



# Statistics At A Glance

As of December 31, 2022

| Dollar Amounts in Billions                      | All Insured Institutions |        |        | Asset Concentration Group |                      |                     |                     |                    |                    |                  |                  |                                |
|---|--------------------------|--------|--------|---------------------------|----------------------|---------------------|---------------------|--------------------|--------------------|------------------|------------------|--------------------------------|
|   |                          |        |        | Commercial Banks          | Savings Institutions | Credit Card Lenders | International Banks | Agricultural Banks | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized <\$1 Billion |
| Fourth Quarter 2022                             |                          |        |        |                           |                      |                     |                     |                    |                    |                  |                  |                                |
| Number of FDIC-Insured                          | 4,706                    | 4,127  | 579    | 10                        | 5                    | 1,054               | 2,501               | 320                | 35                 | 300              | 410              | 71                             |
| Number of FDIC-Supervised                       | 3,032                    | 2,743  | 289    | 5                         | 0                    | 750                 | 1,628               | 152                | 24                 | 184              | 263              | 26                             |
| Total Assets                                    | \$ 23,600                | 22,319 | 1,281  | 453                       | 5,746                | 298                 | 8,139               | 721                | 590                | 70               | 96               | 7,487                          |
| Total Loans                                     | \$ 12,227                | 11,586 | 641    | 386                       | 1,892                | 188                 | 5,433               | 247                | 450                | 19               | 52               | 3,559                          |
| Domestic Deposits                               | \$ 17,725                | 16,644 | 1,082  | 339                       | 3,187                | 258                 | 6,652               | 631                | 494                | 61               | 84               | 6,020                          |
| Bank Net Income (QTR)                           | \$ 68.410                | 65.695 | 2.714  | 3.460                     | 14.897               | 0.894               | 26.092              | 1.609              | 1.486              | 0.480            | 0.254            | 19.238                         |
| Percent Profitable (QTR)                        | % 94.3                   | 94.9   | 90.5   | 90.0                      | 100.0                | 93.8                | 96.4                | 87.2               | 82.9               | 88.0             | 94.9             | 91.5                           |
| Average Return on Assets (QTR)                  | % 1.16                   | 1.18   | 0.85   | 3.15                      | 1.03                 | 1.21                | 1.30                | 0.88               | 1.02               | 2.73             | 1.06             | 1.02                           |
| Average Return on Equity (QTR)                  | % 12.56                  | 12.60  | 11.61  | 29.05                     | 11.30                | 14.19               | 13.46               | 16.39              | 12.48              | 27.29            | 12.98            | 10.96                          |
| Net Interest Margin (QTR)                       | % 3.37                   | 3.36   | 3.59   | 10.68                     | 2.78                 | 3.61                | 3.67                | 2.09               | 3.32               | 3.11             | 3.49             | 3.16                           |
| Equity to Assets                                | % 9.34                   | 9.46   | 7.27   | 10.71                     | 9.26                 | 8.66                | 9.76                | 5.27               | 8.15               | 10.27            | 8.35             | 9.38                           |
| Noncurrent Loan Rate - Total Loans <sup>1</sup> | % 0.73                   | 0.70   | 1.31   | 1.24                      | 0.68                 | 0.50                | 0.69                | 0.40               | 0.44               | 0.68             | 0.55             | 0.85                           |
| Real Estate Loans                               | % 0.90                   | 0.86   | 1.44   | 0.77                      | 1.10                 | 0.50                | 0.73                | 0.43               | 0.10               | 0.68             | 0.55             | 1.51                           |
| C&I Loans                                       | % 0.67                   | 0.66   | 0.81   | 0.51                      | 0.74                 | 0.72                | 0.74                | 0.37               | 0.60               | 0.83             | 0.79             | 0.54                           |
| Loans to Individuals                            | % 0.85                   | 0.82   | 1.17   | 1.33                      | 0.67                 | 0.34                | 0.68                | 0.12               | 0.85               | 0.59             | 0.51             | 0.83                           |
| Coverage Ratio <sup>2</sup>                     | % 217.55                 | 222.63 | 168.43 | 520.12                    | 275.64               | 267.97              | 176.06              | 152.38             | 333.71             | 236.67           | 227.23           | 189.08                         |
| Net Charge-Off Rate - All Loans (QTR)           | % 0.36                   | 0.35   | 0.57   | 2.54                      | 0.40                 | 0.10                | 0.15                | 0.02               | 0.55               | 0.21             | 0.07             | 0.44                           |
| Real Estate Loans (QTR)                         | % 0.01                   | 0.01   | 0.00   | 0.02                      | -0.03                | 0.02                | 0.02                | 0.00               | -0.01              | 0.00             | 0.01             | 0.01                           |
| C&I Loans (QTR)                                 | % 0.25                   | 0.25   | 0.36   | 1.47                      | 0.26                 | 0.59                | 0.22                | 0.05               | 0.24               | 0.39             | 0.17             | 0.23                           |
| Loans to Individuals (QTR)                      | % 1.69                   | 1.64   | 2.38   | 2.71                      | 1.54                 | 0.52                | 1.14                | 0.27               | 1.33               | 1.13             | 0.42             | 1.74                           |
| <b>Fourth Quarter 2021</b>                      |                          |        |        |                           |                      |                     |                     |                    |                    |                  |                  |                                |
| Number of FDIC-Insured                          | 4,839                    | 4,232  | 607    | 12                        | 5                    | 1,121               | 2,417               | 293                | 33                 | 357              | 506              | 95                             |
| Number of FDIC-Supervised                       | 3,122                    | 2,817  | 305    | 6                         | 0                    | 801                 | 1,573               | 139                | 20                 | 226              | 319              | 38                             |
| Total Assets                                    | \$ 23,720                | 22,201 | 1,519  | 500                       | 5,827                | 303                 | 7,372               | 776                | 353                | 83               | 130              | 8,375                          |
| Total Loans                                     | \$ 11,247                | 10,566 | 681    | 428                       | 1,846                | 176                 | 4,539               | 204                | 246                | 24               | 68               | 3,716                          |
| Domestic Deposits                               | \$ 18,190                | 16,903 | 1,286  | 345                       | 3,310                | 260                 | 6,214               | 693                | 301                | 71               | 113              | 6,882                          |
| Bank Net Income (QTR)                           | \$ 63.862                | 60.078 | 3.784  | 5.399                     | 12.586               | 0.791               | 20.633              | 1.644              | 1.627              | 0.322            | 0.276            | 20.583                         |
| Percent Profitable (QTR)                        | % 91.9                   | 92.3   | 89.6   | 100.0                     | 100.0                | 87.9                | 95.9                | 89.8               | 90.9               | 80.4             | 90.1             | 98.9                           |
| Average Return on Assets (QTR)                  | % 1.09                   | 1.09   | 1.02   | 4.42                      | 0.86                 | 1.06                | 1.14                | 0.88               | 1.90               | 1.57             | 0.86             | 1.00                           |
| Average Return on Equity (QTR)                  | % 10.89                  | 10.93  | 10.32  | 34.02                     | 9.46                 | 9.67                | 10.51               | 10.33              | 20.63              | 11.76            | 7.82             | 10.15                          |
| Net Interest Margin (QTR)                       | % 2.55                   | 2.54   | 2.79   | 10.74                     | 1.90                 | 3.23                | 2.92                | 1.70               | 3.51               | 2.31             | 3.04             | 2.19                           |
| Equity to Assets                                | % 9.94                   | 9.96   | 9.66   | 12.56                     | 9.20                 | 10.78               | 10.71               | 8.17               | 9.00               | 12.96            | 10.79            | 9.74                           |
| Noncurrent Loan Rate - Total Loans <sup>1</sup> | % 0.89                   | 0.81   | 2.07   | 0.91                      | 0.82                 | 0.73                | 0.85                | 0.65               | 0.68               | 0.77             | 0.64             | 1.00                           |
| Real Estate Loans                               | % 1.29                   | 1.15   | 2.82   | 0.81                      | 1.46                 | 0.72                | 1.03                | 0.72               | 0.32               | 0.83             | 0.66             | 1.90                           |
| C&I Loans                                       | % 0.68                   | 0.68   | 0.87   | 0.29                      | 1.02                 | 1.00                | 0.69                | 0.64               | 0.96               | 0.65             | 0.64             | 0.53                           |
| Loans to Individuals                            | % 0.64                   | 0.62   | 0.79   | 0.98                      | 0.52                 | 0.36                | 0.43                | 0.07               | 0.78               | 0.42             | 0.38             | 0.57                           |
| Coverage Ratio <sup>2</sup>                     | % 178.72                 | 192.32 | 96.20  | 763.75                    | 209.81               | 200.81              | 149.38              | 102.74             | 289.43             | 210.80           | 210.86           | 131.60                         |
| Net Charge-Off Rate - All Loans (QTR)           | % 0.21                   | 0.20   | 0.33   | 1.58                      | 0.28                 | 0.08                | 0.09                | 0.00               | 0.34               | 0.23             | 0.07             | 0.17                           |
| Real Estate Loans (QTR)                         | % 0.01                   | 0.01   | 0.01   | -0.03                     | -0.06                | 0.05                | 0.01                | 0.01               | -0.02              | 0.09             | 0.03             | 0.03                           |
| C&I Loans (QTR)                                 | % 0.13                   | 0.13   | 0.12   | 0.59                      | 0.24                 | 0.28                | 0.14                | -0.48              | 0.05               | 0.33             | 0.22             | 0.05                           |
| Loans to Individuals (QTR)                      | % 0.96                   | 0.91   | 1.61   | 1.71                      | 1.13                 | 0.34                | 0.59                | 0.16               | 0.53               | 0.37             | 0.33             | 0.73                           |

<sup>1</sup>Nonaccruing loans and loans past due 90+ days.

<sup>2</sup>Loss reserve as a percentage of noncurrent loans.