



Statistics At A Glance

As of March 31, 2023

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	Specialized <\$1 Billion
First Quarter 2023													
Number of FDIC-Insured		4,672	4,096	576	10	5	1,015	2,516	314	41	282	417	72
Number of FDIC-Supervised		3,006	2,718	288	5	0	727	1,629	150	28	168	271	28
Total Assets	\$	23,720	22,431	1,288	464	5,769	280	8,329	731	382	62	97	7,606
Total Loans	\$	12,212	11,567	645	382	1,874	175	5,510	253	288	17	54	3,661
Domestic Deposits	\$	17,304	16,261	1,043	357	3,187	241	6,605	594	316	54	84	5,865
Bank Net Income (QTR)	\$	79.807	77.145	2.662	3.629	17.981	0.882	31.895	1.230	1.281	0.333	0.261	22.315
Percent Profitable (QTR)	%	95.6	96.3	90.3	100.0	100.0	97.4	96.6	88.2	80.5	91.8	95.2	88.9
Average Return on Assets (QTR)	%	1.36	1.39	0.83	3.17	1.25	1.26	1.57	0.67	1.35	2.15	1.08	1.18
Average Return on Equity (QTR)	%	14.42	14.56	11.23	29.86	13.40	14.18	15.89	12.17	16.55	21.49	12.36	12.48
Net Interest Margin (QTR)	%	3.31	3.31	3.32	10.45	2.82	3.47	3.46	1.83	3.75	3.17	3.48	3.18
Equity to Assets	%	9.53	9.64	7.55	10.50	9.38	9.12	9.98	5.79	8.15	10.37	8.98	9.54
Noncurrent Loan Rate - Total Loans ¹	%	0.75	0.72	1.37	1.36	0.72	0.51	0.68	0.39	0.63	0.67	0.58	0.87
Real Estate Loans	%	0.93	0.89	1.49	0.67	1.12	0.50	0.74	0.42	0.20	0.65	0.55	1.48
C&I Loans	%	0.65	0.64	0.80	0.61	0.79	0.75	0.70	0.36	0.71	0.90	0.81	0.49
Loans to Individuals	%	0.91	0.88	1.28	1.47	0.79	0.40	0.63	0.10	0.82	0.50	0.66	0.90
Coverage Ratio ²	%	219.49	224.73	169.93	506.18	265.39	268.16	184.14	161.54	336.41	245.83	215.54	188.31
Net Charge-Off Rate - All Loans (QTR)	%	0.41	0.39	0.73	3.18	0.48	0.03	0.15	0.04	0.85	0.20	0.06	0.48
Real Estate Loans (QTR)	%	0.03	0.03	0.00	0.01	-0.01	0.01	0.02	0.01	-0.01	-0.05	0.01	0.06
C&I Loans (QTR)	%	0.26	0.26	0.52	1.95	0.21	0.12	0.28	0.04	0.32	0.20	0.25	0.17
Loans to Individuals (QTR)	%	1.93	1.85	2.96	3.38	1.92	0.48	1.02	0.32	1.34	2.21	0.25	1.93
First Quarter 2022													
Number of FDIC-Insured		4,796	4,196	600	11	5	1,081	2,403	283	39	368	501	105
Number of FDIC-Supervised		3,100	2,798	302	5	0	768	1,570	136	25	229	325	42
Total Assets	\$	23,973	22,527	1,447	504	6,066	298	7,358	341	361	84	127	8,833
Total Loans	\$	11,357	10,700	657	422	1,851	170	4,603	165	258	24	67	3,798
Domestic Deposits	\$	18,381	17,139	1,243	357	3,396	260	6,240	290	307	73	112	7,346
Bank Net Income (QTR)	\$	59.751	56.236	3.515	5.823	11.446	0.815	19.004	0.805	1.517	0.267	0.278	19.796
Percent Profitable (QTR)	%	94.4	95.4	87.7	90.9	100.0	95.4	96.2	88.0	89.7	87.5	92.6	96.2
Average Return on Assets (QTR)	%	1.01	1.01	0.98	4.65	0.77	1.10	1.04	0.95	1.69	1.19	0.88	0.90
Average Return on Equity (QTR)	%	10.40	10.38	10.73	36.69	8.61	10.89	9.98	10.20	19.20	10.10	8.50	9.59
Net Interest Margin (QTR)	%	2.54	2.52	2.90	10.68	1.92	3.06	2.88	2.25	3.52	2.29	3.04	2.14
Equity to Assets	%	9.42	9.47	8.65	12.78	8.70	9.50	10.20	8.82	8.60	11.59	9.74	9.09
Noncurrent Loan Rate - Total Loans ¹	%	0.84	0.78	1.85	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	2.33	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	0.87	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	0.39	0.23	0.87	0.39	0.59	0.56
Coverage Ratio ²	%	184.32	194.98	111.33	686.39	206.21	208.93	155.23	153.38	278.32	225.81	203.89	138.18
Net Charge-Off Rate - All Loans (QTR)	%	0.22	0.21	0.39	1.94	0.28	0.01	0.09	0.00	0.40	0.08	0.03	0.17
Real Estate Loans (QTR)	%	-0.01	-0.01	0.00	-0.02	-0.06	-0.01	0.01	-0.02	-0.01	0.00	0.00	-0.02
C&I Loans (QTR)	%	0.12	0.11	0.27	0.79	0.13	0.06	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	0.81	0.36	0.80

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.