



Statistics At A Glance

As of September 30, 2023

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
Third Quarter 2023													
Number of FDIC-Insured		4,614	4,049	565	10	5	1,020	2,523	318	39	233	399	67
Number of FDIC-Supervised		2,952	2,670	282	5	0	727	1,630	153	26	138	249	24
Total Assets	\$	23,409	22,200	1,208	490	5,798	295	8,368	613	390	50	92	7,313
Total Loans	\$	12,344	11,708	636	409	2,062	194	5,609	212	296	13	52	3,497
Domestic Deposits	\$	17,158	16,185	973	374	3,132	248	6,742	497	317	42	80	5,726
Bank Net Income (QTR)	\$	68.393	66.230	2.163	3.186	18.640	0.917	20.203	0.812	1.013	0.249	0.253	23.120
Percent Profitable (QTR)	%	93.4	95.2	80.7	90.0	100.0	96.5	94.8	78.6	84.6	86.3	94.0	92.5
Average Return on Assets (QTR)	%	1.17	1.19	0.71	2.64	1.28	1.25	0.97	0.52	1.05	1.97	1.10	1.27
Average Return on Equity (QTR)	%	12.18	12.33	8.83	25.59	13.62	14.16	9.71	7.77	12.47	17.10	12.47	13.16
Net Interest Margin (QTR)	%	3.30	3.30	3.29	10.74	2.91	3.40	3.33	1.55	3.61	3.11	3.48	3.19
Equity to Assets	%	9.58	9.66	8.11	10.25	9.46	8.68	9.91	6.81	8.34	11.04	8.64	9.60
Noncurrent Loan Rate - Total Loans ¹	%	0.82	0.80	1.22	1.50	0.73	0.54	0.71	0.40	0.64	0.77	0.61	1.03
Real Estate Loans	%	1.00	0.98	1.21	0.75	0.98	0.52	0.78	0.43	0.18	0.80	0.56	1.82
C&I Loans	%	0.68	0.68	0.77	0.70	0.76	0.81	0.76	0.46	0.84	0.83	0.73	0.51
Loans to Individuals	%	1.01	0.97	1.43	1.61	0.91	0.35	0.54	0.13	0.81	0.63	0.57	1.08
Coverage Ratio ²	%	209.94	210.78	199.83	471.03	256.03	244.62	181.66	156.90	322.49	212.26	203.28	172.36
Net Charge-Off Rate - All Loans (QTR)	%	0.51	0.49	0.86	3.57	0.57	0.05	0.22	0.02	0.93	0.34	0.05	0.60
Real Estate Loans (QTR)	%	0.05	0.06	0.00	0.01	0.01	0.01	0.06	-0.01	0.00	0.10	0.00	0.08
C&I Loans (QTR)	%	0.39	0.39	0.46	2.32	0.29	0.18	0.45	0.01	0.29	0.12	0.07	0.25
Loans to Individuals (QTR)	%	2.28	2.21	3.24	3.78	2.36	0.46	1.22	0.34	1.48	2.07	0.35	2.32
Third Quarter 2022													
Number of FDIC-Insured		4,746	4,160	586	11	5	1,064	2,468	306	41	314	460	77
Number of FDIC-Supervised		3,062	2,768	294	5	0	752	1,611	150	24	192	300	28
Total Assets	\$	23,631	22,257	1,374	552	5,827	297	7,549	758	577	71	110	7,890
Total Loans	\$	12,001	11,305	696	468	1,870	185	5,010	271	437	19	60	3,681
Domestic Deposits	\$	17,891	16,717	1,175	406	3,237	258	6,287	678	480	62	97	6,385
Bank Net Income (QTR)	\$	71.663	67.909	3.754	4.632	15.354	1.015	23.374	1.925	1.863	0.377	0.308	22.814
Percent Profitable (QTR)	%	96.4	97.2	91.3	90.9	100.0	98.5	97.6	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	2.14	1.12	1.16
Average Return on Equity (QTR)	%	13.09	13.06	13.57	28.83	11.72	15.94	12.80	15.94	15.64	21.37	12.96	12.45
Net Interest Margin (QTR)	%	3.14	3.13	3.41	11.35	2.46	3.54	3.49	2.13	3.46	2.85	3.47	2.78
Equity to Assets	%	9.15	9.25	7.62	11.55	8.97	8.34	9.51	5.80	8.23	9.48	8.42	9.20
Noncurrent Loan Rate - Total Loans ¹	%	0.72	0.69	1.24	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	1.42	0.79	1.15	0.55	0.73	0.81	0.12	0.62	0.58	1.46
C&I Loans	%	0.63	0.63	0.72	0.44	0.88	0.91	0.66	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	0.40	0.44	0.63
Coverage Ratio ²	%	214.87	220.67	162.60	576.98	246.93	239.10	182.11	82.31	333.26	277.10	217.43	170.00
Net Charge-Off Rate - All Loans (QTR)	%	0.26	0.25	0.44	2.13	0.31	0.04	0.10	0.01	0.41	0.08	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)	%	0.17	0.16	0.67	1.03	0.14	0.13	0.19	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	0.79	0.26	0.99

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.