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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
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- 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.
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ALL FDIC-INSURED INSTITUTIONS
(billion dollars)

Net Operating Income

Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.

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ALL FDIC INSTITUTIONS
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Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile.
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Net Interest Margin (percent) (3.28)
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Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile, and Federal Reserve Board.

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ALL FDIC-INSURED INSTITUTIONS & YIELD CURVE

Net Interest Margin (percent) (3.28)
Yield Curve (0.21)

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