

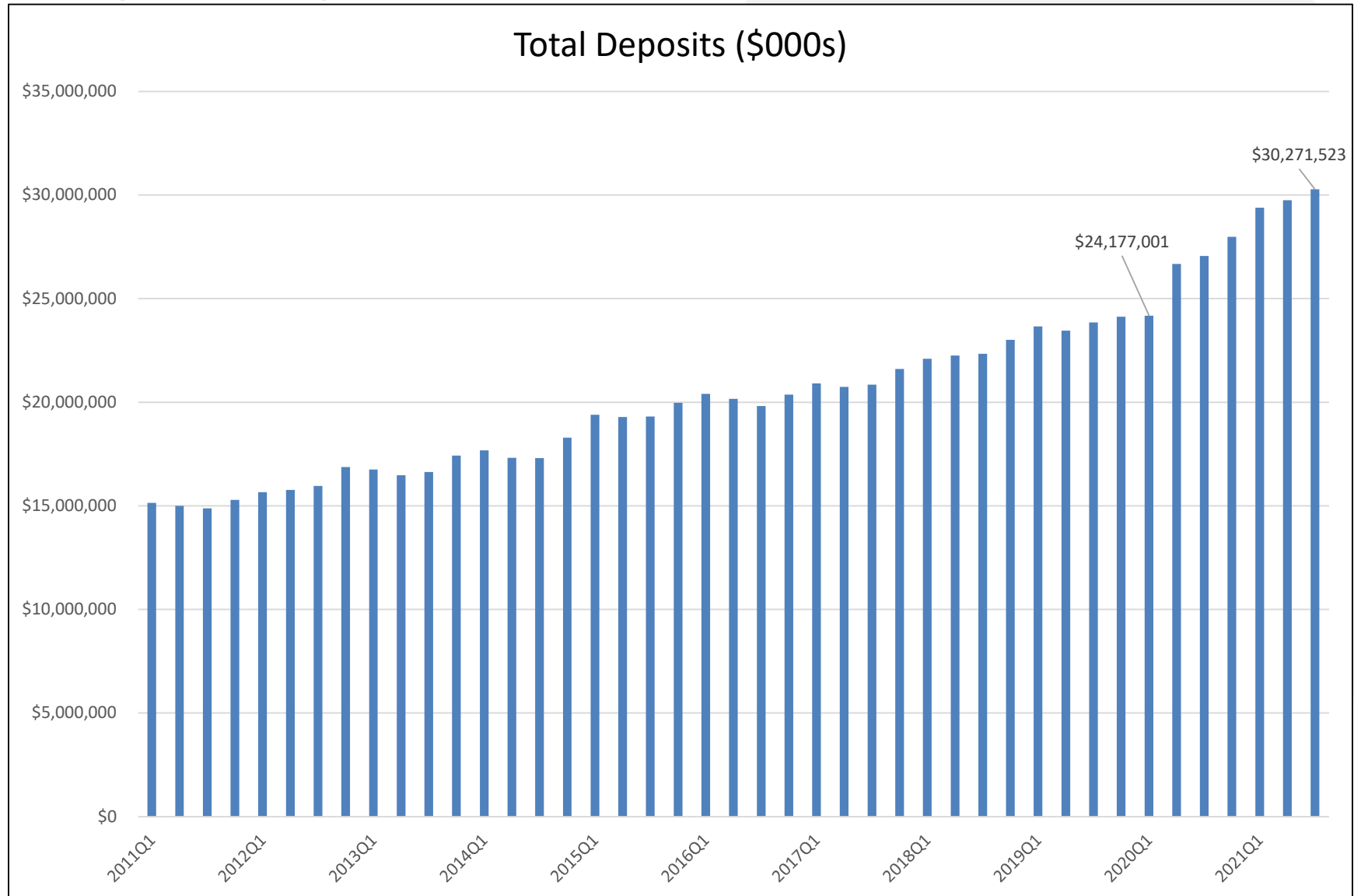


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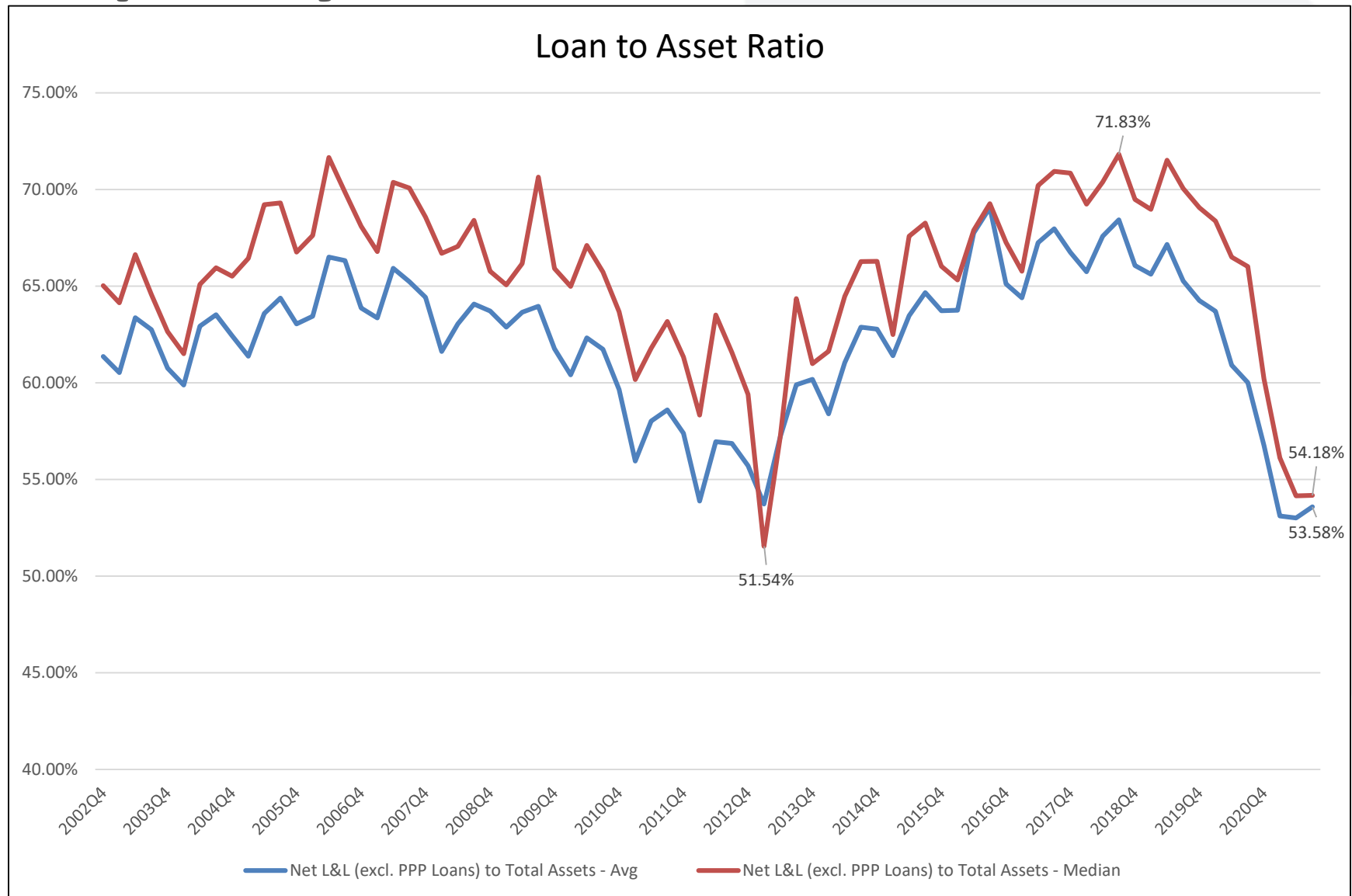
Division of Banking

Deposit Growth and Related Impacts

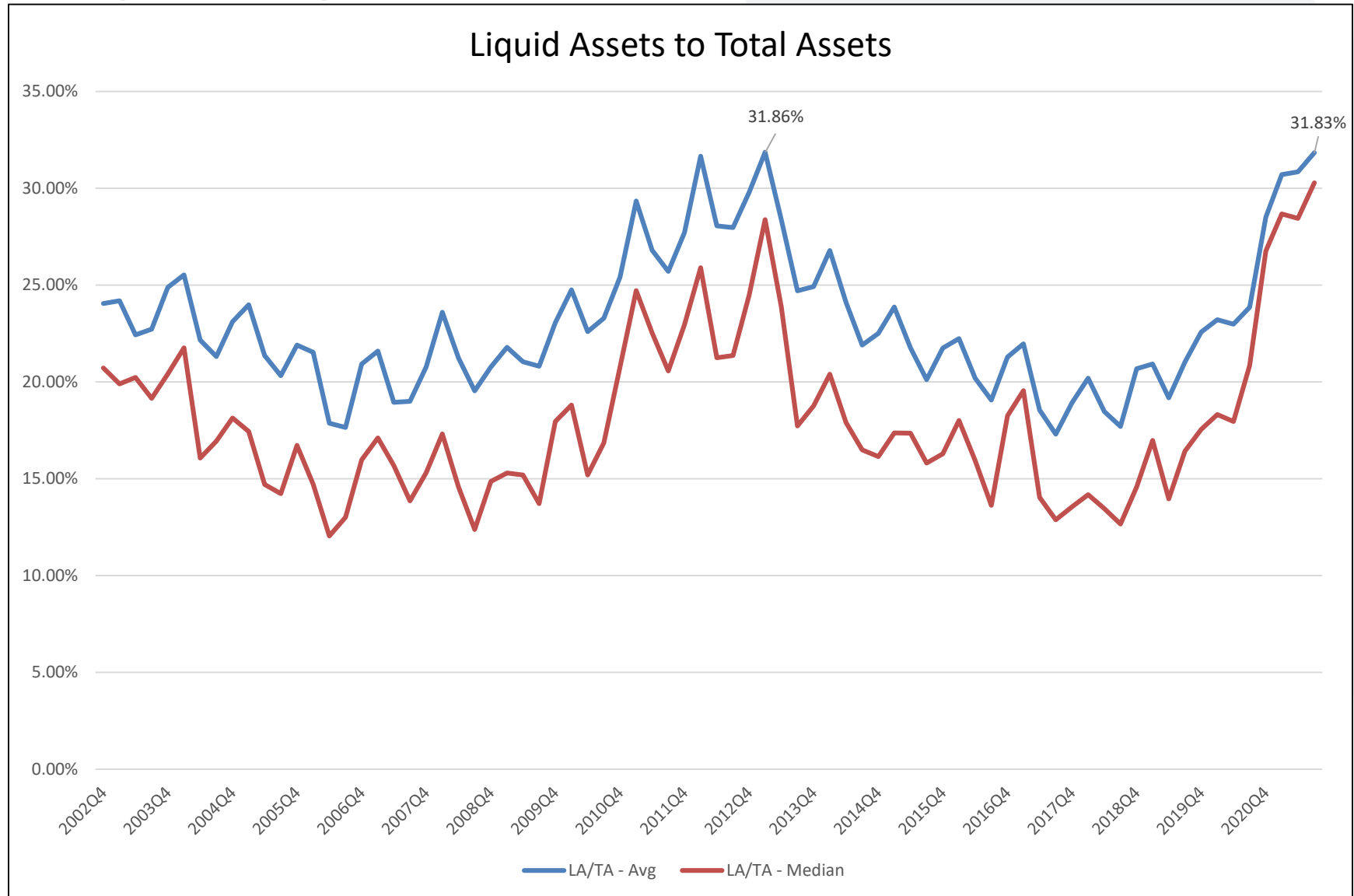
Liquidity Trends



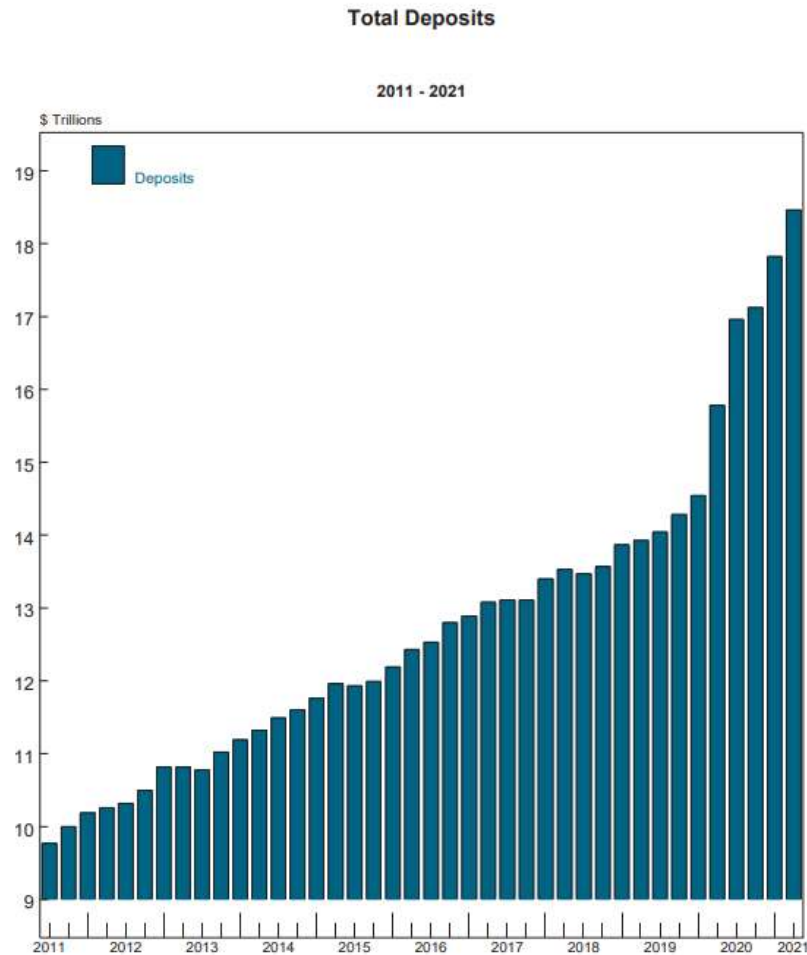
Liquidity Trends



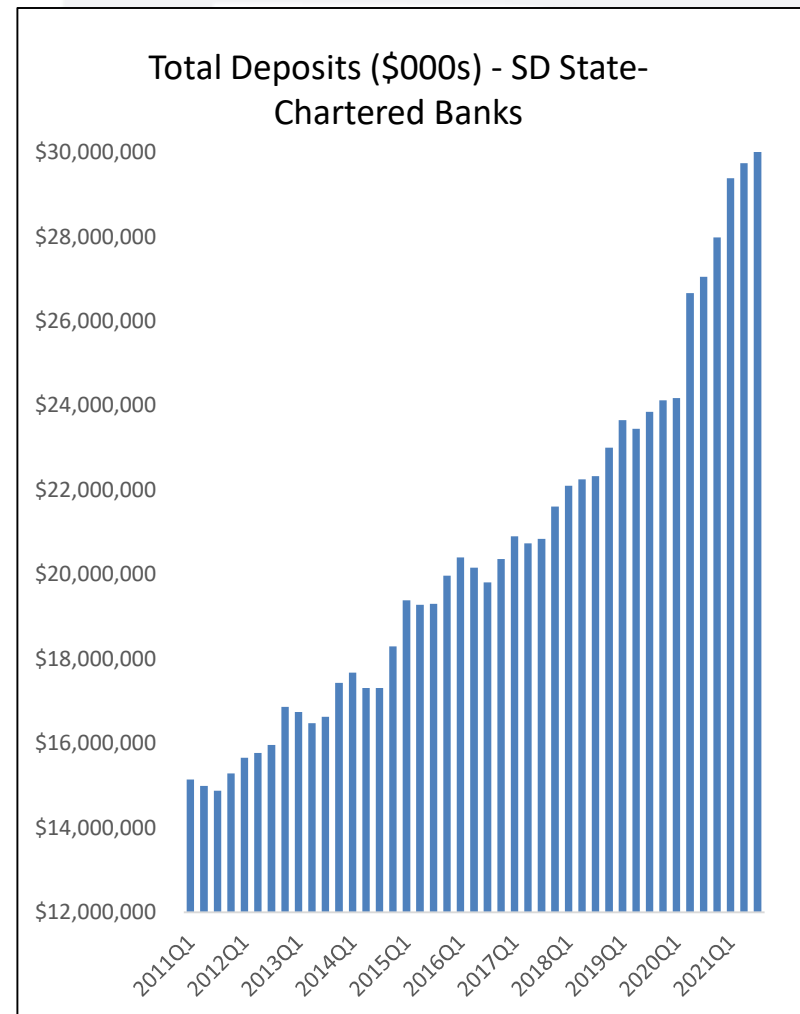
Liquidity Trends



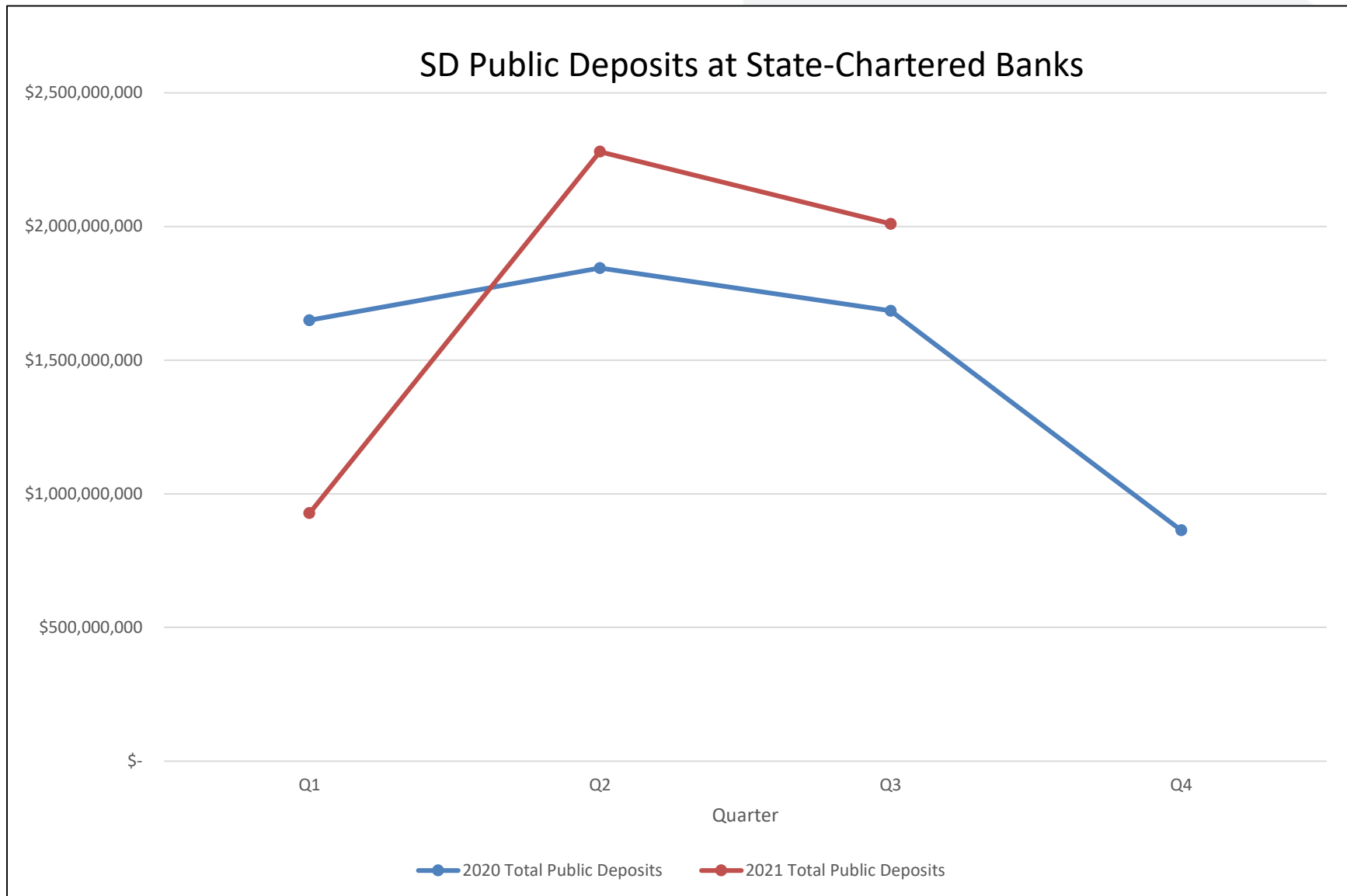
Liquidity Trends



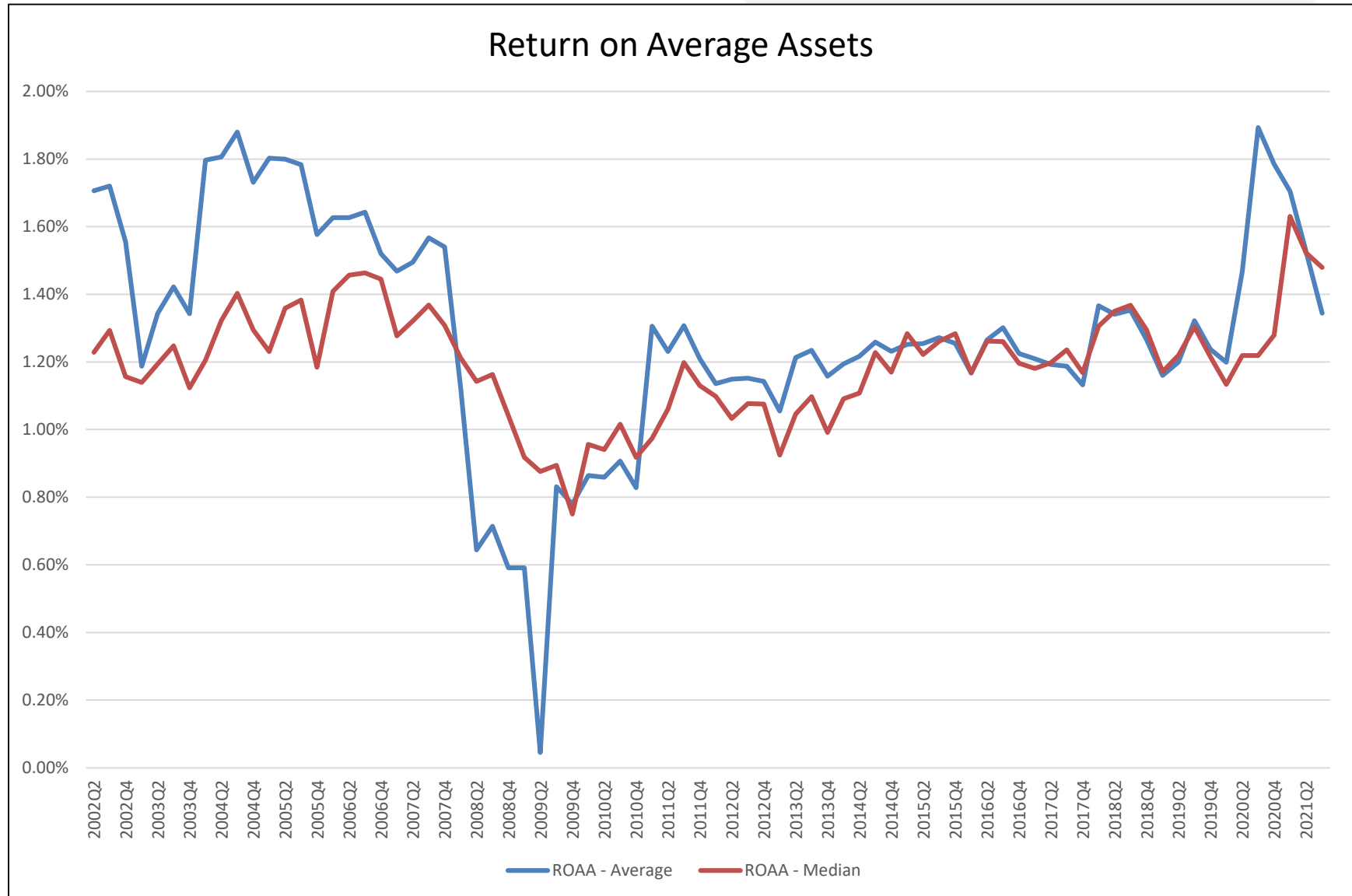
Source: Q1 2021 FDIC Quarterly Banking Profile;
All Commercial Banks



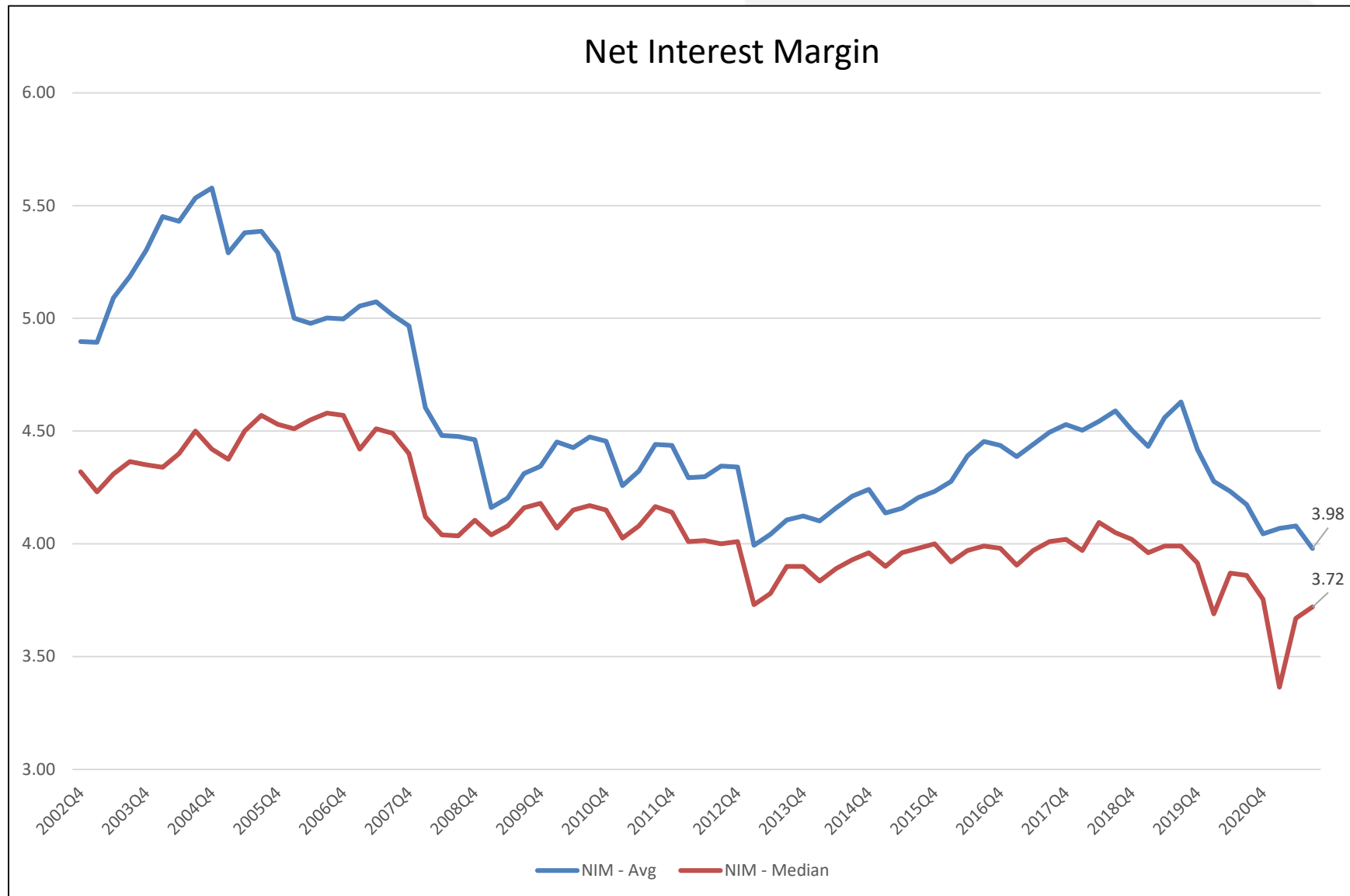
Liquidity Trends



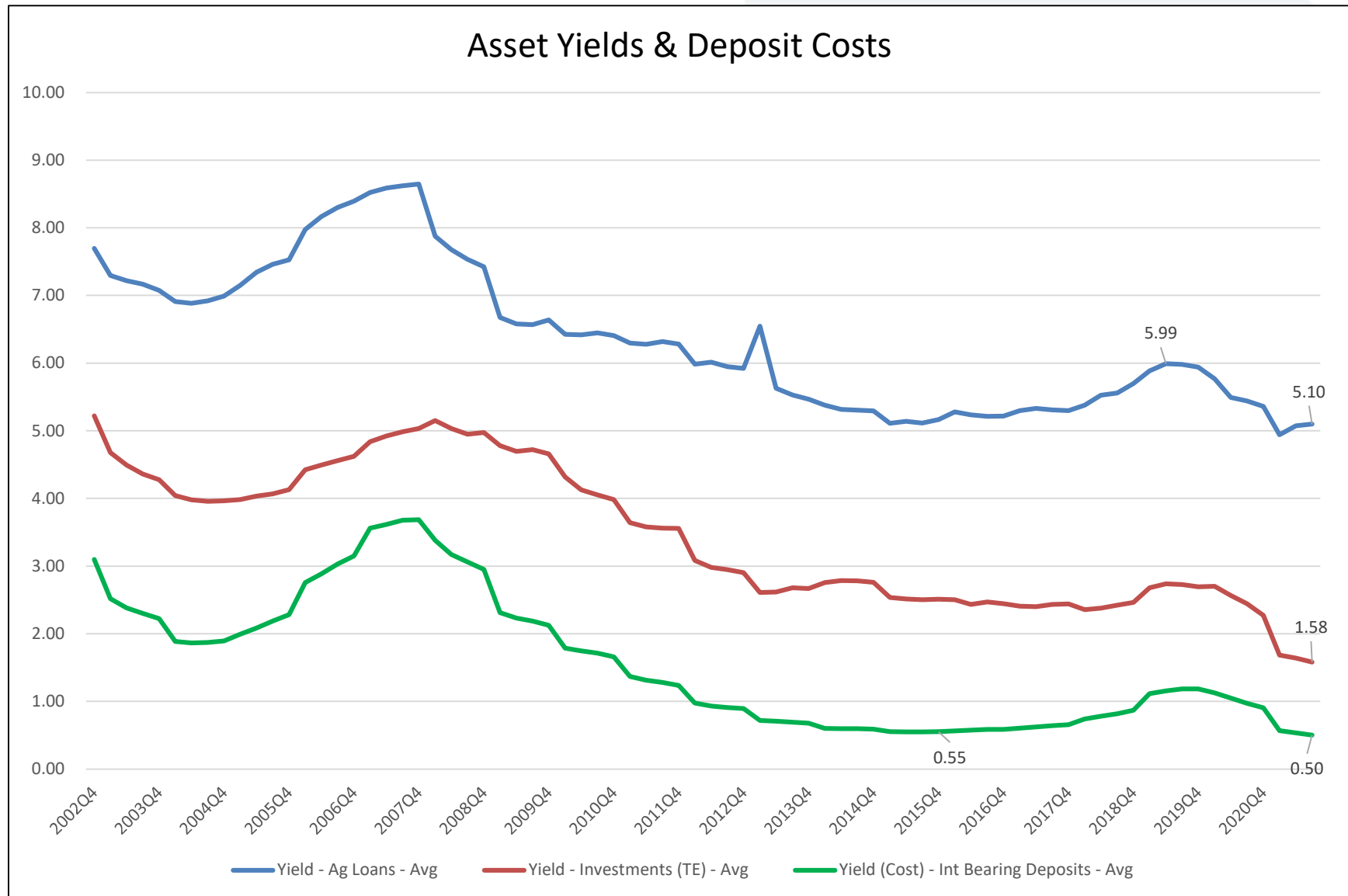
Earnings Trends



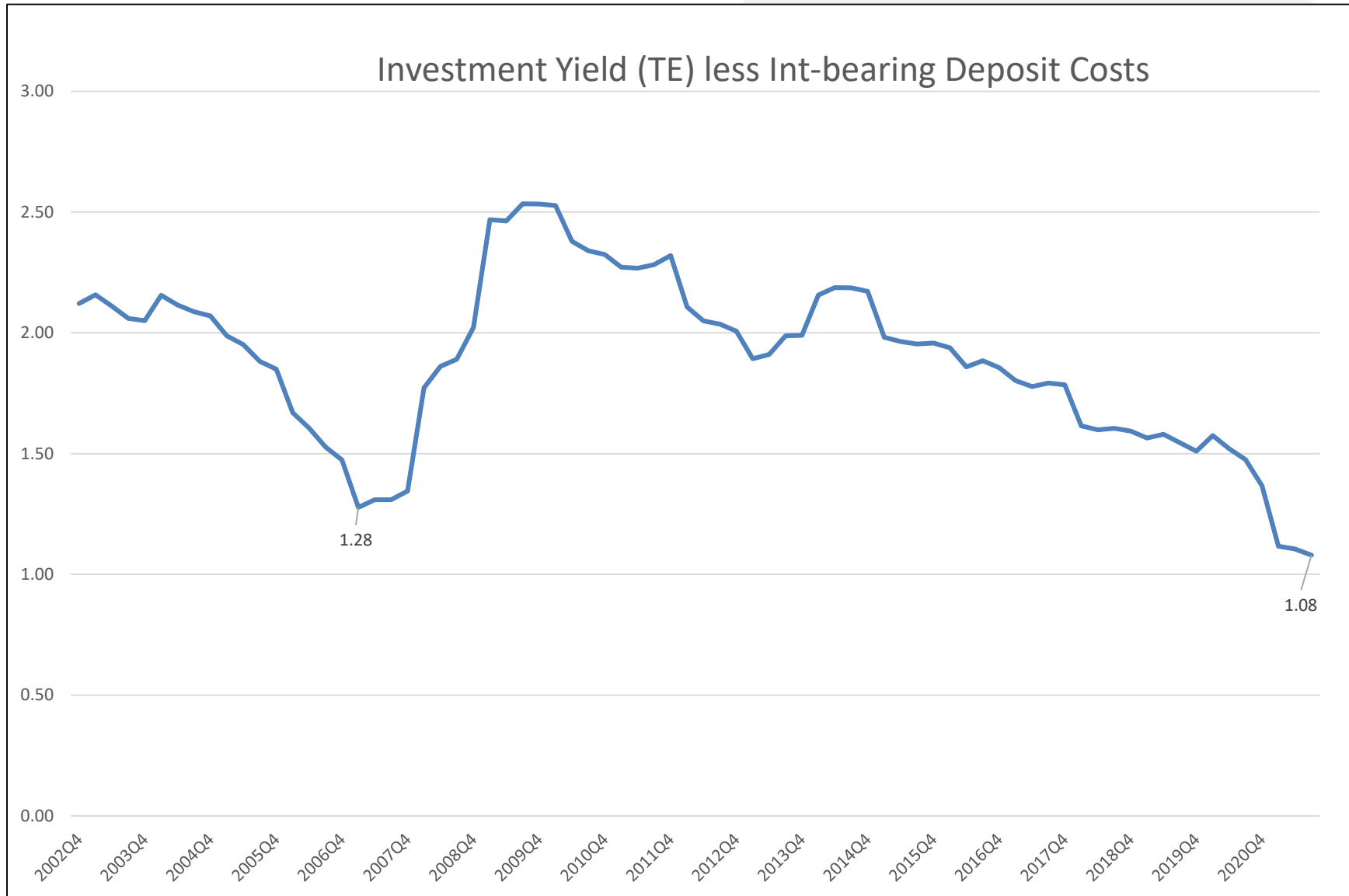
Earnings Trends



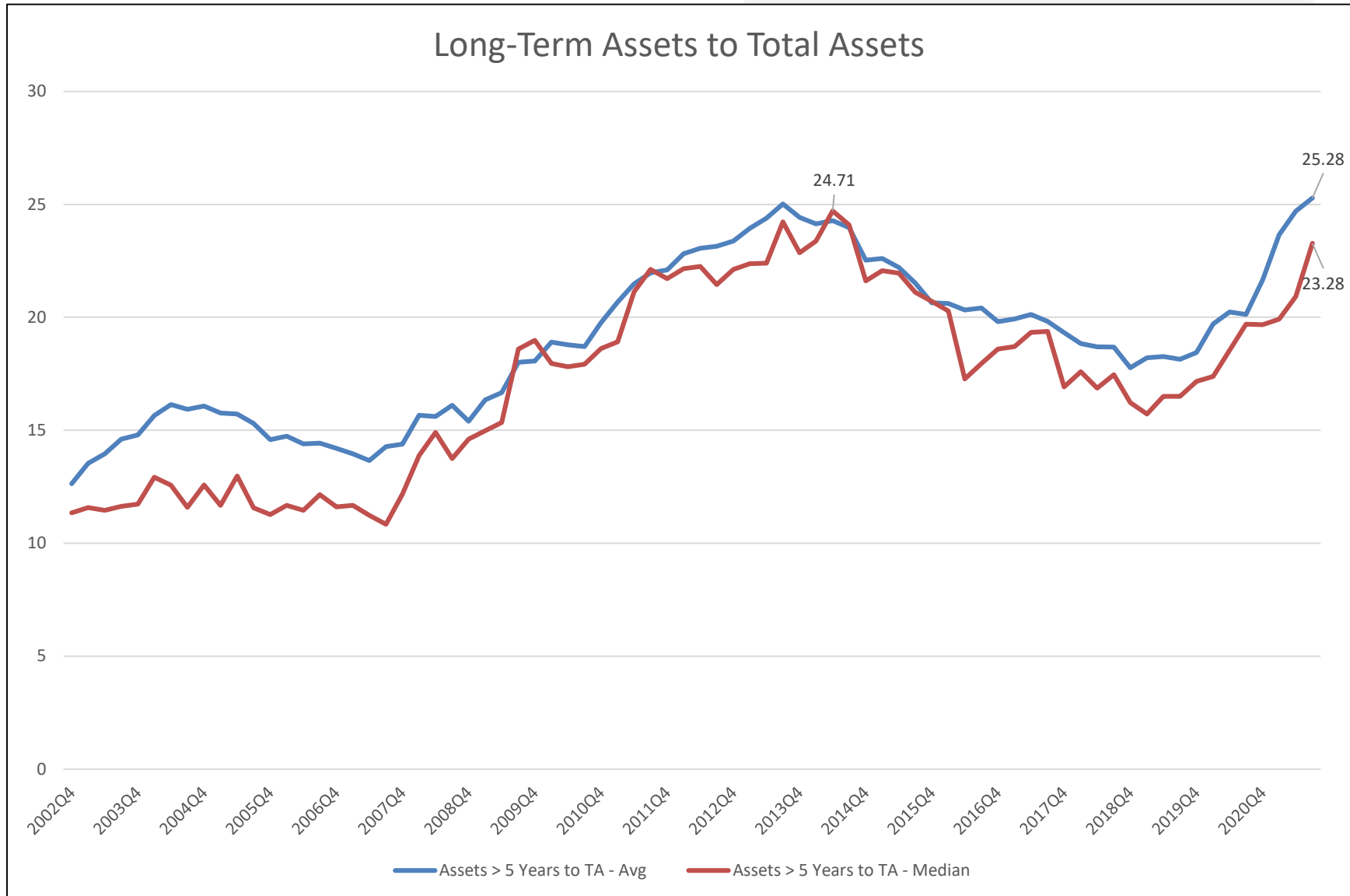
Earnings Trends



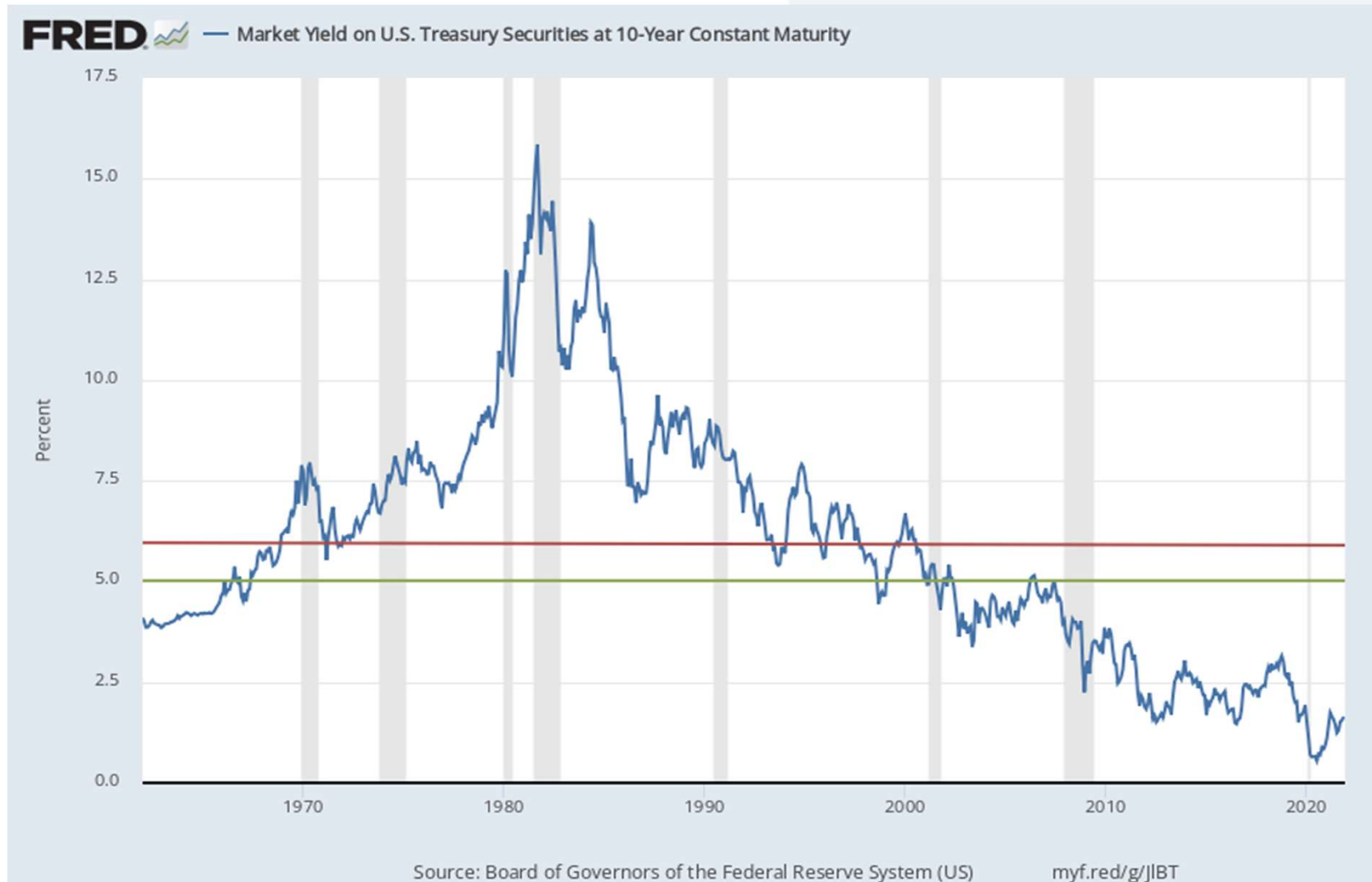
Earnings Trends



Earnings Trends

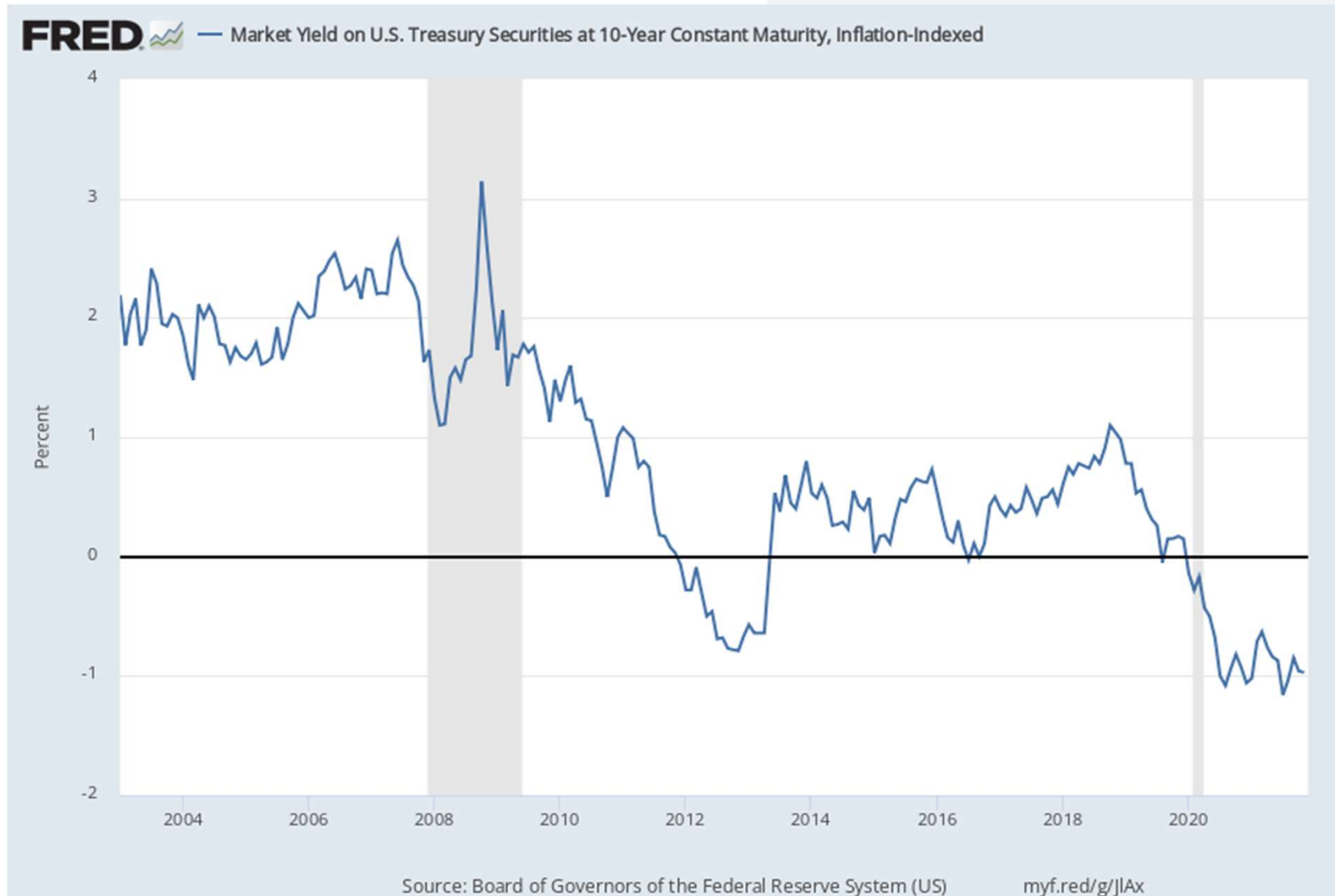


Earnings Trends

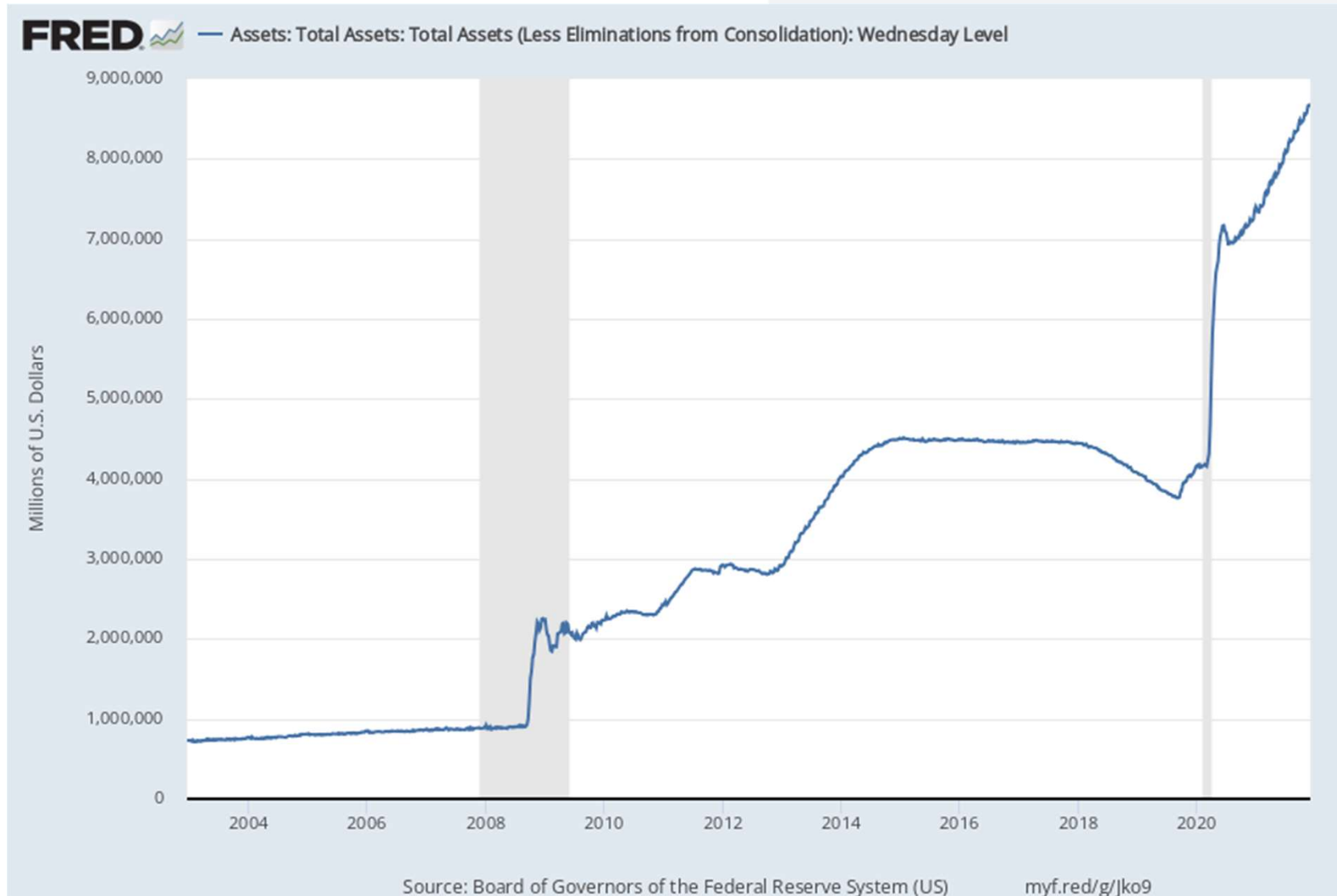


Red Line = Average 1962 to Present (5.96%); Green Line = Average 1962 to Present, excluding 1978-1987 (5.02%)

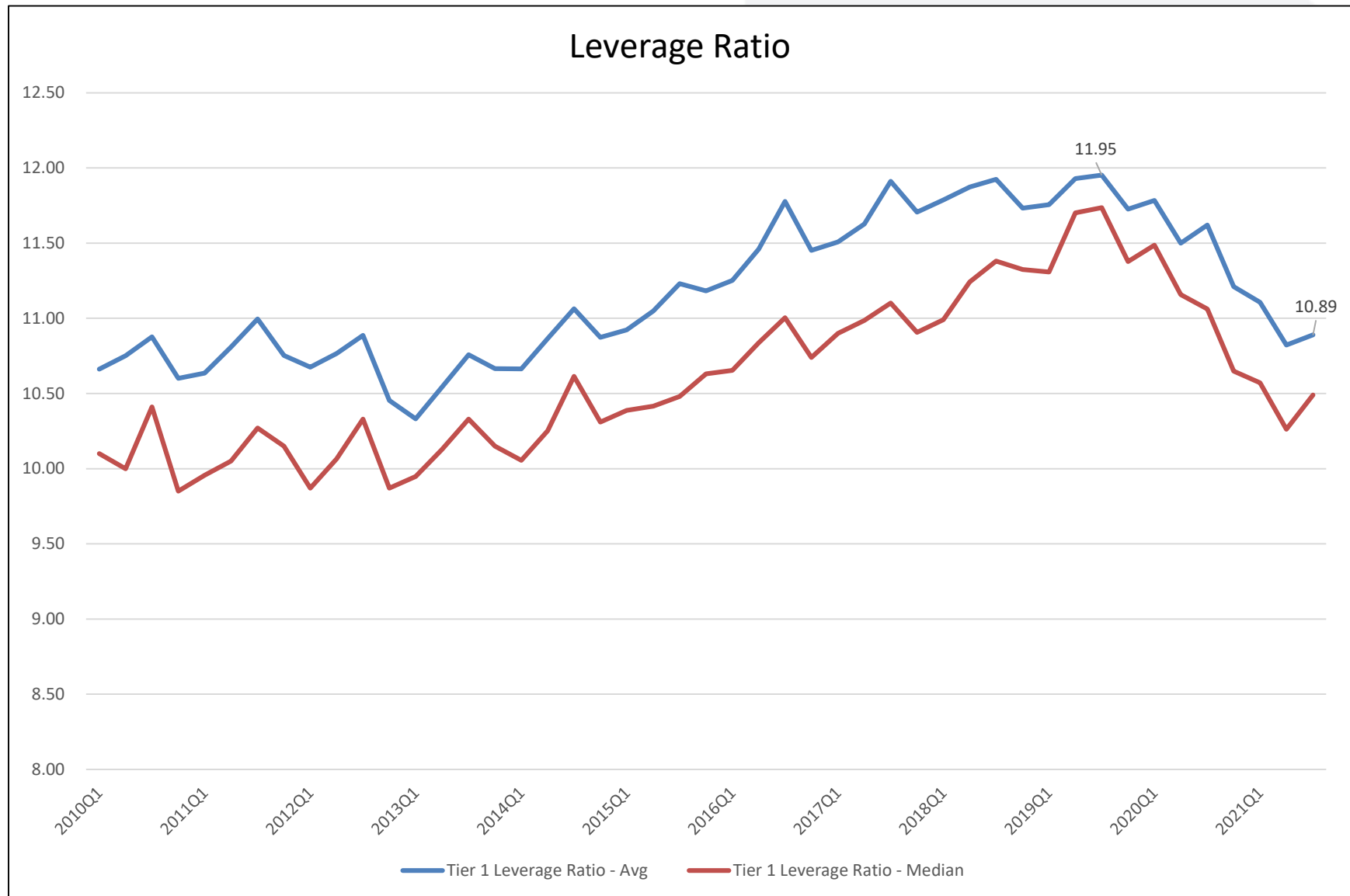
Earnings Trends



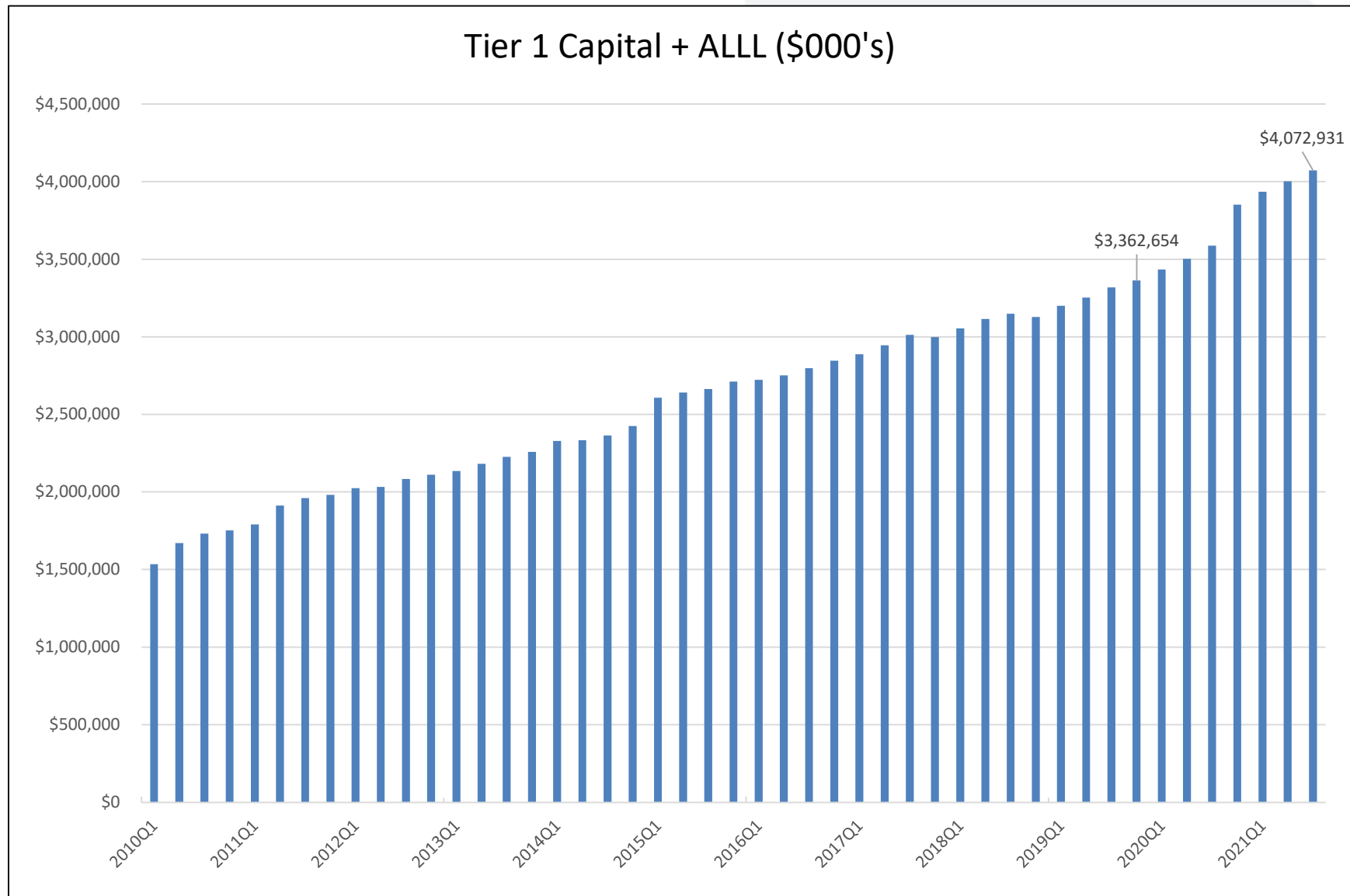
Earnings Trends



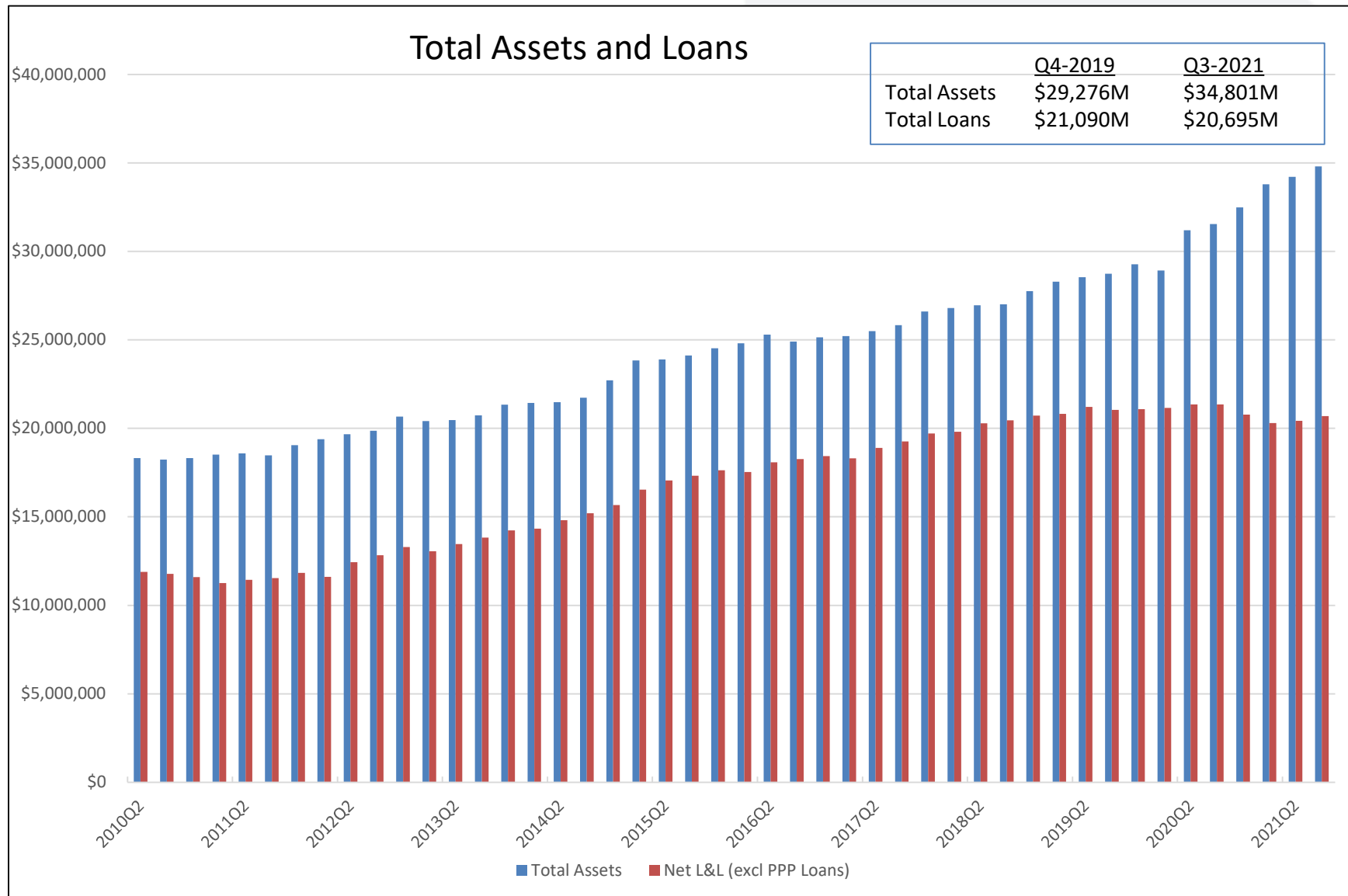
Capital Trends



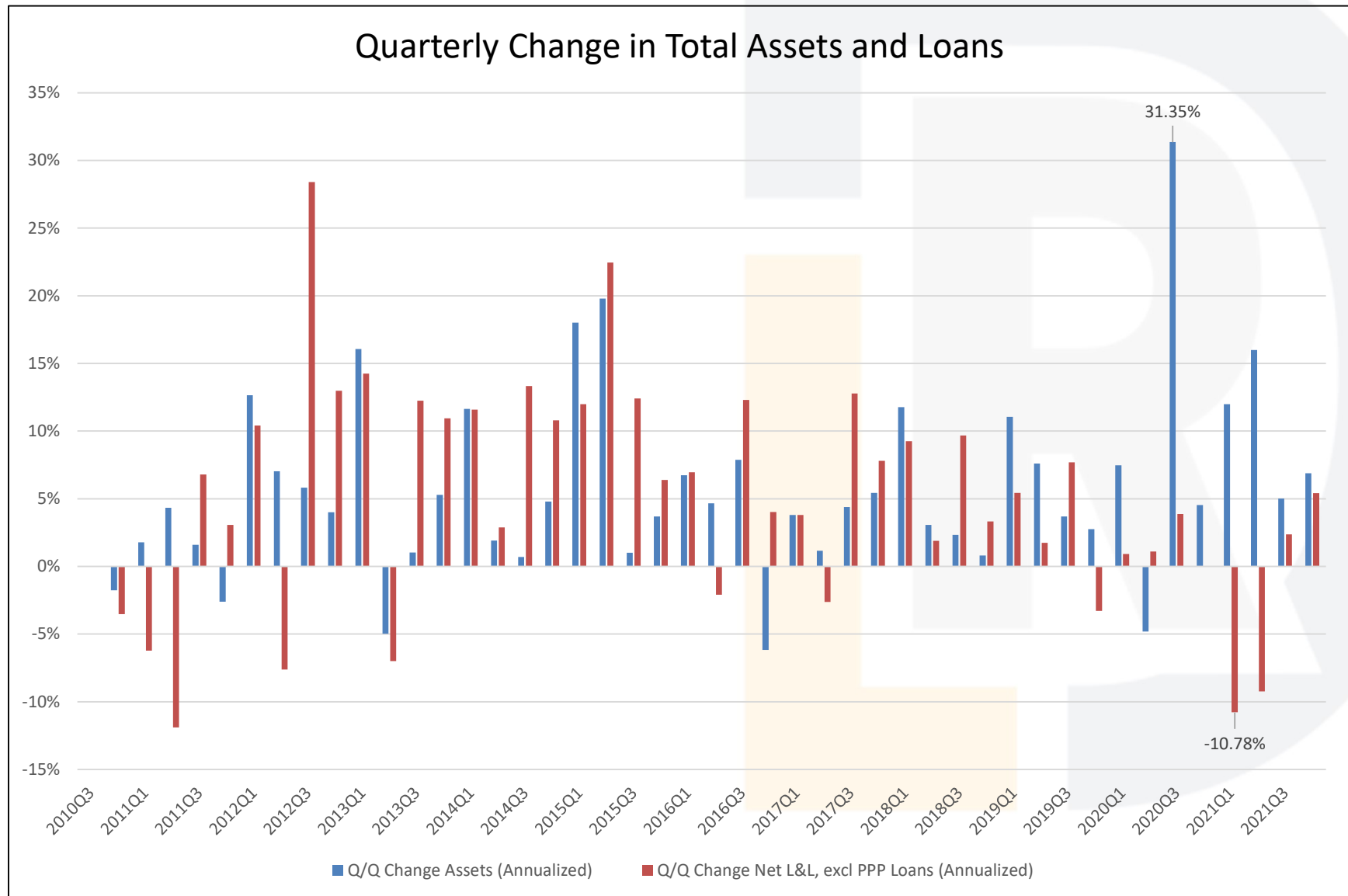
Capital Trends



Capital Trends



Capital Trends





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Questions?