



Statistics At A Glance

As of June 30, 2023

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
Second Quarter 2023												
Number of FDIC-Insured	4,645	4,071	574	10	5	1,018	2,521	326	41	254	403	67
Number of FDIC-Supervised	2,983	2,697	286	5	0	731	1,631	158	28	150	256	24
Total Assets	\$ 23,465	22,191	1,274	476	5,889	289	8,347	686	386	56	92	7,242
Total Loans	\$ 12,299	11,642	656	397	2,053	187	5,575	243	290	15	51	3,486
Domestic Deposits	\$ 17,198	16,180	1,018	365	3,208	245	6,674	548	318	48	80	5,713
Bank Net Income (QTR)	\$ 70.772	68.240	2.531	2.979	19.232	0.868	22.655	1.098	1.425	0.483	0.240	21.792
Percent Profitable (QTR)	% 94.9	96.0	87.3	90.0	100.0	97.0	96.0	85.9	85.4	89.8	95.0	92.5
Average Return on Assets (QTR)	% 1.21	1.23	0.79	2.53	1.32	1.21	1.08	0.63	1.49	3.41	1.04	1.19
Average Return on Equity (QTR)	% 12.60	12.72	10.16	24.30	14.15	13.35	10.87	9.98	17.93	31.21	11.86	12.39
Net Interest Margin (QTR)	% 3.28	3.28	3.17	10.32	2.86	3.44	3.36	1.53	3.63	3.15	3.42	3.17
Equity to Assets	% 9.59	9.68	8.02	10.36	9.28	9.00	10.01	6.74	8.42	11.14	8.78	9.68
Noncurrent Loan Rate - Total Loans ¹	% 0.76	0.73	1.25	1.31	0.66	0.49	0.68	0.40	0.62	0.74	0.61	0.92
Real Estate Loans	% 0.94	0.91	1.33	0.81	0.92	0.47	0.75	0.43	0.21	0.75	0.58	1.66
C&I Loans	% 0.68	0.68	0.75	0.68	0.80	0.75	0.74	0.42	0.69	0.99	0.72	0.52
Loans to Individuals	% 0.88	0.86	1.22	1.40	0.79	0.33	0.49	0.12	0.80	0.48	0.49	0.94
Coverage Ratio ²	% 224.78	228.46	186.60	524.73	279.64	272.21	188.09	154.45	332.96	213.54	207.85	191.10
Net Charge-Off Rate - All Loans (QTR)	% 0.48	0.47	0.80	3.54	0.56	0.06	0.18	0.02	0.84	0.17	0.10	0.61
Real Estate Loans (QTR)	% 0.08	0.09	0.00	0.00	0.04	0.00	0.06	-0.01	0.00	-0.07	0.03	0.21
C&I Loans (QTR)	% 0.32	0.31	0.70	2.38	0.34	0.21	0.29	0.06	0.91	0.23	0.21	0.22
Loans to Individuals (QTR)	% 2.17	2.09	3.19	3.73	2.20	0.41	1.12	0.33	1.20	1.21	0.37	2.25
Second Quarter 2022												
Number of FDIC-Insured	4,771	4,179	592	11	5	1,074	2,438	295	35	342	481	90
Number of FDIC-Supervised	3,080	2,784	296	5	0	765	1,587	144	19	207	315	38
Total Assets	\$ 23,718	22,293	1,425	529	5,920	299	7,448	334	364	78	117	8,629
Total Loans	\$ 11,772	11,093	679	448	1,868	180	4,851	190	267	22	61	3,885
Domestic Deposits	\$ 18,077	16,857	1,220	380	3,317	262	6,257	280	303	68	103	7,107
Bank Net Income (QTR)	\$ 64.411	60.610	3.801	5.166	14.269	0.911	20.472	0.738	1.755	0.307	0.291	20.502
Percent Profitable (QTR)	% 95.1	96.2	87.7	100.0	100.0	96.7	96.0	87.1	91.4	88.9	96.3	96.7
Average Return on Assets (QTR)	% 1.08	1.08	1.06	4.00	0.95	1.22	1.11	0.89	1.93	1.56	0.99	0.94
Average Return on Equity (QTR)	% 11.55	11.49	12.58	32.00	10.85	13.29	11.02	9.91	22.31	13.81	10.62	10.39
Net Interest Margin (QTR)	% 2.80	2.77	3.16	10.68	2.11	3.29	3.17	2.55	3.75	2.48	3.13	2.39
Equity to Assets	% 9.35	9.42	8.24	12.25	8.87	8.80	9.95	8.76	8.56	10.59	9.01	9.06
Noncurrent Loan Rate - Total Loans ¹	% 0.75	0.71	1.38	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	1.67	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	0.76	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	0.38	0.40	0.56
Coverage Ratio ²	% 203.64	210.50	146.18	695.25	235.30	219.60	171.96	143.81	296.90	261.56	224.48	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	0.11	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	0.18	0.94	0.15	0.10	0.14	-0.02	0.37	0.00	0.00	0.08
Loans to Individuals (QTR)	% 1.15	1.09	1.82	2.30	1.24	0.30	0.59	0.65	0.66	0.95	0.22	0.81

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.