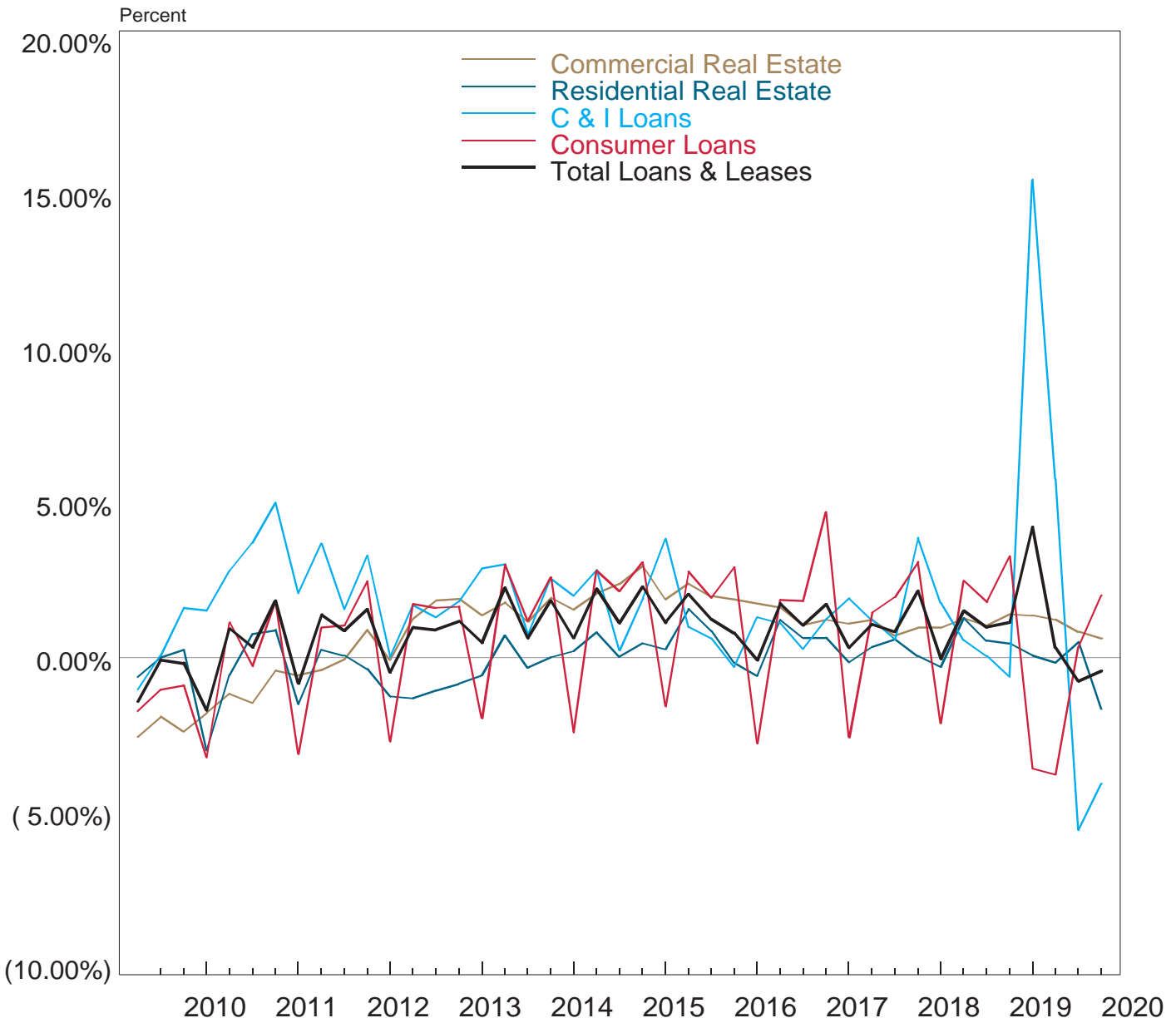
# Loan Portfolio Composition

December 31, 2020



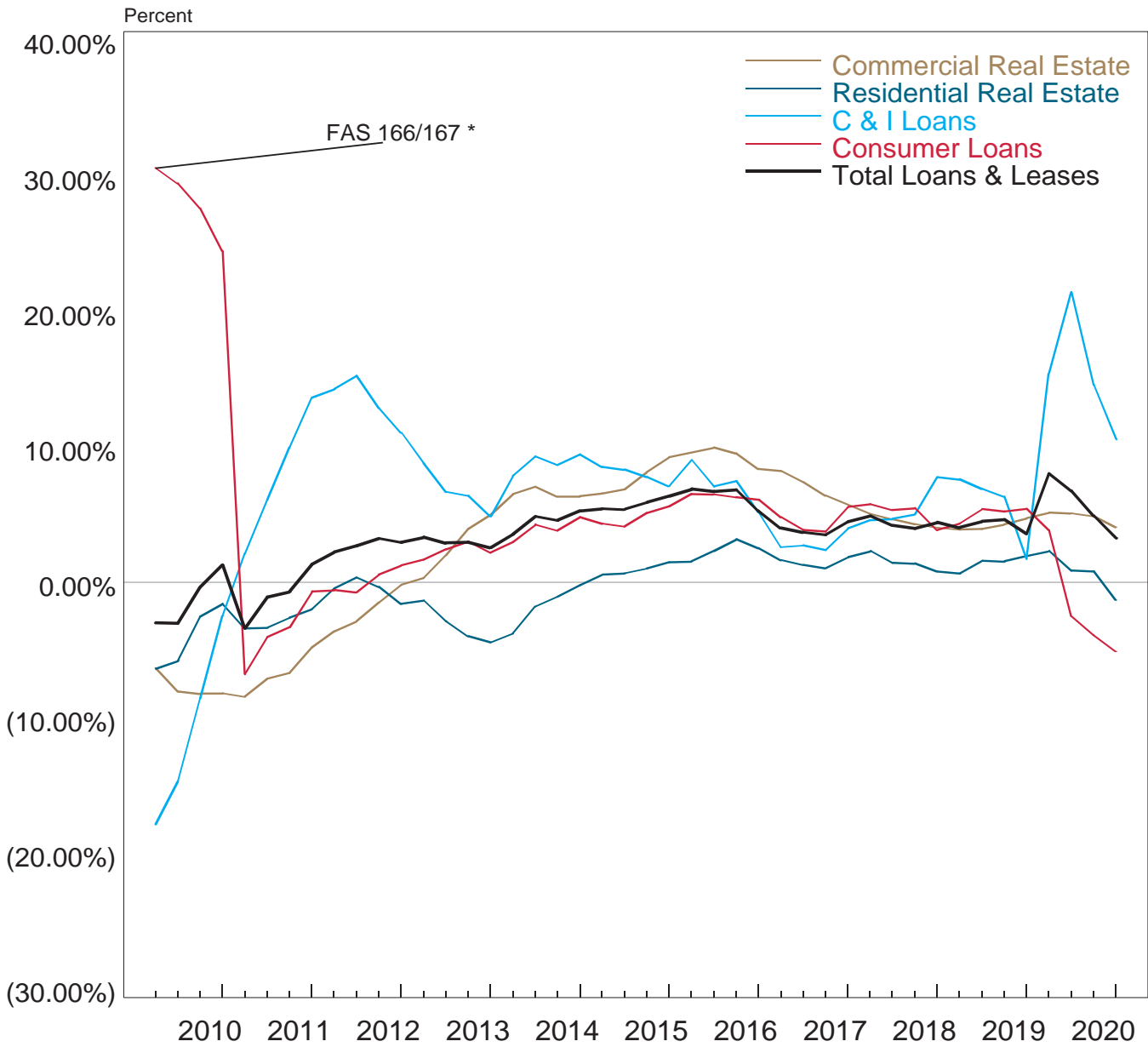
# Quarterly Loan Growth Rates

2010 - 2020



# Twelve-Month Loan Growth Rates

2010 - 2020

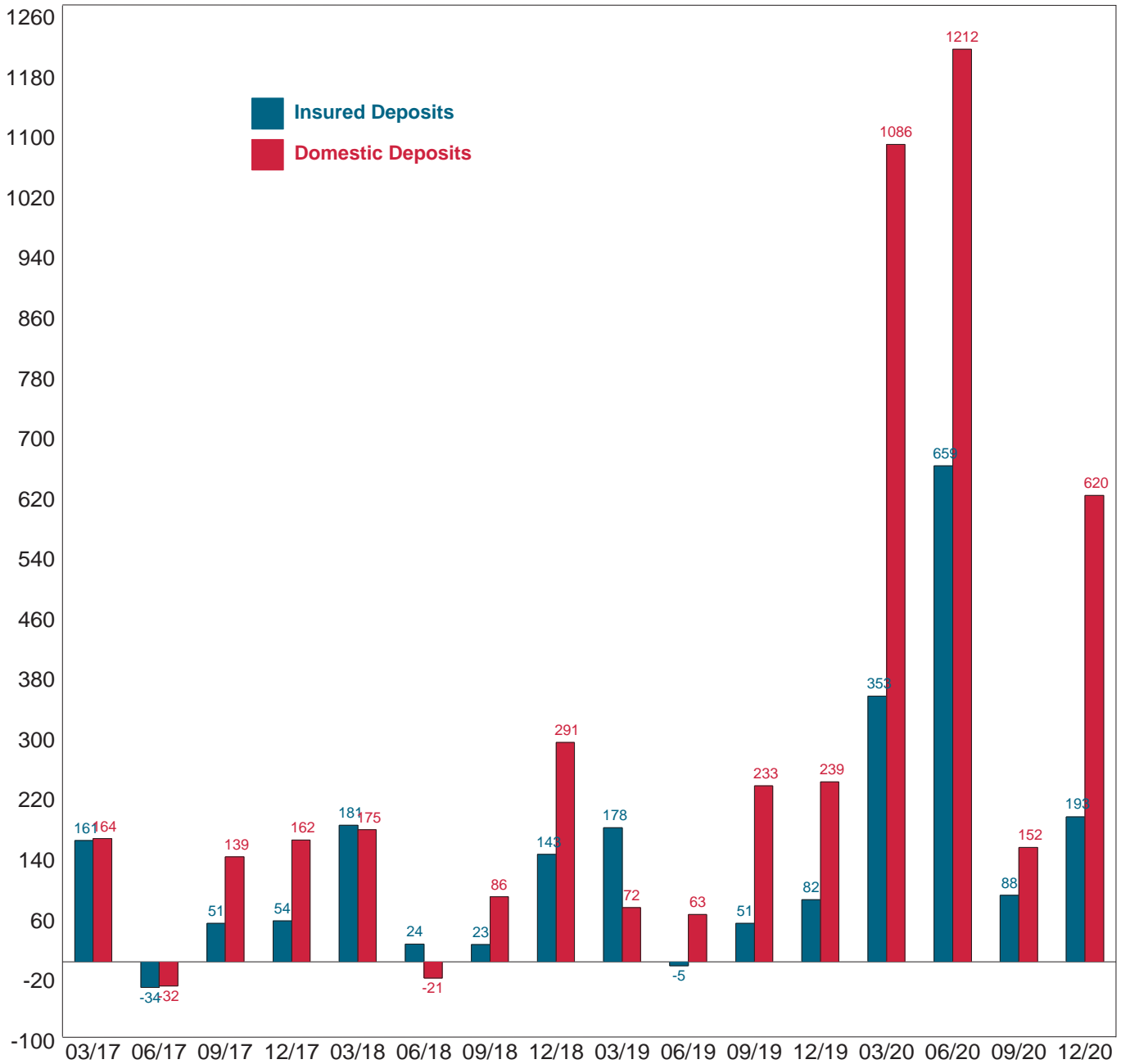


\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

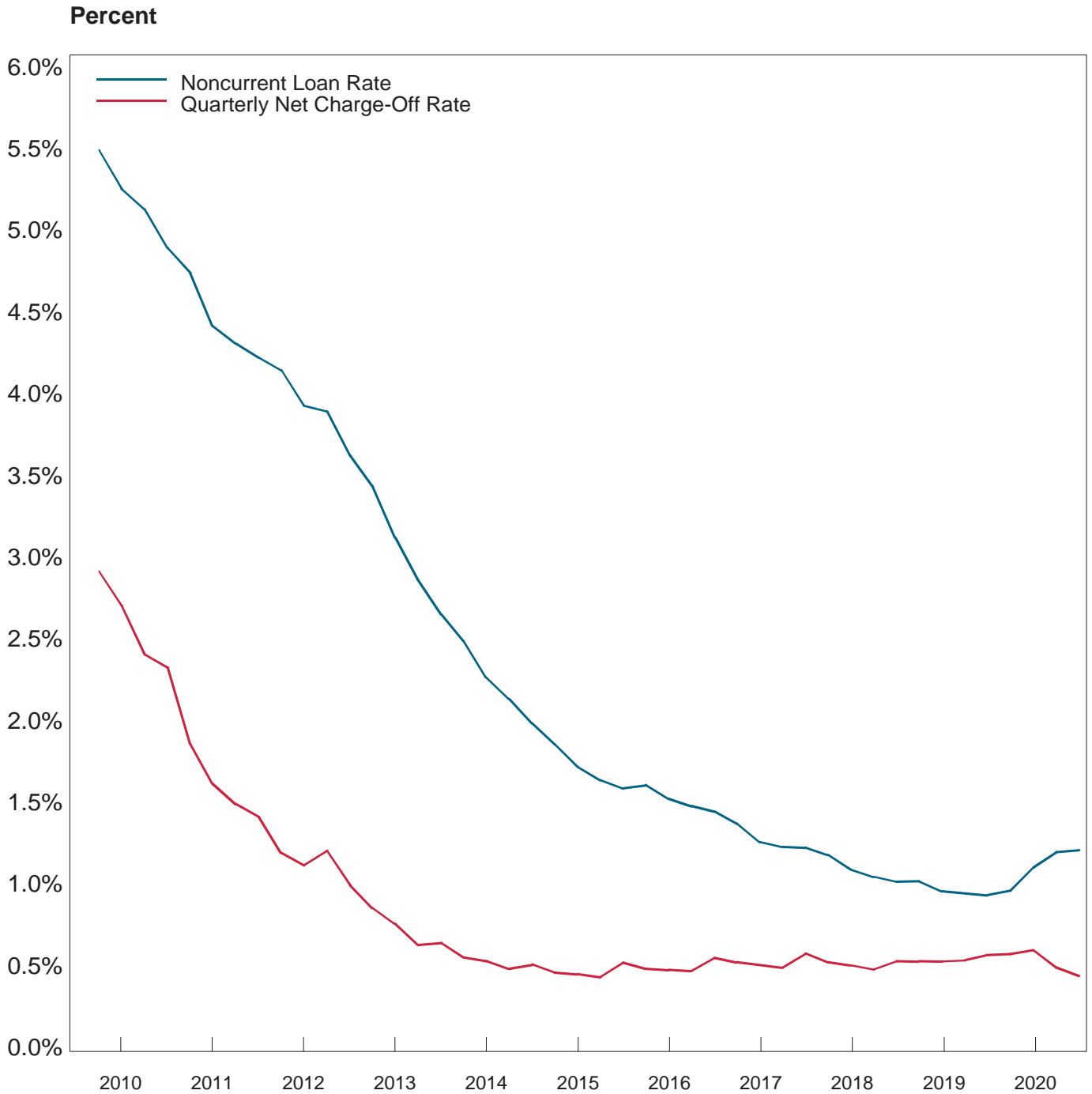
# Quarterly Change in Domestic Deposits

2017 - 2020

\$ Billions



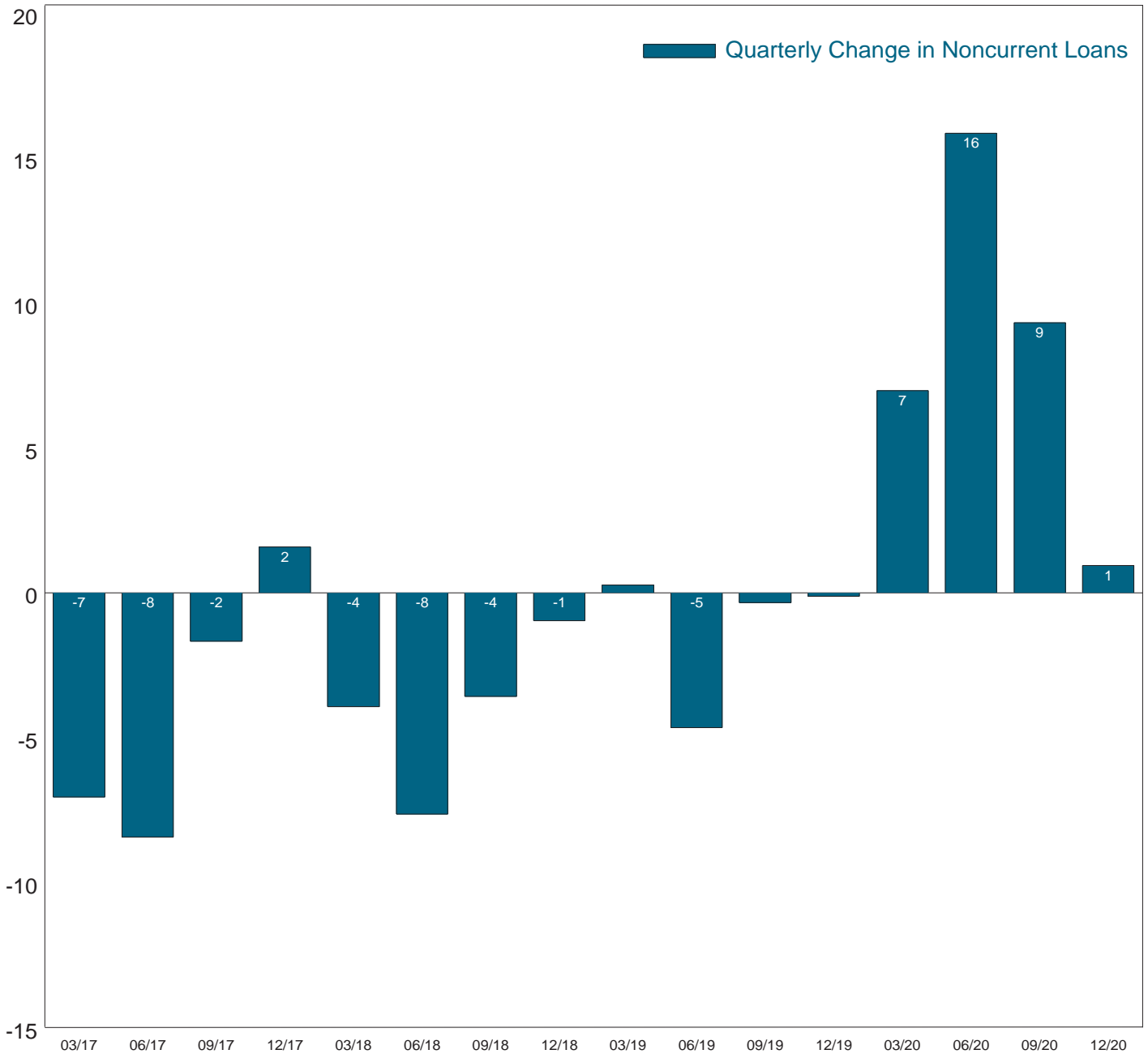
## Noncurrent Loan and Quarterly Net Charge-Off Rates 2010-2020



# Quarterly Change in Noncurrent Loans

2017 - 2020

\$ Billions





# Quarterly Net Charge-Offs

2017 - 2020

\$ Billions

