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Figure 1.

**ALL FDIC-INSURED INSTITUTIONS: NET INTEREST MARGIN**

percent

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.

Figure 2.

**ALL FDIC-INSURED INSTITUTIONS**

(billion dollars, nsa)

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.
Figure 3.

ALL FDIC-INSURED INSTITUTIONS: BAD DEBT PROVISIONS & CHARGE-OFFS
(billion dollars, nsa)

Provisions for Bad Loans & Charge-Offs
- Blue: Provision for Loan & Lease Losses
- Red: Net Charge-Offs
- Green: Provision for Loan & Lease Losses Minus Net Charge-Offs

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.

Figure 4.

ALL FDIC-INSURED INSTITUTIONS: BAD DEBT PROVISIONS & CHARGE-OFFS
(cumulative change since 1984, billion dollars)

Provisions for Bad Loans & Charge-Offs
- Blue: Provision for Loan & Lease Losses
- Red: Net Charge-Offs
- Green: Provision for Loan & Lease Losses Minus Net Charge-Offs

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.
Figure 5.

**ALL FDIC-INSURED INSTITUTIONS**
(billion dollars)

Net Operating Income

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.

Figure 6.

**ALL FDIC INSTITUTIONS**
(billion dollars)

Cash Dividends
Retained Earnings

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.
Figure 7.

ALL FDIC-INSURED INSTITUTIONS & FEDERAL FUNDS RATE

Net Interest Margin (percent) (3.39)

Federal Funds Rate (2.13)

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile, and Federal Reserve Board.

Figure 8.

ALL FDIC-INSURED INSTITUTIONS & YIELD CURVE

Net Interest Margin (percent) (3.39)

Yield Curve (-0.50)

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile, and The Conference Board.