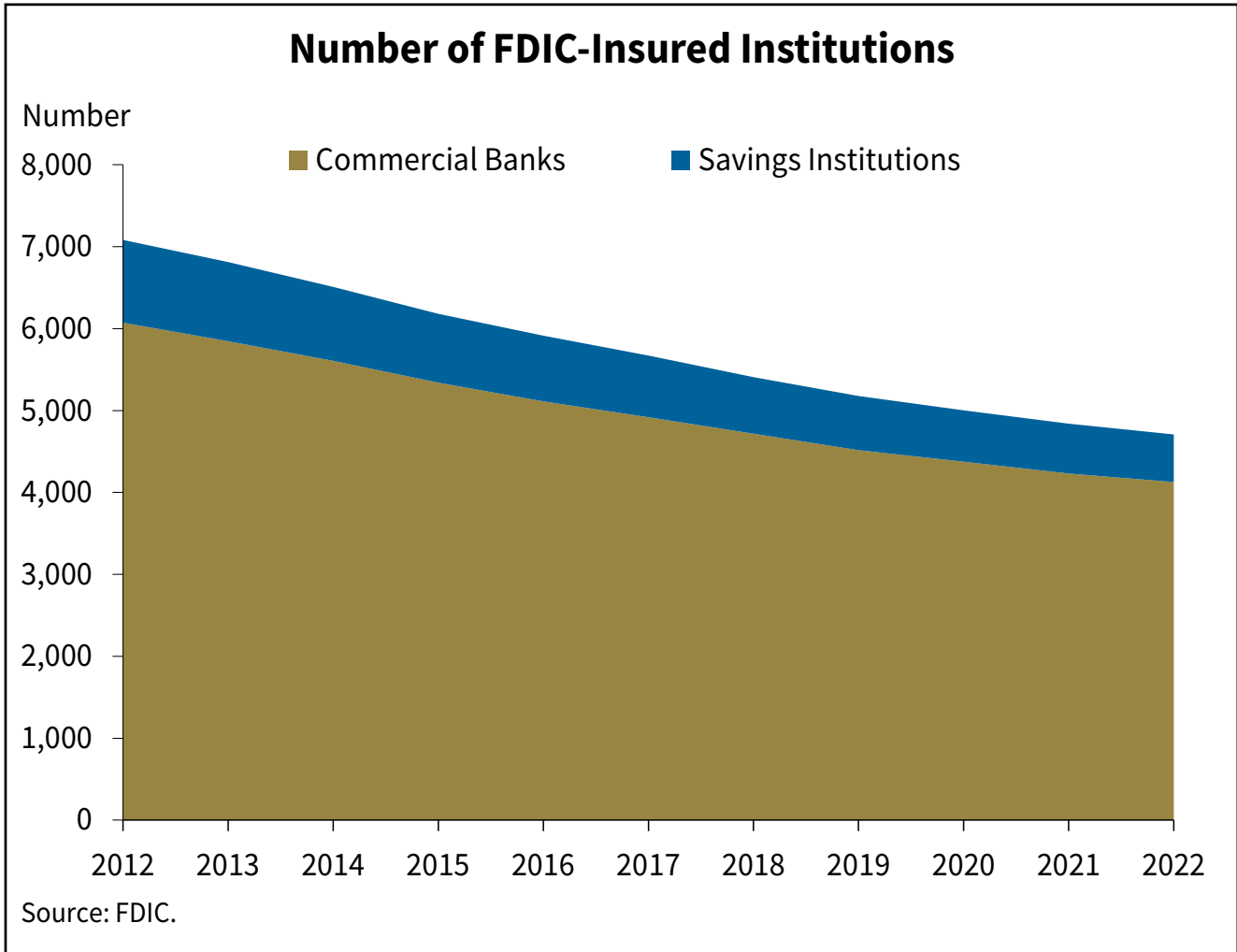




Quarterly Banking Profile

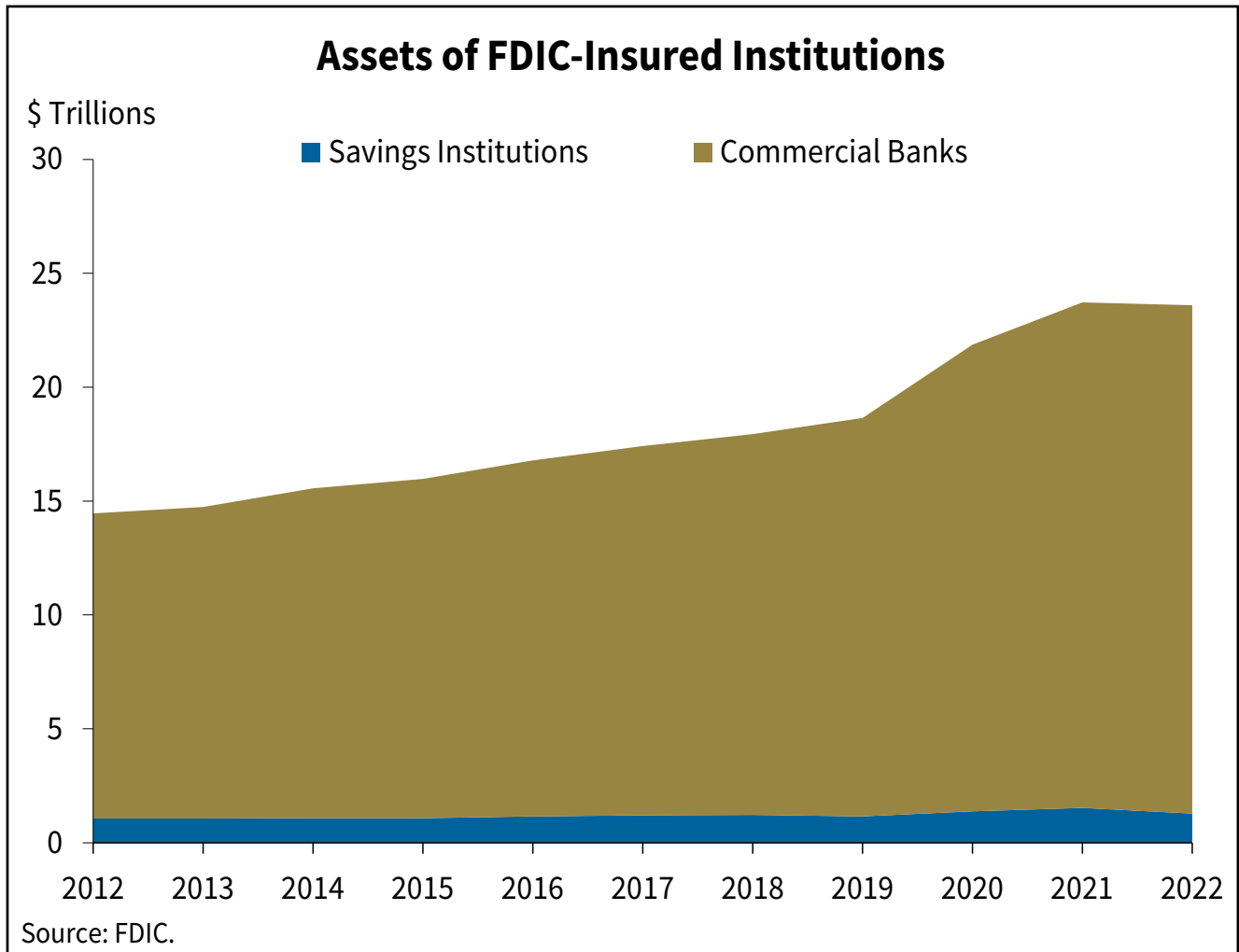
Fourth Quarter 2022





Quarterly Banking Profile

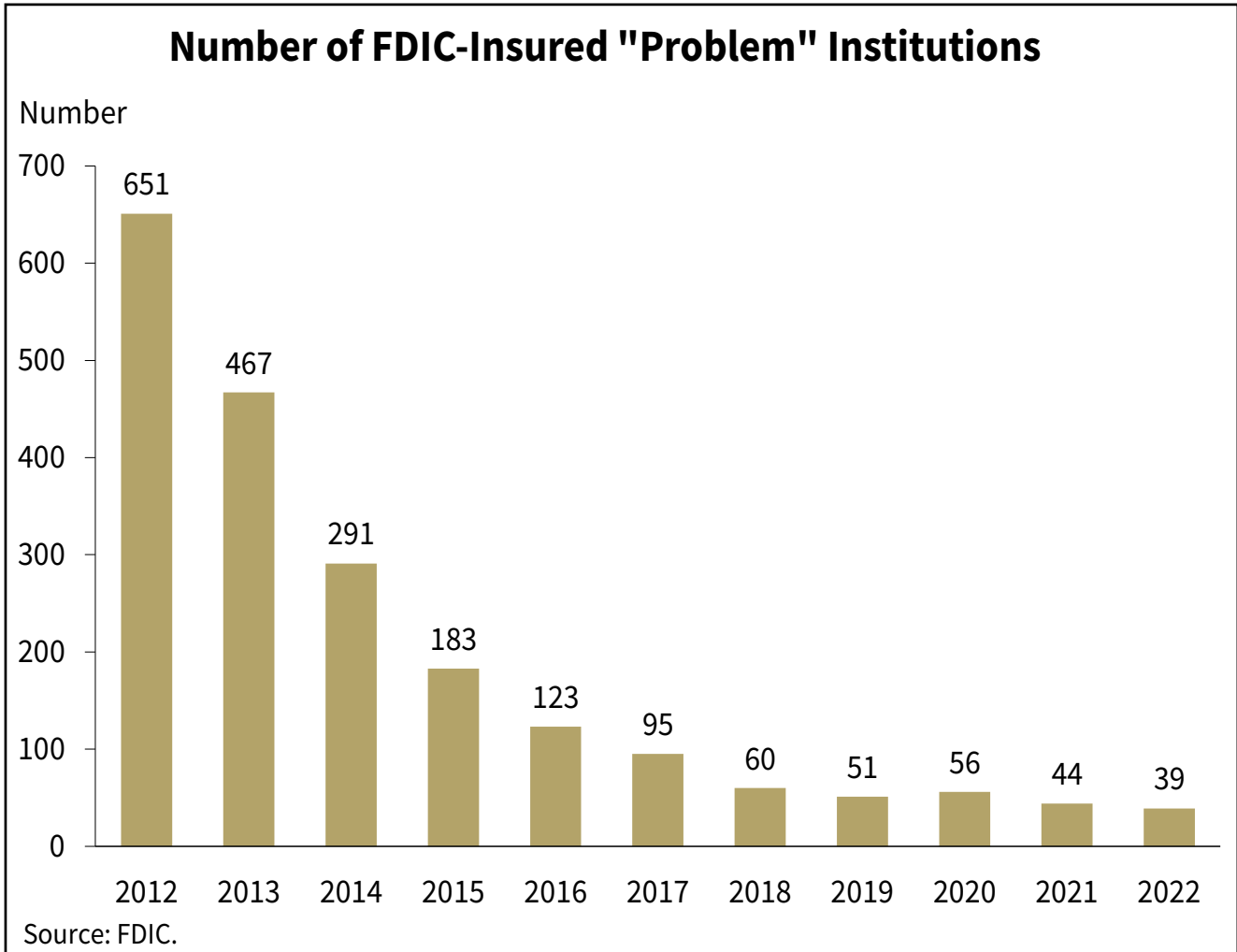
Fourth Quarter 2022





Quarterly Banking Profile

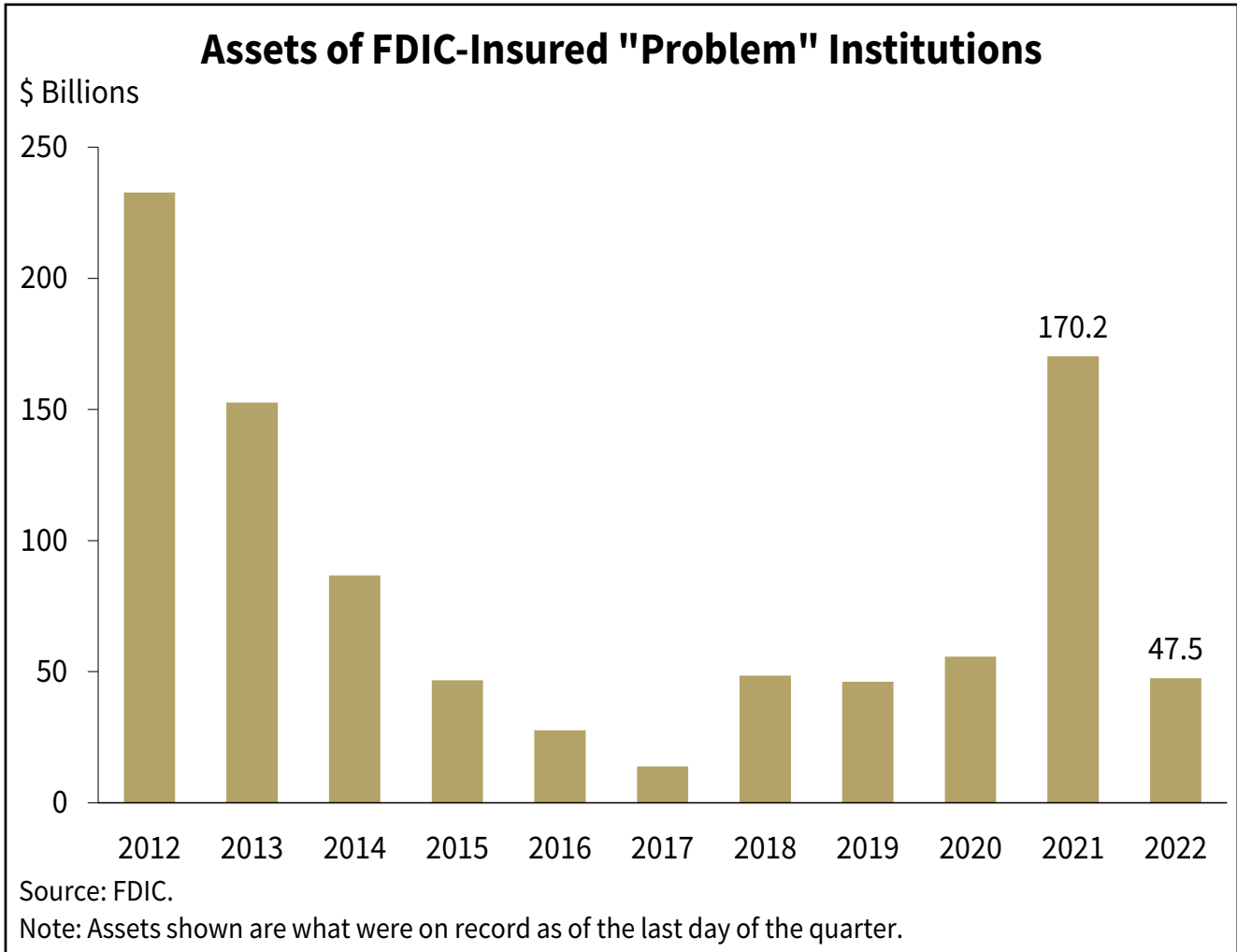
Fourth Quarter 2022





Quarterly Banking Profile

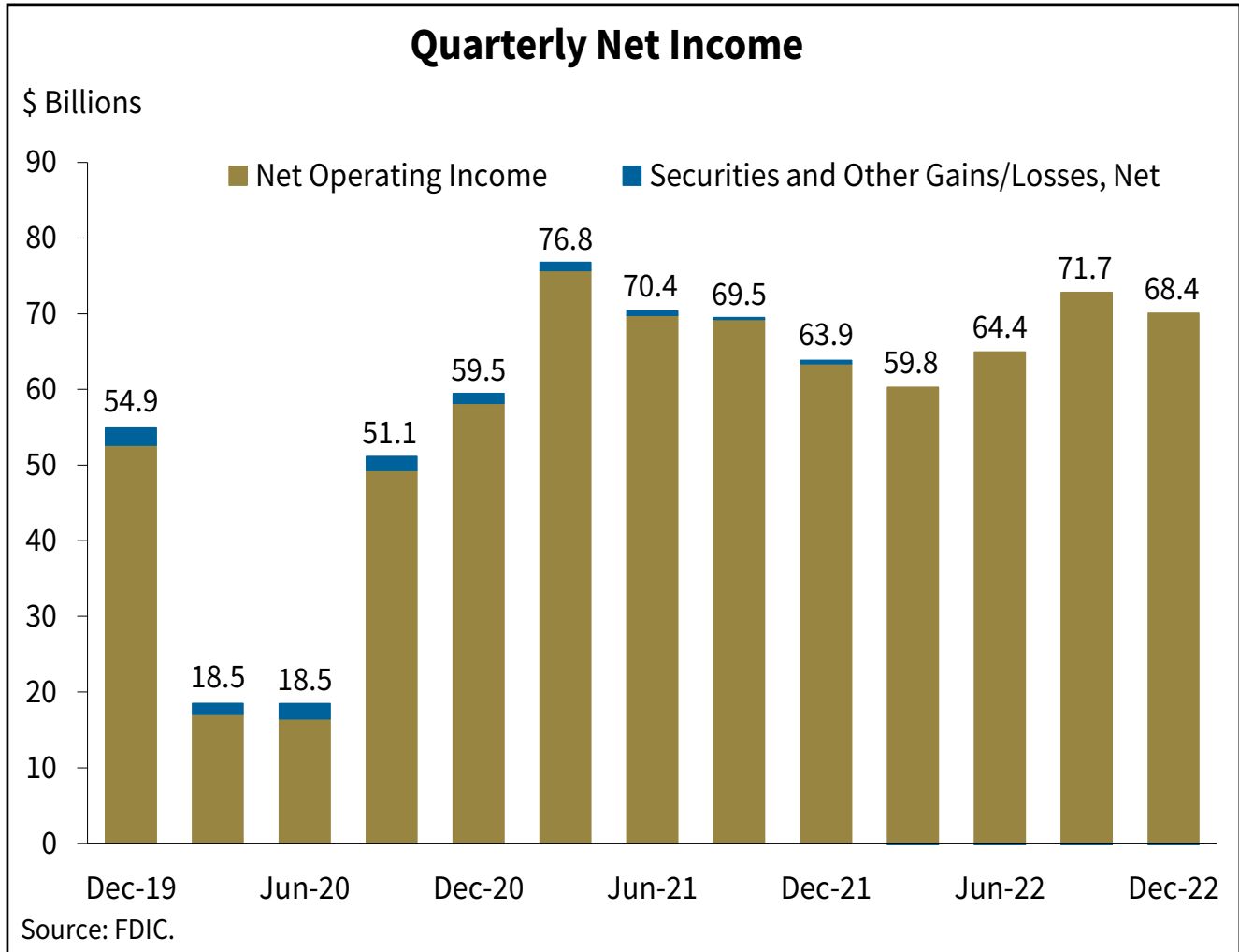
Fourth Quarter 2022





Quarterly Banking Profile

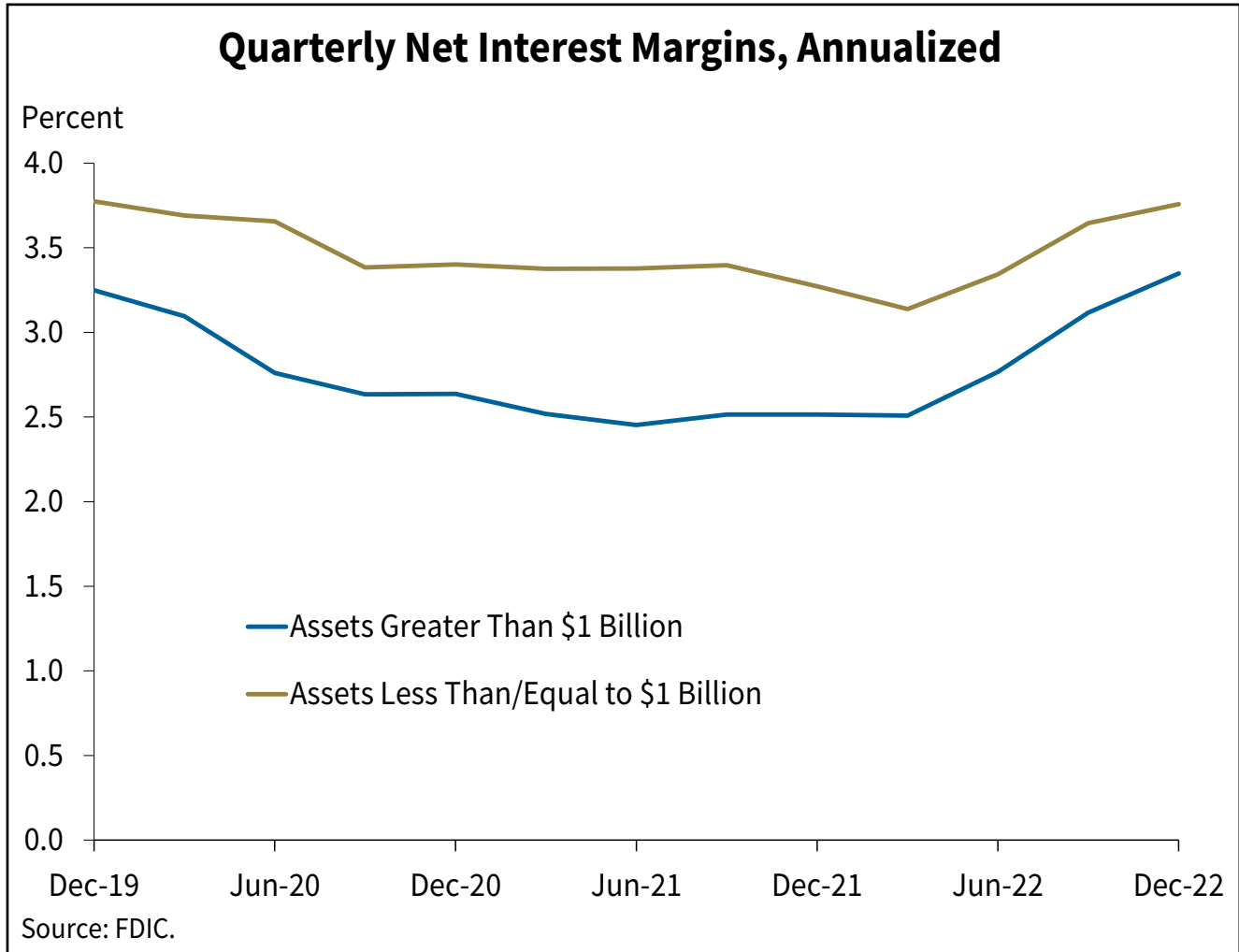
Fourth Quarter 2022





Quarterly Banking Profile

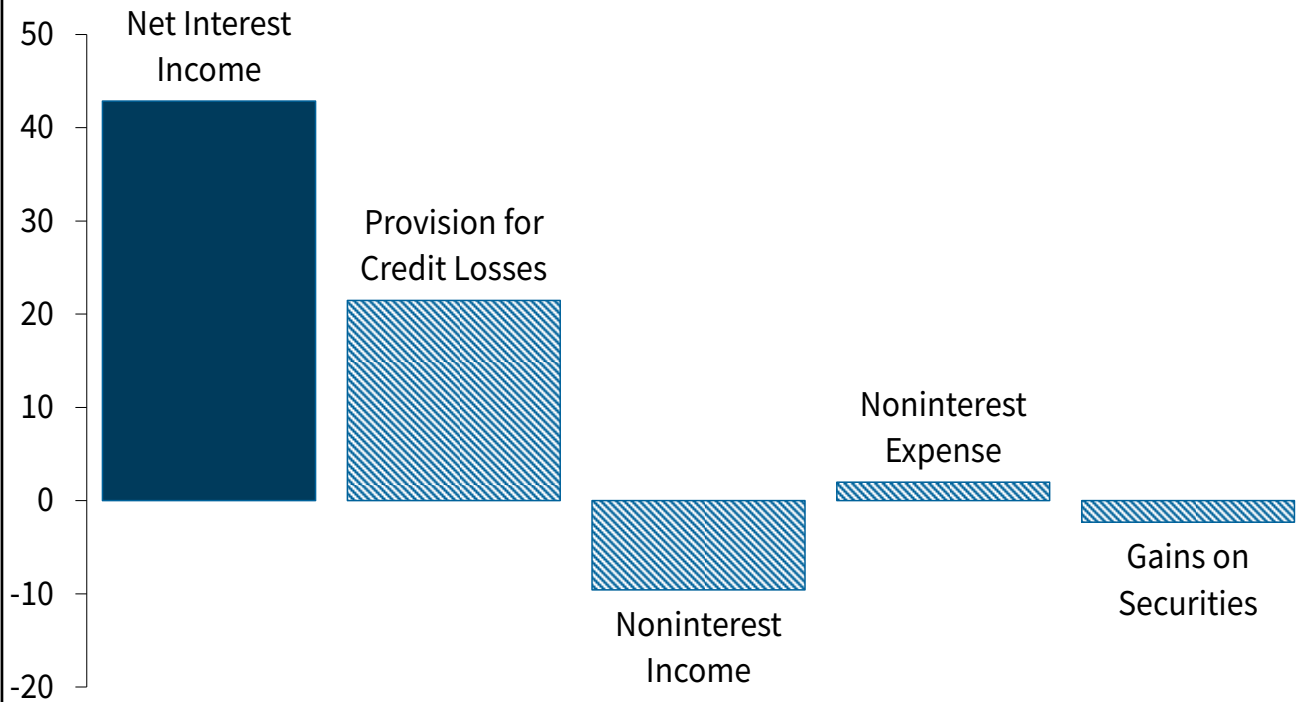
Fourth Quarter 2022



Change in Major Factors Affecting Earnings Contributions to Pretax Earnings Growth

4th Quarter 2022 vs. 4th Quarter 2021

\$ Billions



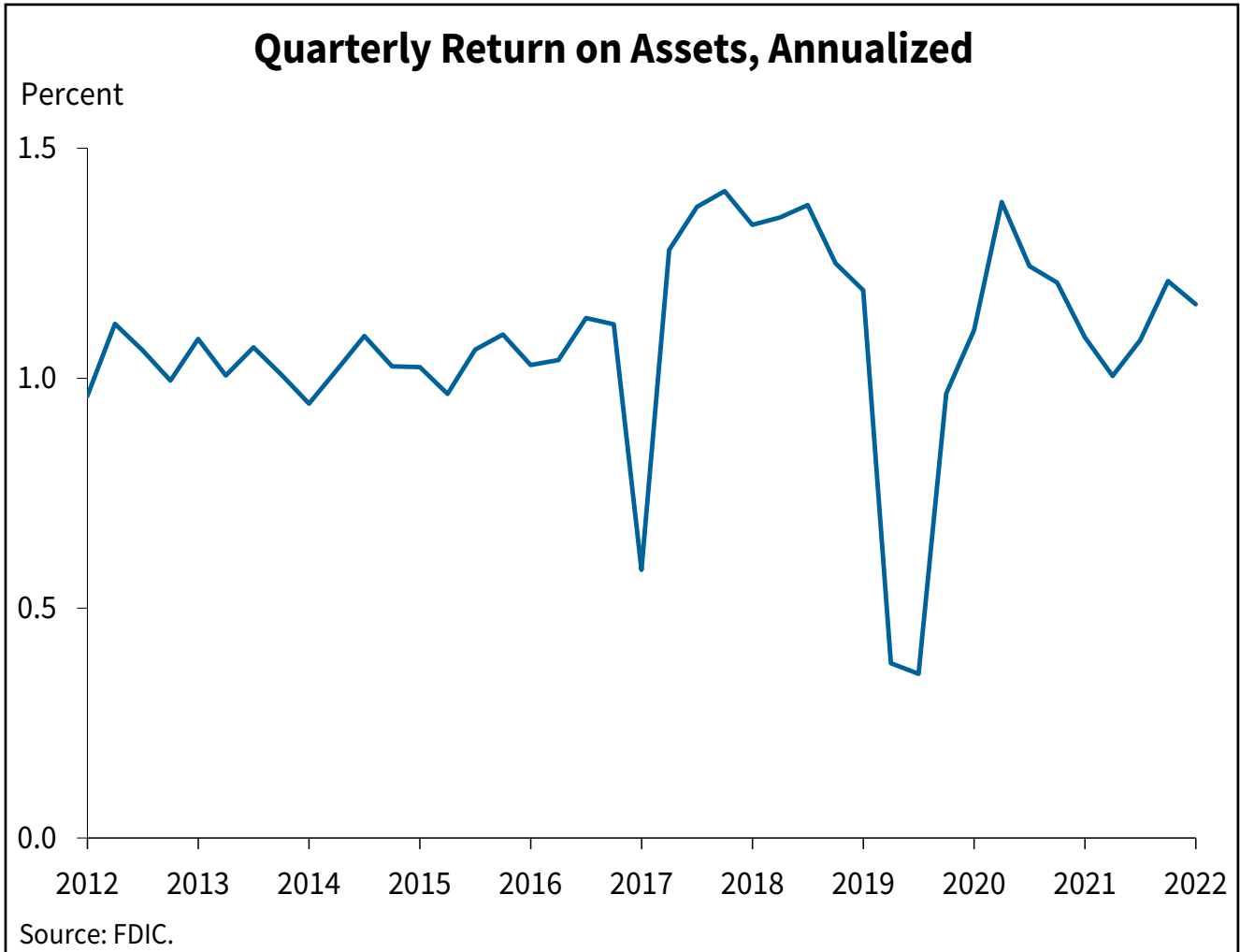
Source: FDIC.

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



Quarterly Banking Profile

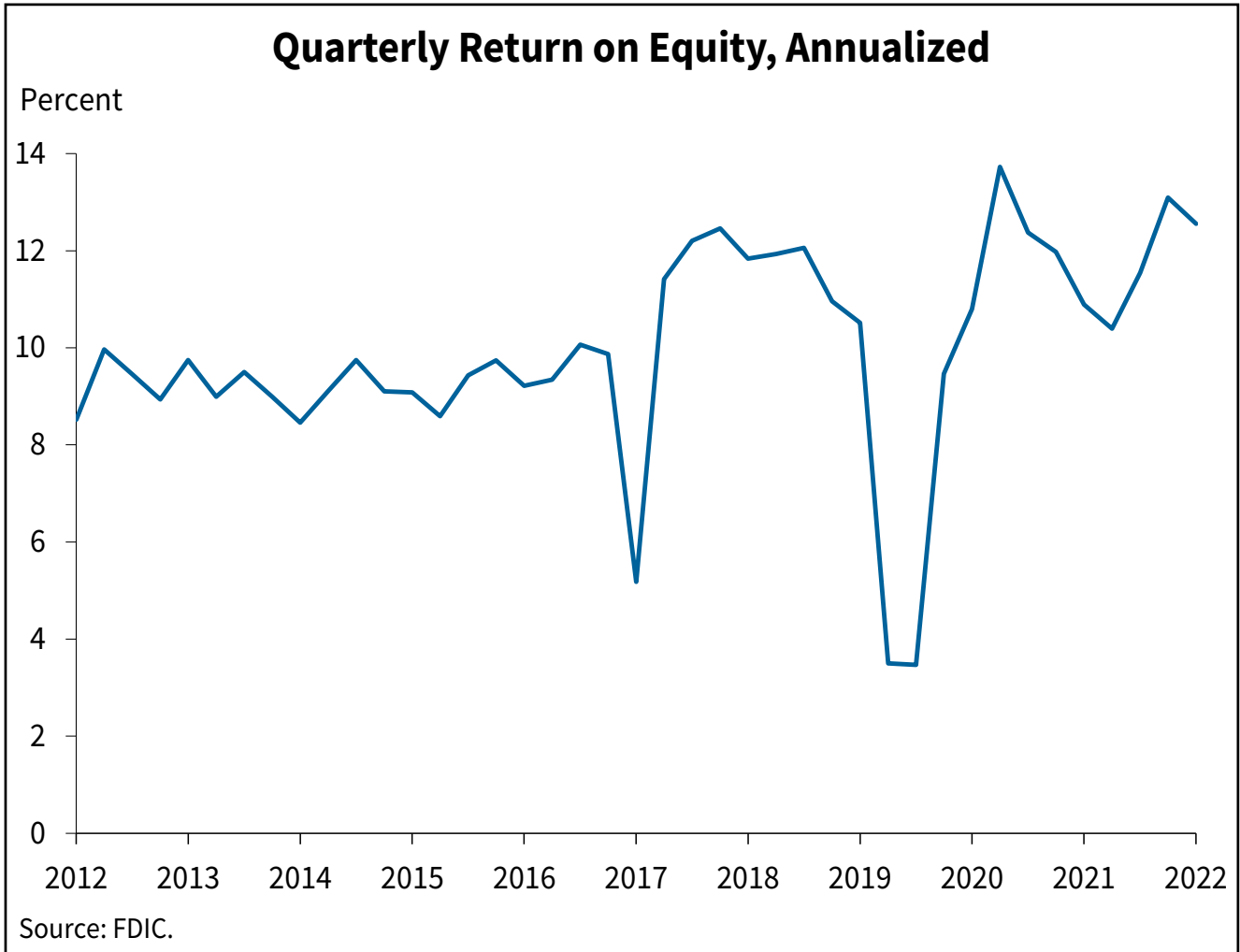
Fourth Quarter 2022





Quarterly Banking Profile

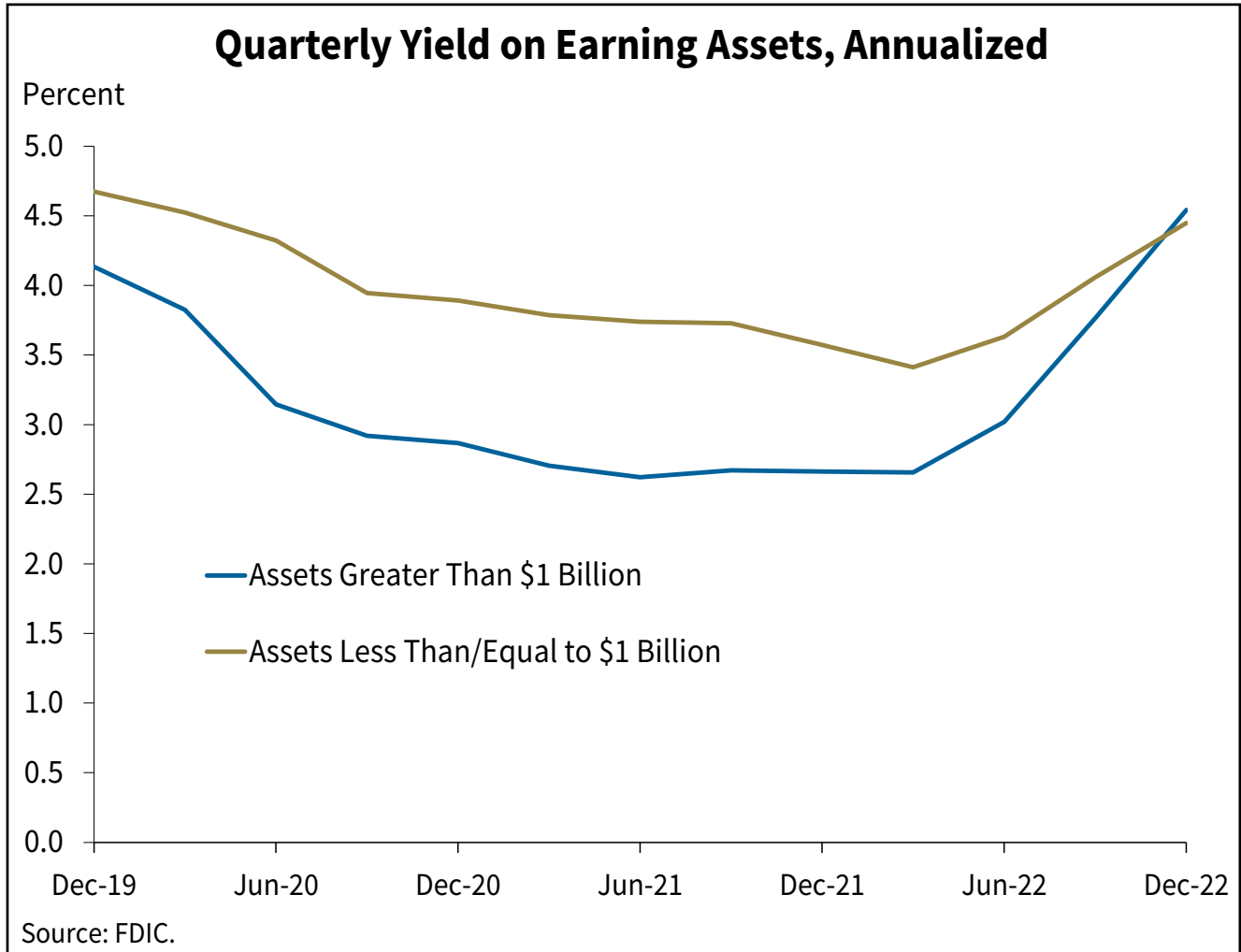
Fourth Quarter 2022





Quarterly Banking Profile

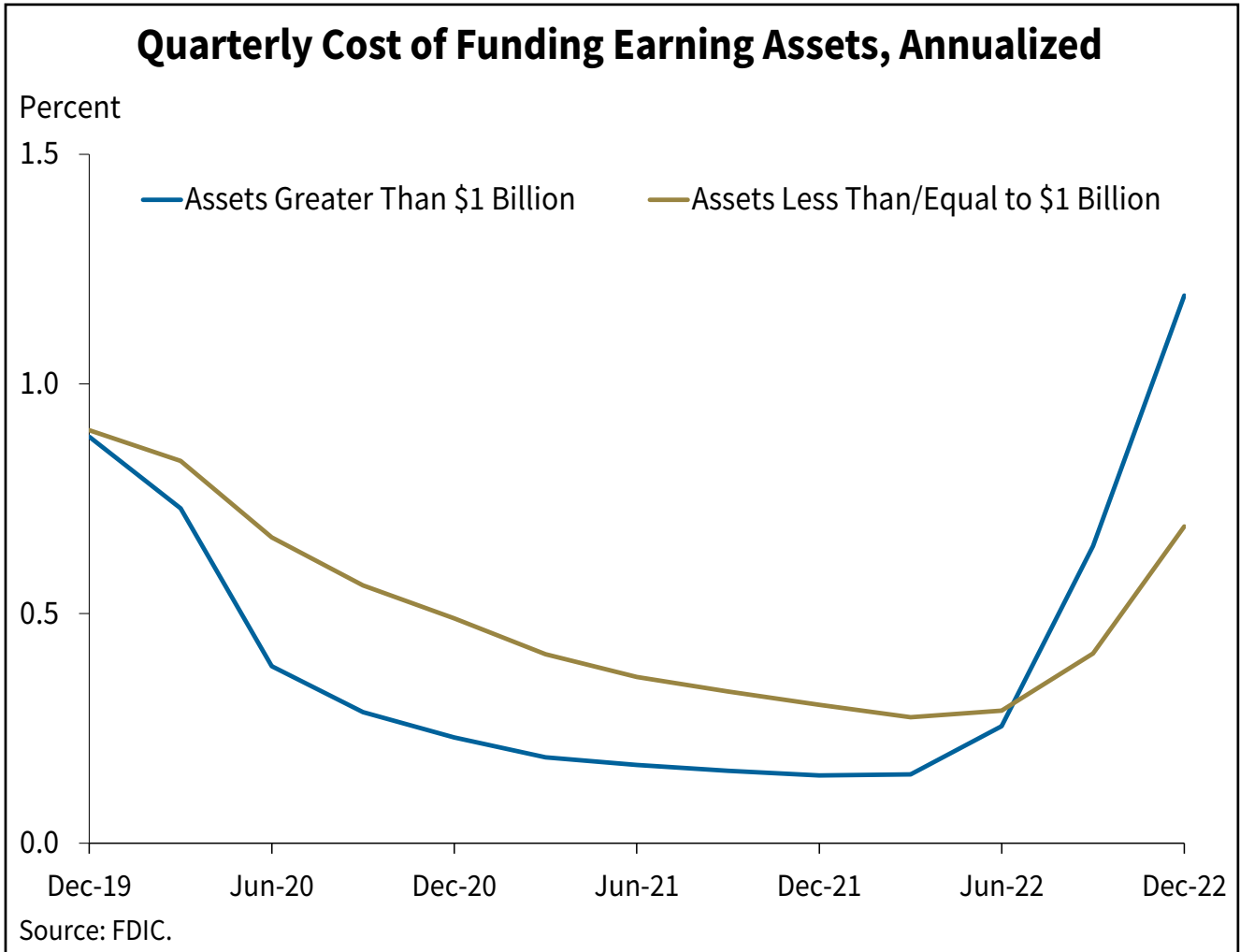
Fourth Quarter 2022





Quarterly Banking Profile

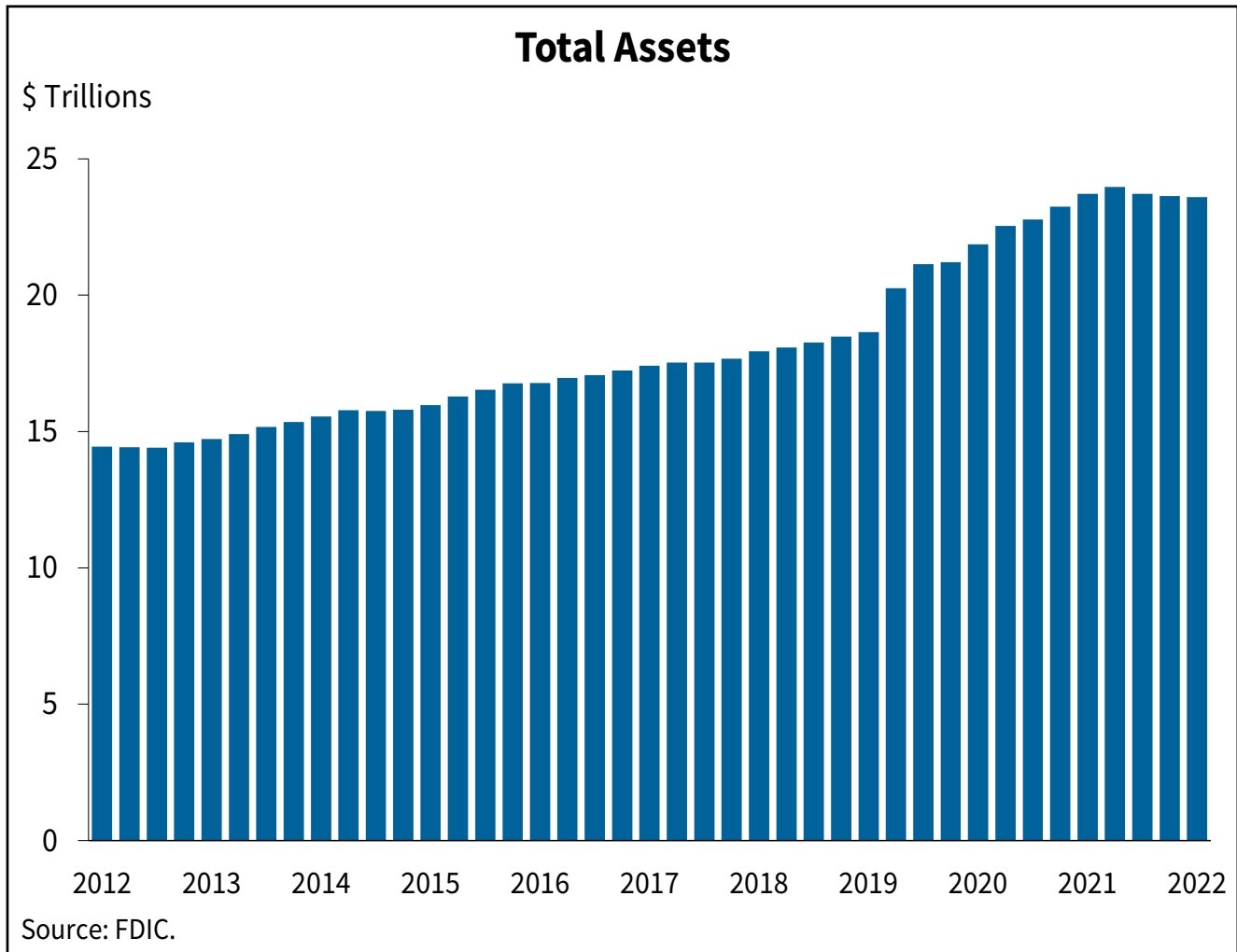
Fourth Quarter 2022





Quarterly Banking Profile

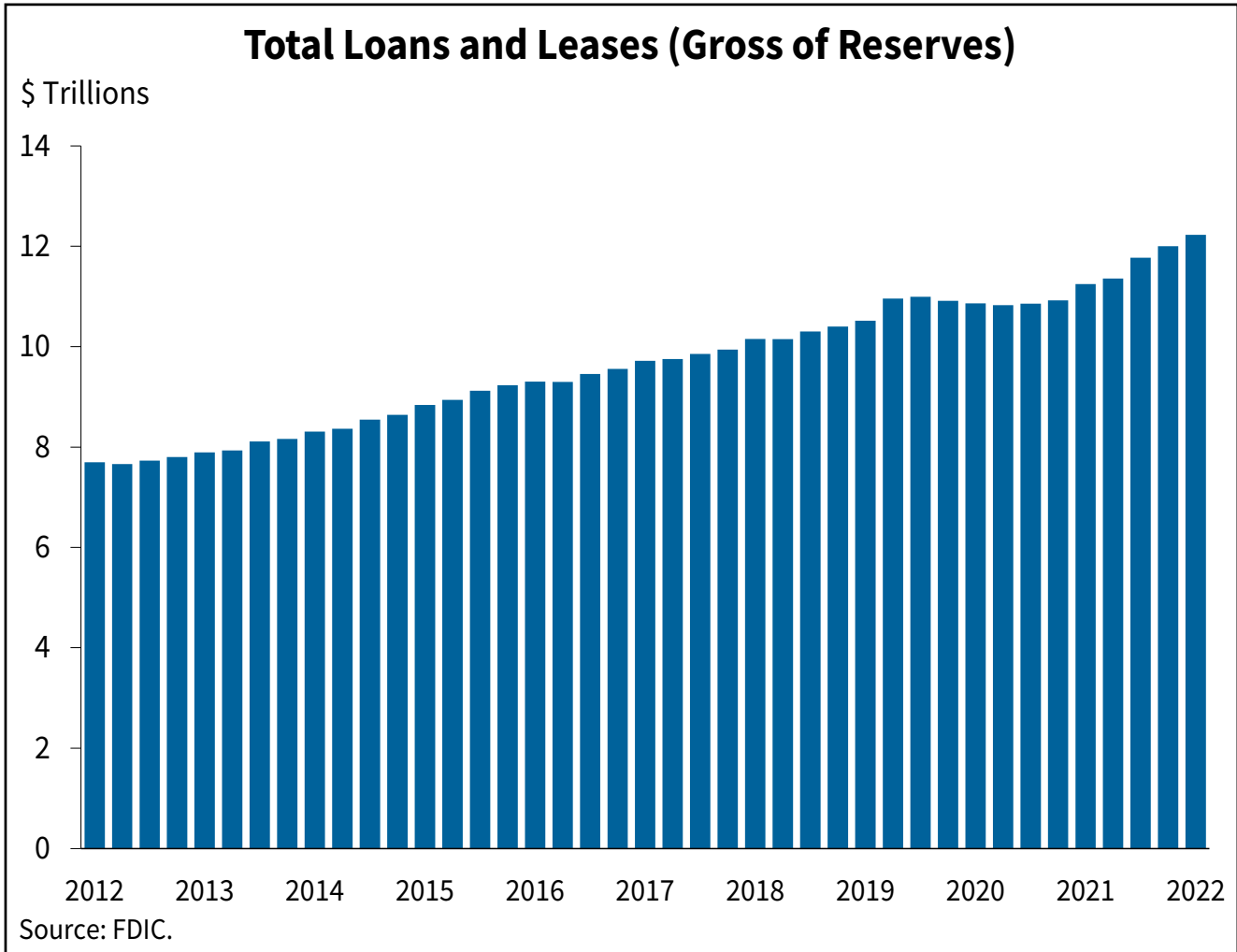
Fourth Quarter 2022





Quarterly Banking Profile

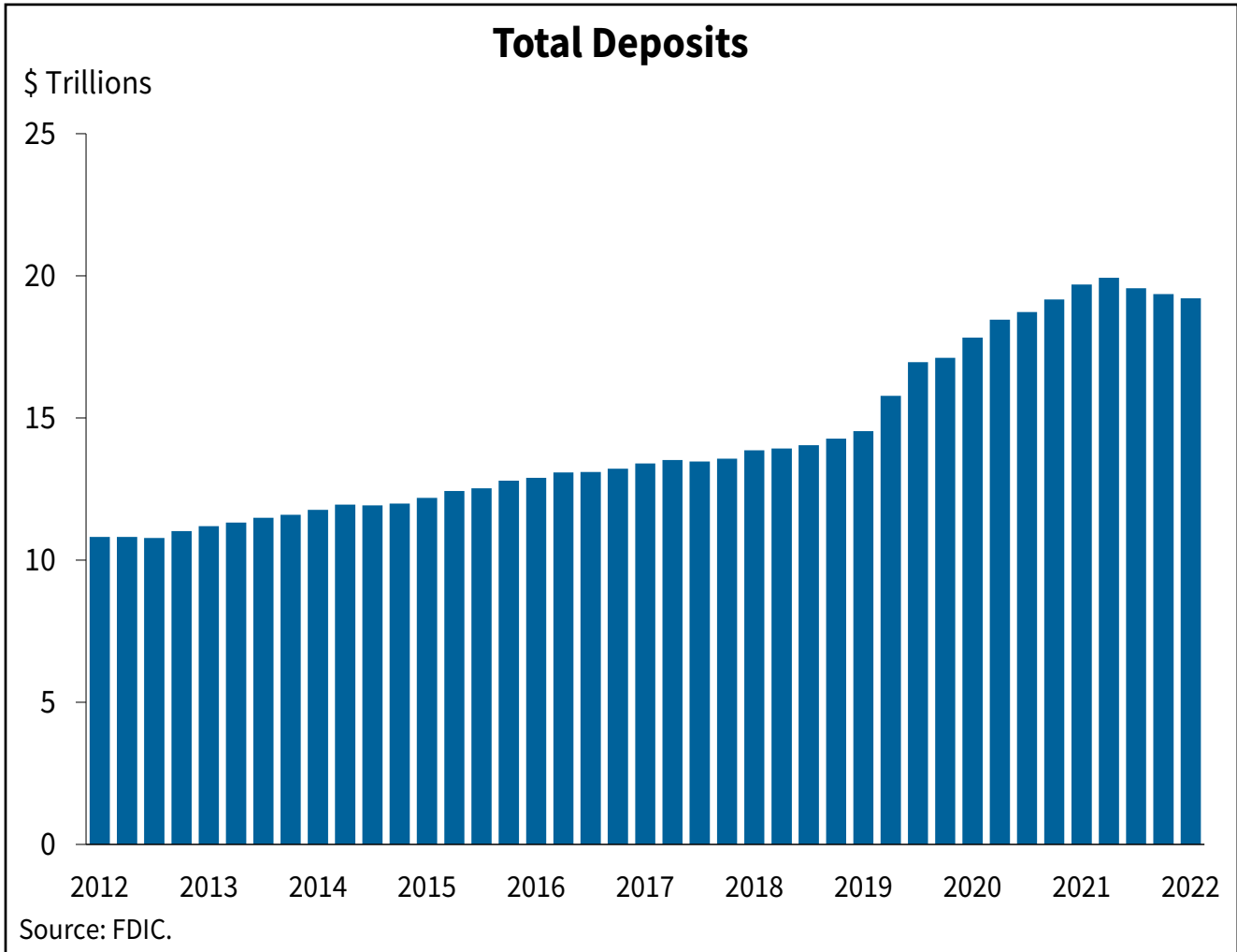
Fourth Quarter 2022





Quarterly Banking Profile

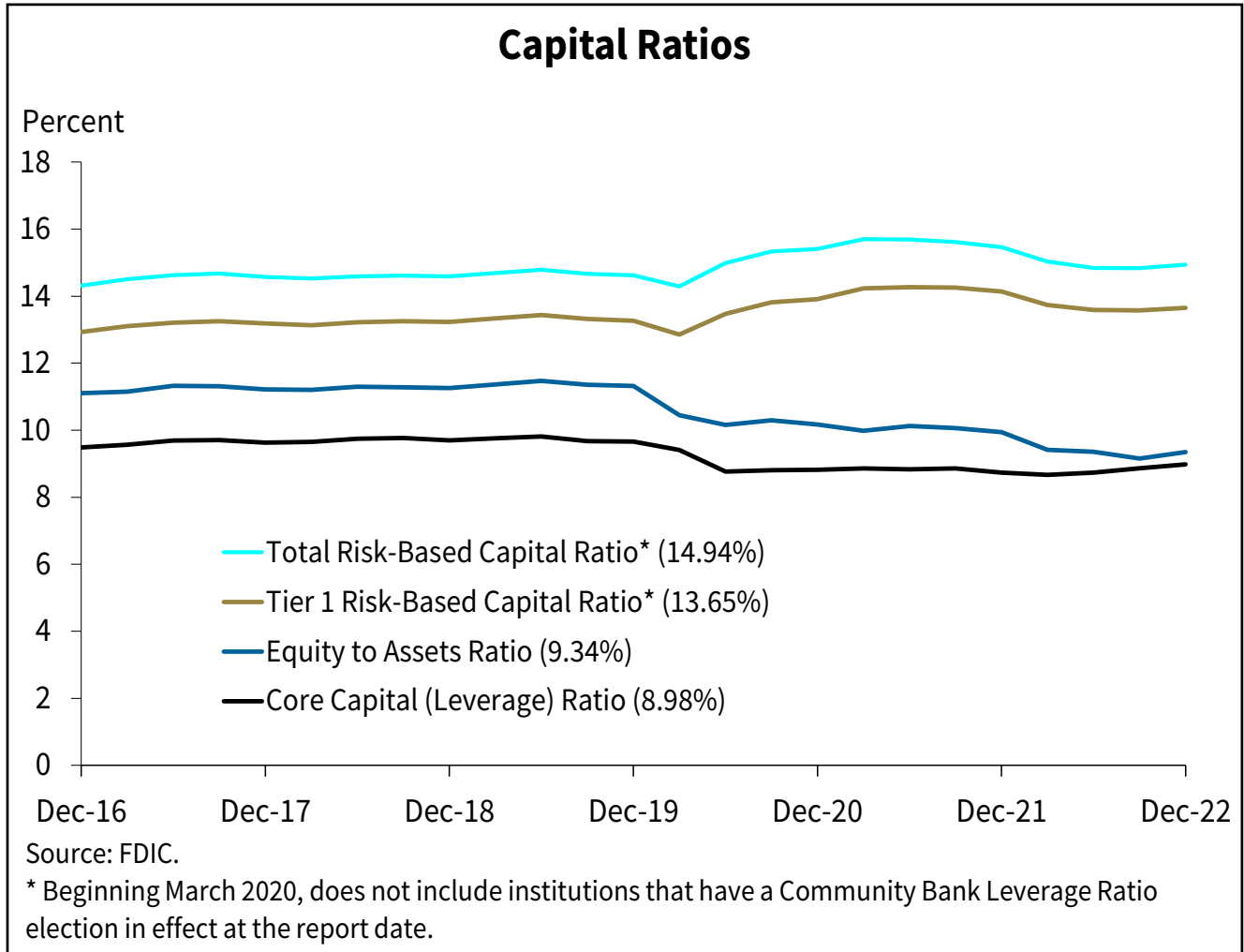
Fourth Quarter 2022





Quarterly Banking Profile

Fourth Quarter 2022

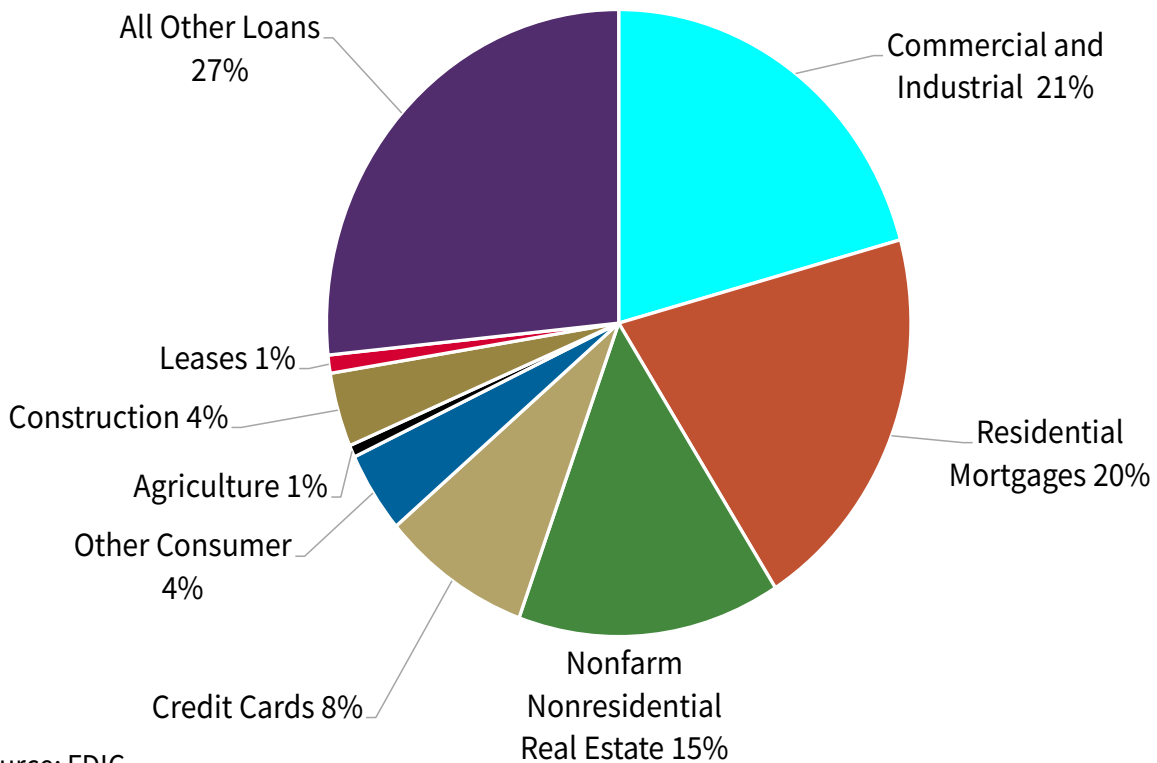




Quarterly Banking Profile

Fourth Quarter 2022

Loan Portfolio Composition as of December 31, 2022

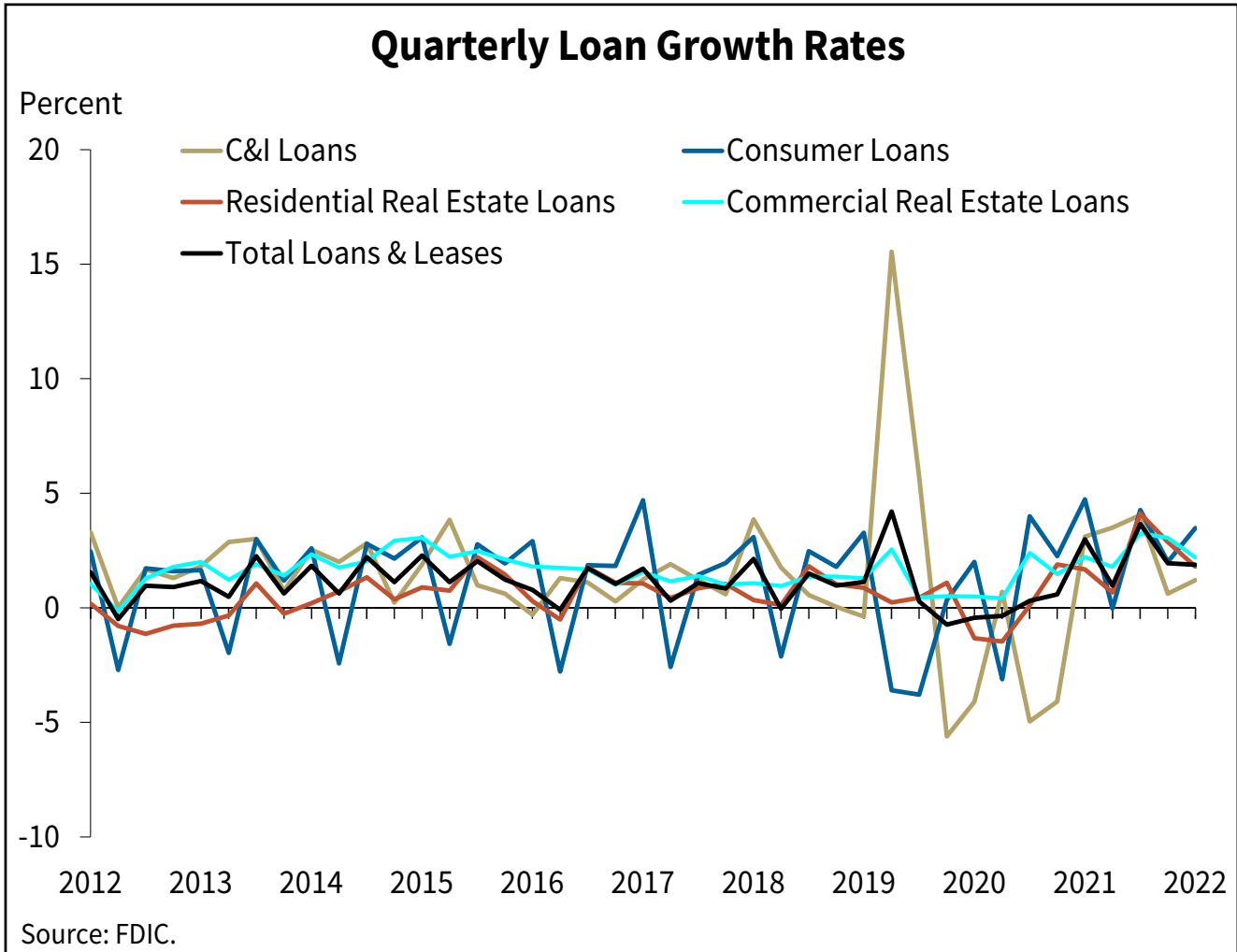


Source: FDIC.



Quarterly Banking Profile

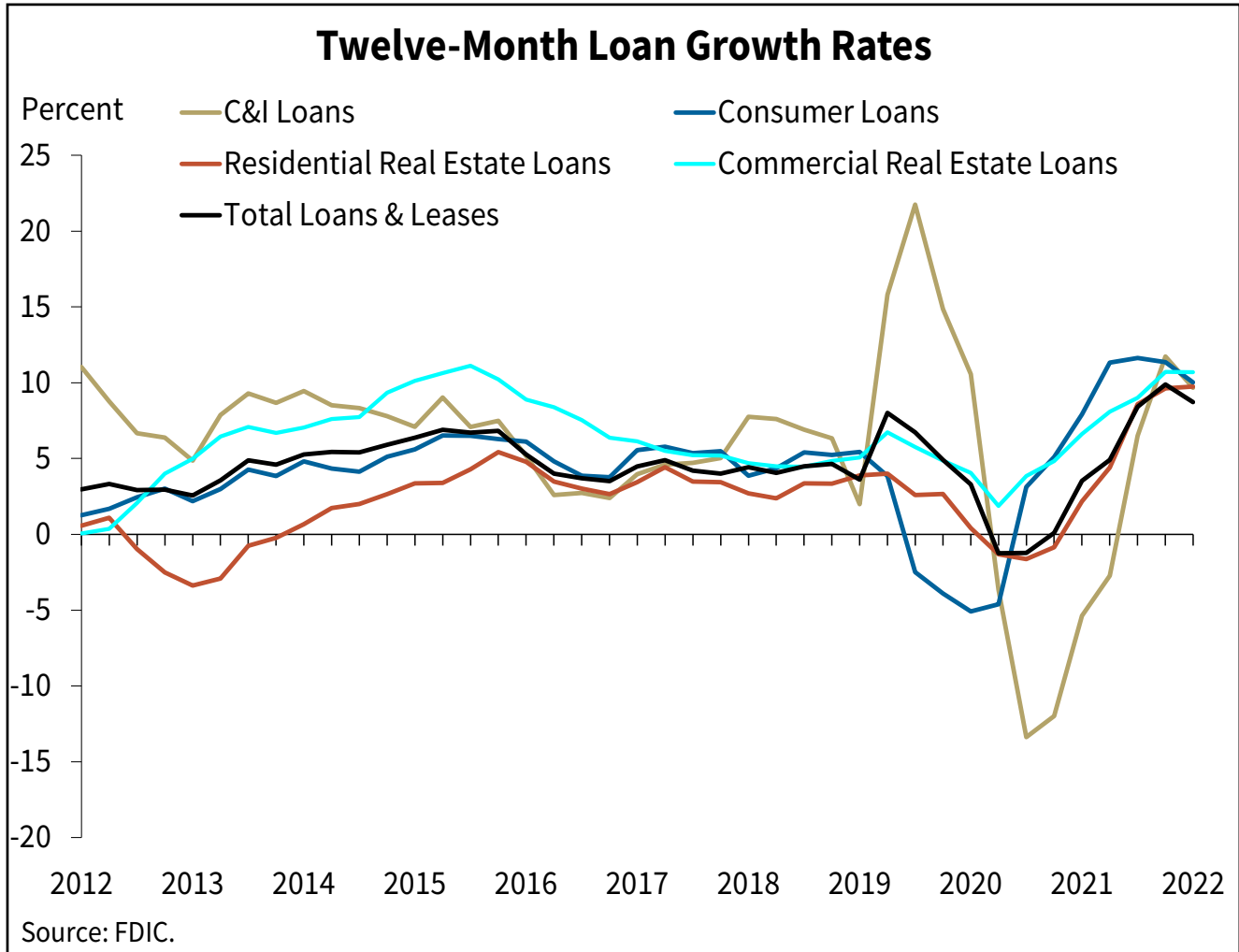
Fourth Quarter 2022





Quarterly Banking Profile

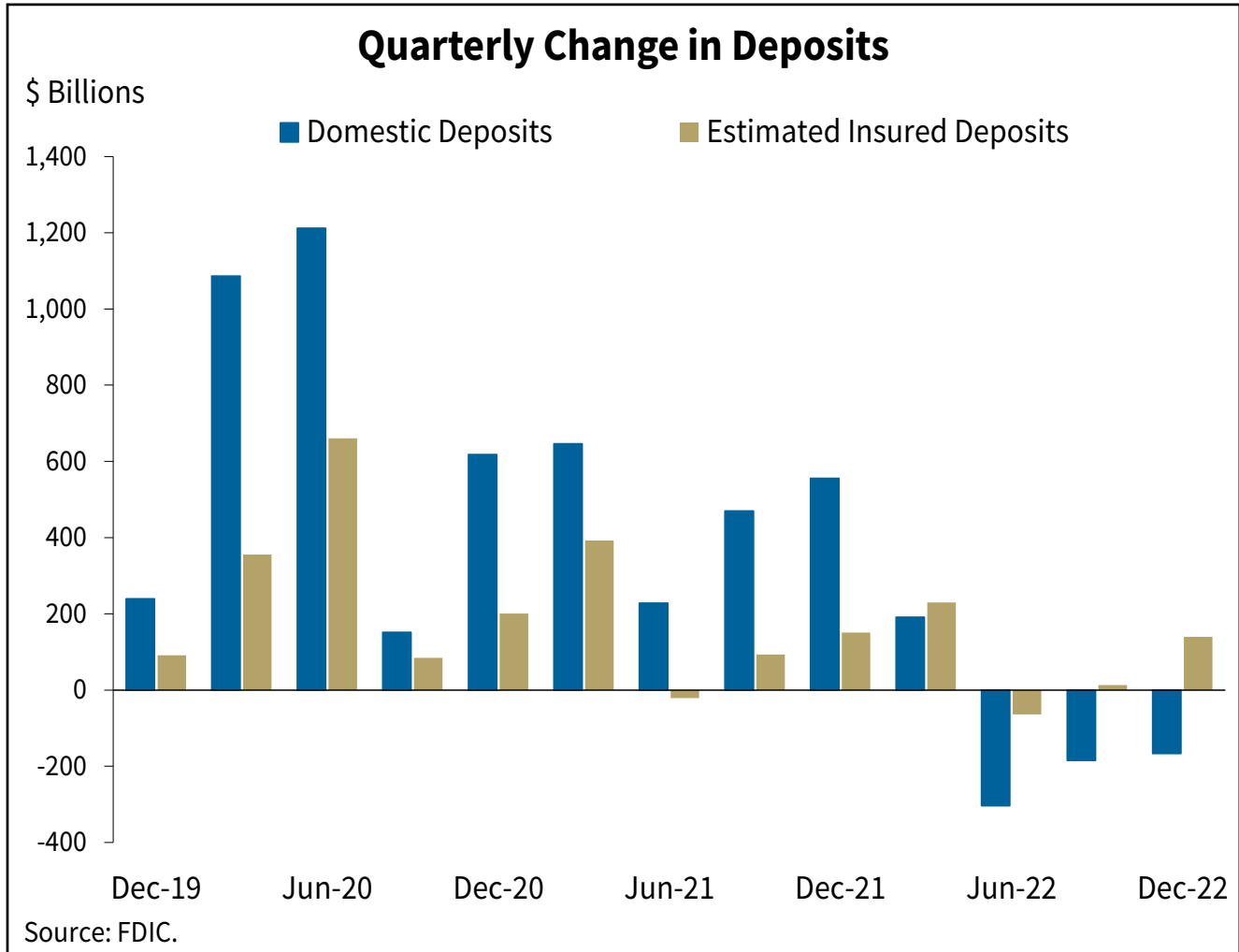
Fourth Quarter 2022





Quarterly Banking Profile

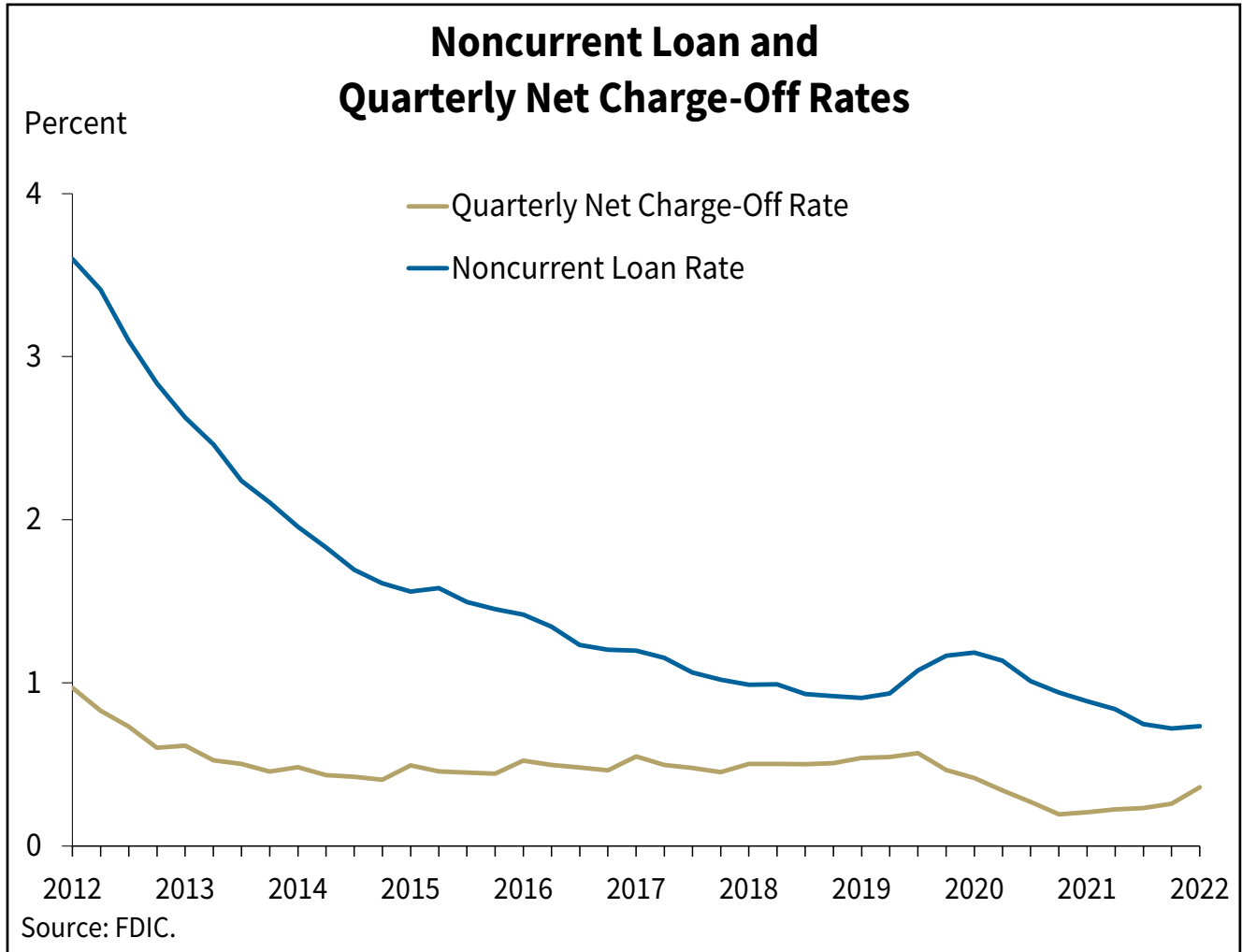
Fourth Quarter 2022





Quarterly Banking Profile

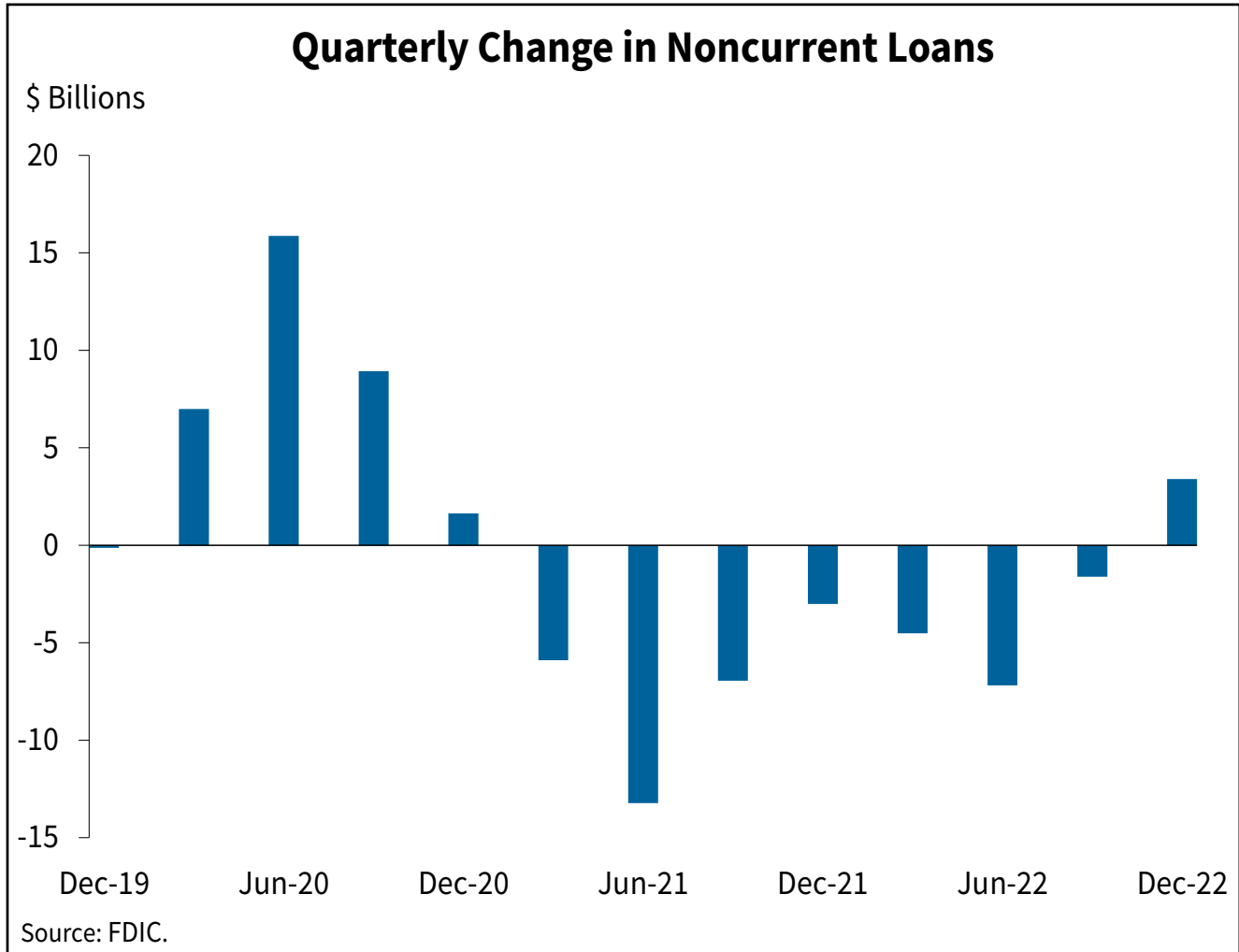
Fourth Quarter 2022





Quarterly Banking Profile

Fourth Quarter 2022





Quarterly Banking Profile

Fourth Quarter 2022

