

ViewPoint *Live!*

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Raphael Bostic, President and Chief Executive Officer



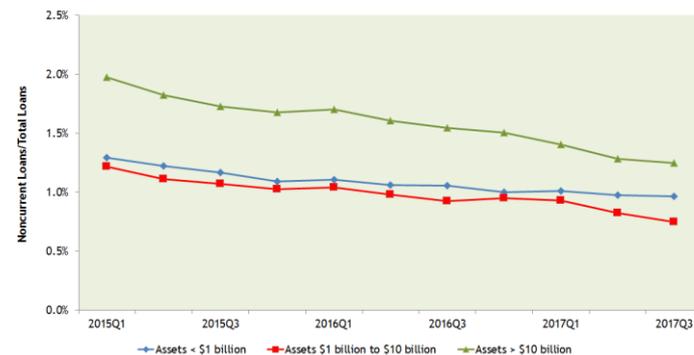
- 2012 to 2017: Judith and John Bedrosian Chair in Governance and the Public Enterprise at the Sol Price School of Public Policy at the University of Southern California
- 2009 to 2012: Assistant secretary for policy development and research at the U.S. Department of Housing and Urban Development
- 1995 to 2001: Federal Reserve Board of Governors, serving as an economist, then senior economist in monetary and financial studies
- 1995: Harvard University graduate with a double major in economics and psychology. Earned a doctorate in economics from Stanford University

Current U.S. Banking Conditions

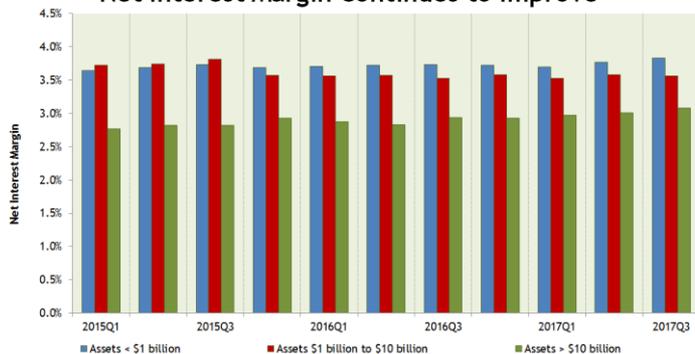
Loan Growth Slows Again for All Banks



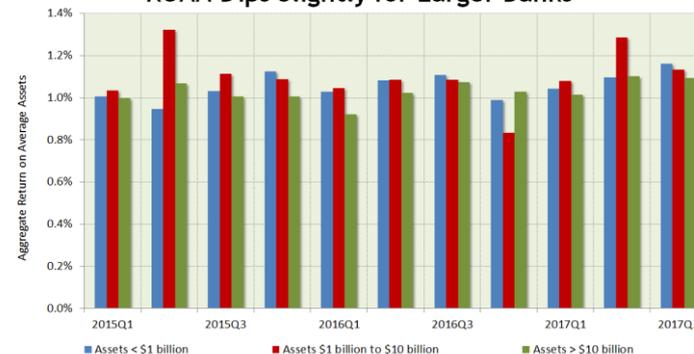
Noncurrent Loans Remain Low



Net Interest Margin Continues to Improve



ROAA Dips Slightly for Larger Banks



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- Economy Matters podcast in December with Mike Johnson
- Raphael Bostic, keynote speaker at Banking Outlook Conference on February 22, 2018