



Statistics At A Glance

As of September 30, 2021

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 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	8,073
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)	\$ 69.496	65.471	4.025	6.555	15.111	1.029	22.055	1.617	1.511	0.289	0.367	20.963
Percent Profitable (QTR)	% 95.9	96.3	92.7	100.0	100.0	96.0	97.5	90.9	97.1	86.5	95.8	97.9
Average Return on Assets (QTR)	% 1.21	1.21	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	12.05	10.91	40.66	11.54	12.63	11.26	9.80	19.40	11.16	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	2.20
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	0.87	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	0.77	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	% 180.12	195.93	89.62	911.15	230.96	180.60	143.86	92.49	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	0.19	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	0.24	0.51	0.15	0.38	0.48	0.16	0.65
Third Quarter 2020												
Number of FDIC-Insured	5,033	4,401	632	11	5	1,182	2,768	303	36	230	430	68
Number of FDIC-Supervised	3,239	2,927	312	6	0	851	1,796	137	24	133	272	20
Total Assets	\$ 21,221	19,898	1,322	509	5,289	281	7,506	636	132	40	87	6,742
Total Loans	\$ 10,911	10,250	661	375	1,720	184	5,106	170	99	11	49	3,197
Domestic Deposits	\$ 15,672	14,589	1,083	341	2,775	233	6,088	557	111	32	73	5,462
Bank Net Income (QTR)	\$ 51.136	47.999	3.137	3.806	12.607	0.917	19.660	1.644	0.482	0.262	0.250	11.507
Percent Profitable (QTR)	% 95.2	95.8	91.3	100.0	100.0	96.0	96.1	90.1	91.7	87.0	95.6	94.1
Average Return on Assets (QTR)	% 0.97	0.97	0.96	3.00	0.96	1.31	1.05	1.05	1.48	2.64	1.16	0.68
Average Return on Equity (QTR)	% 9.46	9.45	9.60	26.13	10.58	11.42	9.42	12.18	15.64	15.69	9.54	6.81
Net Interest Margin (QTR)	% 2.68	2.65	3.04	9.28	2.05	3.44	3.05	1.89	3.10	2.34	3.21	2.25
Equity to Assets	% 10.29	10.31	10.01	11.51	9.11	11.55	11.25	8.63	9.31	17.08	12.22	10.10
Noncurrent Loan Rate - Total Loans ¹	% 1.17	1.07	2.70	1.14	1.15	1.13	1.01	0.88	0.43	1.12	0.95	1.46
Real Estate Loans	% 1.59	1.40	3.63	0.65	1.85	1.18	1.19	0.96	0.37	1.44	1.04	2.56
C&I Loans	% 1.03	1.04	0.91	0.61	1.43	0.97	0.90	0.47	1.70	0.44	0.75	1.11
Loans to Individuals	% 0.74	0.73	0.92	1.20	0.70	0.45	0.62	0.11	0.33	0.56	0.53	0.64
Coverage Ratio ²	% 192.06	209.02	88.22	904.17	276.10	126.66	149.46	79.11	525.24	131.80	128.58	142.82
Net Charge-Off Rate - All Loans (QTR)	% 0.46	0.46	0.59	3.63	0.67	0.13	0.23	0.01	0.85	0.12	0.08	0.39
Real Estate Loans (QTR)	% 0.06	0.06	0.01	0.05	0.02	0.08	0.06	-0.01	0.00	0.06	0.03	0.07
C&I Loans (QTR)	% 0.49	0.49	0.21	2.52	0.60	0.27	0.44	0.16	0.79	0.10	0.22	0.43
Loans to Individuals (QTR)	% 1.90	1.82	2.88	3.76	2.52	0.23	0.82	0.17	1.19	0.37	0.39	1.20

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.