Quarterly Banking Profile
Third Quarter 2021

Number of FDIC-Insured Institutions

- Commercial Banks
- Savings Institutions

Source: FDIC.
Assets of FDIC-Insured Institutions

$ Billions

25,000
20,000
15,000
10,000
5,000
0


Savings Institutions
Commercial Banks

Source: FDIC.
Quarterly Banking Profile

Third Quarter 2021

Number of FDIC-Insured "Problem" Institutions

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>46</td>
</tr>
<tr>
<td>2020</td>
<td>56</td>
</tr>
<tr>
<td>2019</td>
<td>51</td>
</tr>
<tr>
<td>2018</td>
<td>60</td>
</tr>
<tr>
<td>2017</td>
<td>95</td>
</tr>
<tr>
<td>2016</td>
<td>123</td>
</tr>
<tr>
<td>2015</td>
<td>183</td>
</tr>
<tr>
<td>2014</td>
<td>291</td>
</tr>
<tr>
<td>2013</td>
<td>467</td>
</tr>
<tr>
<td>2012</td>
<td>651</td>
</tr>
<tr>
<td>2011</td>
<td>813</td>
</tr>
</tbody>
</table>

Source: FDIC.
Assets of FDIC-Insured "Problem" Institutions

$ Billions

Source: FDIC.
Quarterly Net Income

<table>
<thead>
<tr>
<th></th>
<th>Net Operating Income</th>
<th>Securities and Other Gains/Losses, Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sep-18</td>
<td>61.9</td>
<td>18.5</td>
</tr>
<tr>
<td>Mar-19</td>
<td>59.3</td>
<td>18.5</td>
</tr>
<tr>
<td>Sep-19</td>
<td>60.7</td>
<td>18.5</td>
</tr>
<tr>
<td>Sep-19</td>
<td>62.5</td>
<td>18.5</td>
</tr>
<tr>
<td>Mar-20</td>
<td>57.3</td>
<td>18.5</td>
</tr>
<tr>
<td>Sep-20</td>
<td>54.9</td>
<td>18.5</td>
</tr>
<tr>
<td>Mar-21</td>
<td>59.5</td>
<td>76.8</td>
</tr>
<tr>
<td>Sep-21</td>
<td>69.5</td>
<td>70.4</td>
</tr>
</tbody>
</table>

Source: FDIC.
Quarterly Net Interest Margins, Annualized

- Assets Greater Than $1 Billion
- Assets Less Than/Equal to $1 Billion

Source: FDIC.
Change in Major Factors Affecting Earnings Contributions to Pretax Earnings Growth
3rd Quarter 2021 vs. 3rd Quarter 2020

Source: FDIC.
Note: Solid bars depict a positive effect; striped bars depict a negative effect.
Quarterly Return on Assets, Annualized

Source: FDIC.
Quarterly Return on Equity, Annualized

Percent


Source: FDIC.
Quarterly Yield on Earning Assets, Annualized

Source: FDIC.
Quarterly Cost of Funding Earning Assets, Annualized

- Assets Greater Than $1 Billion
- Assets Less Than/Equal to $1 Billion

Source: FDIC.
Quarterly Banking Profile
Third Quarter 2021

Total Assets

$ Trillions

Source: FDIC.
Capital Ratios

- **Total Risk-Based Capital Ratio** (15.63%)
- **Tier 1 Risk-Based Capital Ratio** (14.27%)
- **Equity to Assets Ratio** (10.06%)
- **Core Capital (Leverage) Ratio** (8.86%)

Source: FDIC.

* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.
Loan Portfolio Composition
as of September 30, 2021

- Commercial and Industrial: 21%
- Residential Mortgages: 20%
- Nonfarm Nonresidential Real Estate: 15%
- Credit Cards: 7%
- Other Consumer: 4%
- Construction: 4%
- Agriculture: 1%
- Leases: 1%
- All Other Loans: 27%

Source: FDIC.
Quarterly Loan Growth Rates

- C&I Loans
- Consumer Loans
- Residential Real Estate Loans
- Commercial Real Estate Loans
- Total Loans & Leases

Source: FDIC.
Twelve-Month Loan Growth Rates

- C&I Loans
- Consumer Loans
- Residential Real Estate Loans
- Commercial Real Estate Loans
- Total Loans & Leases

Source: FDIC.
Quarterly Banking Profile

Third Quarter 2021

Quarterly Change in Deposits

$ Billions

Domestic Deposits
Estimated Insured Deposits

Source: FDIC.

Federal Deposit Insurance Corporation
All FDIC-Insured Institutions
Noncurrent Loan and Quarterly Net Charge-Off Rates

Source: FDIC.
Quarterly Change in Noncurrent Loans

$ Billions

Source: FDIC.