# Statistics At A Glance

**As of September 30, 2022**

| Dollar Amounts in Billions | | | | | Asset Concentration Group | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Third Quarter 2022 | | 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 |
| Number of FDIC-Insured | | 4,746 | 4,157 | 589 | 11 | 5 | 1,064 | 2,469 | 306 | 41 | 315 | 459 | 76 |
| Number of FDIC-Supervised | | 3,062 | 2,765 | 297 | 5 | 0 | 752 | 1,611 | 150 | 24 | 192 | 300 | 28 |
| Total Assets | $ | 23,632 | 22,239 | 1,393 | 552 | 5,827 | 297 | 7,559 | 758 | 577 | 71 | 110 | 7,881 |
| Total Loans | $ | 12,001 | 11,292 | 709 | 468 | 1,870 | 185 | 5,013 | 271 | 437 | 19 | 59 | 3,678 |
| Domestic Deposits | $ | 17,892 | 16,702 | 1,189 | 406 | 3,237 | 258 | 6,295 | 678 | 480 | 62 | 97 | 6,377 |
| Bank Net Income (QTR) | $ | 71.688 | 67.885 | 3.803 | 4.632 | 15.354 | 1.016 | 23.419 | 1.925 | 1.863 | 0.377 | 0.308 | 22.795 |
| Percent Profitable (QTR) | % | 96.5 | 97.2 | 91.3 | 90.9 | 100.0 | 98.5 | 97.7 | 90.2 | 90.2 | 87.3 | 96.1 | 97.4 |
| Average Return on Assets (QTR) | % | 1.21 | 1.22 | 1.08 | 3.43 | 1.05 | 1.37 | 1.24 | 0.98 | 1.31 | 2.13 | 1.12 | 1.16 |
| Average Return on Equity (QTR) | % | 13.09 | 13.07 | 13.53 | 28.74 | 11.72 | 15.93 | 12.80 | 15.94 | 15.64 | 21.32 | 12.95 | 12.46 |
| Net Interest Margin (QTR) | % | 3.14 | 3.13 | 3.40 | 11.35 | 2.46 | 3.54 | 3.49 | 2.13 | 3.46 | 2.84 | 3.47 | 2.78 |
| Equity to Assets | % | 9.15 | 9.25 | 7.65 | 11.62 | 8.97 | 8.35 | 9.51 | 5.80 | 8.23 | 9.48 | 8.42 | 9.20 |
| Noncurrent Loan Rate - Total Loans[1] | % | 0.72 | 0.69 | 1.23 | 1.16 | 0.72 | 0.57 | 0.66 | 0.76 | 0.43 | 0.61 | 0.57 | 0.79 |
| Real Estate Loans | % | 0.92 | 0.87 | 1.39 | 0.79 | 1.15 | 0.55 | 0.73 | 0.81 | 0.12 | 0.62 | 0.58 | 1.46 |
| C&I Loans | % | 0.64 | 0.63 | 0.80 | 0.44 | 0.88 | 0.91 | 0.67 | 0.53 | 0.61 | 0.62 | 0.76 | 0.50 |
| Loans to Individuals | % | 0.73 | 0.71 | 0.97 | 1.25 | 0.57 | 0.33 | 0.45 | 0.07 | 0.81 | 0.38 | 0.43 | 0.63 |
| Coverage Ratio[2] | % | 214.77 | 220.56 | 163.13 | 576.98 | 246.93 | 239.10 | 182.04 | 82.31 | 333.26 | 270.97 | 217.68 | 169.87 |
| Net Charge-Off Rate - All Loans (QTR) | % | 0.26 | 0.25 | 0.41 | 2.13 | 0.31 | 0.04 | 0.10 | 0.01 | 0.41 | 0.05 | 0.03 | 0.22 |
| Real Estate Loans (QTR) | % | -0.01 | -0.01 | -0.01 | -0.02 | -0.05 | 0.01 | 0.00 | 0.00 | 0.00 | -0.04 | -0.01 | -0.02 |
| C&I Loans (QTR) | % | 0.16 | 0.16 | 0.37 | 1.03 | 0.14 | 0.13 | 0.18 | 0.02 | 0.42 | -0.05 | 0.10 | 0.09 |
| Loans to Individuals (QTR) | % | 1.26 | 1.21 | 1.95 | 2.28 | 1.29 | 0.39 | 0.76 | 0.20 | 0.92 | 0.52 | 0.26 | 0.99 |
| **Third Quarter 2021** | | | | | | | | | | | | | |
| Number of FDIC-Insured | | 4,914 | 4,301 | 613 | 11 | 5 | 1,135 | 2,483 | 287 | 34 | 342 | 521 | 96 |
| Number of FDIC-Supervised | | 3,171 | 2,864 | 307 | 6 | 0 | 812 | 1,622 | 137 | 20 | 206 | 332 | 36 |
| Total Assets | $ | 23,252 | 21,782 | 1,470 | 476 | 5,868 | 295 | 7,242 | 759 | 332 | 76 | 129 | 8,074 |
| Total Loans | $ | 10,921 | 10,246 | 675 | 393 | 1,805 | 174 | 4,470 | 218 | 236 | 21 | 68 | 3,536 |
| Domestic Deposits | $ | 17,634 | 16,401 | 1,233 | 329 | 3,286 | 251 | 6,075 | 669 | 281 | 64 | 111 | 6,568 |
| Bank Net Income (QTR) | $ | 69.490 | 65.465 | 4.025 | 6.555 | 15.111 | 1.027 | 22.053 | 1.614 | 1.511 | 0.288 | 0.367 | 20.963 |
| Percent Profitable (QTR) | % | 95.8 | 96.3 | 92.7 | 100.0 | 100.0 | 95.9 | 97.5 | 90.9 | 97.1 | 86.3 | 95.8 | 97.9 |
| Average Return on Assets (QTR) | % | 1.21 | 1.22 | 1.11 | 5.50 | 1.04 | 1.40 | 1.23 | 0.87 | 1.84 | 1.54 | 1.15 | 1.05 |
| Average Return on Equity (QTR) | % | 11.97 | 12.04 | 10.91 | 40.66 | 11.54 | 12.60 | 11.26 | 9.79 | 19.40 | 11.15 | 10.30 | 10.55 |
| Net Interest Margin (QTR) | % | 2.56 | 2.54 | 2.80 | 10.38 | 1.86 | 3.44 | 2.96 | 1.72 | 3.49 | 2.34 | 3.13 | 2.21 |
| Equity to Assets | % | 10.06 | 10.06 | 10.09 | 13.45 | 9.00 | 11.14 | 10.89 | 8.77 | 9.41 | 13.88 | 11.10 | 9.95 |
| Noncurrent Loan Rate - Total Loans[1] | % | 0.94 | 0.85 | 2.26 | 0.83 | 0.83 | 0.82 | 0.92 | 0.71 | 0.65 | 0.86 | 0.71 | 1.07 |
| Real Estate Loans | % | 1.36 | 1.20 | 3.09 | 0.76 | 1.52 | 0.80 | 1.11 | 0.79 | 0.32 | 0.93 | 0.75 | 1.97 |
| C&I Loans | % | 0.75 | 0.74 | 0.94 | 0.25 | 0.98 | 1.08 | 0.76 | 0.78 | 0.83 | 0.72 | 0.73 | 0.63 |
| Loans to Individuals | % | 0.60 | 0.59 | 0.73 | 0.89 | 0.52 | 0.35 | 0.40 | 0.07 | 0.75 | 0.58 | 0.35 | 0.56 |
| Coverage Ratio[2] | % | 180.13 | 195.94 | 89.63 | 911.15 | 230.96 | 180.80 | 143.87 | 92.56 | 312.20 | 192.43 | 185.04 | 134.97 |
| Net Charge-Off Rate - All Loans (QTR) | % | 0.19 | 0.19 | 0.30 | 1.54 | 0.29 | 0.04 | 0.09 | 0.00 | 0.24 | 0.08 | 0.01 | 0.16 |
| Real Estate Loans (QTR) | % | 0.00 | 0.00 | 0.01 | 0.03 | -0.06 | 0.02 | 0.02 | -0.01 | -0.02 | -0.05 | 0.01 | -0.02 |
| C&I Loans (QTR) | % | 0.15 | 0.15 | 0.20 | 0.55 | 0.18 | 0.20 | 0.14 | 0.01 | 0.07 | 0.14 | -0.15 | 0.15 |
| Loans to Individuals (QTR) | % | 0.92 | 0.89 | 1.42 | 1.66 | 1.28 | 0.25 | 0.51 | 0.15 | 0.38 | 0.48 | 0.16 | 0.65 |

[1]Nonaccruing loans and loans past due 90+ days.

[2]Loss reserve as a percentage of noncurrent loans.