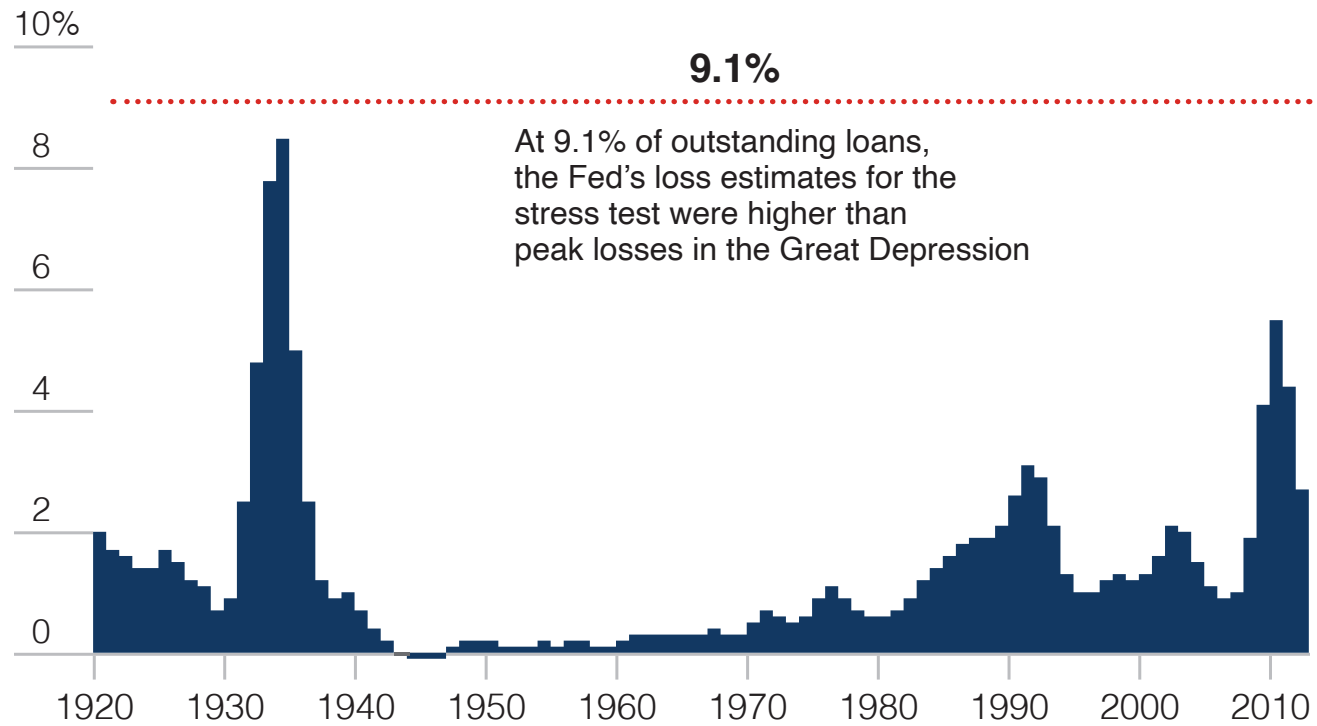


Historical Loan-Loss Rates and Bank Stress Tests



Note: Percentages reflect two-year bank loan-loss rates.

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

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