



Statistics At A Glance

As of June 30, 2021

Dollar Amounts in Billions		All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								
					Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Second Quarter 2021													
Number of FDIC-Insured		4,951	4,336	615	11	5	1,130	2,586	280	32	312	509	86
Number of FDIC-Supervised		3,194	2,887	307	6	0	810	1,687	132	20	185	323	31
Total Assets	\$	22,789	21,359	1,430	478	5,763	289	7,185	685	153	65	119	8,053
Total Loans	\$	10,858	10,193	665	382	1,802	171	4,536	188	115	18	64	3,582
Domestic Deposits	\$	17,164	15,972	1,192	329	3,131	246	6,003	601	130	54	103	6,568
Bank Net Income (QTR)	\$	70.376	66.089	4.287	6.995	15.788	1.025	22.669	1.393	0.542	0.281	0.324	21.358
Percent Profitable (QTR)	%	95.8	96.4	91.5	100.0	100.0	96.6	97.4	90.4	96.9	86.5	94.3	96.5
Average Return on Assets (QTR)	%	1.24	1.25	1.20	5.76	1.10	1.43	1.27	0.82	1.43	1.77	1.09	1.07
Average Return on Equity (QTR)	%	12.37	12.39	12.07	42.93	12.31	12.99	11.68	9.41	16.24	12.69	9.77	10.75
Net Interest Margin (QTR)	%	2.50	2.48	2.75	9.41	1.82	3.46	2.92	1.69	2.86	2.35	3.09	2.19
Equity to Assets	%	10.12	10.11	10.26	13.59	9.01	11.09	10.97	9.08	8.90	13.96	11.22	9.97
Noncurrent Loan Rate - Total Loans ¹	%	1.01	0.91	2.52	0.81	0.92	0.89	0.99	0.78	0.26	0.90	0.79	1.15
Real Estate Loans	%	1.45	1.26	3.48	0.71	1.64	0.89	1.21	0.85	0.26	1.05	0.83	2.00
C&I Loans	%	0.82	0.81	0.91	0.26	1.06	0.91	0.77	0.62	0.21	0.55	0.78	0.81
Loans to Individuals	%	0.63	0.62	0.73	0.88	0.58	0.36	0.42	0.09	0.29	0.42	0.39	0.67
Coverage Ratio ²	%	177.98	194.78	85.04	1001.19	224.71	166.18	138.82	94.10	526.21	176.99	162.73	140.69
Net Charge-Off Rate - All Loans (QTR)	%	0.27	0.26	0.46	2.37	0.40	0.06	0.12	0.01	0.22	0.11	0.03	0.21
Real Estate Loans (QTR)	%	0.00	0.00	0.01	0.03	-0.06	0.03	0.03	0.00	0.00	0.00	0.01	-0.02
C&I Loans (QTR)	%	0.21	0.21	0.16	0.82	0.23	0.11	0.25	-0.03	0.60	-0.19	0.13	0.12
Loans to Individuals (QTR)	%	1.30	1.22	2.30	2.55	1.80	0.18	0.49	0.21	0.27	0.82	0.17	0.89
Second Quarter 2020													
Number of FDIC-Insured		5,066	4,430	636	11	5	1,198	2,790	296	39	217	442	68
Number of FDIC-Supervised		3,264	2,949	315	6	0	863	1,812	135	27	126	275	20
Total Assets	\$	21,139	19,842	1,297	505	5,241	280	7,467	610	129	38	86	6,782
Total Loans	\$	10,992	10,328	664	376	1,726	186	5,113	169	93	10	48	3,272
Domestic Deposits	\$	15,520	14,466	1,054	344	2,722	232	6,013	531	109	30	72	5,468
Bank Net Income (QTR)	\$	18.469	15.925	2.545	0.143	3.706	0.951	8.974	1.730	0.166	0.276	0.266	2.258
Percent Profitable (QTR)	%	94.4	95.0	89.9	54.5	100.0	97.1	94.4	90.2	79.5	88.0	95.5	91.2
Average Return on Assets (QTR)	%	0.36	0.33	0.81	0.11	0.28	1.41	0.50	1.16	0.51	3.00	1.29	0.14
Average Return on Equity (QTR)	%	3.47	3.18	7.99	0.99	3.19	12.13	4.36	13.68	5.39	18.07	10.23	1.35
Net Interest Margin (QTR)	%	2.81	2.79	3.11	9.19	2.23	3.71	3.17	2.04	2.97	2.50	3.44	2.38
Equity to Assets	%	10.16	10.17	10.00	11.48	8.99	11.46	11.15	8.61	9.58	16.40	12.36	9.90
Noncurrent Loan Rate - Total Loans ¹	%	1.08	1.01	2.05	1.48	1.02	1.19	0.89	0.81	0.53	1.14	0.94	1.37
Real Estate Loans	%	1.37	1.26	2.58	0.65	1.32	1.25	1.01	0.89	0.27	1.46	1.04	2.32
C&I Loans	%	1.01	1.01	0.80	0.75	1.35	0.95	0.86	0.33	3.70	0.63	0.72	1.08
Loans to Individuals	%	0.90	0.87	1.24	1.56	0.92	0.47	0.62	0.13	0.30	0.55	0.54	0.76
Coverage Ratio ²	%	205.25	217.53	110.98	689.57	320.72	117.89	163.86	80.69	479.36	129.12	129.02	148.19
Net Charge-Off Rate - All Loans (QTR)	%	0.57	0.56	0.75	4.26	0.79	0.19	0.28	0.02	0.34	0.36	0.07	0.50
Real Estate Loans (QTR)	%	0.04	0.04	0.01	0.06	0.02	0.06	0.04	-0.02	0.04	0.20	0.05	0.04
C&I Loans (QTR)	%	0.64	0.65	0.38	2.58	0.68	0.32	0.62	0.03	-0.04	0.07	-0.03	0.58
Loans to Individuals (QTR)	%	2.35	2.26	3.39	4.45	2.95	0.38	1.16	0.61	0.50	1.44	0.44	1.66

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.