



Statistics At A Glance

As of June 30, 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
Second Quarter 2022												
Number of FDIC-Insured	4,771	4,178	593	11	5	1,074	2,438	294	35	344	480	90
Number of FDIC-Supervised	3,080	2,782	298	5	0	765	1,587	144	19	207	315	38
Total Assets	\$ 23,718	22,282	1,436	529	5,920	299	7,449	334	364	79	116	8,629
Total Loans	\$ 11,772	11,086	686	448	1,868	180	4,851	190	267	22	61	3,885
Domestic Deposits	\$ 18,077	16,848	1,229	380	3,317	262	6,258	280	303	68	103	7,107
Bank Net Income (QTR)	\$ 64.405	60.594	3.811	5.166	14.269	0.911	20.482	0.722	1.754	0.308	0.290	20.502
Percent Profitable (QTR)	% 95.1	96.2	87.5	100.0	100.0	96.7	96.1	86.7	91.4	88.7	96.3	96.7
Average Return on Assets (QTR)	% 1.08	1.08	1.06	4.00	0.95	1.22	1.11	0.87	1.93	1.56	0.99	0.94
Average Return on Equity (QTR)	% 11.54	11.49	12.50	32.00	10.85	13.29	11.03	9.71	22.30	13.77	10.61	10.39
Net Interest Margin (QTR)	% 2.80	2.77	3.16	10.68	2.11	3.29	3.17	2.55	3.75	2.47	3.13	2.39
Equity to Assets	% 9.35	9.42	8.25	12.25	8.87	8.79	9.95	8.75	8.56	10.63	9.01	9.06
Noncurrent Loan Rate - Total Loans ¹	% 0.75	0.71	1.37	0.95	0.74	0.64	0.70	0.51	0.65	0.66	0.58	0.82
Real Estate Loans	% 1.01	0.95	1.65	0.88	1.26	0.64	0.80	0.51	0.22	0.70	0.60	1.48
C&I Loans	% 0.64	0.64	0.77	0.33	0.92	0.82	0.67	1.14	0.85	0.58	0.74	0.49
Loans to Individuals	% 0.64	0.63	0.83	1.03	0.53	0.34	0.42	0.22	0.81	0.36	0.40	0.56
Coverage Ratio ²	% 203.65	210.50	146.43	695.25	235.30	220.51	171.96	143.80	296.90	256.69	224.42	153.21
Net Charge-Off Rate - All Loans (QTR)	% 0.23	0.22	0.38	2.14	0.30	0.03	0.08	0.02	0.45	0.10	0.03	0.18
Real Estate Loans (QTR)	% -0.01	-0.01	-0.01	0.00	-0.06	0.00	-0.01	0.00	-0.04	-0.01	0.00	0.00
C&I Loans (QTR)	% 0.14	0.14	0.17	0.94	0.15	0.10	0.14	-0.02	0.37	0.00	0.00	0.08
Loans to Individuals (QTR)	% 1.14	1.09	1.82	2.30	1.24	0.31	0.59	0.65	0.66	0.77	0.22	0.81
Second Quarter 2021												
Number of FDIC-Insured	4,950	4,335	615	11	5	1,130	2,585	281	32	311	509	86
Number of FDIC-Supervised	3,194	2,887	307	6	0	810	1,686	133	20	185	323	31
Total Assets	\$ 22,774	21,342	1,432	478	5,748	289	7,185	685	153	65	119	8,053
Total Loans	\$ 10,858	10,192	666	382	1,802	171	4,536	188	115	18	64	3,582
Domestic Deposits	\$ 17,164	15,970	1,194	329	3,131	246	6,002	601	130	54	103	6,568
Bank Net Income (QTR)	\$ 70.376	66.086	4.290	6.995	15.788	1.029	22.662	1.394	0.542	0.285	0.324	21.359
Percent Profitable (QTR)	% 95.9	96.5	91.7	100.0	100.0	96.5	97.5	90.4	96.9	86.8	94.5	96.5
Average Return on Assets (QTR)	% 1.24	1.25	1.20	5.76	1.10	1.43	1.27	0.82	1.43	1.79	1.09	1.07
Average Return on Equity (QTR)	% 12.37	12.39	12.06	42.93	12.31	13.03	11.68	9.42	16.24	12.83	9.77	10.75
Net Interest Margin (QTR)	% 2.50	2.48	2.75	9.41	1.83	3.47	2.92	1.69	2.86	2.35	3.10	2.19
Equity to Assets	% 10.12	10.12	10.25	13.59	9.04	11.09	10.97	9.08	8.90	13.96	11.22	9.97
Noncurrent Loan Rate - Total Loans ¹	% 1.01	0.91	2.52	0.81	0.92	0.89	0.99	0.78	0.26	0.90	0.79	1.15
Real Estate Loans	% 1.45	1.26	3.47	0.71	1.64	0.90	1.22	0.85	0.26	1.05	0.83	2.00
C&I Loans	% 0.82	0.81	0.91	0.26	1.06	0.94	0.77	0.62	0.21	0.55	0.78	0.81
Loans to Individuals	% 0.63	0.62	0.73	0.88	0.58	0.36	0.42	0.09	0.29	0.42	0.39	0.67
Coverage Ratio ²	% 177.94	194.72	85.09	1001.19	224.71	164.58	138.78	94.11	526.22	177.06	162.73	140.69
Net Charge-Off Rate - All Loans (QTR)	% 0.27	0.26	0.46	2.37	0.40	0.06	0.12	0.01	0.22	0.11	0.03	0.21
Real Estate Loans (QTR)	% 0.00	0.00	0.01	0.03	-0.06	0.03	0.03	0.00	0.00	0.00	0.01	-0.02
C&I Loans (QTR)	% 0.21	0.21	0.15	0.82	0.23	0.08	0.25	-0.03	0.60	-0.19	0.13	0.12
Loans to Individuals (QTR)	% 1.30	1.22	2.30	2.55	1.80	0.18	0.49	0.21	0.27	0.82	0.17	0.89

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.