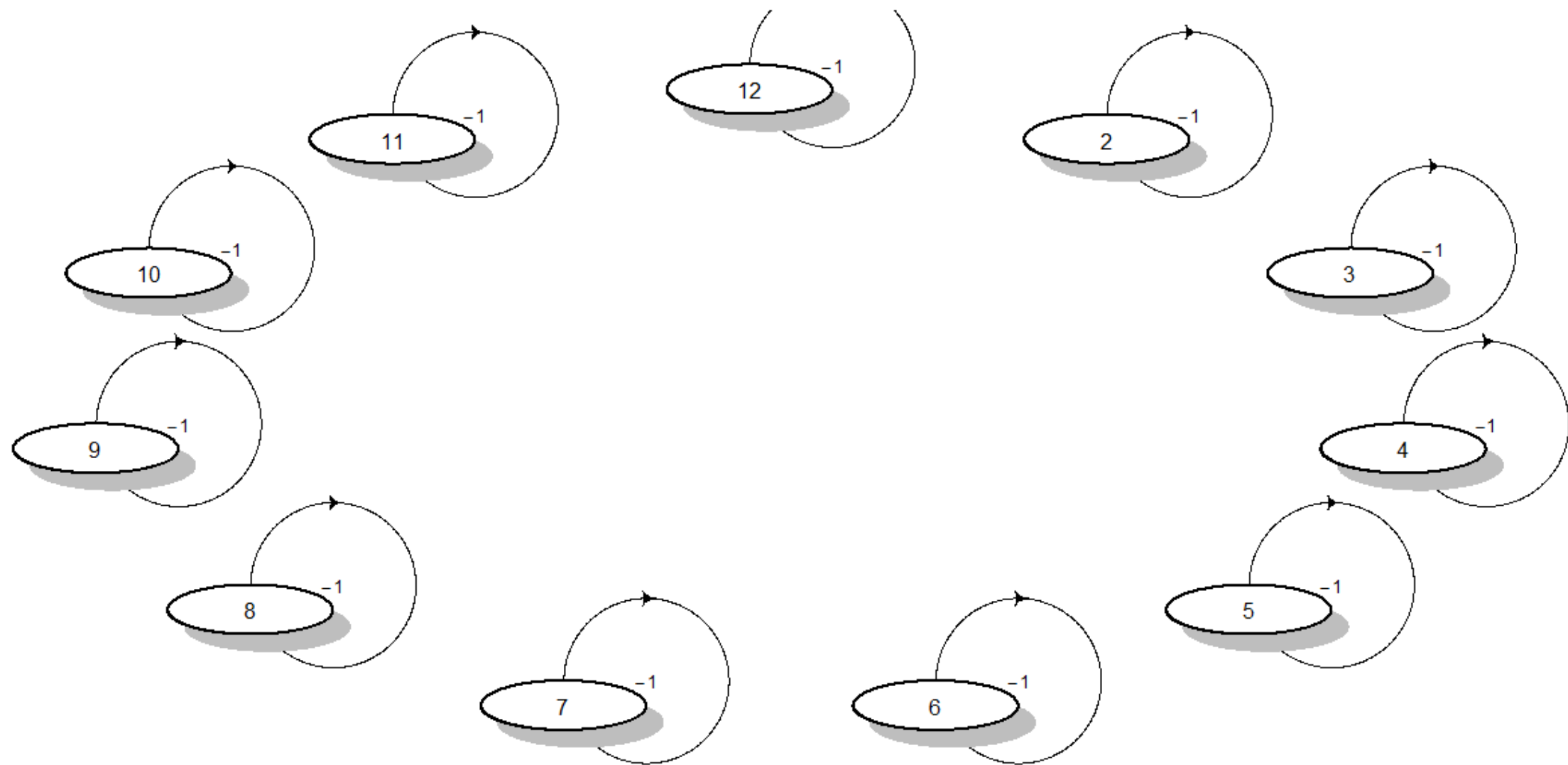


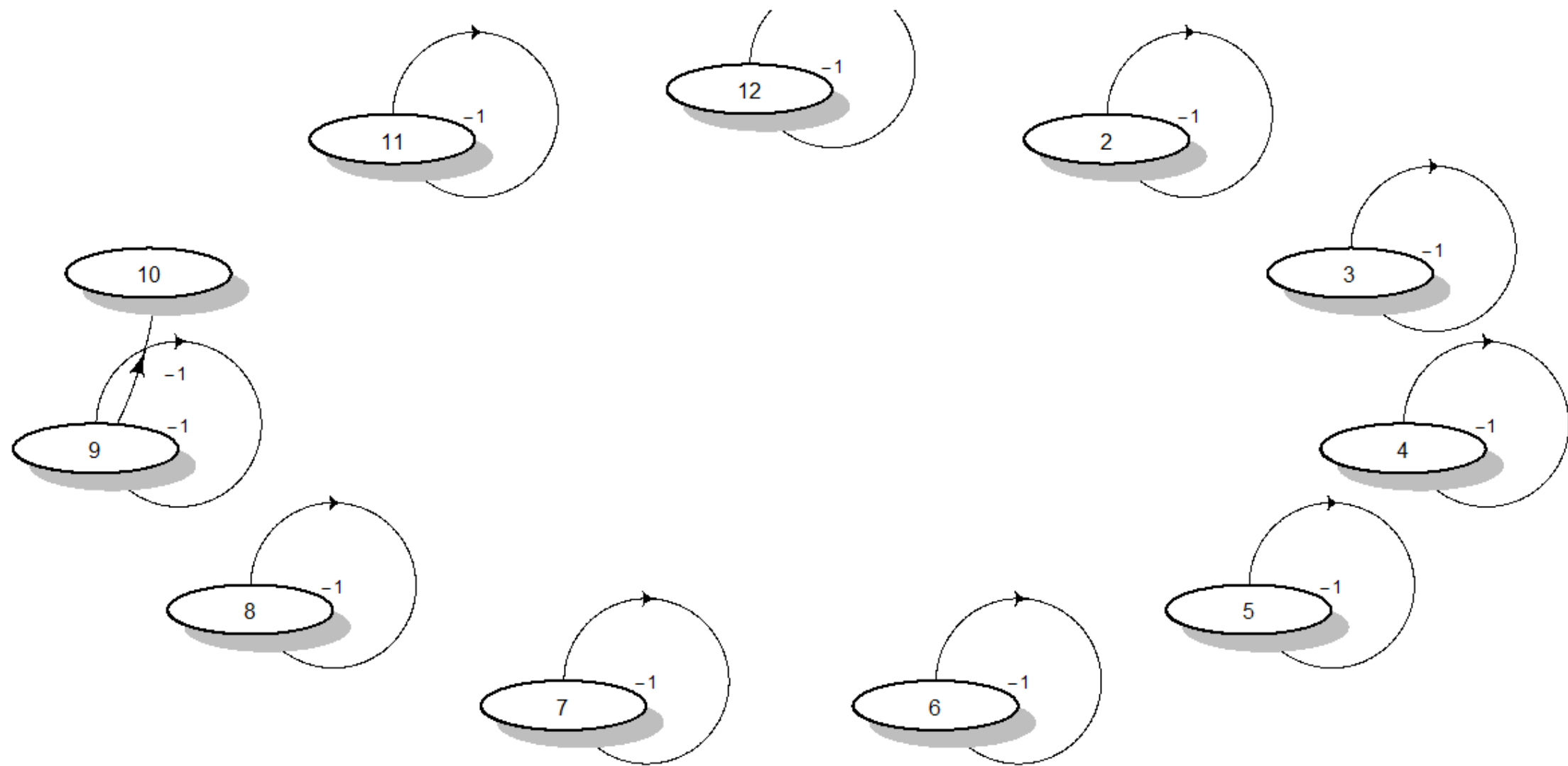
Feature Importance Analysis of FFIEC Consolidated Reports of Condition
and Income Data in the May 2020 Supervision and Regulation Report,
Board of Governors of the Federal Reserve System

Average loan volume_Other banks



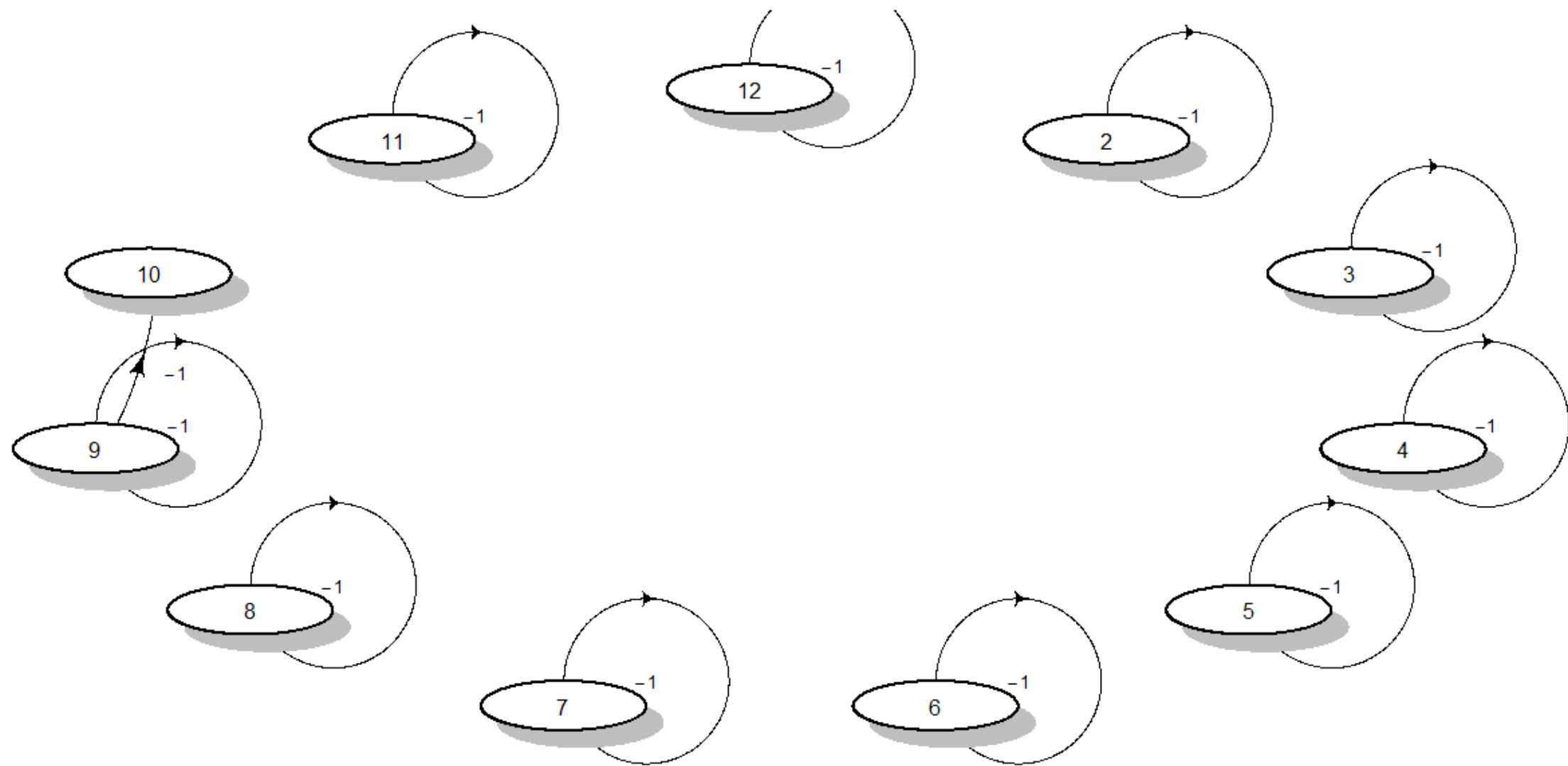
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Total Assets; Interest-earning; All loans and leases, gross; All commercial banks (Quarterly average)	2	Total Assets; Interest-earning; All loans and leases, gross; All commercial banks (Quarterly average)
3	Loans to finance agricultural production (quarterly average); All commercial banks	3	Loans to finance agricultural production (quarterly average); All commercial banks
4	Commercial and industrial loans (quarterly average); All commercial banks	4	Commercial and industrial loans (quarterly average); All commercial banks
5	Loans secured by real estate (quarterly average); All commercial banks	5	Loans secured by real estate (quarterly average); All commercial banks
6	Consumer loans (quarterly average); All commercial banks	6	Consumer loans (quarterly average); All commercial banks
7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; All commercial banks (Quarterly average)	7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; All commercial banks (Quarterly average)
8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; All commercial banks (Quarterly average)	8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; All commercial banks (Quarterly average)
9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; (Quarterly average); All commercial banks	9	Other consumer loans (quarterly average); All commercial banks
10	Other consumer loans (quarterly average); All commercial banks	9	Other consumer loans (quarterly average); All commercial banks
11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (Quarterly average); All commercial banks	11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (Quarterly average); All commercial banks
12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks (Quarterly average)	12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks (Quarterly average)

Average loan volume_All banks



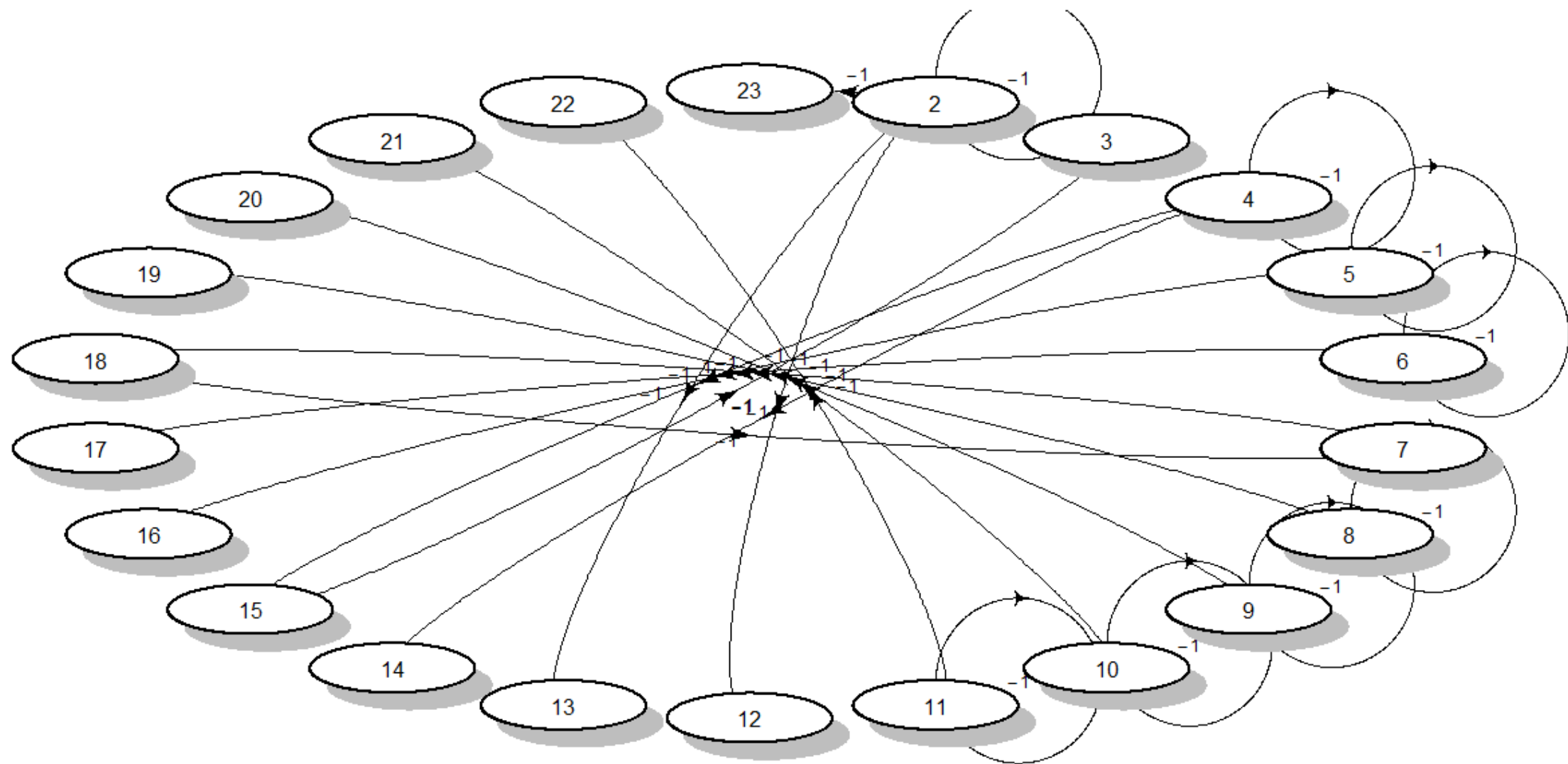
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Total Assets; Interest-earning; All loans and leases, gross; Banks not among the 100 largest in size (by assets) (Quarterly average)	2	Total Assets; Interest-earning; All loans and leases, gross; Banks not among the 100 largest in size (by assets) (Quarterly average)
3	Loans to finance agricultural production (quarterly average); Banks not among the 100 largest in size (by assets)	3	Loans to finance agricultural production (quarterly average); Banks not among the 100 largest in size (by assets)
4	Commercial and industrial loans (quarterly average); Banks not among the 100 largest in size (by assets)	4	Commercial and industrial loans (quarterly average); Banks not among the 100 largest in size (by assets)
5	Loans secured by real estate (quarterly average); Banks not among the 100 largest in size (by assets)	5	Loans secured by real estate (quarterly average); Banks not among the 100 largest in size (by assets)
6	Consumer loans (quarterly average); Banks not among the 100 largest in size (by assets)	6	Consumer loans (quarterly average); Banks not among the 100 largest in size (by assets)
7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (Quarterly average)	7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (Quarterly average)
8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks not among the 100 largest in size (by assets) (Quarterly average)	8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks not among the 100 largest in size (by assets) (Quarterly average)
9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; (Quarterly average); Banks not among the 100 largest in size (by assets)	9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; (Quarterly average); Banks not among the 100 largest in size (by assets)
10	Other consumer loans (quarterly average); Banks not among the 100 largest in size (by assets)	10	Other consumer loans (quarterly average); Banks not among the 100 largest in size (by assets)
11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (Quarterly average); Banks not among the 100 largest in size (by assets)	11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (Quarterly average); Banks not among the 100 largest in size (by assets)
12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (Quarterly average)	12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (Quarterly average)

Average loan volume_Top 100 banks



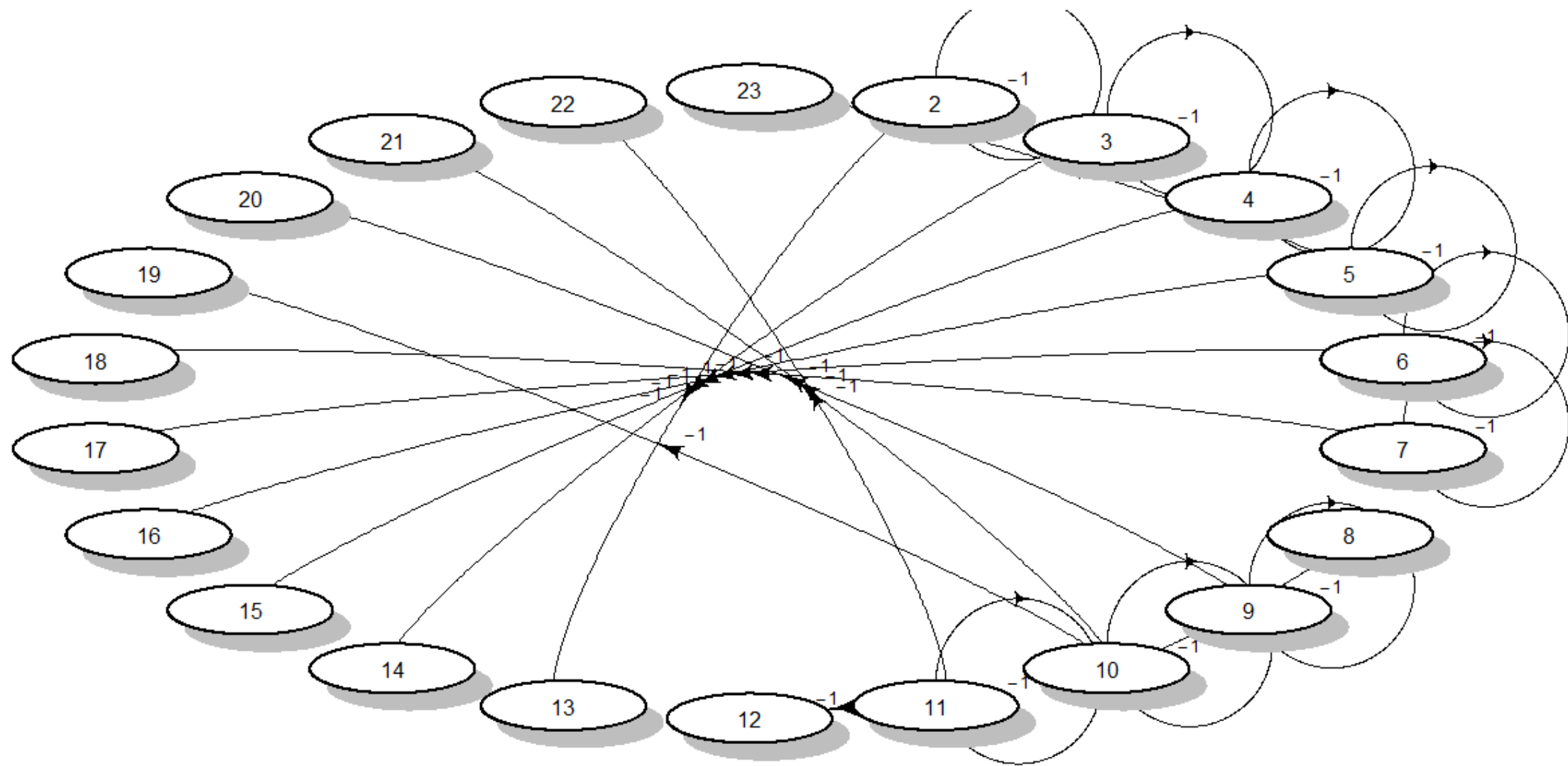
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Total Assets; Interest-earning; All loans and leases, gross; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)	2	Total Assets; Interest-earning; All loans and leases, gross; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)
3	Loans to finance agricultural production (quarterly average); Banks ranked 1st to 100th largest in size (by assets)	3	Loans to finance agricultural production (quarterly average); Banks ranked 1st to 100th largest in size (by assets)
4	Commercial and industrial loans (quarterly average); Banks ranked 1st to 100th largest in size (by assets)	4	Commercial and industrial loans (quarterly average); Banks ranked 1st to 100th largest in size (by assets)
5	Loans secured by real estate (quarterly average); Banks ranked 1st to 100th largest in size (by assets)	5	Loans secured by real estate (quarterly average); Banks ranked 1st to 100th largest in size (by assets)
6	Consumer loans (quarterly average); Banks ranked 1st to 100th largest in size (by assets)	6	Consumer loans (quarterly average); Banks ranked 1st to 100th largest in size (by assets)
7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)	7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)
8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)	8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)
9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; (Quarterly average); Banks ranked 1st to 100th largest in size (by assets)	9	Other consumer loans (quarterly average); Banks ranked 1st to 100th largest in size (by assets)
10	Other consumer loans (quarterly average); Banks ranked 1st to 100th largest in size (by assets)	9	Other consumer loans (quarterly average); Banks ranked 1st to 100th largest in size (by assets)
11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (Quarterly average); Banks ranked 1st to 100th largest in size (by assets)	11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (Quarterly average); Banks ranked 1st to 100th largest in size (by assets)
12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)	12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Quarterly average)

Charge-off rates_All banks



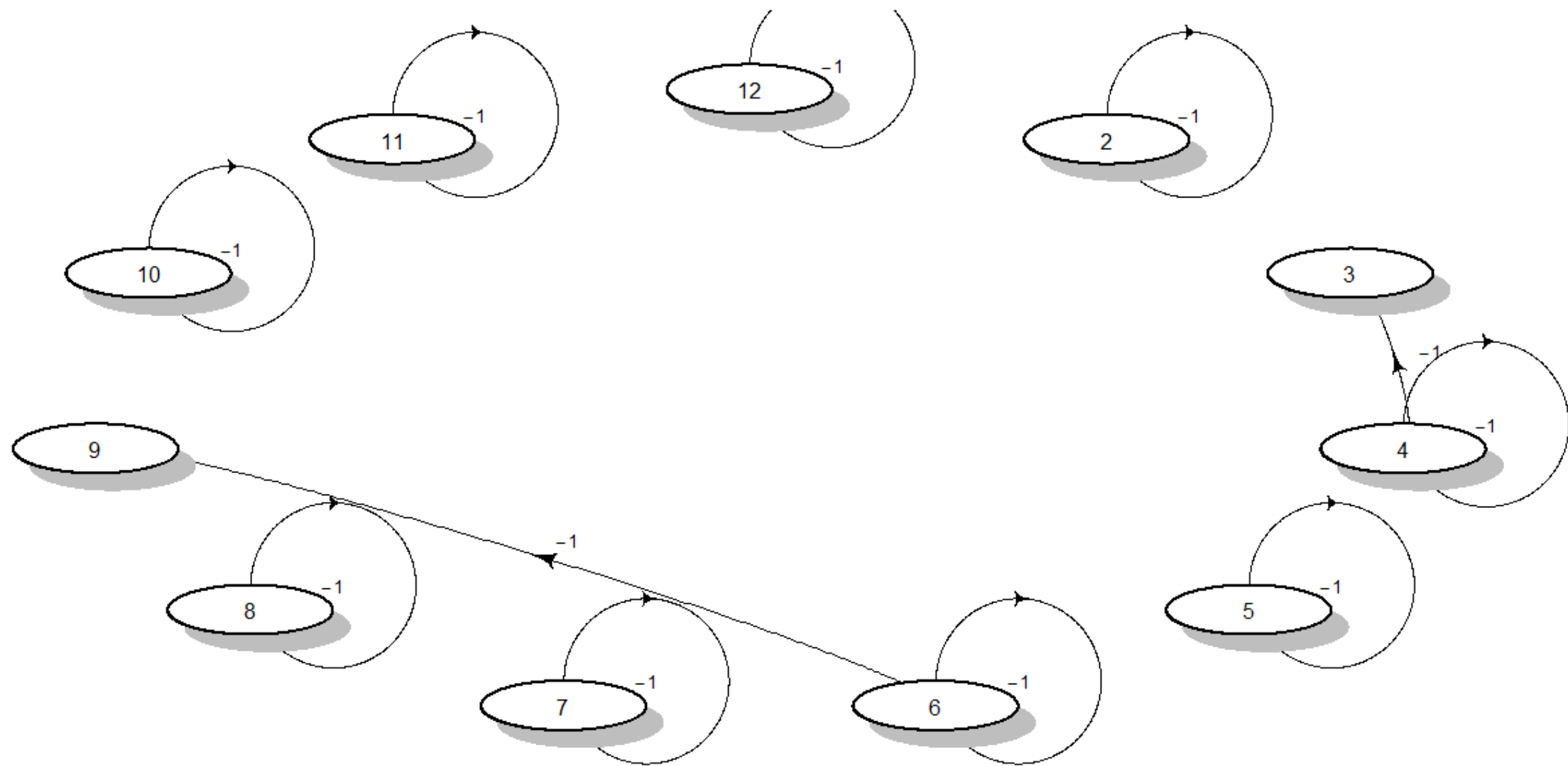
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Charge-off rate on all loans; All commercial banks (Seasonally adjusted)	2	Charge-off rate on farmland loans, booked in domestic offices; All commercial banks
3	Charge-off rate on loans to finance agricultural production; All commercial banks (Seasonally adjusted)	15	Charge-off rate on loans to finance agricultural production; All commercial banks (Seasonally adjusted)
4	Charge-off rate on business loans; All commercial banks (Seasonally adjusted)	4	Charge-off rate on business loans; All commercial banks
5	Charge-off rate on loans secured by real estate; All commercial banks (Seasonally adjusted)	5	Charge-off rate on loans secured by real estate; All commercial banks
6	Charge-off rate on consumer loans; All commercial banks (Seasonally adjusted)	6	Charge-off rate on consumer loans; All commercial banks
7	Charge-off rate on single family residential mortgages, booked in domestic offices; All commercial banks (Seasonally adjusted)	18	Charge-off rate on single family residential mortgages, booked in domestic offices; All commercial banks (Seasonally adjusted)
8	Charge-off rate on lease financing receivables; All commercial banks (Seasonally adjusted)	8	Charge-off rate on lease financing receivables; All commercial banks
9	Charge-off rate on credit card loans; All commercial banks (Seasonally adjusted)	9	Charge-off rate on credit card loans; All commercial banks
10	Charge-off rate on other consumer loans; All commercial banks (Seasonally adjusted)	10	Charge-off rate on other consumer loans; All commercial banks
11	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks (Seasonally adjusted)	11	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks
12	Charge-off rate on farmland loans, booked in domestic offices; All commercial banks (Seasonally adjusted)	2	Charge-off rate on farmland loans, booked in domestic offices; All commercial banks
13	Charge-off rate on all loans; All commercial banks	2	Charge-off rate on farmland loans, booked in domestic offices; All commercial banks
14	Charge-off rate on loans to finance agricultural production; All commercial banks	4	Charge-off rate on business loans; All commercial banks
15	Charge-off rate on business loans; All commercial banks	4	Charge-off rate on business loans; All commercial banks
16	Charge-off rate on loans secured by real estate; All commercial banks	5	Charge-off rate on loans secured by real estate; All commercial banks
17	Charge-off rate on consumer loans; All commercial banks	6	Charge-off rate on consumer loans; All commercial banks
18	Charge-off rate on single family residential mortgages, booked in domestic offices; All commercial banks	7	Charge-off rate on single family residential mortgages, booked in domestic offices; All commercial banks
19	Charge-off rate on lease financing receivables; All commercial banks	8	Charge-off rate on lease financing receivables; All commercial banks
20	Charge-off rate on credit card loans; All commercial banks	9	Charge-off rate on credit card loans; All commercial banks
21	Charge-off rate on other consumer loans; All commercial banks	10	Charge-off rate on other consumer loans; All commercial banks
22	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks	11	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks
23	Charge-off rate on farmland loans, booked in domestic offices; All commercial banks	2	Charge-off rate on farmland loans, booked in domestic offices; All commercial banks

Charge-off rates_Other banks



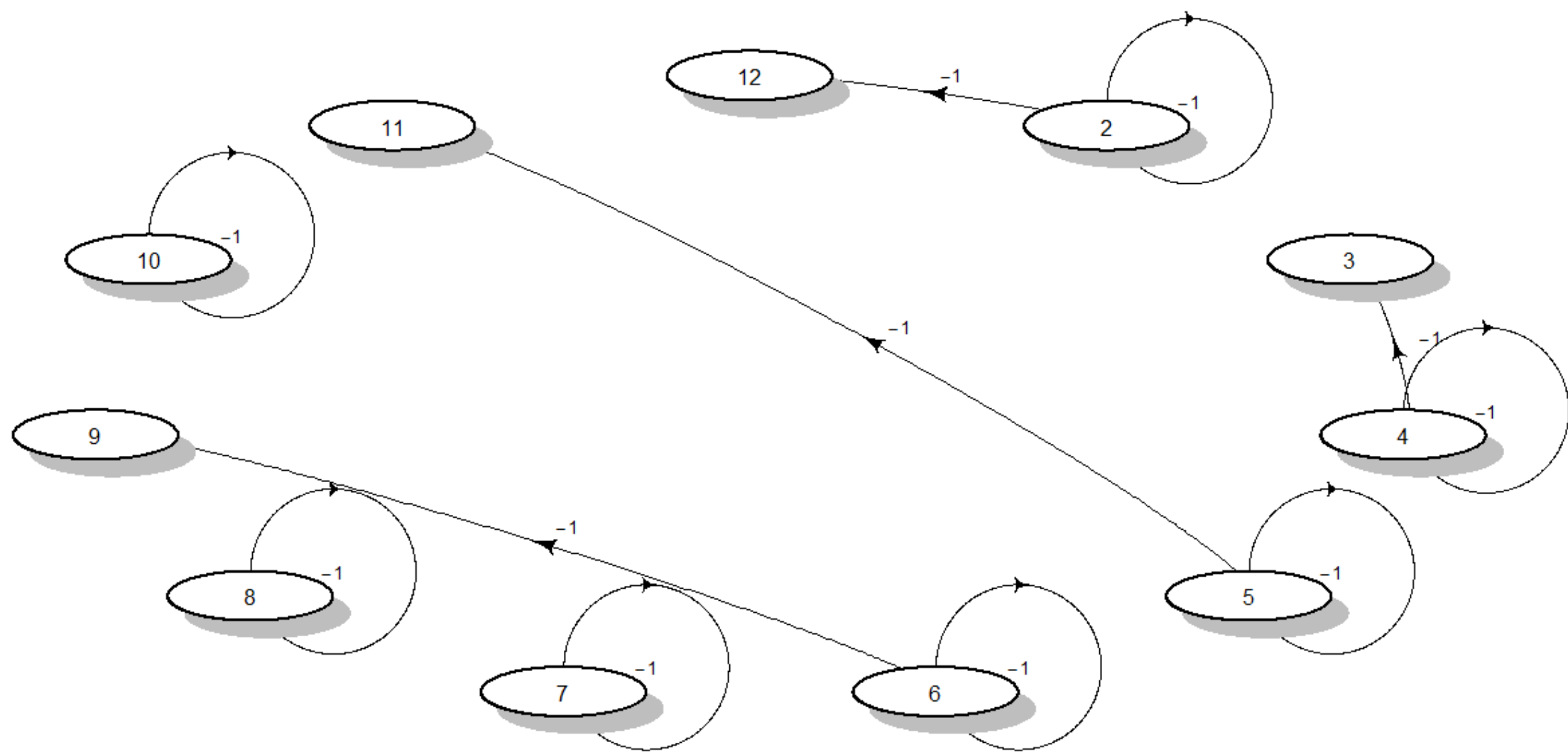
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Charge-off rate on all loans; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	2	Charge-off rate on all loans; Banks not among the 100 largest in size (by assets)
3	Charge-off rate on loans to finance agricultural production; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	3	Charge-off rate on loans to finance agricultural production; Banks not among the 100 largest in size (by assets)
4	Charge-off rate on business loans; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	4	Charge-off rate on business loans; Banks not among the 100 largest in size (by assets)
5	Charge-off rate on loans secured by real estate; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	5	Charge-off rate on farmland loans, booked in domestic offices; Banks not among the 100 largest in size (by assets)
6	Charge-off rate on consumer loans; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	6	Charge-off rate on consumer loans; Banks not among the 100 largest in size (by assets)
7	Charge-off rate on single family residential mortgages, booked in domestic offices; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	7	Charge-off rate on single family residential mortgages, booked in domestic offices; Banks not among the 100 largest in size (by assets)
8	Charge-off rate on lease financing receivables; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	10	Charge-off rate on other consumer loans; Banks not among the 100 largest in size (by assets)
9	Charge-off rate on credit card loans; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	9	Charge-off rate on credit card loans; Banks not among the 100 largest in size (by assets)
10	Charge-off rate on other consumer loans; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	10	Charge-off rate on other consumer loans; Banks not among the 100 largest in size (by assets)
11	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	11	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks not among the 100 largest in size (by assets)
12	Charge-off rate on farmland loans, booked in domestic offices; Banks not among the 100 largest in size (by assets) (Seasonally adjusted)	11	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks not among the 100 largest in size (by assets)
13	Charge-off rate on all loans; Banks not among the 100 largest in size (by assets)	2	Charge-off rate on all loans; Banks not among the 100 largest in size (by assets)
14	Charge-off rate on loans to finance agricultural production; Banks not among the 100 largest in size (by assets)	3	Charge-off rate on loans to finance agricultural production; Banks not among the 100 largest in size (by assets)
15	Charge-off rate on business loans; Banks not among the 100 largest in size (by assets)	4	Charge-off rate on business loans; Banks not among the 100 largest in size (by assets)
16	Charge-off rate on loans secured by real estate; Banks not among the 100 largest in size (by assets)	5	Charge-off rate on farmland loans, booked in domestic offices; Banks not among the 100 largest in size (by assets)
17	Charge-off rate on consumer loans; Banks not among the 100 largest in size (by assets)	6	Charge-off rate on consumer loans; Banks not among the 100 largest in size (by assets)
18	Charge-off rate on single family residential mortgages, booked in domestic offices; Banks not among the 100 largest in size (by assets)	7	Charge-off rate on single family residential mortgages, booked in domestic offices; Banks not among the 100 largest in size (by assets)
19	Charge-off rate on lease financing receivables; Banks not among the 100 largest in size (by assets)	10	Charge-off rate on other consumer loans; Banks not among the 100 largest in size (by assets)
20	Charge-off rate on credit card loans; Banks not among the 100 largest in size (by assets)	9	Charge-off rate on credit card loans; Banks not among the 100 largest in size (by assets)
21	Charge-off rate on other consumer loans; Banks not among the 100 largest in size (by assets)	10	Charge-off rate on other consumer loans; Banks not among the 100 largest in size (by assets)
22	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks not among the 100 largest in size (by assets)	11	Charge-off rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks not among the 100 largest in size (by assets)
23	Charge-off rate on farmland loans, booked in domestic offices; Banks not among the 100 largest in size (by assets)	5	Charge-off rate on farmland loans, booked in domestic offices; Banks not among the 100 largest in size (by assets)

Charge-off rates_Top 100 banks



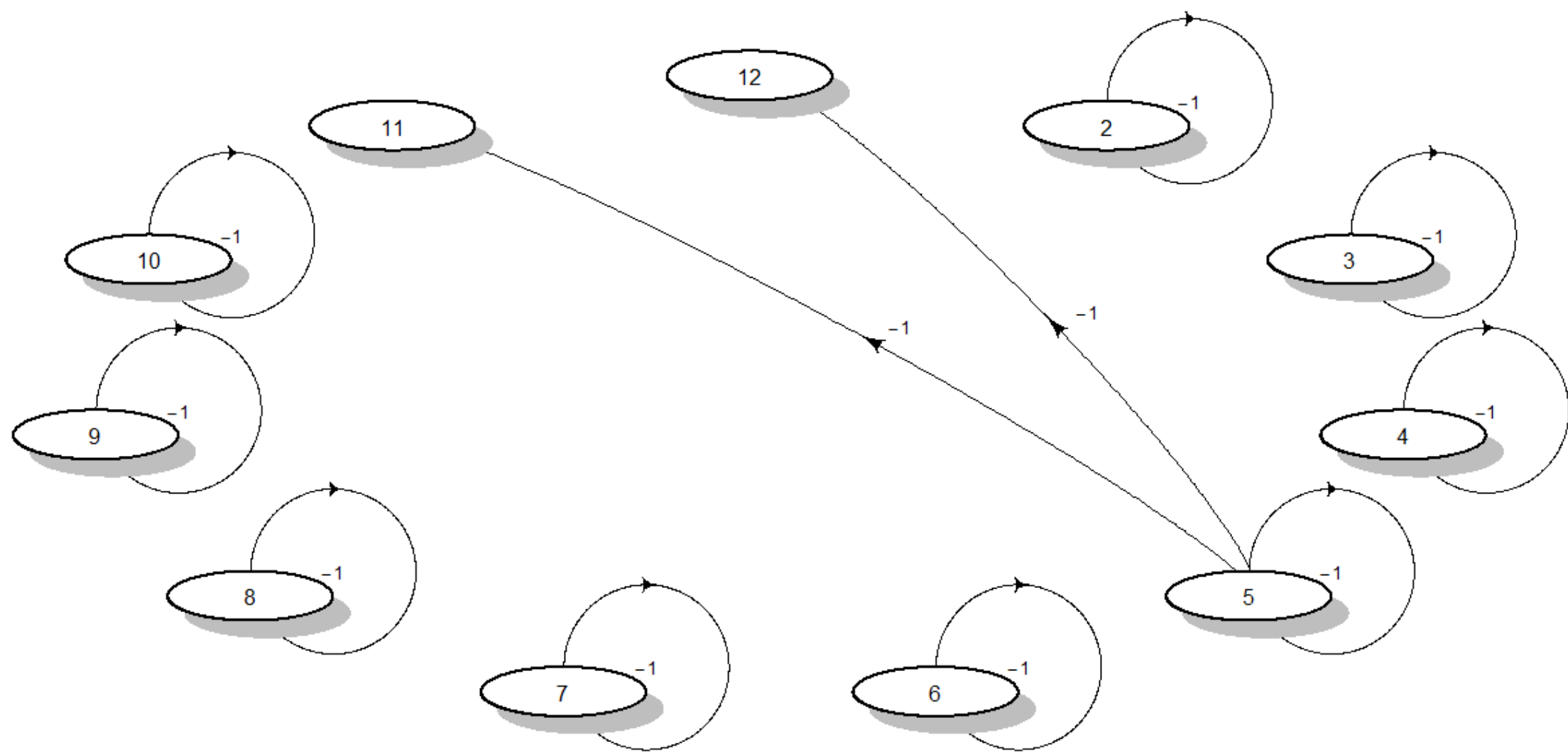
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Net charge-offs on all loans and leases; Banks ranked 1st to 100th largest in size (by assets)	2	Asset quality measures; Net charge-offs on all loans and leases; Banks ranked 1st to 100th largest in size (by assets)
3	Asset quality measures; Net charge-offs on all loans and leases; To finance agricultural production; Banks ranked 1st to 100th largest in size (by assets)	4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets)
4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets)	4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets)
5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets)	5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets)
6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Banks ranked 1st to 100th largest in size (by assets)	6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets)
7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets)	8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets)
9	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets)	6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets)
10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; Banks ranked 1st to 100th largest in size (by assets)	10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; Banks ranked 1st to 100th largest in size (by assets)
11	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	11	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
12	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	12	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)

Charge-offs_All banks



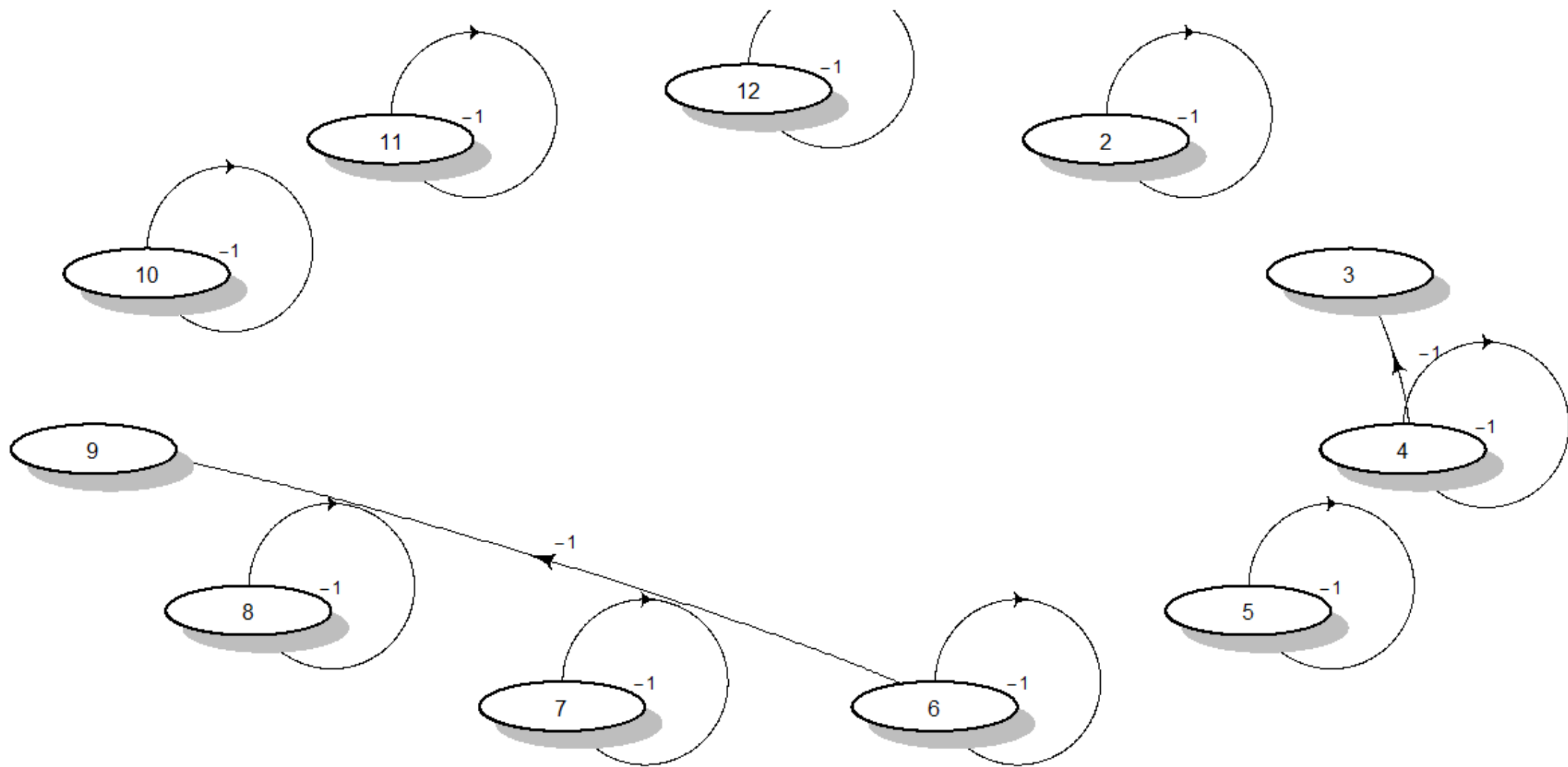
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Net charge-offs on all loans and leases; All commercial banks	2	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks
3	Asset quality measures; Net charge-offs on all loans and leases; To finance agricultural production; All commercial banks	4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; All commercial banks
4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; All commercial banks	4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; All commercial banks
5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; All commercial banks	5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; All commercial banks
6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; All commercial banks	6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; All commercial banks
7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; All commercial banks	7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; All commercial banks
8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; All commercial banks	8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; All commercial banks
9	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; All commercial banks	6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; All commercial banks
10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; All commercial banks	10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; All commercial banks
11	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; All commercial banks	5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; All commercial banks
12	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks	2	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks

Charge-offs_Other banks



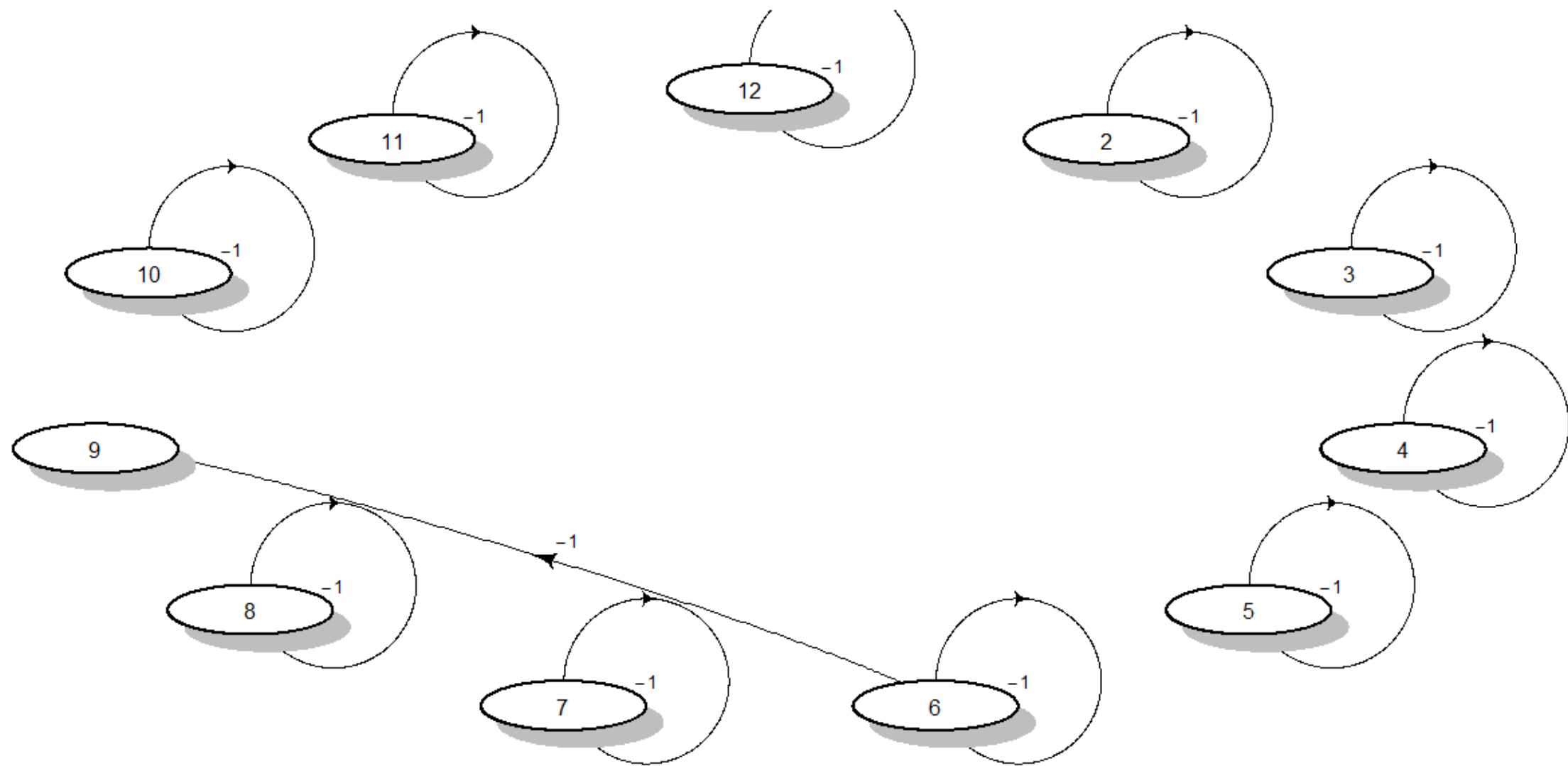
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Net charge-offs on all loans and leases; Banks not among the 100 largest in size (by assets)	2	Asset quality measures; Net charge-offs on all loans and leases; Banks not among the 100 largest in size (by assets)
3	Asset quality measures; Net charge-offs on all loans and leases; To finance agricultural production; Banks not among the 100 largest in size (by assets)	3	Asset quality measures; Net charge-offs on all loans and leases; To finance agricultural production; Banks not among the 100 largest in size (by assets)
4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks not among the 100 largest in size (by assets)	4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks not among the 100 largest in size (by assets)
5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Banks not among the 100 largest in size (by assets)	5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets)
6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Banks not among the 100 largest in size (by assets)	6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Banks not among the 100 largest in size (by assets)
7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets)	7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets)
8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; Banks not among the 100 largest in size (by assets)	8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; Banks not among the 100 largest in size (by assets)
9	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks not among the 100 largest in size (by assets)	9	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks not among the 100 largest in size (by assets)
10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; Banks not among the 100 largest in size (by assets)	10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; Banks not among the 100 largest in size (by assets)
11	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; Banks not among the 100 largest in size (by assets)	5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets)
12	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets)	5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets)

Charge-offs_Top 100 banks



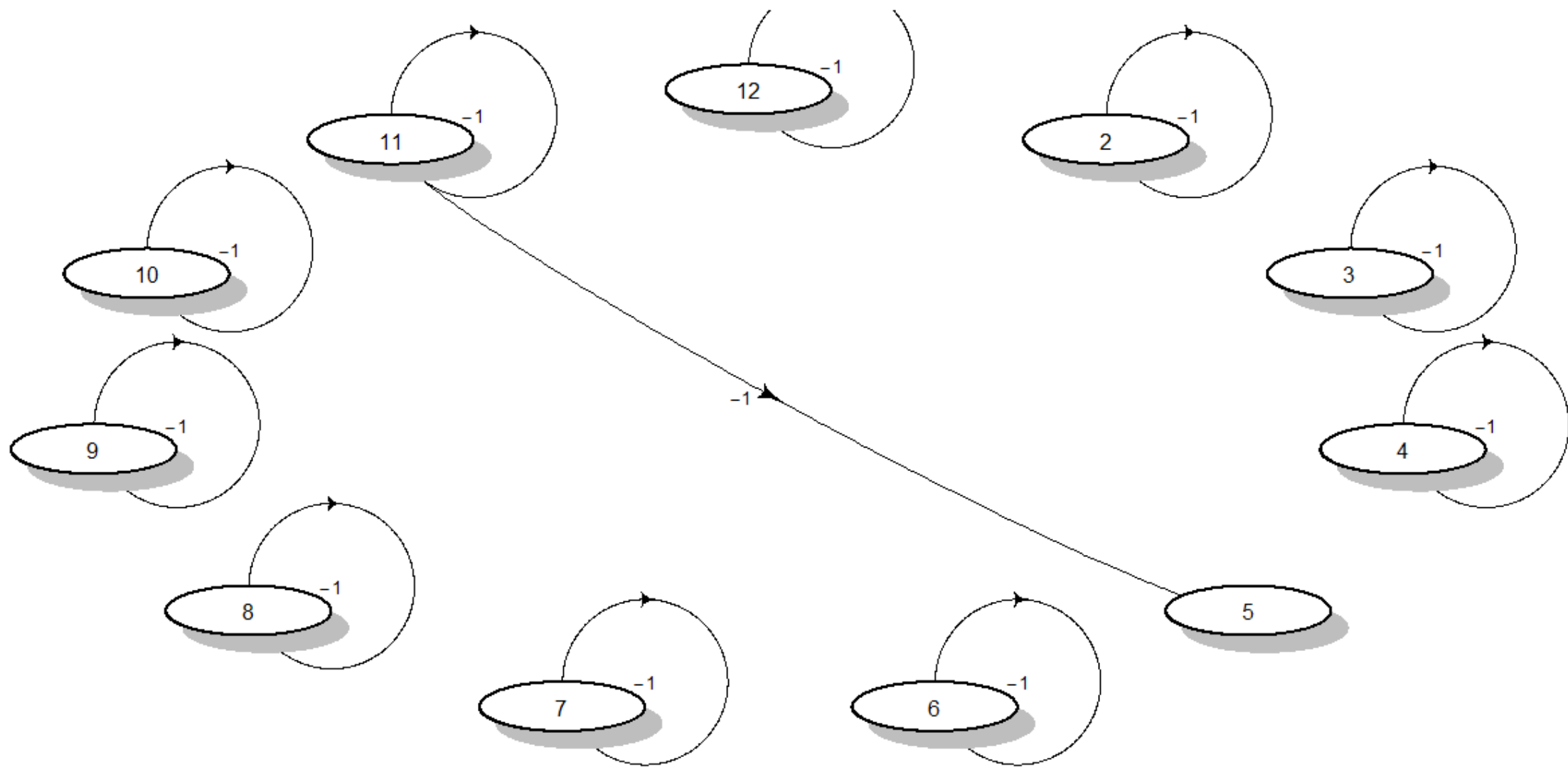
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Net charge-offs on all loans and leases; Banks ranked 1st to 100th largest in size (by assets)	2	Asset quality measures; Net charge-offs on all loans and leases; Banks ranked 1st to 100th largest in size (by assets)
3	Asset quality measures; Net charge-offs on all loans and leases; To finance agricultural production; Banks ranked 1st to 100th largest in size (by assets)	4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets)
4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets)	4	Asset quality measures; Net charge-offs on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets)
5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets)	5	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets)
6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Banks ranked 1st to 100th largest in size (by assets)	6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets)
7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	7	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Single family residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets)	8	Asset quality measures; Net charge-offs on all loans and leases; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets)
9	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets)	6	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets)
10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; Banks ranked 1st to 100th largest in size (by assets)	10	Asset quality measures; Net charge-offs on all loans and leases; To consumers; Other; Banks ranked 1st to 100th largest in size (by assets)
11	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	11	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
12	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	12	Asset quality measures; Net charge-offs on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)

Delinquencies_All banks



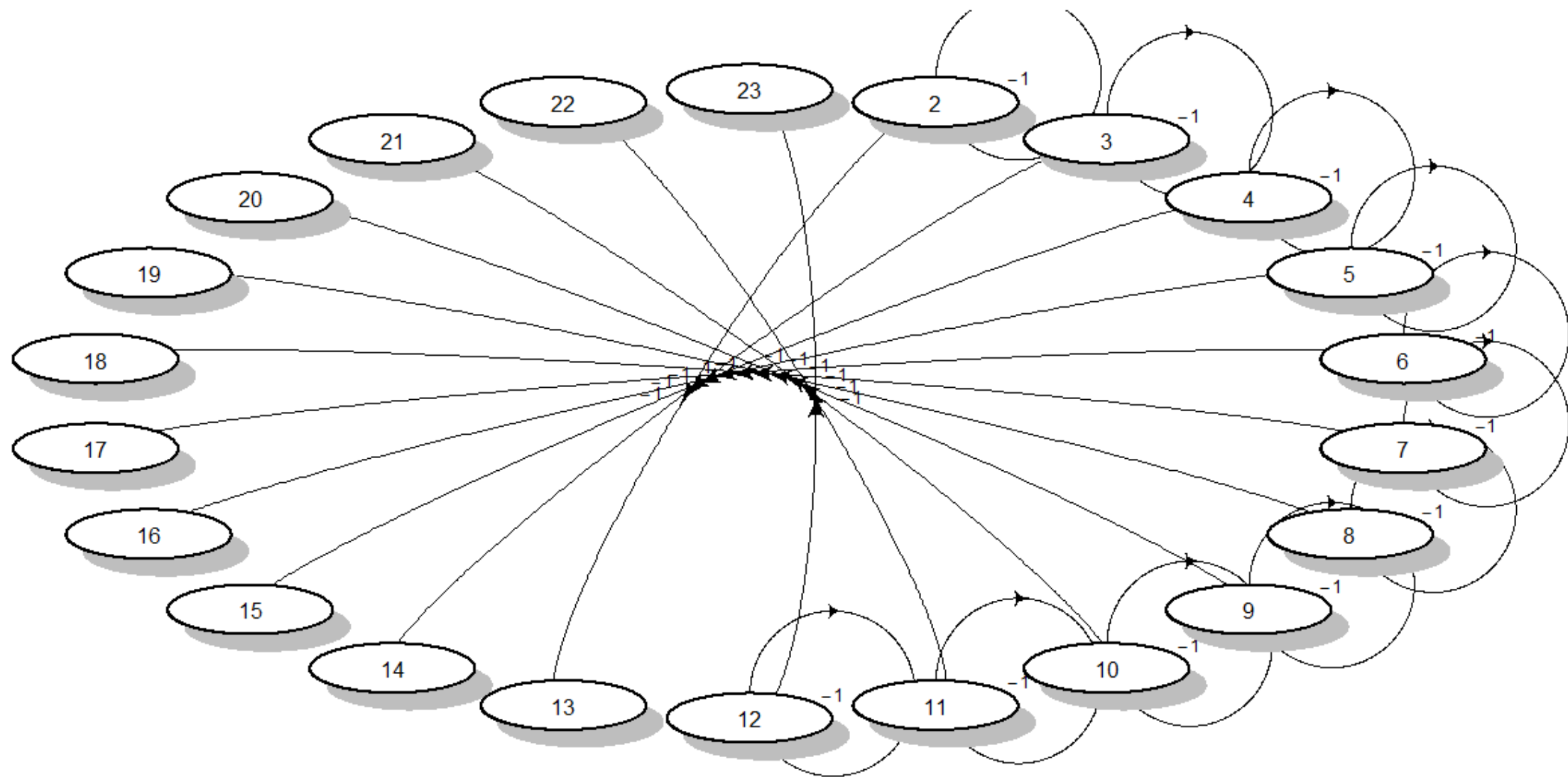
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Delinquencies on all loans and leases; All commercial banks (End of period)	2	Asset quality measures; Delinquencies on all loans and leases; All commercial banks (End of period)
3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; All commercial banks (End of period)	3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; All commercial banks (End of period)
4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; All commercial banks (End of period)	4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; All commercial banks (End of period)
5	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; All commercial banks (End of period)	5	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; All commercial banks (End of period)
6	Asset quality measures; Delinquencies on all loans and leases; To consumers; All commercial banks (End of period)	6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; All commercial banks (End of period)
7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; All commercial banks (End of period)	7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; All commercial banks (End of period)
8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; All commercial banks (End of period)	8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; All commercial banks (End of period)
9	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; All commercial banks (End of period)	6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; All commercial banks (End of period)
10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; All commercial banks (End of period)	10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; All commercial banks (End of period)
11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); All commercial banks	11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); All commercial banks
12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks (End of period)	12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks (End of period)

Delinquencies_Other banks



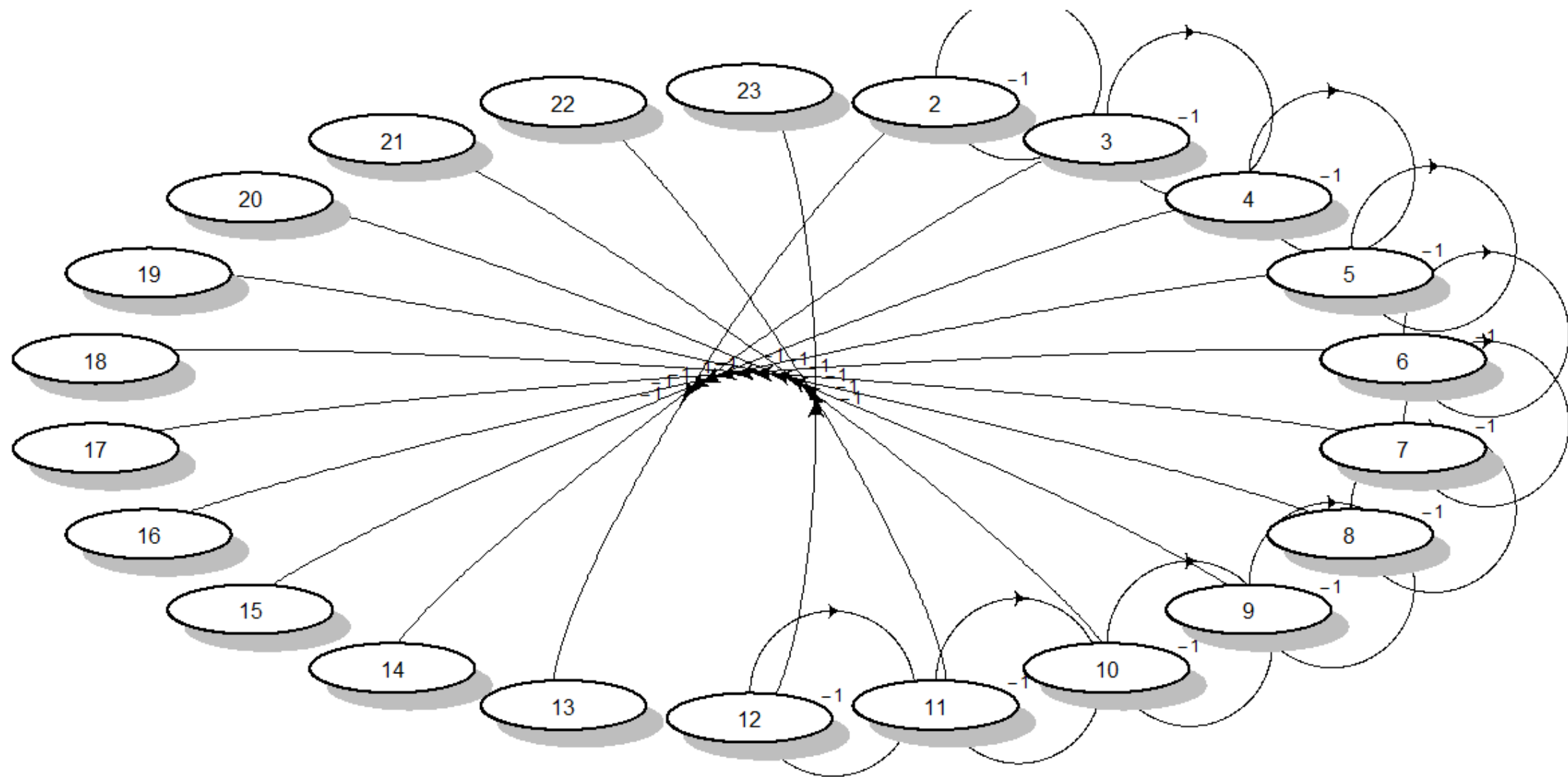
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Delinquencies on all loans and leases; Banks not among the 100 largest in size (by assets) (End of period)	2	Asset quality measures; Delinquencies on all loans and leases; Banks not among the 100 largest in size (by assets) (End of period)
3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; Banks not among the 100 largest in size (by assets) (End of period)	3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; Banks not among the 100 largest in size (by assets) (End of period)
4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; Banks not among the 100 largest in size (by assets) (End of period)	4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; Banks not among the 100 largest in size (by assets) (End of period)
5	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Banks not among the 100 largest in size (by assets) (End of period)	11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks not among the 100 largest in size (by assets)
6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Banks not among the 100 largest in size (by assets) (End of period)	6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Banks not among the 100 largest in size (by assets) (End of period)
7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)	7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)
8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; Banks not among the 100 largest in size (by assets) (End of period)	8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; Banks not among the 100 largest in size (by assets) (End of period)
9	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; Banks not among the 100 largest in size (by assets) (End of period)	9	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; Banks not among the 100 largest in size (by assets) (End of period)
10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; Banks not among the 100 largest in size (by assets) (End of period)	10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; Banks not among the 100 largest in size (by assets) (End of period)
11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks not among the 100 largest in size (by assets)	11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks not among the 100 largest in size (by assets)
12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)	12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)

Delinquency rates_All banks



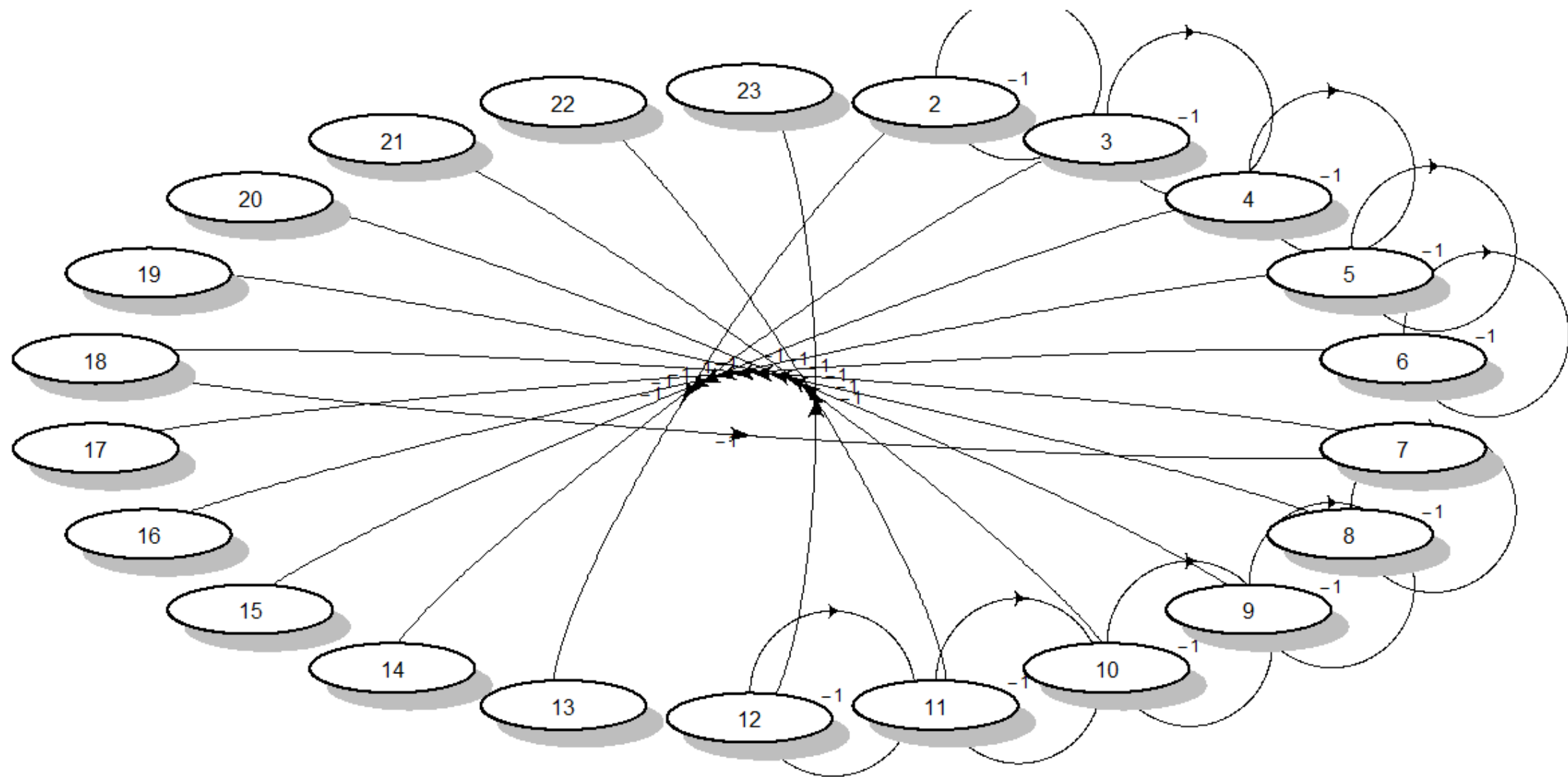
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Delinquency rate on all loans; All commercial banks (Seasonally adjusted)	2	Delinquency rate on all loans; All commercial banks
3	Delinquency rate on loans to finance agricultural production; All commercial banks (Seasonally adjusted)	3	Delinquency rate on loans to finance agricultural production; All commercial banks
4	Delinquency rate on business loans; All commercial banks (Seasonally adjusted)	4	Delinquency rate on business loans; All commercial banks
5	Delinquency rate on loans secured by real estate; All commercial banks (Seasonally adjusted)	5	Delinquency rate on loans secured by real estate; All commercial banks
6	Delinquency rate on consumer loans; All commercial banks (Seasonally adjusted)	6	Delinquency rate on consumer loans; All commercial banks
7	Delinquency rate on single-family residential mortgages, booked in domestic offices; All commercial banks (Seasonally adjusted)	7	Delinquency rate on single-family residential mortgages, booked in domestic offices; All commercial banks
8	Delinquency rate on lease financing receivables; All commercial banks (Seasonally adjusted)	8	Delinquency rate on lease financing receivables; All commercial banks
9	Delinquency rate on credit card loans; All commercial banks (Seasonally adjusted)	9	Delinquency rate on credit card loans; All commercial banks
10	Delinquency rate on other consumer loans; All commercial banks (Seasonally adjusted)	10	Delinquency rate on other consumer loans; All commercial banks
11	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks (Seasonally adjusted)	11	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks
12	Delinquency rate on farmland loans, booked in domestic offices; All commercial banks (Seasonally adjusted)	12	Delinquency rate on farmland loans, booked in domestic offices; All commercial banks
13	Delinquency rate on all loans; All commercial banks	2	Delinquency rate on all loans; All commercial banks
14	Delinquency rate on loans to finance agricultural production; All commercial banks	3	Delinquency rate on loans to finance agricultural production; All commercial banks
15	Delinquency rate on business loans; All commercial banks	4	Delinquency rate on business loans; All commercial banks
16	Delinquency rate on loans secured by real estate; All commercial banks	5	Delinquency rate on loans secured by real estate; All commercial banks
17	Delinquency rate on consumer loans; All commercial banks	6	Delinquency rate on consumer loans; All commercial banks
18	Delinquency rate on single-family residential mortgages, booked in domestic offices; All commercial banks	7	Delinquency rate on single-family residential mortgages, booked in domestic offices; All commercial banks
19	Delinquency rate on lease financing receivables; All commercial banks	8	Delinquency rate on lease financing receivables; All commercial banks
20	Delinquency rate on credit card loans; All commercial banks	9	Delinquency rate on credit card loans; All commercial banks
21	Delinquency rate on other consumer loans; All commercial banks	10	Delinquency rate on other consumer loans; All commercial banks
22	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks	11	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; All commercial banks
23	Delinquency rate on farmland loans, booked in domestic offices; All commercial banks	12	Delinquency rate on farmland loans, booked in domestic offices; All commercial banks

Delinquency rates_Other banks



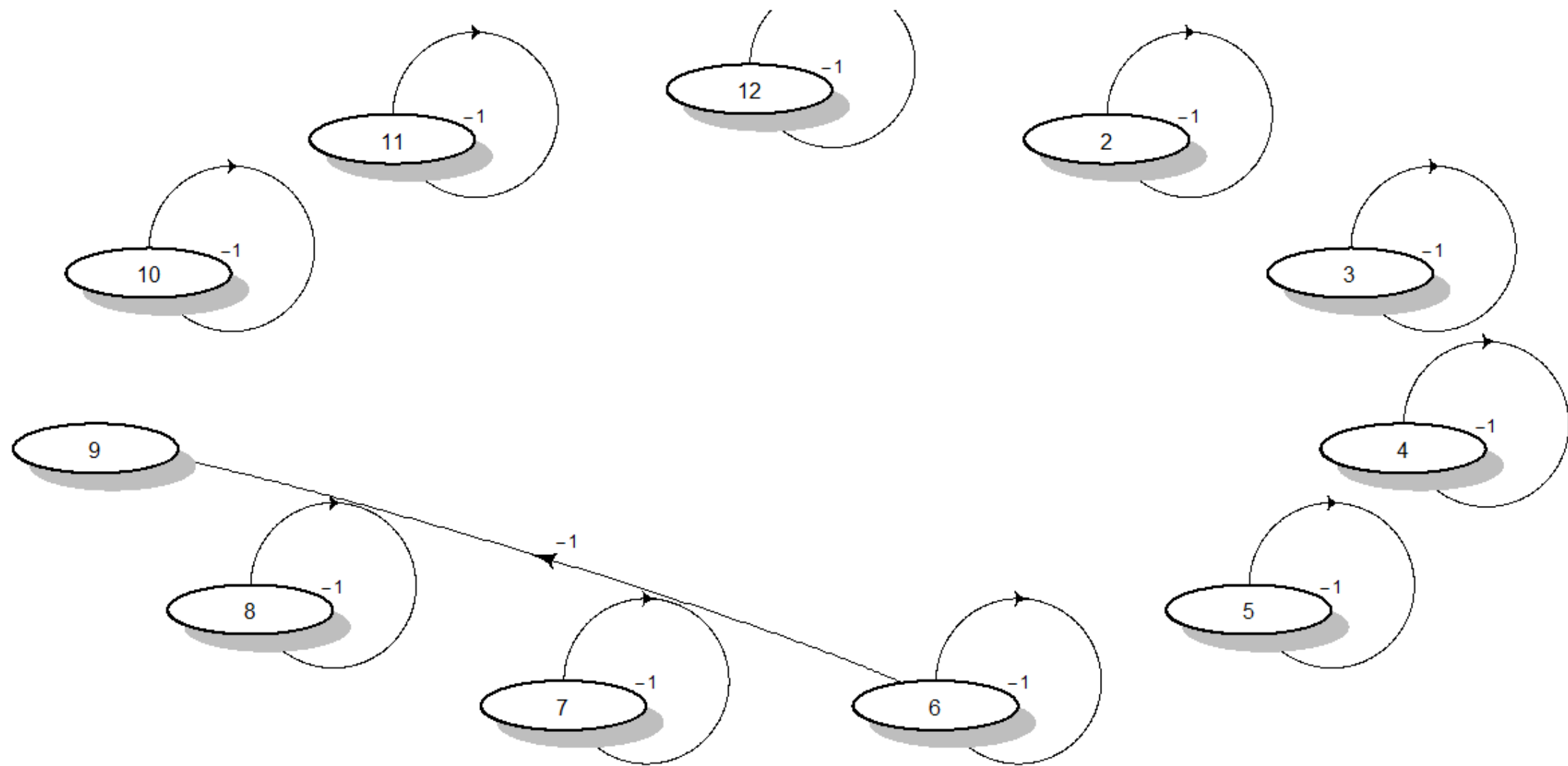
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Delinquencies on all loans and leases; Banks not among the 100 largest in size (by assets) (End of period)	2	Asset quality measures; Delinquencies on all loans and leases; Banks not among the 100 largest in size (by assets) (End of period)
3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; Banks not among the 100 largest in size (by assets) (End of period)	3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; Banks not among the 100 largest in size (by assets) (End of period)
4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; Banks not among the 100 largest in size (by assets) (End of period)	4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; Banks not among the 100 largest in size (by assets) (End of period)
5	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Banks not among the 100 largest in size (by assets) (End of period)	11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks not among the 100 largest in size (by assets)
6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Banks not among the 100 largest in size (by assets) (End of period)	6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Banks not among the 100 largest in size (by assets) (End of period)
7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)	7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)
8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; Banks not among the 100 largest in size (by assets) (End of period)	8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; Banks not among the 100 largest in size (by assets) (End of period)
9	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; Banks not among the 100 largest in size (by assets) (End of period)	9	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; Banks not among the 100 largest in size (by assets) (End of period)
10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; Banks not among the 100 largest in size (by assets) (End of period)	10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; Banks not among the 100 largest in size (by assets) (End of period)
11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks not among the 100 largest in size (by assets)	11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks not among the 100 largest in size (by assets)
12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)	12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)

Delinquency rates_Top 100 banks



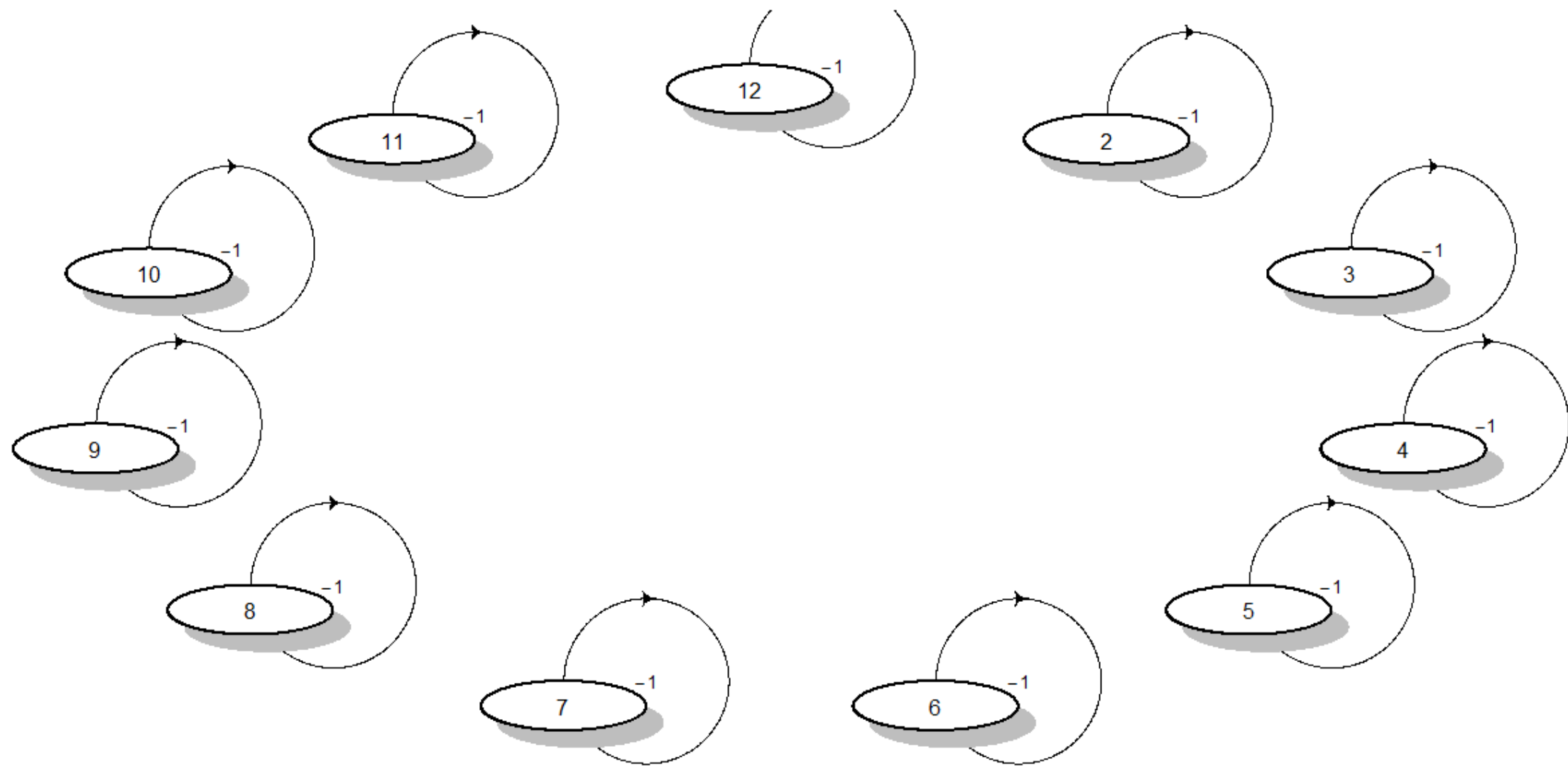
Target Feature Number	Target Feature Description	Best Lagged [1-qt] Feature Number	Lagged Feature Description
2	Delinquency rate on all loans; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	2	Delinquency rate on all loans; Banks ranked 1st to 100th largest in size (by assets)
3	Delinquency rate on loans to finance agricultural production; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	3	Delinquency rate on loans to finance agricultural production; Banks ranked 1st to 100th largest in size (by assets)
4	Delinquency rate on business loans; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	4	Delinquency rate on business loans; Banks ranked 1st to 100th largest in size (by assets)
5	Delinquency rate on loans secured by real estate; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	5	Delinquency rate on loans secured by real estate; Banks ranked 1st to 100th largest in size (by assets)
6	Delinquency rate on consumer loans; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	6	Delinquency rate on consumer loans; Banks ranked 1st to 100th largest in size (by assets)
7	Delinquency rate on single-family residential mortgages, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	18	Delinquency rate on single-family residential mortgages, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)
8	Delinquency rate on lease financing receivables; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	8	Delinquency rate on lease financing receivables; Banks ranked 1st to 100th largest in size (by assets)
9	Delinquency rate on credit card loans; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	9	Delinquency rate on credit card loans; Banks ranked 1st to 100th largest in size (by assets)
10	Delinquency rate on other consumer loans; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	10	Delinquency rate on other consumer loans; Banks ranked 1st to 100th largest in size (by assets)
11	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	11	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
12	Delinquency rate on farmland loans, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (Seasonally adjusted)	12	Delinquency rate on farmland loans, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
13	Delinquency rate on all loans; Banks ranked 1st to 100th largest in size (by assets)	2	Delinquency rate on all loans; Banks ranked 1st to 100th largest in size (by assets)
14	Delinquency rate on loans to finance agricultural production; Banks ranked 1st to 100th largest in size (by assets)	3	Delinquency rate on loans to finance agricultural production; Banks ranked 1st to 100th largest in size (by assets)
15	Delinquency rate on business loans; Banks ranked 1st to 100th largest in size (by assets)	4	Delinquency rate on business loans; Banks ranked 1st to 100th largest in size (by assets)
16	Delinquency rate on loans secured by real estate; Banks ranked 1st to 100th largest in size (by assets)	5	Delinquency rate on loans secured by real estate; Banks ranked 1st to 100th largest in size (by assets)
17	Delinquency rate on consumer loans; Banks ranked 1st to 100th largest in size (by assets)	6	Delinquency rate on consumer loans; Banks ranked 1st to 100th largest in size (by assets)
18	Delinquency rate on single-family residential mortgages, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	7	Delinquency rate on single-family residential mortgages, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
19	Delinquency rate on lease financing receivables; Banks ranked 1st to 100th largest in size (by assets)	8	Delinquency rate on lease financing receivables; Banks ranked 1st to 100th largest in size (by assets)
20	Delinquency rate on credit card loans; Banks ranked 1st to 100th largest in size (by assets)	9	Delinquency rate on credit card loans; Banks ranked 1st to 100th largest in size (by assets)
21	Delinquency rate on other consumer loans; Banks ranked 1st to 100th largest in size (by assets)	10	Delinquency rate on other consumer loans; Banks ranked 1st to 100th largest in size (by assets)
22	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	11	Delinquency rate on commercial real estate loans (excluding farmland), booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)
23	Delinquency rate on farmland loans, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)	12	Delinquency rate on farmland loans, booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets)

Delinquency_Top 100 banks



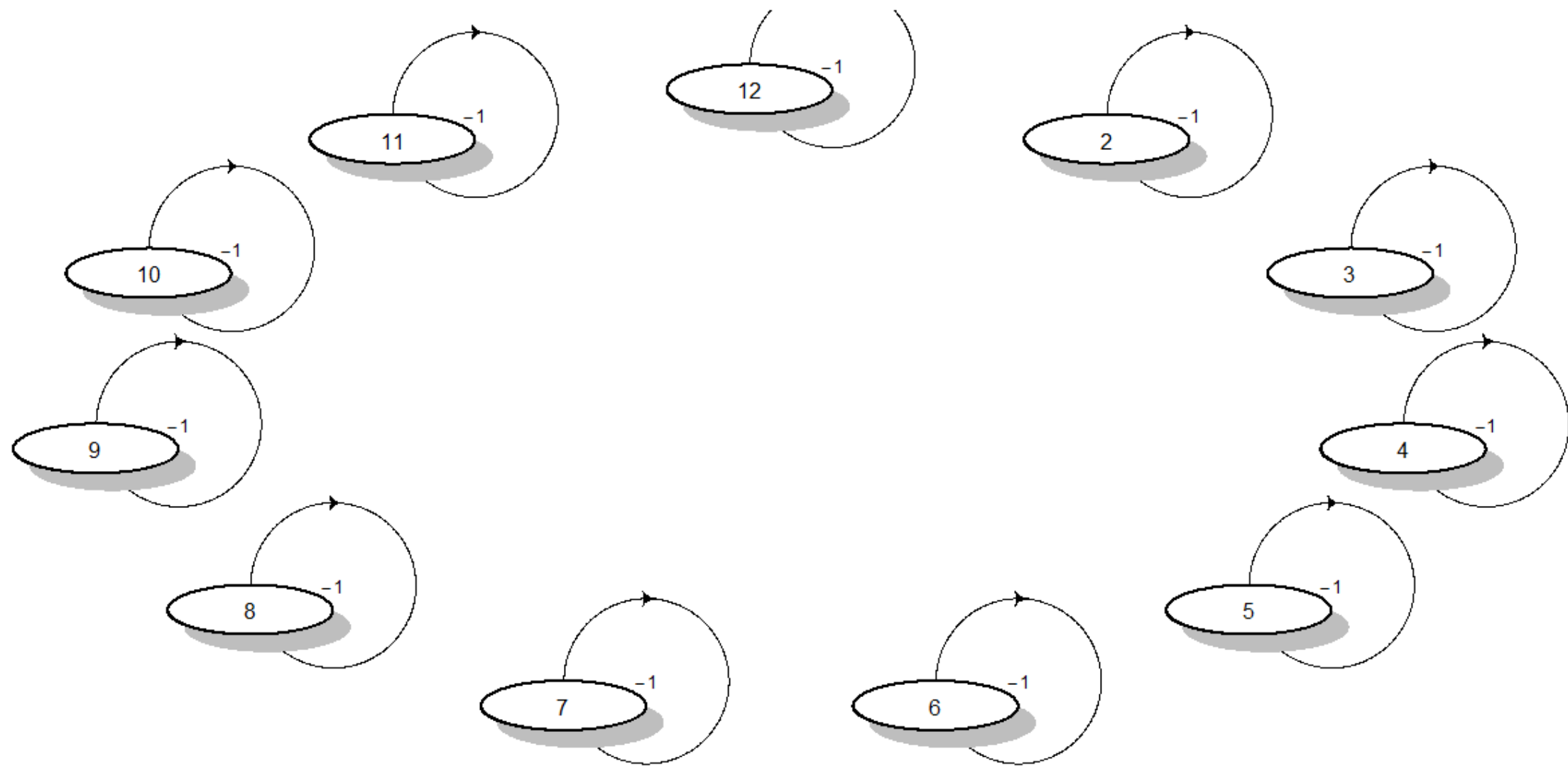
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Asset quality measures; Delinquencies on all loans and leases; Banks ranked 1st to 100th largest in size (by assets) (End of period)	2	Asset quality measures; Delinquencies on all loans and leases; Banks ranked 1st to 100th largest in size (by assets) (End of period)
3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; Banks ranked 1st to 100th largest in size (by assets) (End of period)	3	Asset quality measures; Delinquencies on all loans and leases; To finance agricultural production; Banks ranked 1st to 100th largest in size (by assets) (End of period)
4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets) (End of period)	4	Asset quality measures; Delinquencies on all loans and leases; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets) (End of period)
5	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets) (End of period)	5	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets) (End of period)
6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Banks ranked 1st to 100th largest in size (by assets) (End of period)	6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets) (End of period)
7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)	7	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Single-family residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)
8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets) (End of period)	8	Asset quality measures; Delinquencies on all loans and leases; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets) (End of period)
9	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets) (End of period)	6	Asset quality measures; Delinquencies on all loans and leases; To consumers; Credit cards; Banks ranked 1st to 100th largest in size (by assets) (End of period)
10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; Banks ranked 1st to 100th largest in size (by assets) (End of period)	10	Asset quality measures; Delinquencies on all loans and leases; To consumers; Other; Banks ranked 1st to 100th largest in size (by assets) (End of period)
11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks ranked 1st to 100th largest in size (by assets)	11	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices (End of period); Banks ranked 1st to 100th largest in size (by assets)
12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)	12	Asset quality measures; Delinquencies on all loans and leases; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)

End-of-period loan volume_All banks



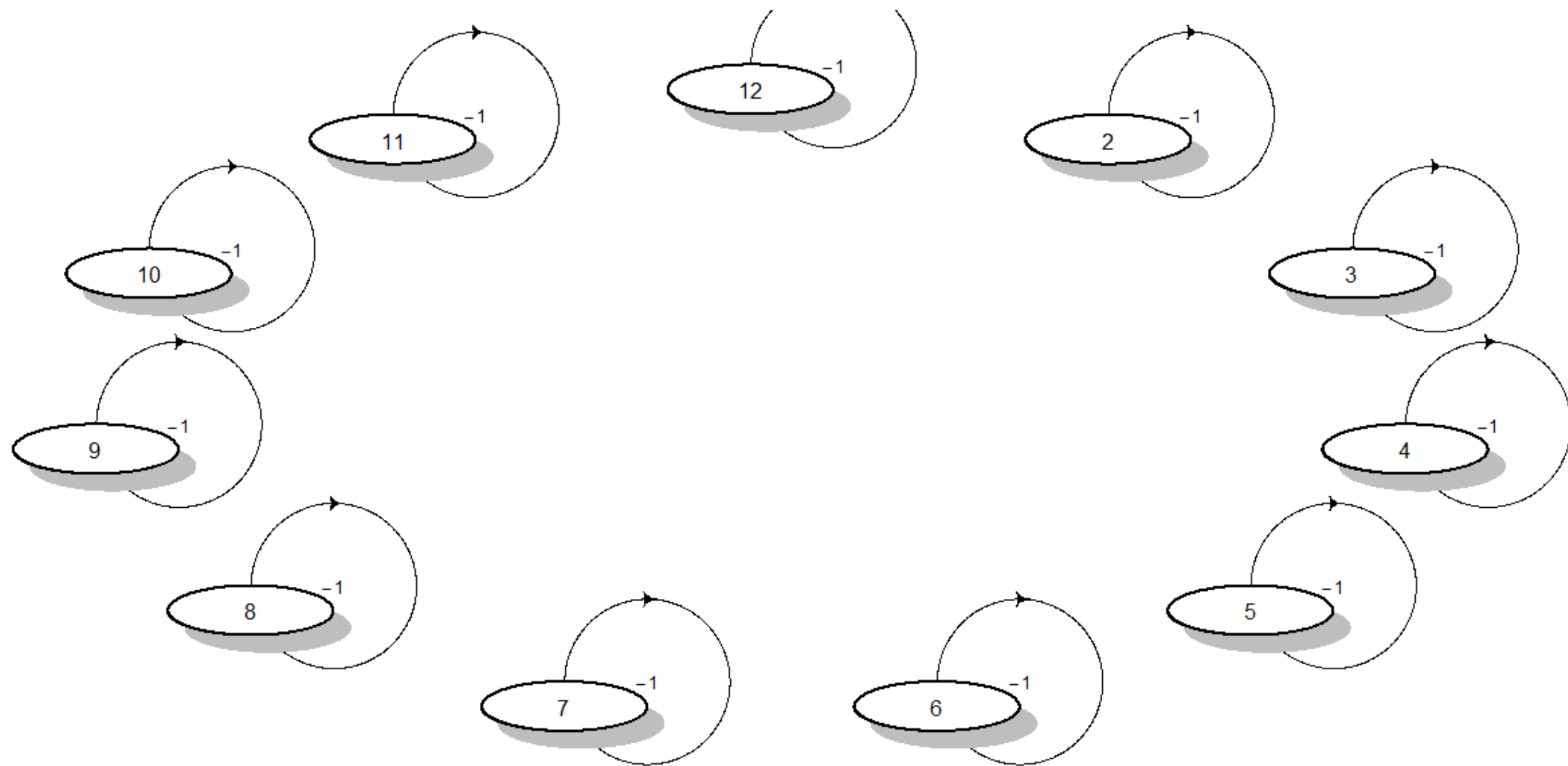
Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Total Assets; Interest-earning; All loans and leases, gross; All commercial banks (End of period)	2	Total Assets; Interest-earning; All loans and leases, gross; All commercial banks (End of period)
3	Total Assets; Interest-earning; All loans and leases, gross; To finance agricultural production, other farm loans; All commercial banks (End of period)	3	Total Assets; Interest-earning; All loans and leases, gross; To finance agricultural production, other farm loans; All commercial banks (End of period)
4	Total Assets; Interest-earning; All loans and leases, gross; Commercial and industrial; All commercial banks (End of period)	4	Total Assets; Interest-earning; All loans and leases, gross; Commercial and industrial; All commercial banks (End of period)
5	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; All commercial banks (End of period)	5	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; All commercial banks (End of period)
6	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; All commercial banks (End of period)	6	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; All commercial banks (End of period)
7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; All commercial banks (End of period)	7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; All commercial banks (End of period)
8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; All commercial banks (End of period)	8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; All commercial banks (End of period)
9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; All commercial banks (End of period)	9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; All commercial banks (End of period)
10	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Other; All commercial banks (End of period)	10	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Other; All commercial banks (End of period)
11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (End of period); All commercial banks	11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (End of period); All commercial banks
12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks (End of period)	12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; All commercial banks (End of period)

End-of-period loan volume_Other banks



Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Total Assets; Interest-earning; All loans and leases, gross; Banks not among the 100 largest in size (by assets) (End of period)	2	Total Assets; Interest-earning; All loans and leases, gross; Banks not among the 100 largest in size (by assets) (End of period)
3	Total Assets; Interest-earning; All loans and leases, gross; To finance agricultural production, other farm loans; Banks not among the 100 largest in size (by assets) (End of period)	3	Total Assets; Interest-earning; All loans and leases, gross; To finance agricultural production, other farm loans; Banks not among the 100 largest in size (by assets) (End of period)
4	Total Assets; Interest-earning; All loans and leases, gross; Commercial and industrial; Banks not among the 100 largest in size (by assets) (End of period)	4	Total Assets; Interest-earning; All loans and leases, gross; Commercial and industrial; Banks not among the 100 largest in size (by assets) (End of period)
5	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Banks not among the 100 largest in size (by assets) (End of period)	5	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Banks not among the 100 largest in size (by assets) (End of period)
6	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Banks not among the 100 largest in size (by assets) (End of period)	6	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Banks not among the 100 largest in size (by assets) (End of period)
7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)	7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)
8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks not among the 100 largest in size (by assets) (End of period)	8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks not among the 100 largest in size (by assets) (End of period)
9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; Banks not among the 100 largest in size (by assets) (End of period)	9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; Banks not among the 100 largest in size (by assets) (End of period)
10	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Other; Banks not among the 100 largest in size (by assets) (End of period)	10	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Other; Banks not among the 100 largest in size (by assets) (End of period)
11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (End of period); Banks not among the 100 largest in size (by assets)	11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (End of period); Banks not among the 100 largest in size (by assets)
12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)	12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks not among the 100 largest in size (by assets) (End of period)

End-of-period loan volume_Top 100 banks



Target Feature Number	Target Feature Description	Best Lagged [1-qtr] Feature Number	Lagged Feature Description
2	Total Assets; Interest-earning; All loans and leases, gross; Banks ranked 1st to 100th largest in size (by assets) (End of period)	2	Total Assets; Interest-earning; All loans and leases, gross; Banks ranked 1st to 100th largest in size (by assets) (End of period)
3	Total Assets; Interest-earning; All loans and leases, gross; To finance agricultural production, other farm loans; Banks ranked 1st to 100th largest in size (by assets) (End of period)	3	Total Assets; Interest-earning; All loans and leases, gross; To finance agricultural production, other farm loans; Banks ranked 1st to 100th largest in size (by assets) (End of period)
4	Total Assets; Interest-earning; All loans and leases, gross; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets) (End of period)	4	Total Assets; Interest-earning; All loans and leases, gross; Commercial and industrial; Banks ranked 1st to 100th largest in size (by assets) (End of period)
5	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets) (End of period)	5	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Banks ranked 1st to 100th largest in size (by assets) (End of period)
6	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Banks ranked 1st to 100th largest in size (by assets) (End of period)	6	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Banks ranked 1st to 100th largest in size (by assets) (End of period)
7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)	7	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Single-family (1-4 family) residential mortgages; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)
8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets) (End of period)	8	Total Assets; Interest-earning; All loans and leases, gross; Lease financing receivables; Banks ranked 1st to 100th largest in size (by assets) (End of period)
9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; Banks ranked 1st to 100th largest in size (by assets) (End of period)	9	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Credit cards; Banks ranked 1st to 100th largest in size (by assets) (End of period)
10	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Other; Banks ranked 1st to 100th largest in size (by assets) (End of period)	10	Total Assets; Interest-earning; All loans and leases, gross; Consumer loans; Other; Banks ranked 1st to 100th largest in size (by assets) (End of period)
11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (End of period); Banks ranked 1st to 100th largest in size (by assets)	11	Total assets; Interest-earning; All loans and leases, gross; Secured by real estate; Commercial real estate loans (excluding farmland); Booked in domestic offices; (End of period); Banks ranked 1st to 100th largest in size (by assets)
12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)	12	Total Assets; Interest-earning; All loans and leases, gross; Secured by real estate; Farmland; Booked in domestic offices; Banks ranked 1st to 100th largest in size (by assets) (End of period)