<table>
<thead>
<tr>
<th>Dollar Amounts in Billions</th>
<th>All Insured Institutions</th>
<th>Commercial Banks</th>
<th>Savings Institutions</th>
<th>Asset Concentration Group</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Quarter 2021</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of FDIC-Insured</td>
<td>4,978</td>
<td>4,357</td>
<td>621</td>
<td></td>
</tr>
<tr>
<td>Number of FDIC-Supervised</td>
<td>3,209</td>
<td>2,899</td>
<td>310</td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td>$22,564</td>
<td>21,129</td>
<td>1,435</td>
<td></td>
</tr>
<tr>
<td>Total Loans</td>
<td>$10,825</td>
<td>10,162</td>
<td>662</td>
<td></td>
</tr>
<tr>
<td>Domestic Deposits</td>
<td>$16,936</td>
<td>15,739</td>
<td>1,197</td>
<td></td>
</tr>
<tr>
<td>Bank Net Income (QTR)</td>
<td>$76,787</td>
<td>72,796</td>
<td>3,992</td>
<td></td>
</tr>
<tr>
<td>Percent Profitable (%)</td>
<td>96.1</td>
<td>90.1</td>
<td>91.6</td>
<td></td>
</tr>
<tr>
<td>Average Return on Assets</td>
<td>0.02</td>
<td>0.58</td>
<td>2.14</td>
<td></td>
</tr>
<tr>
<td>Average Return on Equity</td>
<td>0.01</td>
<td>0.02</td>
<td>0.03</td>
<td></td>
</tr>
<tr>
<td>Net Interest Margin (%)</td>
<td>1.35</td>
<td>1.45</td>
<td>1.73</td>
<td></td>
</tr>
<tr>
<td>Equity to Assets (%)</td>
<td>9.82</td>
<td>10.00</td>
<td>9.61</td>
<td></td>
</tr>
<tr>
<td>Noncurrent Loan Rate - Total Loans</td>
<td>0.15</td>
<td>0.23</td>
<td>0.32</td>
<td></td>
</tr>
<tr>
<td>Real Estate Loans (%)</td>
<td>1.60</td>
<td>1.93</td>
<td>3.51</td>
<td></td>
</tr>
<tr>
<td>C&amp;I Loans (%)</td>
<td>0.90</td>
<td>0.90</td>
<td>0.96</td>
<td></td>
</tr>
<tr>
<td>Loans to Individuals (%)</td>
<td>0.60</td>
<td>0.60</td>
<td>0.60</td>
<td></td>
</tr>
<tr>
<td>Coverage Ratio (%)</td>
<td>74.22</td>
<td>191.83</td>
<td>80.28</td>
<td></td>
</tr>
<tr>
<td>Net Charge-Off Rate - All Loans (QTR)</td>
<td>0.34</td>
<td>0.33</td>
<td>0.49</td>
<td></td>
</tr>
<tr>
<td>Real Estate Loans (QTR)</td>
<td>0.01</td>
<td>0.01</td>
<td>0.01</td>
<td></td>
</tr>
<tr>
<td>C&amp;I Loans (QTR)</td>
<td>0.02</td>
<td>0.02</td>
<td>0.02</td>
<td></td>
</tr>
<tr>
<td>Loans to Individuals (QTR)</td>
<td>1.65</td>
<td>1.65</td>
<td>2.89</td>
<td></td>
</tr>
<tr>
<td><strong>First Quarter 2020</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of FDIC-Insured</td>
<td>5,116</td>
<td>4,464</td>
<td>652</td>
<td></td>
</tr>
<tr>
<td>Number of FDIC-Supervised</td>
<td>3,303</td>
<td>2,980</td>
<td>323</td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td>$20,254</td>
<td>19,019</td>
<td>1,235</td>
<td></td>
</tr>
<tr>
<td>Total Loans</td>
<td>$10,961</td>
<td>10,313</td>
<td>648</td>
<td></td>
</tr>
<tr>
<td>Domestic Deposits</td>
<td>$14,306</td>
<td>13,319</td>
<td>987</td>
<td></td>
</tr>
<tr>
<td>Bank Net Income (QTR)</td>
<td>$18,491</td>
<td>16,655</td>
<td>1,835</td>
<td></td>
</tr>
<tr>
<td>Percent Profitable (%)</td>
<td>96.1</td>
<td>94.2</td>
<td>81.4</td>
<td></td>
</tr>
<tr>
<td>Average Return on Assets</td>
<td>0.03</td>
<td>0.37</td>
<td>0.62</td>
<td></td>
</tr>
<tr>
<td>Average Return on Equity</td>
<td>0.00</td>
<td>0.35</td>
<td>0.58</td>
<td></td>
</tr>
<tr>
<td>Net Interest Margin (%)</td>
<td>3.13</td>
<td>3.10</td>
<td>3.56</td>
<td></td>
</tr>
<tr>
<td>Equity to Assets (%)</td>
<td>10.44</td>
<td>10.46</td>
<td>10.25</td>
<td></td>
</tr>
<tr>
<td>Noncurrent Loan Rate - Total Loans</td>
<td>0.93</td>
<td>0.88</td>
<td>1.79</td>
<td></td>
</tr>
<tr>
<td>Real Estate Loans (%)</td>
<td>1.16</td>
<td>1.08</td>
<td>2.05</td>
<td></td>
</tr>
<tr>
<td>C&amp;I Loans (%)</td>
<td>0.82</td>
<td>0.82</td>
<td>1.05</td>
<td></td>
</tr>
<tr>
<td>Loans to Individuals (%)</td>
<td>1.05</td>
<td>1.01</td>
<td>1.48</td>
<td></td>
</tr>
<tr>
<td>Coverage Ratio (%)</td>
<td>191.82</td>
<td>200.97</td>
<td>120.11</td>
<td></td>
</tr>
<tr>
<td>Net Charge-Off Rate - All Loans (QTR)</td>
<td>0.54</td>
<td>0.53</td>
<td>0.82</td>
<td></td>
</tr>
<tr>
<td>Real Estate Loans (QTR)</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>C&amp;I Loans (QTR)</td>
<td>0.47</td>
<td>0.48</td>
<td>0.38</td>
<td></td>
</tr>
<tr>
<td>Loans to Individuals (QTR)</td>
<td>2.50</td>
<td>2.40</td>
<td>3.69</td>
<td></td>
</tr>
</tbody>
</table>

1 Nonaccruing loans and loans past due 90+ days.
2 Loss reserve as a percentage of noncurrent loans.