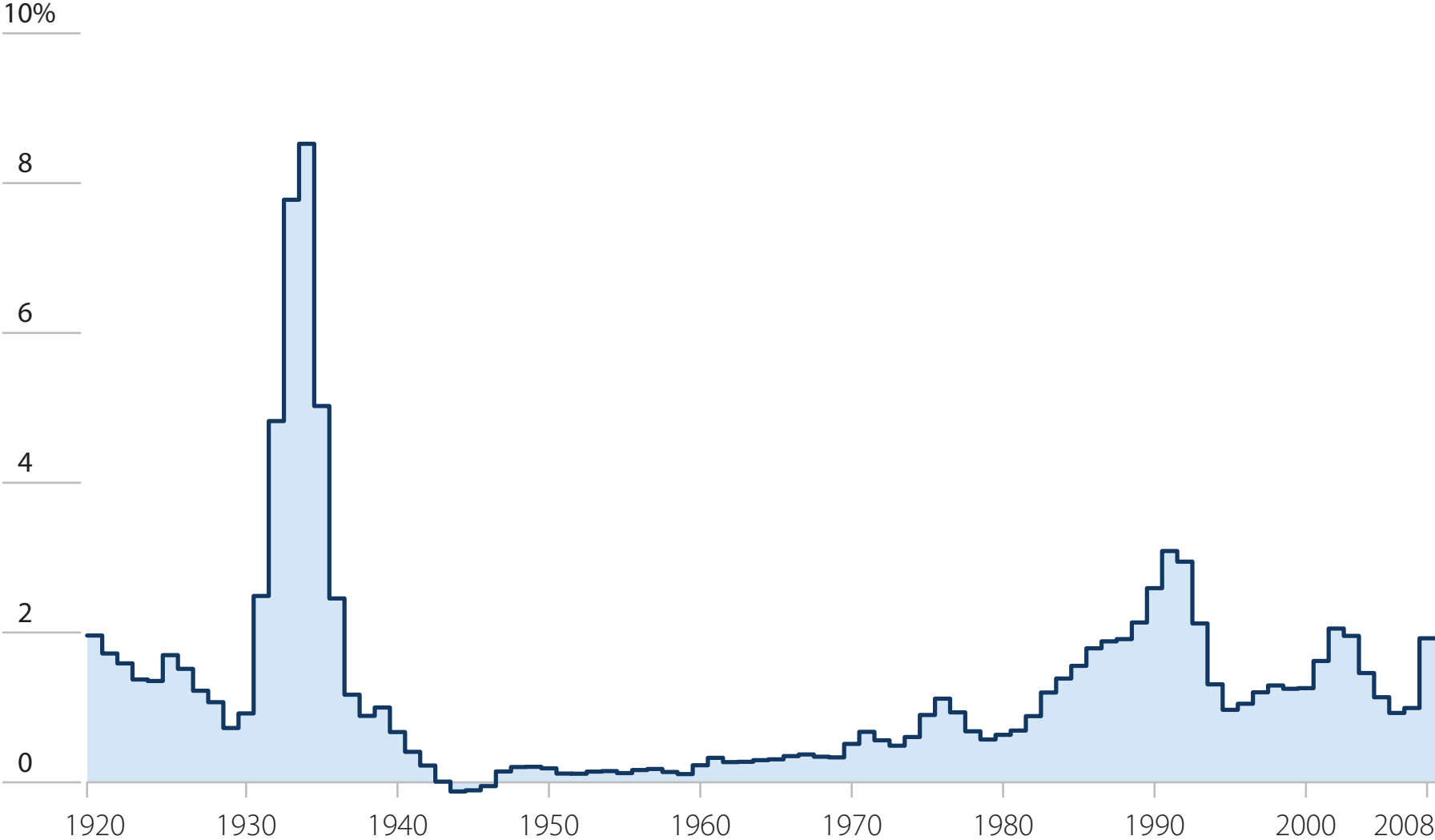


Two-Year Historical Loan-Loss Rates for Commercial Banks



Sources: Federal Deposit Insurance Corp.; Federal Reserve Board; International Monetary Fund

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