



Statistics At A Glance

As of December 31, 2022

Dollar Amounts in Billions				Asset Concentration Group											
				All Insured Institutions	Commercial Banks	Savings Institutions	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
Fourth Quarter 2022															
Number of FDIC-Insured		4,706	4,127	579	10	5	1,054	2,501	320	35	300	410	71		
Number of FDIC-Supervised		3,032	2,743	289	5	0	750	1,628	152	24	184	263	26		
Total Assets	\$	23,600	22,319	1,281	453	5,746	298	8,139	721	590	70	96	7,487		
Total Loans	\$	12,227	11,586	641	386	1,892	188	5,433	247	450	19	52	3,559		
Domestic Deposits	\$	17,725	16,644	1,082	339	3,187	258	6,652	631	494	61	84	6,020		
Bank Net Income (QTR)	\$	68.410	65.695	2.714	3.460	14.897	0.894	26.092	1.609	1.486	0.480	0.254	19.238		
Percent Profitable (QTR)	%	94.3	94.9	90.5	90.0	100.0	93.8	96.4	87.2	82.9	88.0	94.9	91.5		
Average Return on Assets (QTR)	%	1.16	1.18	0.85	3.15	1.03	1.21	1.30	0.88	1.02	2.73	1.06	1.02		
Average Return on Equity (QTR)	%	12.56	12.60	11.61	29.05	11.30	14.19	13.46	16.39	12.48	27.29	12.98	10.96		
Net Interest Margin (QTR)	%	3.37	3.36	3.59	10.68	2.78	3.61	3.67	2.09	3.32	3.11	3.49	3.16		
Equity to Assets	%	9.34	9.46	7.27	10.71	9.26	8.66	9.76	5.27	8.15	10.27	8.35	9.38		
Noncurrent Loan Rate - Total Loans ¹	%	0.73	0.70	1.31	1.24	0.68	0.50	0.69	0.40	0.44	0.68	0.55	0.85		
Real Estate Loans	%	0.90	0.86	1.44	0.77	1.10	0.50	0.73	0.43	0.10	0.68	0.55	1.51		
C&I Loans	%	0.67	0.66	0.81	0.51	0.74	0.72	0.74	0.37	0.60	0.83	0.79	0.54		
Loans to Individuals	%	0.85	0.82	1.17	1.33	0.67	0.34	0.68	0.12	0.85	0.59	0.51	0.83		
Coverage Ratio ²	%	217.55	222.63	168.43	520.12	275.64	267.97	176.06	152.38	333.71	236.67	227.23	189.08		
Net Charge-Off Rate - All Loans (QTR)	%	0.36	0.35	0.57	2.54	0.40	0.10	0.15	0.02	0.55	0.21	0.07	0.44		
Real Estate Loans (QTR)	%	0.01	0.01	0.00	0.02	-0.03	0.02	0.02	0.00	-0.01	0.00	0.01	0.01		
C&I Loans (QTR)	%	0.25	0.25	0.36	1.47	0.26	0.59	0.22	0.05	0.24	0.39	0.17	0.23		
Loans to Individuals (QTR)	%	1.69	1.64	2.38	2.71	1.54	0.52	1.14	0.27	1.33	1.13	0.42	1.74		
FourthQuarter 2021															
Number of FDIC-Insured		4,839	4,232	607	12	5	1,121	2,417	293	33	357	506	95		
Number of FDIC-Supervised		3,122	2,817	305	6	0	801	1,573	139	20	226	319	38		
Total Assets	\$	23,720	22,201	1,519	500	5,827	303	7,372	776	353	83	130	8,375		
Total Loans	\$	11,247	10,566	681	428	1,846	176	4,539	204	246	24	68	3,716		
Domestic Deposits	\$	18,190	16,903	1,286	345	3,310	260	6,214	693	301	71	113	6,882		
Bank Net Income (QTR)	\$	63.862	60.078	3.784	5.399	12.586	0.791	20.633	1.644	1.627	0.322	0.276	20.583		
Percent Profitable (QTR)	%	91.9	92.3	89.6	100.0	100.0	87.9	95.9	89.8	90.9	80.4	90.1	98.9		
Average Return on Assets (QTR)	%	1.09	1.09	1.02	4.42	0.86	1.06	1.14	0.88	1.90	1.57	0.86	1.00		
Average Return on Equity (QTR)	%	10.89	10.93	10.32	34.02	9.46	9.67	10.51	10.33	20.63	11.76	7.82	10.15		
Net Interest Margin (QTR)	%	2.55	2.54	2.79	10.74	1.90	3.23	2.92	1.70	3.51	2.31	3.04	2.19		
Equity to Assets	%	9.94	9.96	9.66	12.56	9.20	10.78	10.71	8.17	9.00	12.96	10.79	9.74		
Noncurrent Loan Rate - Total Loans ¹	%	0.89	0.81	2.07	0.91	0.82	0.73	0.85	0.65	0.68	0.77	0.64	1.00		
Real Estate Loans	%	1.29	1.15	2.82	0.81	1.46	0.72	1.03	0.72	0.32	0.83	0.66	1.90		
C&I Loans	%	0.68	0.68	0.87	0.29	1.02	1.00	0.69	0.64	0.96	0.65	0.64	0.53		
Loans to Individuals	%	0.64	0.62	0.79	0.98	0.52	0.36	0.43	0.07	0.78	0.42	0.38	0.57		
Coverage Ratio ²	%	178.72	192.32	96.20	763.75	209.81	200.81	149.38	102.74	289.43	210.80	210.86	131.60		
Net Charge-Off Rate - All Loans (QTR)	%	0.21	0.20	0.33	1.58	0.28	0.08	0.09	0.00	0.34	0.23	0.07	0.17		
Real Estate Loans (QTR)	%	0.01	0.01	0.01	-0.03	-0.06	0.05	0.01	0.01	-0.02	0.09	0.03	0.03		
C&I Loans (QTR)	%	0.13	0.13	0.12	0.59	0.24	0.28	0.14	-0.48	0.05	0.33	0.22	0.05		
Loans to Individuals (QTR)	%	0.96	0.91	1.61	1.71	1.13	0.34	0.59	0.16	0.53	0.37	0.33	0.73		

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.