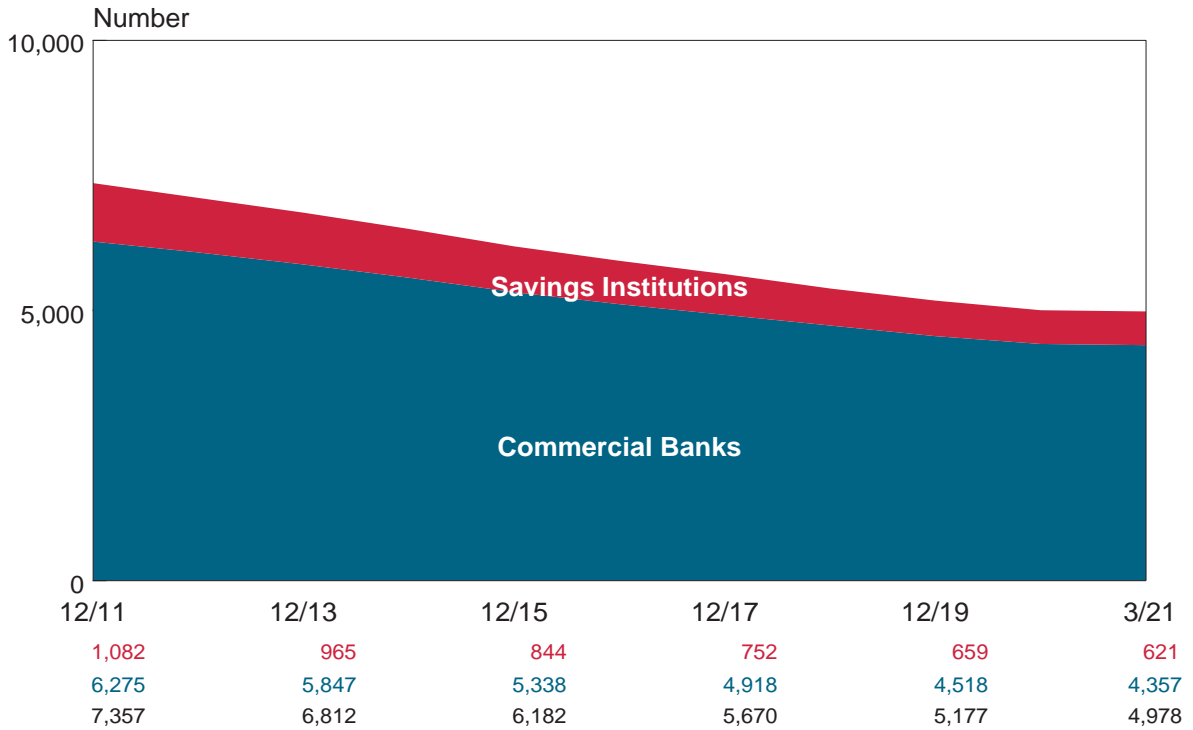


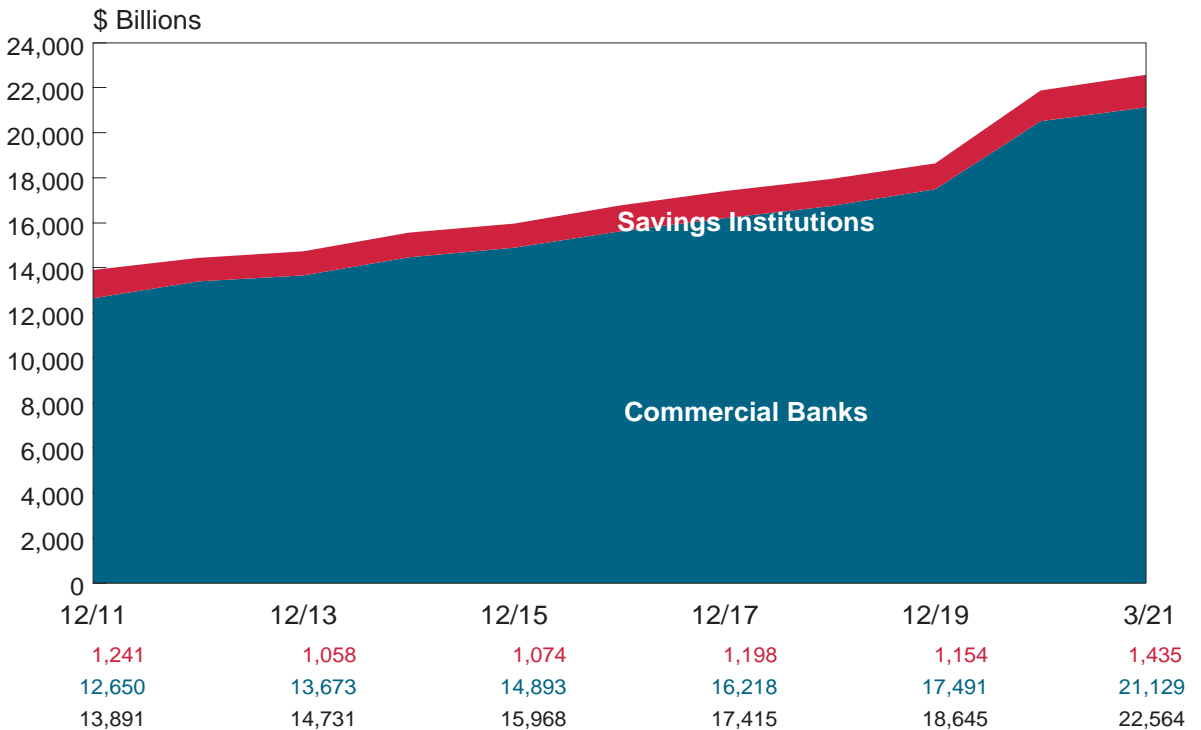
## Number of FDIC-Insured Institutions

2011 - 2021



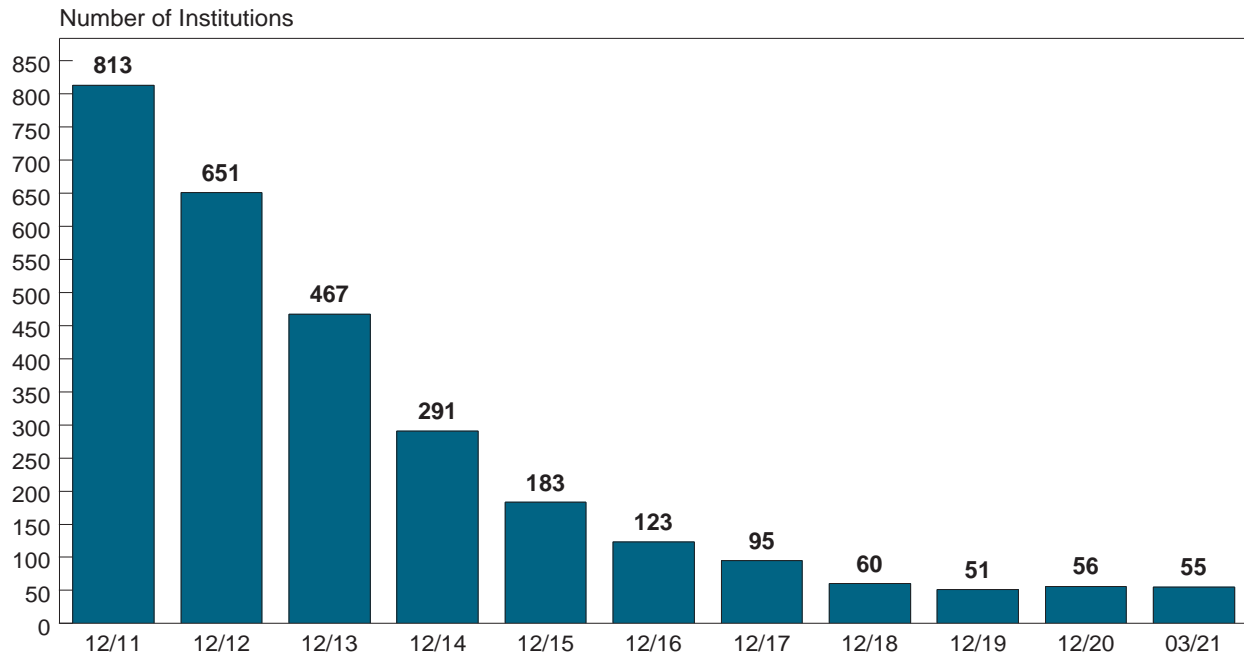
## Assets of FDIC-Insured Institutions

2011 - 2021



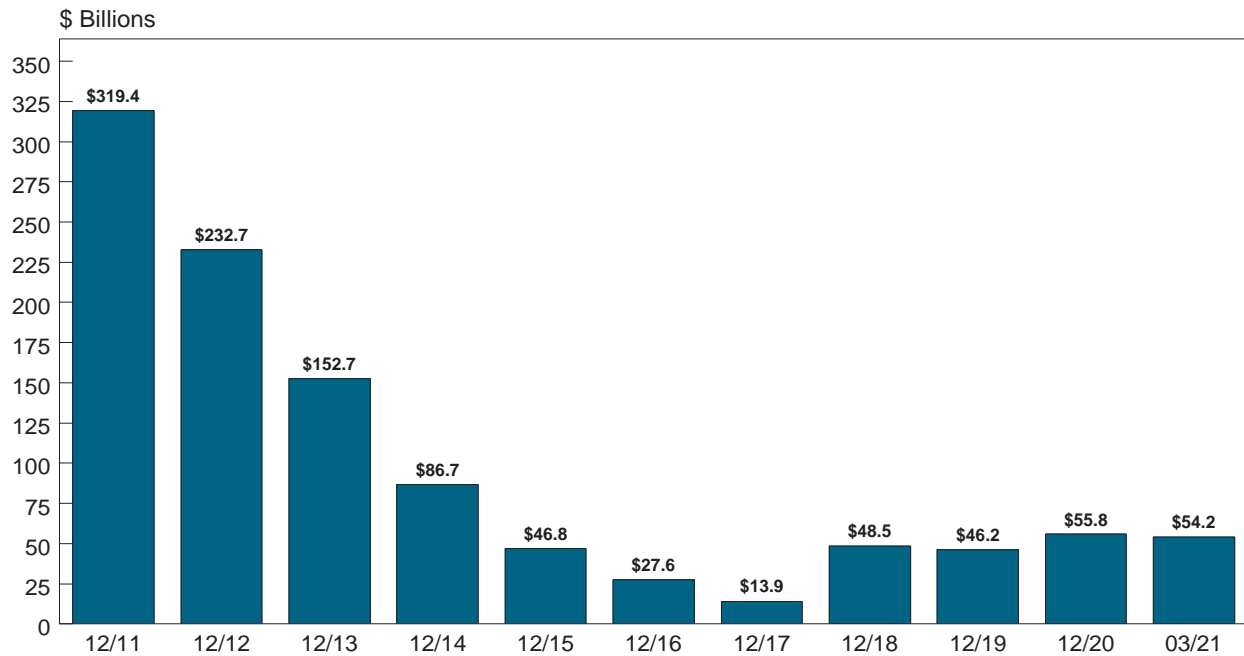
## Number of FDIC-Insured "Problem" Institutions

2011-2021

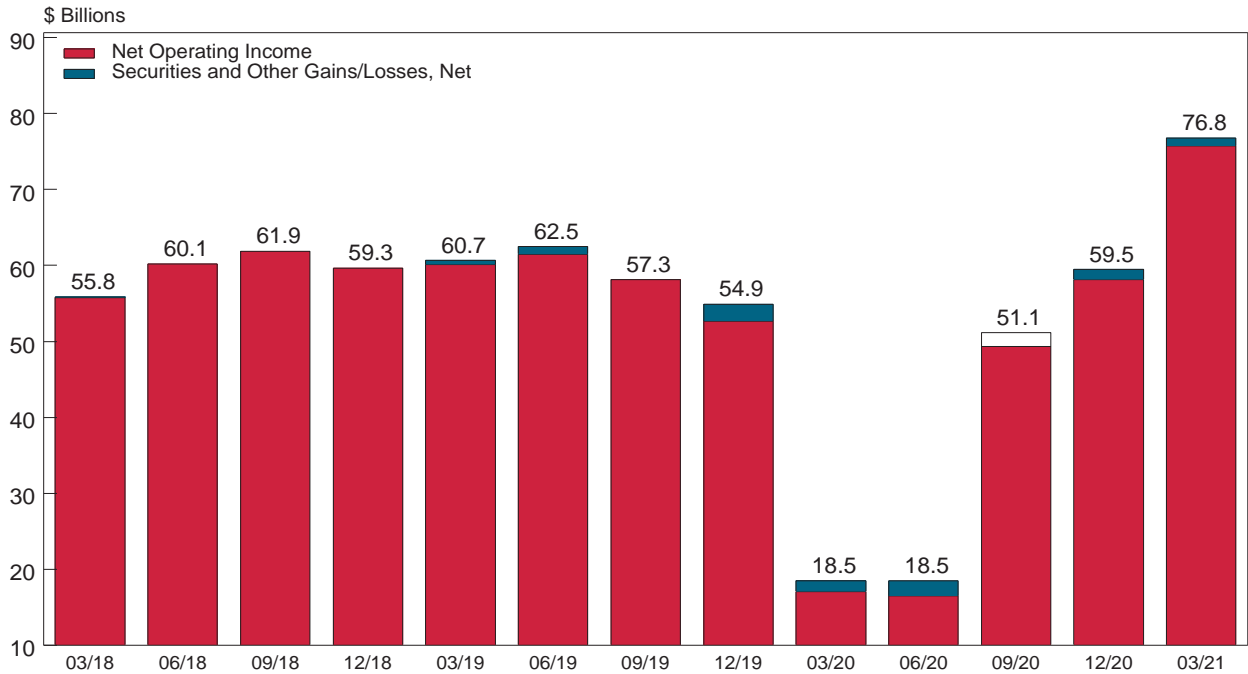


## Assets of FDIC-Insured "Problem" Institutions

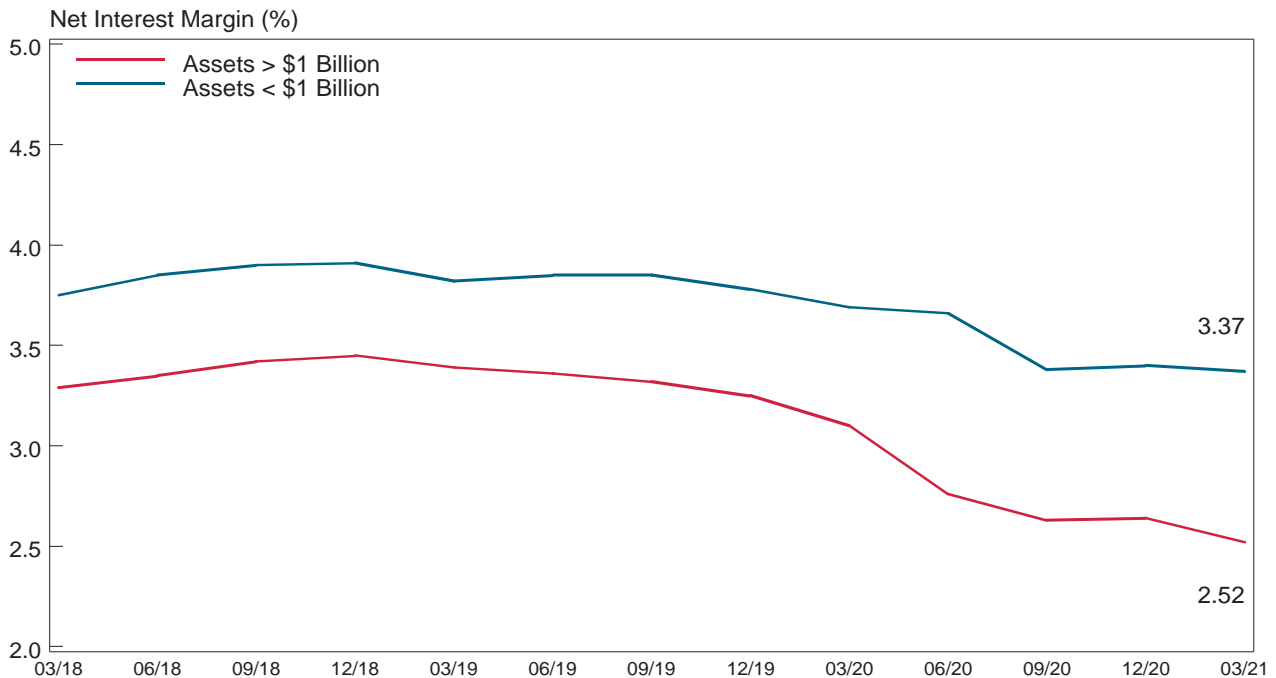
2011-2021



### Quarterly Net Income 2018-2021

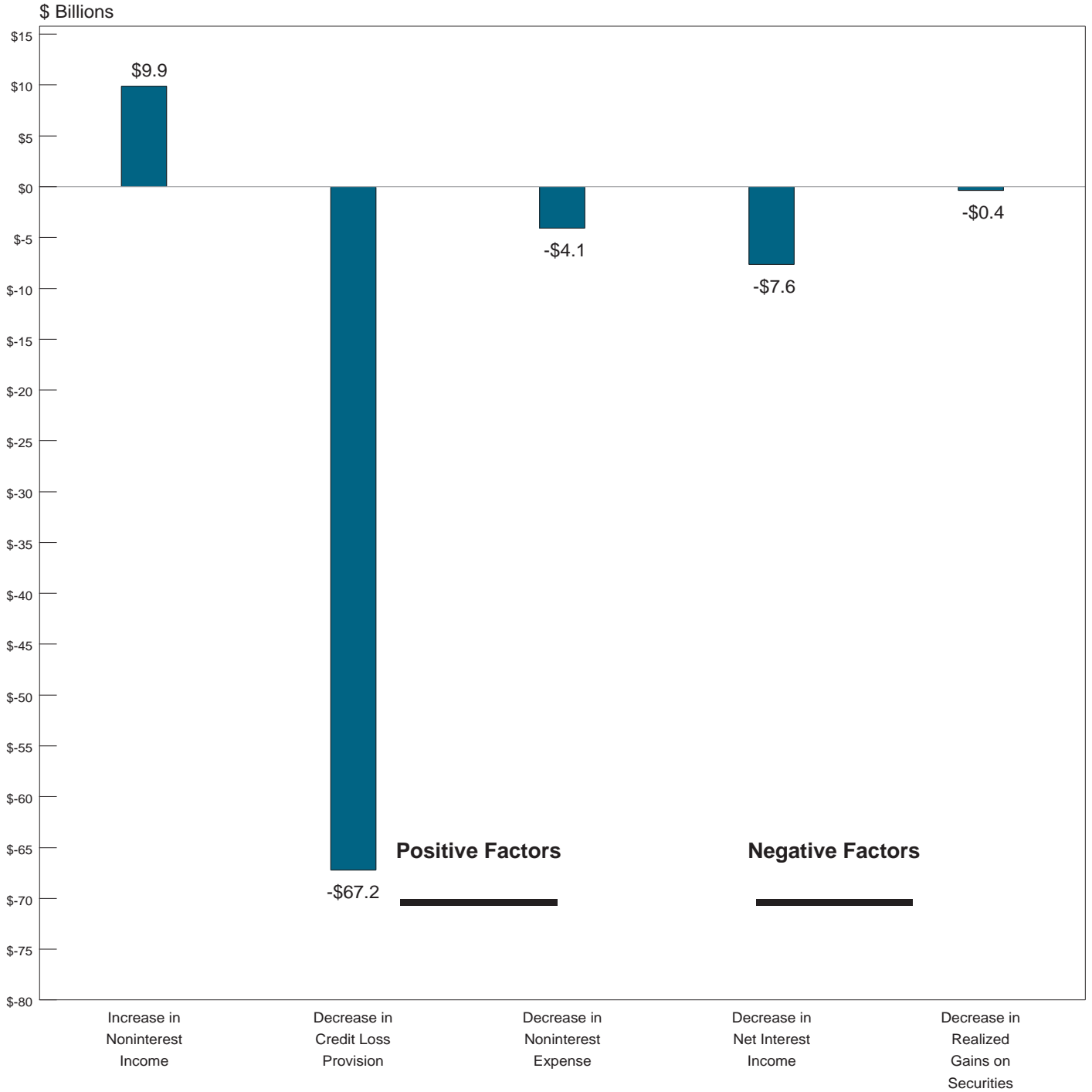


### Quarterly Net Interest Margins, Annualized 2018 - 2021



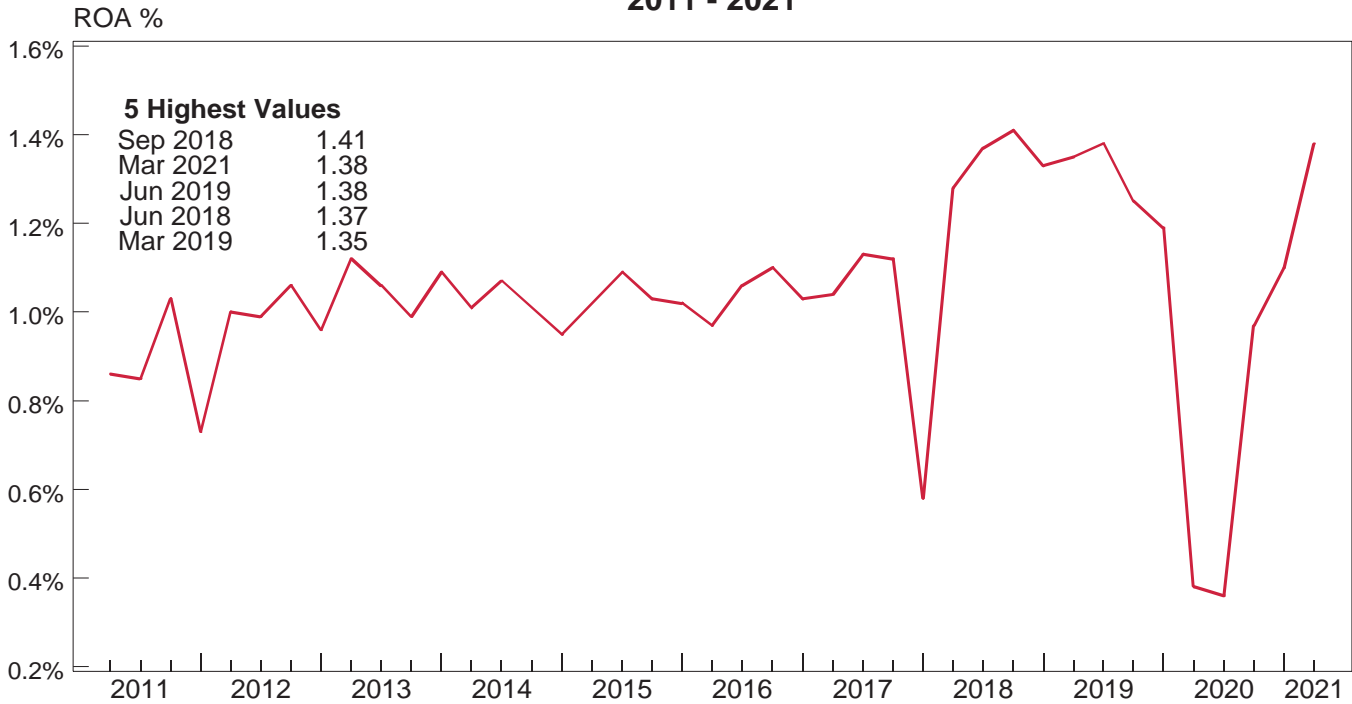
Major Factors Affecting Earnings Contributions to Pretax Earnings Growth (Billions)

1st Quarter 2021 vs. 1st Quarter 2020



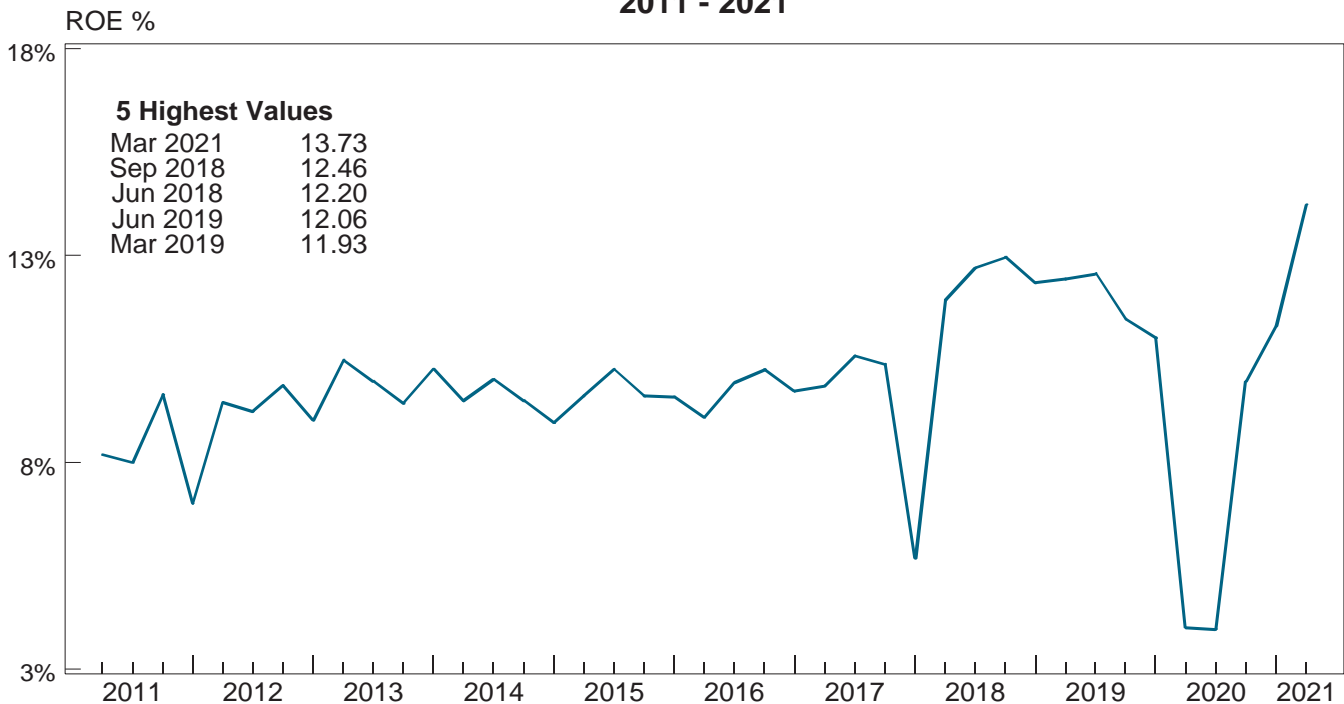
## Quarterly Return on Assets

2011 - 2021



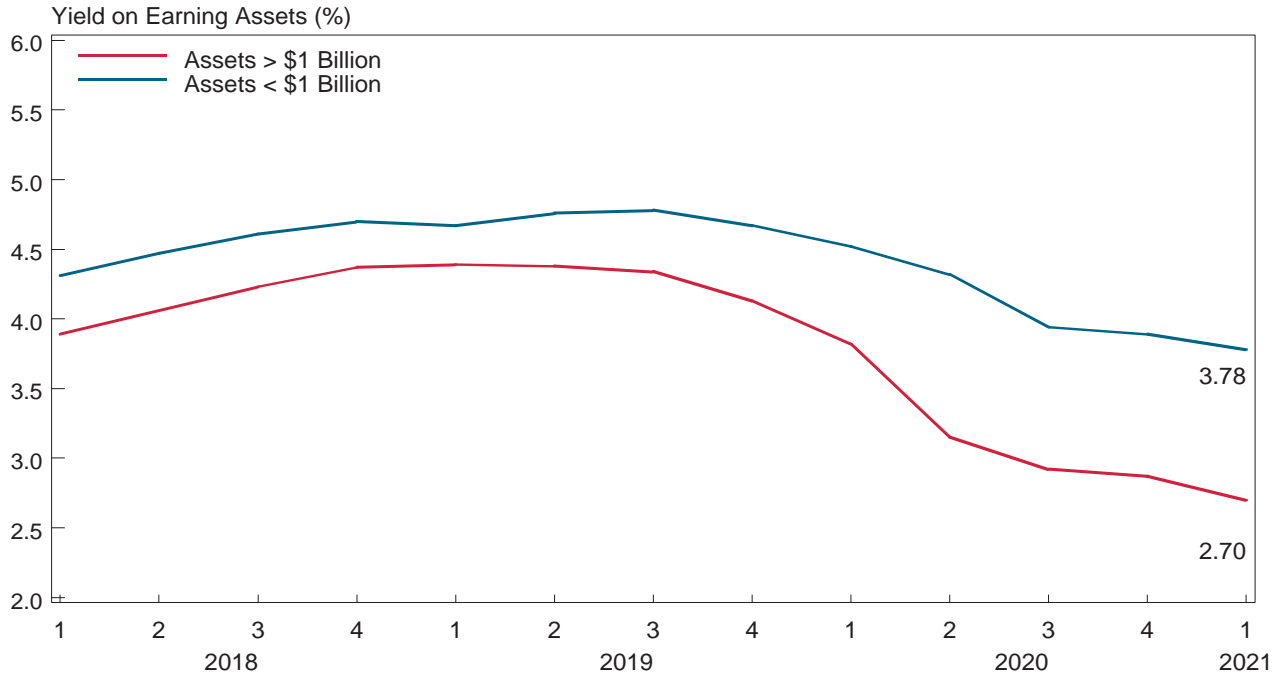
## Quarterly Return on Equity (ROE), Annualized

2011 - 2021



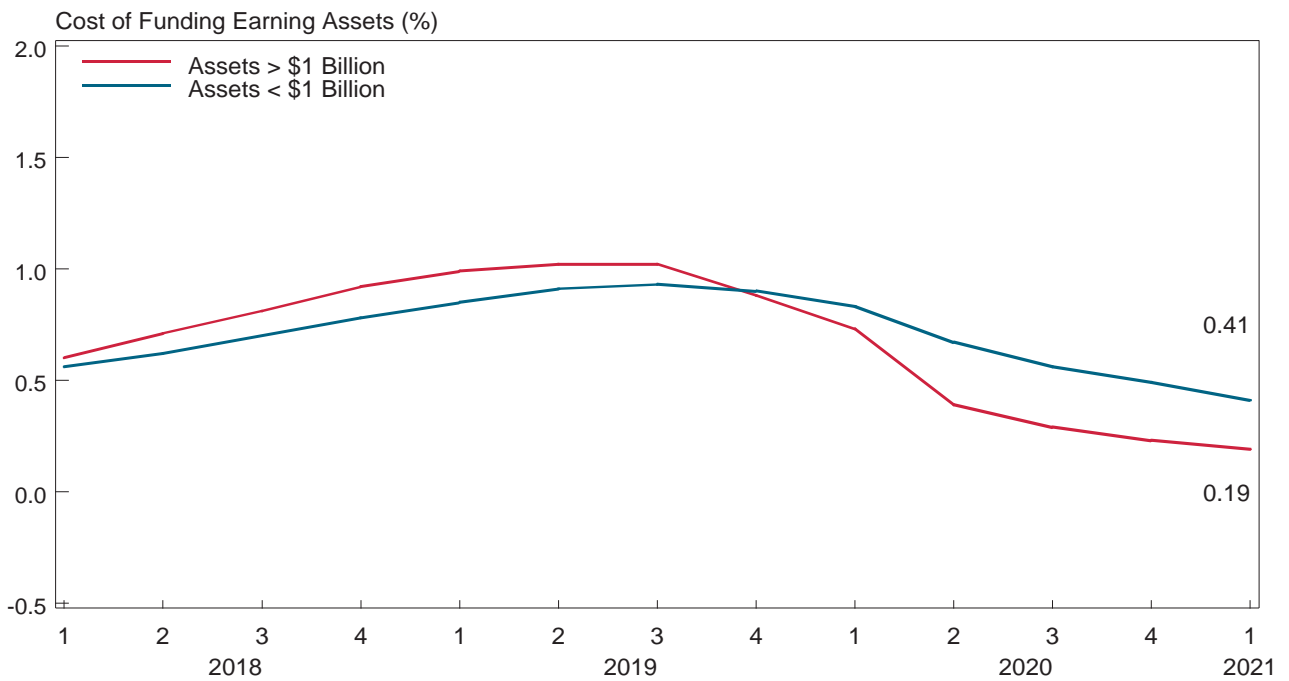
## Quarterly Yield on Earning Assets

2018 - 2021



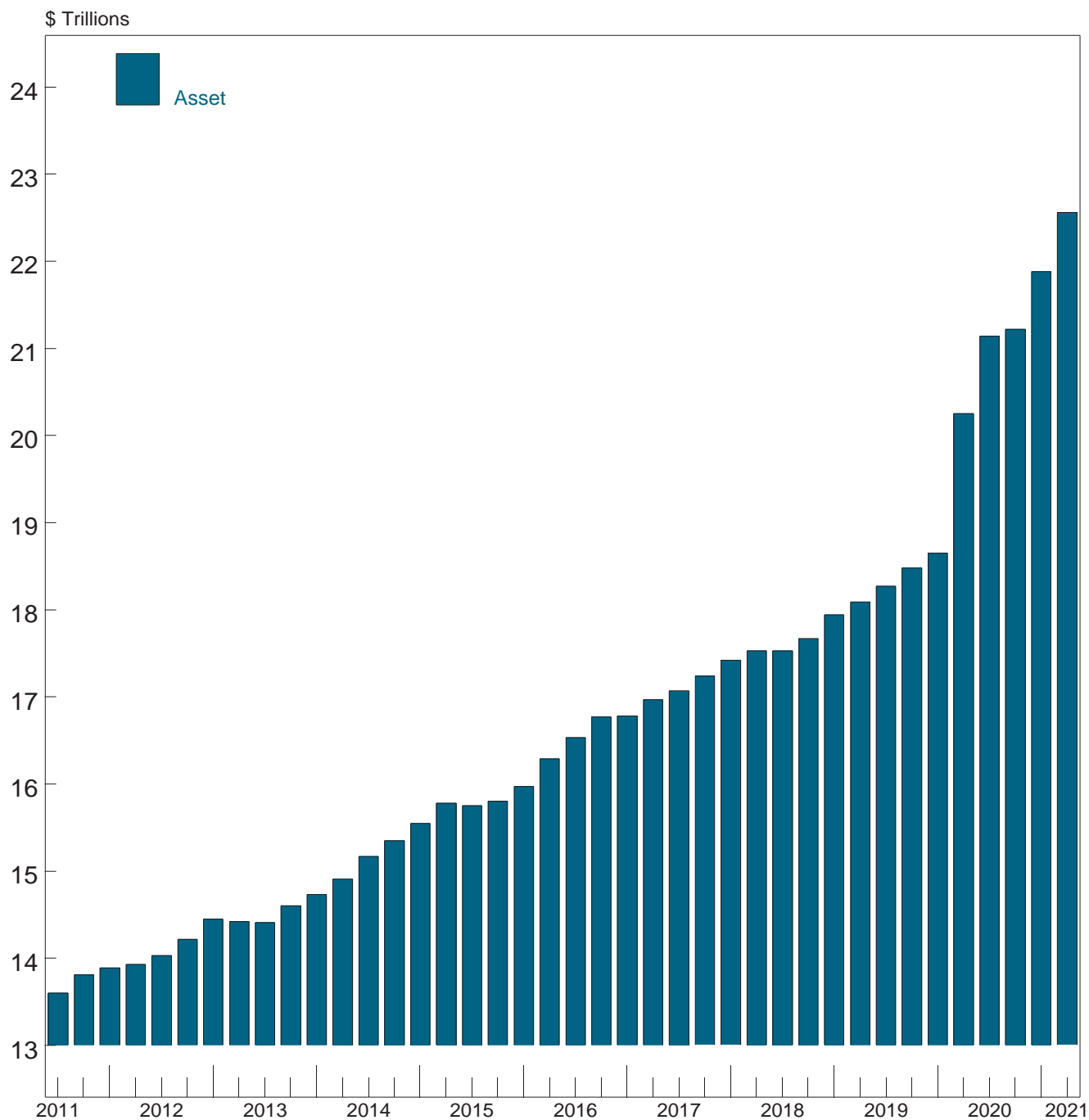
## Quarterly Cost of Funding Earning Assets

2018 - 2021



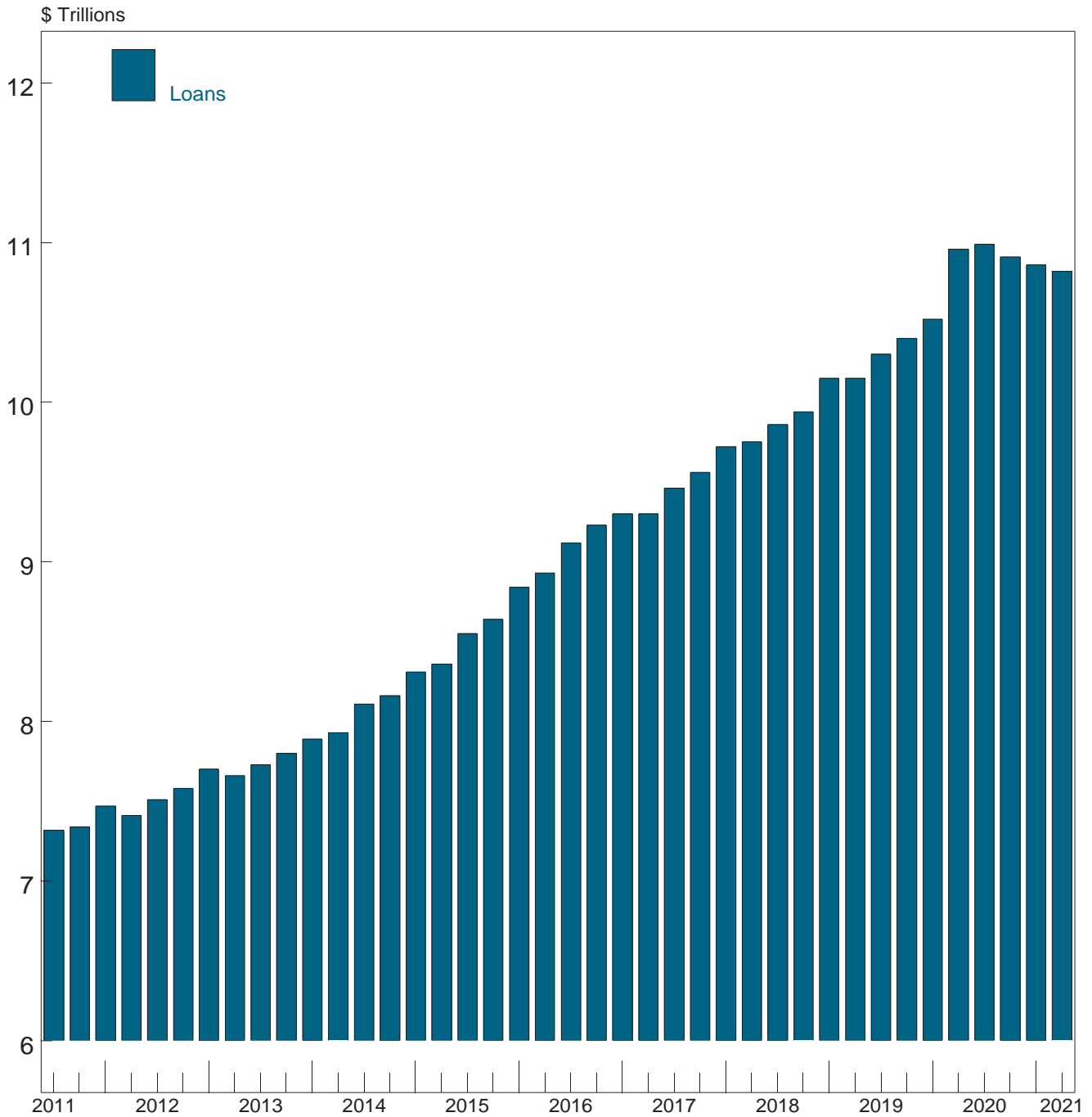
# Total Assets

2011 - 2021



# Total Loans (Gross of Reserves)

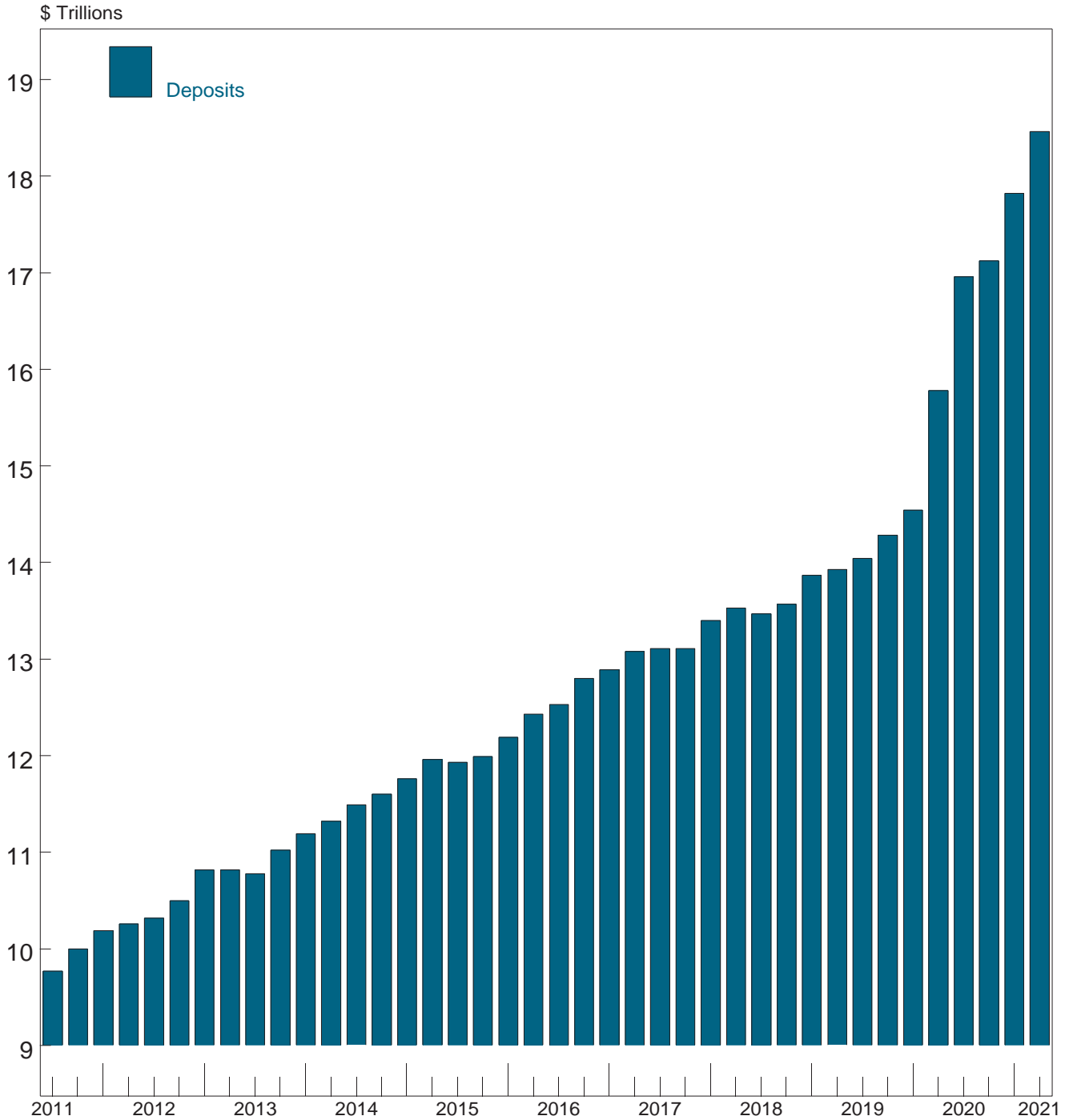
2011 - 2021





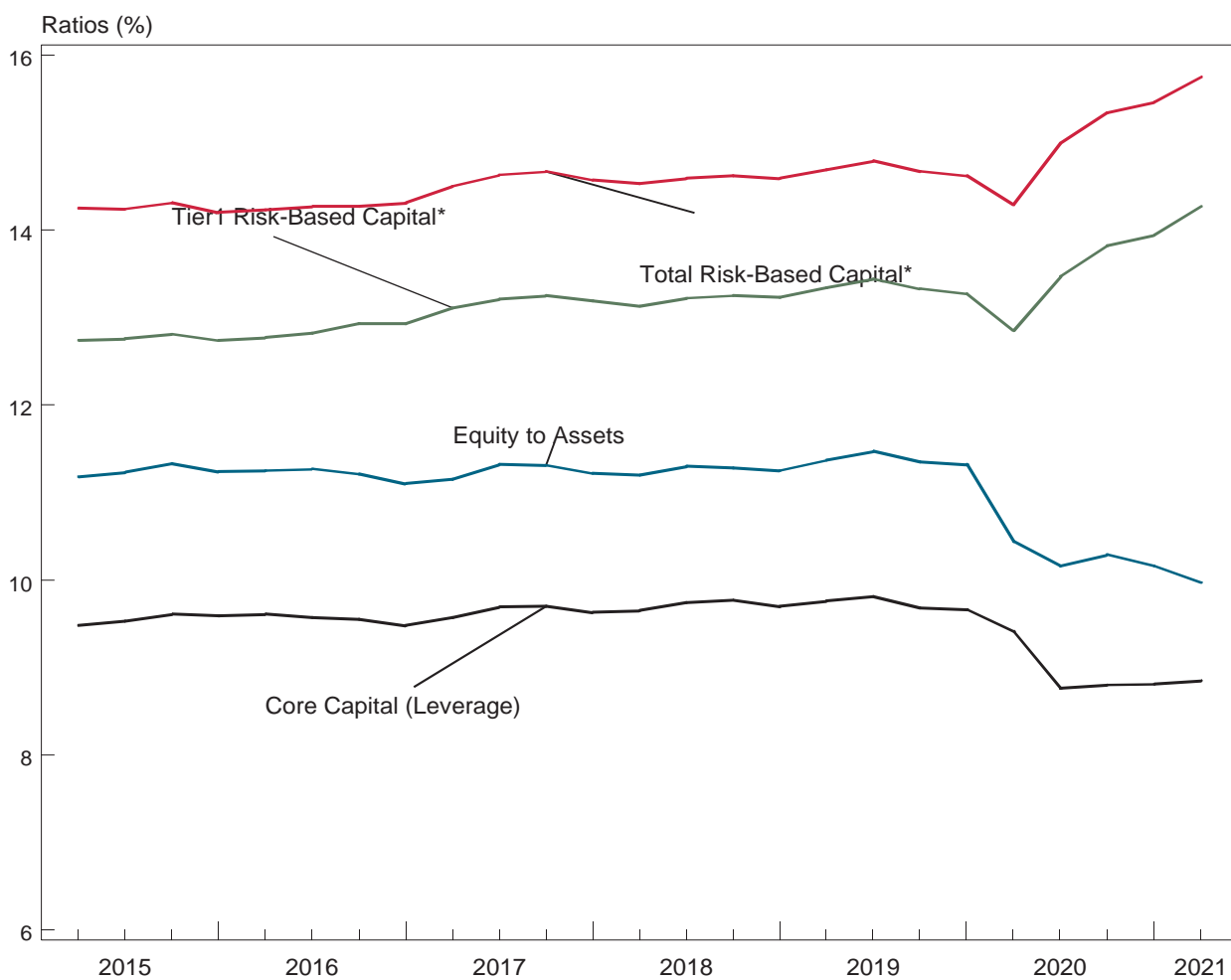
# Total Deposits

2011 - 2021



## Capital Ratios

2015 - 2021

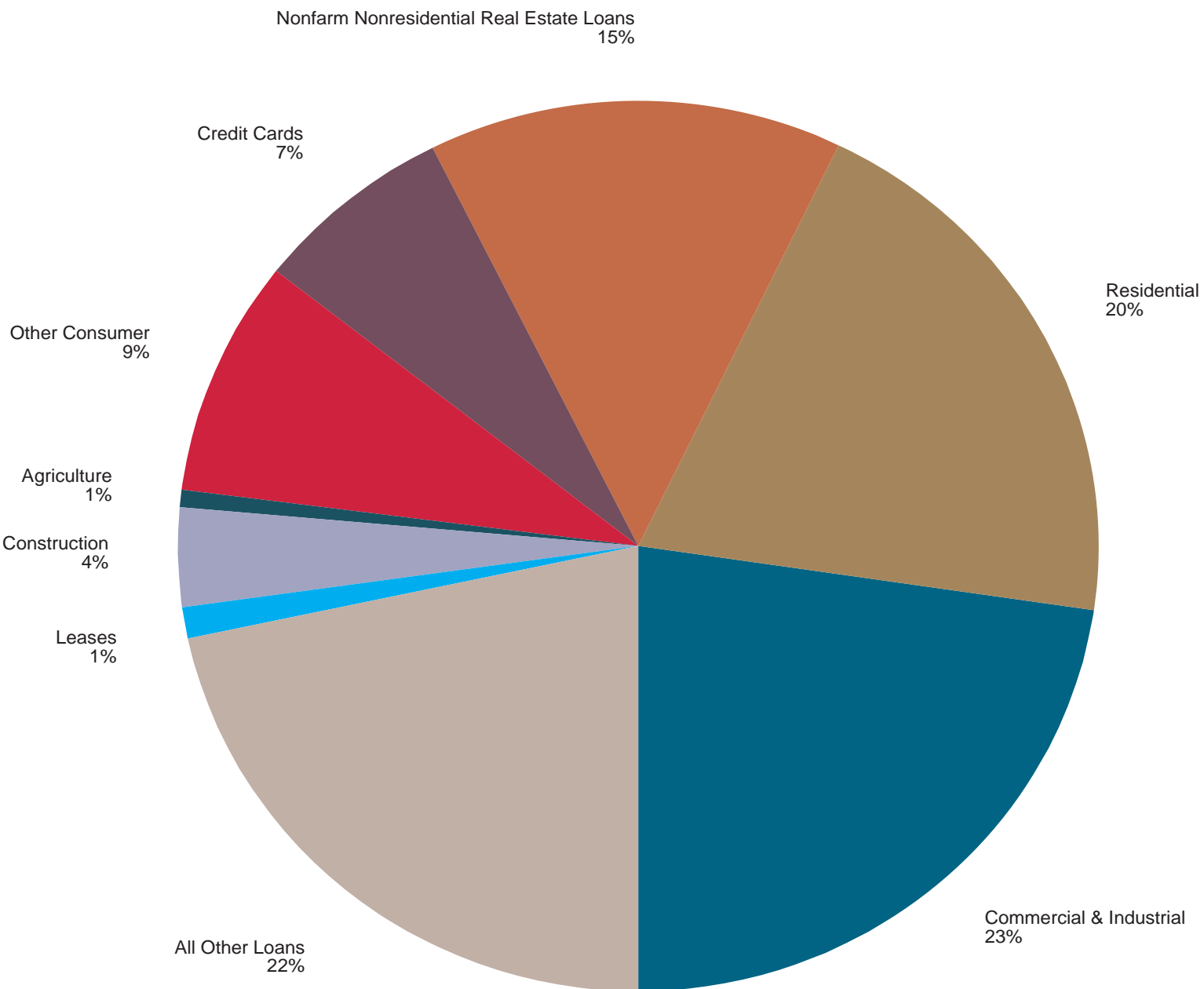


	12/15	12/16	12/17	12/18	12/19	12/20	3/21
<b>Total Risk-Based Capital*</b>	<b>14.20</b>	<b>14.31</b>	<b>14.57</b>	<b>14.59</b>	<b>14.62</b>	<b>15.46</b>	<b>15.75</b>
<b>Tier 1 Risk-Based Capital*</b>	12.74	12.93	13.19	13.23	13.27	13.94	14.27
<b>Equity to Assets</b>	11.24	11.10	11.22	11.25	11.32	10.16	9.97
<b>Core Capital (Leverage)</b>	9.59	9.48	9.63	9.70	9.66	8.81	8.85

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

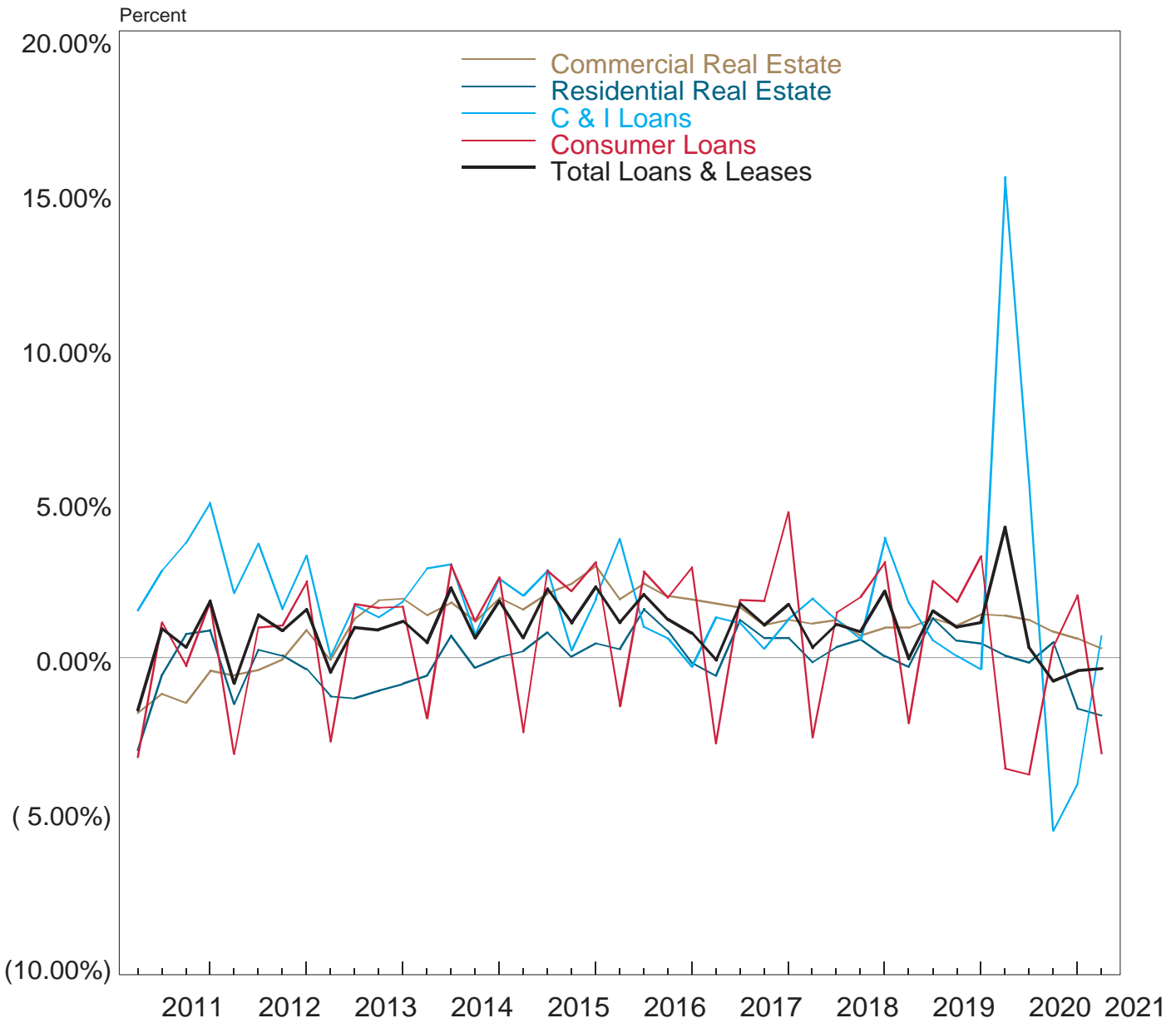
# Loan Portfolio Composition

March 31, 2021



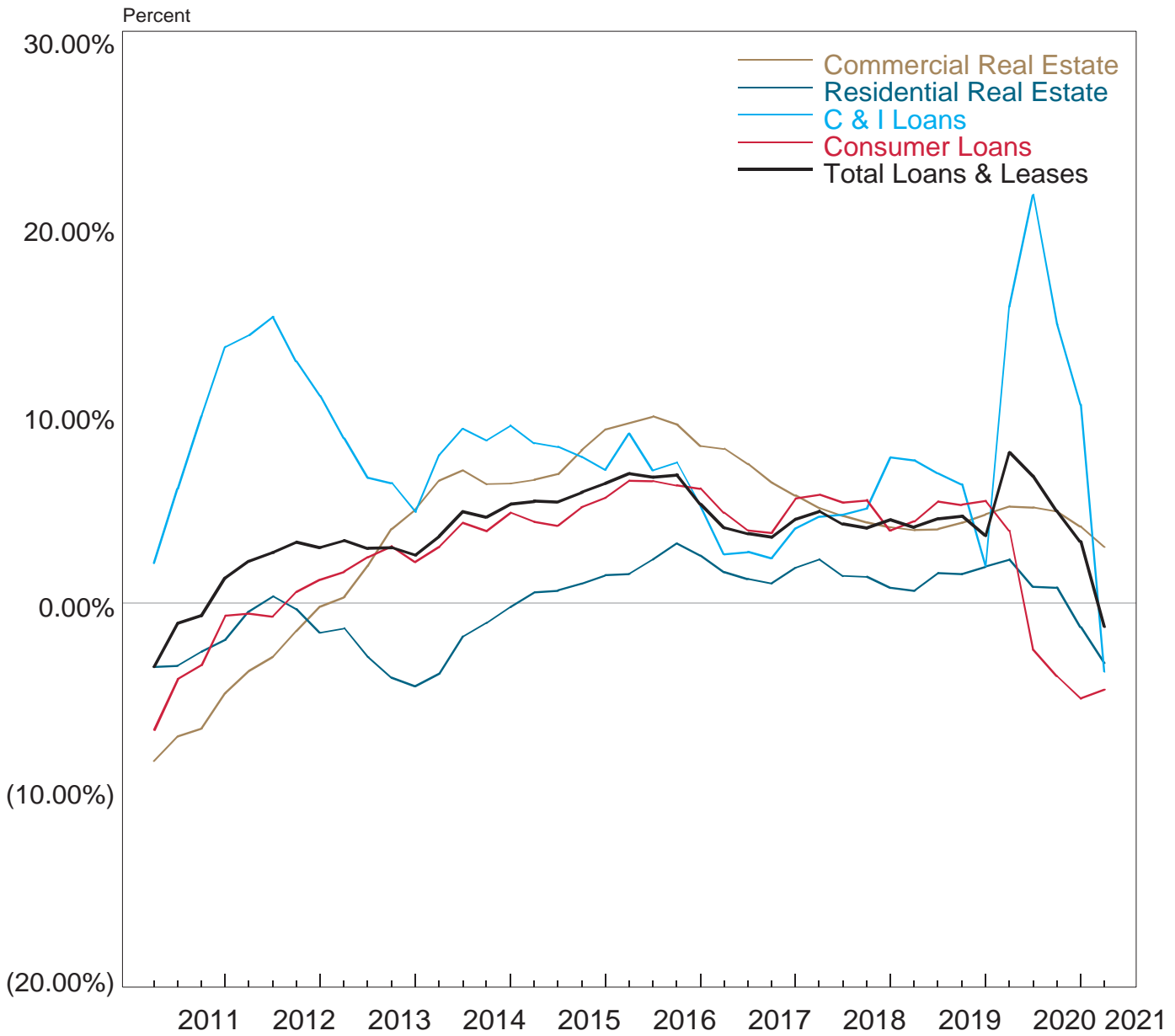
# Quarterly Loan Growth Rates

2011 - 2021



# Twelve-Month Loan Growth Rates

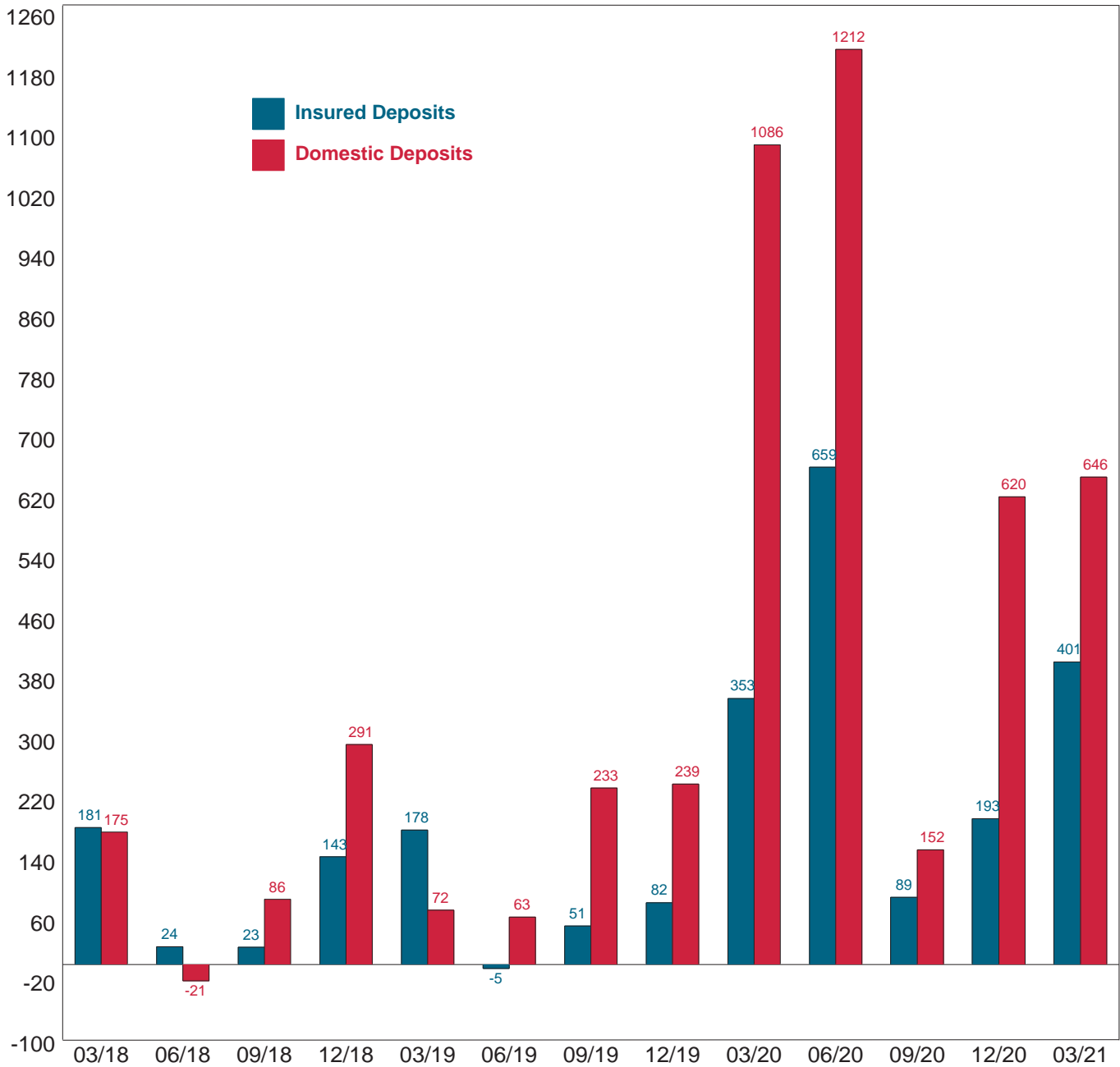
2011 - 2021



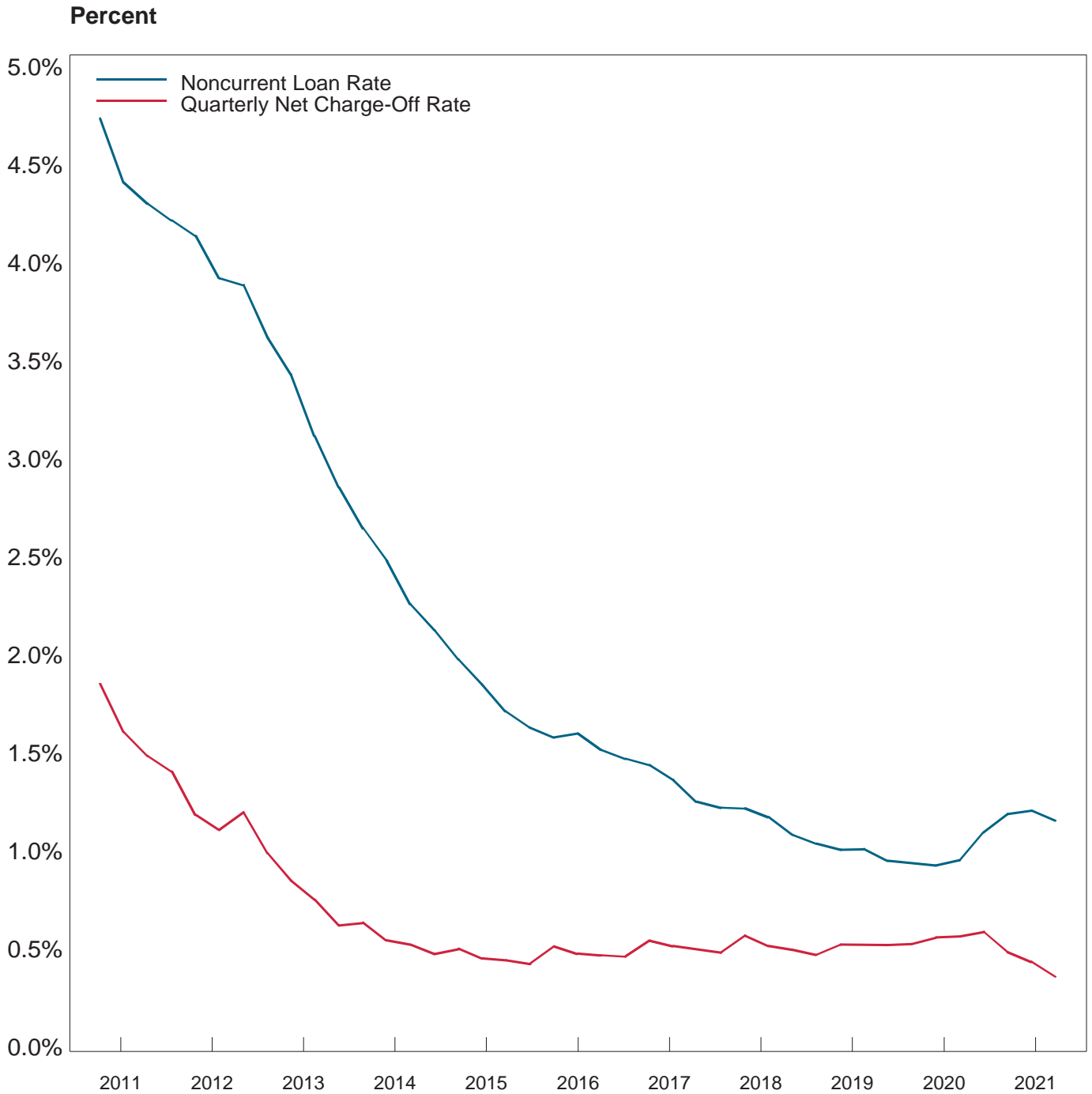
# Quarterly Change in Domestic Deposits

2018 - 2021

\$ Billions

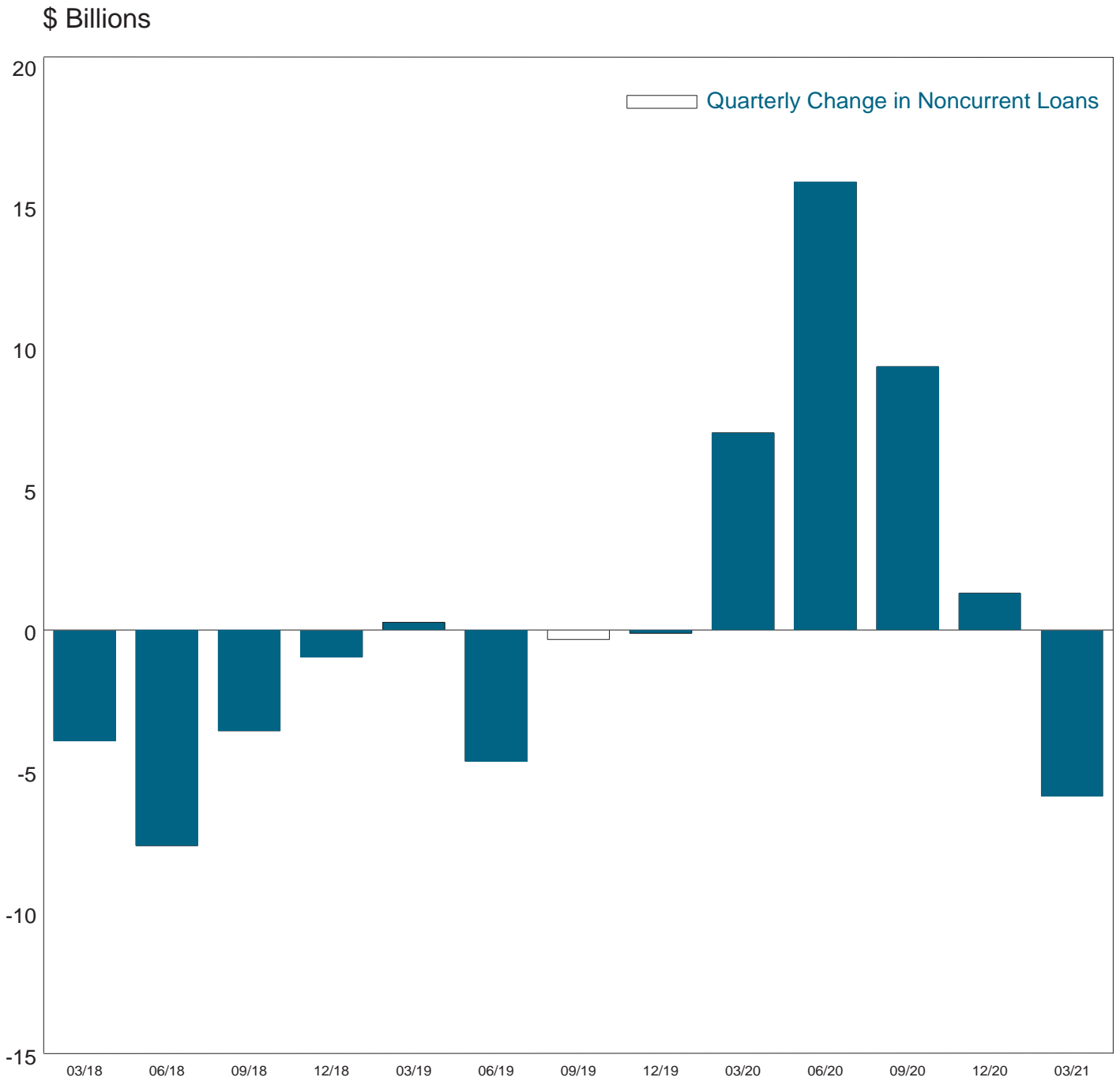


## Noncurrent Loan and Quarterly Net Charge-Off Rates 2011-2021



# Quarterly Change in Noncurrent Loans

2018 - 2021





# Quarterly Net Charge-Offs

2018 - 2021

\$ Billions

