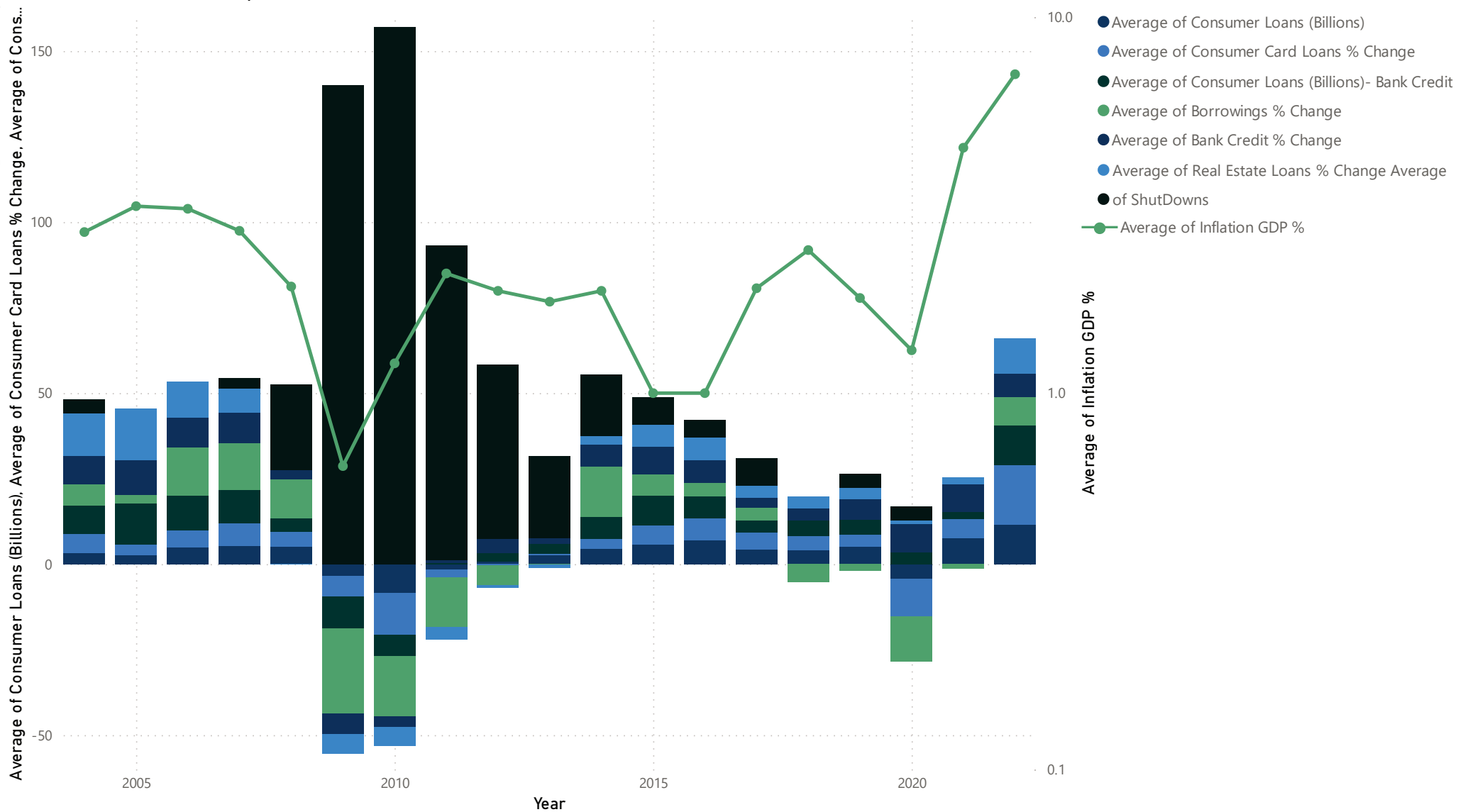
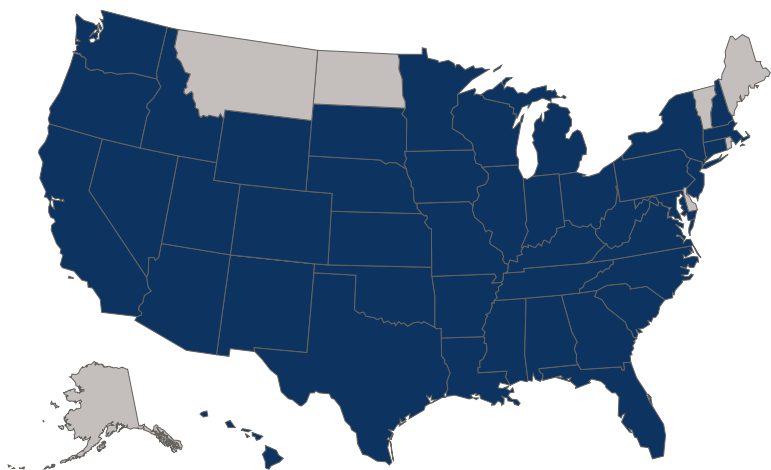


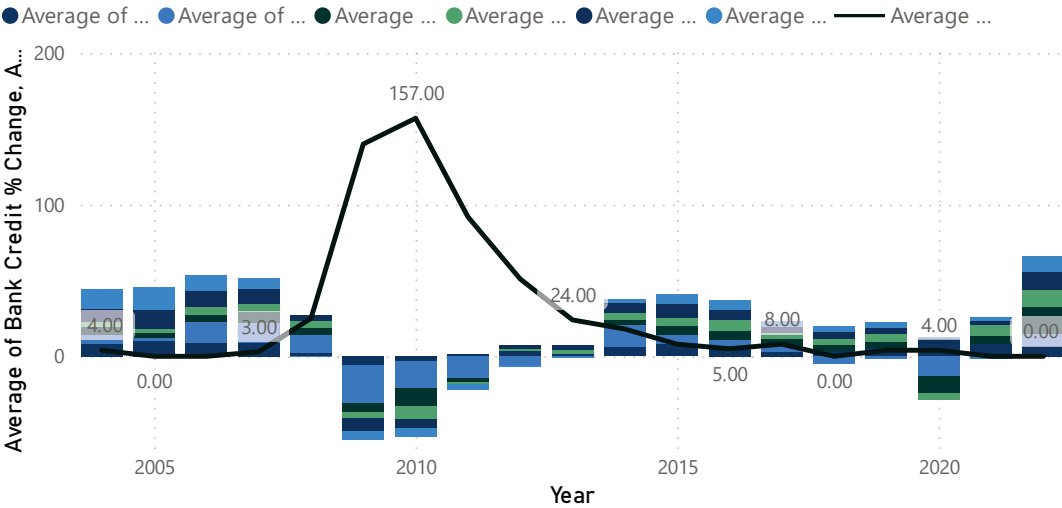
Economic Data Trends Compared to Bank Failures



State



Economic Data Trends Compared to Bank Failures



YEAR

2000	2003	2008	2011	2014	2017	2023
2001	2004	2009	2012	2015	2019	
2002	2007	2010	2013	2016	2020	

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

568

Total Count of
Shut Downs

2010

Year

149

Total Acquisitions

YEAR	State	Not Acquired per State	Count of Shut Downs
2010	FL	0	29
2009	GA	7	25
2011	GA	7	23
2010	GA	7	21
Total			568

YEAR	Average of Inflation GDP %	Average of Real Estate Loans % Change	Average of Consumer Loans (Billions)- Bank Credit	Average of Consumer Loans (Billions)	Average of Consumer Card Loans % Change	Average of Borrowings % Change	Average of Bank Credit % Change
2000	2.31	3.56	4.52	2.98	2.31	-0.01	4.87
2001	2.31	3.56	4.52	2.98	2.31	-0.01	4.87
2002	2.31	3.56	4.52	2.98	2.31	-0.01	4.87
2003	2.31	3.56	4.52	2.98	2.31	-0.01	4.87
2004	2.31	3.56	4.52	2.98	2.31	-0.01	4.87
Total	2.31	3.56	4.52	2.98	2.31	-0.01	4.87

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