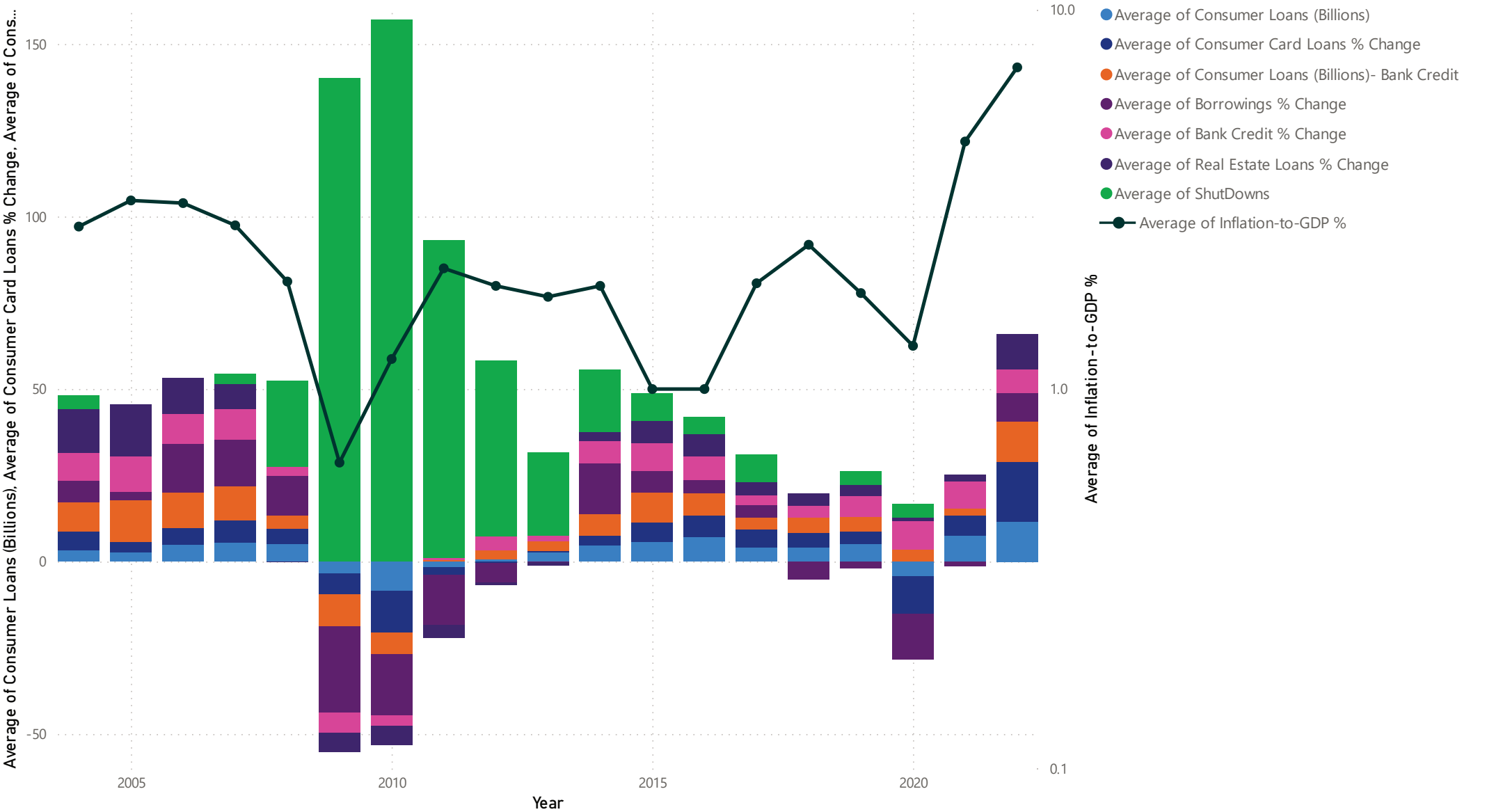
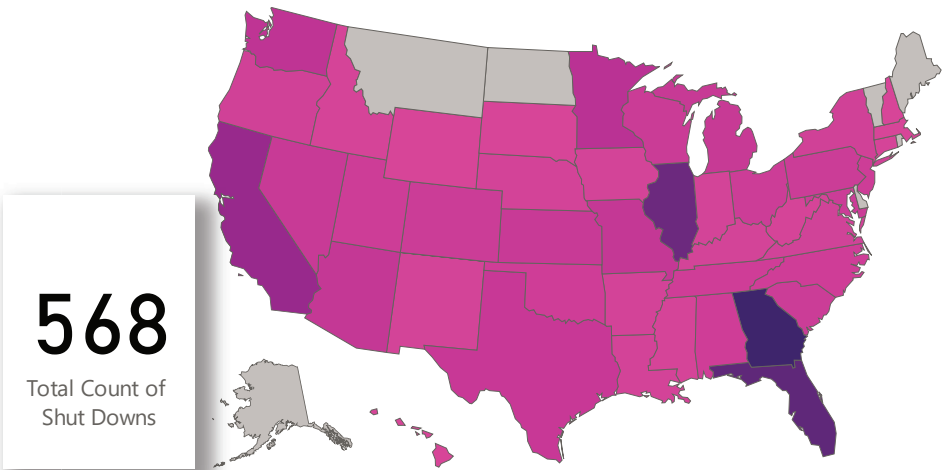


Economic Data Trends Compared to Bank Failures



Bank Shut Down Locations

Colour reflects states with most cities where bank shut downs (closures) occurred.



Top Years/ Closure	Top States/ Closure	Top Cities/ Closure
2010	GA	Chicago
157	93	20
2009	FL	Atlanta
140	76	10
2011	IL	Phoenix
92	69	6
2012	CA	Naples
51	43	5
	MN	
	23	

Slice Data Per Year

2000	2003	2008	2011	2014	2017	2023
2001	2004	2009	2012	20...	2019	
2002	2007	2010	2013	2016	2020	

Bank Closure vs Acquisitions Per State

Year	State	Acquisitions per State	Not Acquired per State	Closures
2010	FL	1	0	29
2009	GA	1	7	25
2011	GA	1	7	23
2010	GA	1	7	21
2009	IL	1	3	21
2009	CA	1	1	17
2010	IL	1	3	16
2009	FL	1	0	14
Total		44		568

Bank Closure (Year, City and State)

YEAR	Bank_Name	Cert	City	State
2000	Bank of Honolulu	21029	Honolulu	HI
2000	National State Bank of Metropolis	3815	Metropolis	IL
2001	First Alliance Bank & Trust Co.	34264	Manchester	NH
2001	Malta National Bank	6629	Malta	OH
2001	Sinclair National Bank	34248	Gravette	AR
2001	Superior Bank, FSB	32646	Hinsdale	IL
2002	AmTrade International Bank	33784	Atlanta	GA
2002	Bank of Alamo	9961	Alamo	TN
2002	Bank of Sierra Blanca	22002	Sierra Blanca	TX
2002	Connecticut Bank of Commerce	19183	Stamford	CT
2002	Farmers Bank of Cheneyville	16445	Cheneyville	LA
2002	Hamilton Bank, NA	24382	Miami	FL

Year	ShutDowns	Acquisitions	Real Estate Loans % Change	Inflation-to-GDP % ▲	Consumer Loans (Billions)- Bank Credit	Consumer Loans (Billions)	Consumer Card Loans % Change	Borrowings % Change	Bank Credit % Change
2009	140	129	-5.60	0.64	-9.20	-3.40	-6.20	-25.00	-5.90
2015	8	8	6.50	1.00	8.60	5.60	5.80	6.40	7.90
2016	5	5	6.50	1.00	6.40	7.00	6.40	3.90	6.80
2010	157	149	-5.50	1.20	-6.30	-8.50	-12.10	-17.60	-3.20
2020	4	4	1.10	1.30	3.50	-4.30	-10.90	-13.20	8.20
2013	24	23	-1.00	1.75	2.90	2.70	0.30	-0.10	1.60
2019	4	4	3.30	1.79	4.40	5.10	3.50	-1.90	6.00
2012	51	47	-0.80	1.87	2.60	0.70	-0.40	-5.70	4.00
2014	18	18	2.50	1.87	6.40	4.60	2.80	14.70	6.50
2017	8	8	3.70	1.90	3.40	4.20	5.10	3.70	2.90
2008	25	25	-0.20	1.92	3.90	5.10	4.40	11.50	2.60
2011	92	90	-3.70	2.08	0.40	-1.60	-2.20	-14.60	0.70
2018	0	0	3.50	2.40	4.50	4.10	4.20	-5.20	3.50
2004	4	3	12.60	2.68	8.40	3.30	5.50	6.20	8.20
2007	3	3	7.10	2.70	9.70	5.40	6.60	13.70	8.90
2006	0	0	10.40	3.09	10.30	4.90	4.90	14.00	8.80
2005	0	0	15.10	3.14	12.20	2.70	3.00	2.30	10.20
2021	0	0	2.00	4.49	2.00	7.60	5.70	-1.40	8.00
2022	0	0	10.20	7.04	11.70	11.50	17.40	8.20	6.90

Summary:

1. At 10.20, 2005 had the highest Bank Credit % Change and was 272.88% higher than 2009, which had the lowest Bank Credit % Change at -5.90.
2. At 11.50, 2022 had the highest Average of Consumer Loans (Billions) and was 235.29% higher than 2010, which had the lowest Average of Consumer Loans (Billions) at -8.50.
3. Average Bank Credit % Change and Average Borrowings % Change are positively correlated with each other.
4. Average of Consumer Loans (Billions) and total Average of Consumer Card Loans % Change are positively correlated with each other.
5. Across all 19 Years,
 - a. The Average Bank Credit % Change ranged from -5.90 to 10.20.
 - b. The Average of Borrowings % Change ranged from -25 to 14.70.
 - c. The Average of Consumer Card Loans % Change ranged from -12.10 to 17.40.
 - d. The Average of Consumer Loans (Billions) ranged from -8.50 to 11.50,
 - e. The Average of Consumer Card Loans % Change ranged from -12.10 to 17.40,
 - f. The Average of Consumer Loans (Billions)- Bank Credit ranged from -9.20 to 12.20.
6. There's no direct correlation between Inflation-to-GDP % and Bank Shut downs.