



Statistics At A Glance

As of March 31, 2022

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
First Quarter 2022													
Number of FDIC-Insured		4,796	4,194	602	11	5	1,081	2,403	283	39	368	501	105
Number of FDIC-Supervised		3,100	2,796	304	5	0	768	1,570	136	25	229	325	42
Total Assets	\$	23,973	22,515	1,458	504	6,066	298	7,358	341	361	84	127	8,833
Total Loans	\$	11,357	10,692	665	422	1,851	170	4,603	165	258	24	67	3,798
Domestic Deposits	\$	18,381	17,129	1,252	357	3,396	260	6,240	290	307	73	112	7,346
Bank Net Income (QTR)	\$	59.730	56.203	3.527	5.823	11.446	0.815	18.988	0.803	1.517	0.269	0.279	19.790
Percent Profitable (QTR)	%	94.5	95.4	87.9	90.9	100.0	95.4	96.3	88.0	89.7	87.5	92.4	96.2
Average Return on Assets (QTR)	%	1.00	1.01	0.98	4.65	0.77	1.10	1.04	0.95	1.69	1.20	0.88	0.90
Average Return on Equity (QTR)	%	10.39	10.38	10.67	36.69	8.61	10.88	9.98	10.18	19.20	10.14	8.56	9.59
Net Interest Margin (QTR)	%	2.54	2.52	2.90	10.68	1.92	3.06	2.88	2.25	3.52	2.28	3.04	2.14
Equity to Assets	%	9.42	9.47	8.66	12.78	8.70	9.50	10.21	8.82	8.60	11.61	9.72	9.09
Noncurrent Loan Rate - Total Loans ¹	%	0.84	0.78	1.83	1.01	0.83	0.70	0.79	0.52	0.70	0.74	0.66	0.91
Real Estate Loans	%	1.17	1.06	2.30	0.85	1.39	0.69	0.93	0.52	0.26	0.80	0.65	1.69
C&I Loans	%	0.68	0.67	0.88	0.34	1.01	0.93	0.71	1.08	0.79	0.67	0.81	0.50
Loans to Individuals	%	0.66	0.64	0.87	1.09	0.53	0.36	0.38	0.23	0.87	0.38	0.58	0.56
Coverage Ratio ²	%	184.33	194.98	111.65	685.68	206.21	208.61	155.28	153.52	278.32	222.11	204.73	138.18
Net Charge-Off Rate - All Loans (QTR)	%	0.22	0.21	0.38	1.94	0.28	0.01	0.09	0.00	0.40	0.07	0.03	0.17
Real Estate Loans (QTR)	%	-0.01	-0.01	0.00	-0.02	-0.06	0.00	0.01	-0.02	-0.01	0.00	0.00	-0.02
C&I Loans (QTR)	%	0.11	0.11	0.27	0.79	0.13	0.03	0.12	-0.09	0.05	-0.25	0.01	0.08
Loans to Individuals (QTR)	%	1.09	1.03	1.80	2.09	1.13	0.31	0.64	0.63	0.64	0.73	0.36	0.80
First Quarter 2021													
Number of FDIC-Insured		4,978	4,357	621	11	5	1,124	2,645	270	39	297	510	77
Number of FDIC-Supervised		3,209	2,899	310	6	0	811	1,717	125	24	173	330	23
Total Assets	\$	22,547	21,112	1,435	494	5,735	279	7,868	673	152	58	116	7,172
Total Loans	\$	10,825	10,163	662	366	1,761	165	5,045	184	110	16	63	3,115
Domestic Deposits	\$	16,936	15,739	1,197	337	3,087	238	6,538	597	130	48	100	5,861
Bank Net Income (QTR)	\$	76.773	72.782	3.991	7.077	19.387	0.987	25.704	1.546	1.020	0.288	0.345	20.418
Percent Profitable (QTR)	%	96.1	96.8	91.6	100.0	100.0	97.2	97.4	90.7	92.3	87.9	94.9	98.7
Average Return on Assets (QTR)	%	1.38	1.40	1.14	5.74	1.38	1.44	1.33	0.93	2.73	2.04	1.22	1.15
Average Return on Equity (QTR)	%	13.73	13.86	11.75	44.38	15.47	12.92	12.05	11.35	30.50	13.38	10.64	11.70
Net Interest Margin (QTR)	%	2.56	2.54	2.83	9.63	1.88	3.39	2.99	1.68	2.79	2.37	3.09	2.16
Equity to Assets	%	9.98	10.01	9.61	13.25	8.84	10.92	10.88	8.12	8.74	14.66	11.14	9.79
Noncurrent Loan Rate - Total Loans ¹	%	1.14	1.02	2.93	1.18	1.04	0.99	1.06	0.89	0.34	1.03	0.90	1.36
Real Estate Loans	%	1.61	1.39	3.96	0.70	1.78	1.01	1.32	0.97	0.29	1.22	0.94	2.45
C&I Loans	%	0.90	0.90	0.93	0.37	1.28	0.87	0.77	0.86	0.47	0.70	0.88	0.99
Loans to Individuals	%	0.81	0.79	1.10	1.27	0.75	0.42	0.77	0.12	0.37	0.52	0.48	0.69
Coverage Ratio ²	%	174.33	191.96	80.31	800.27	232.53	149.05	135.88	86.47	437.96	159.52	143.33	136.48
Net Charge-Off Rate - All Loans (QTR)	%	0.34	0.33	0.49	2.66	0.55	0.02	0.15	0.02	0.27	0.05	0.04	0.30
Real Estate Loans (QTR)	%	0.01	0.01	0.01	0.04	-0.05	0.02	0.03	0.00	0.01	-0.07	0.01	0.00
C&I Loans (QTR)	%	0.26	0.26	0.40	1.06	0.45	0.05	0.24	0.05	0.01	-0.18	0.10	0.19
Loans to Individuals (QTR)	%	1.65	1.59	2.39	2.84	2.28	0.22	0.81	0.44	0.40	0.80	0.16	1.26

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.