



Statistics At A Glance

As of September 30, 2022

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 2022												
Number of FDIC-Insured	4,746	4,157	589	11	5	1,064	2,469	306	41	315	459	76
Number of FDIC-Supervised	3,062	2,765	297	5	0	752	1,611	150	24	192	300	28
Total Assets	\$ 23,632	22,239	1,393	552	5,827	297	7,559	758	577	71	110	7,881
Total Loans	\$ 12,001	11,292	709	468	1,870	185	5,013	271	437	19	59	3,678
Domestic Deposits	\$ 17,892	16,702	1,189	406	3,237	258	6,295	678	480	62	97	6,377
Bank Net Income (QTR)	\$ 71.688	67.885	3.803	4.632	15.354	1.016	23.419	1.925	1.863	0.377	0.308	22.795
Percent Profitable (QTR)	% 96.5	97.2	91.3	90.9	100.0	98.5	97.7	90.2	90.2	87.3	96.1	97.4
Average Return on Assets (QTR)	% 1.21	1.22	1.08	3.43	1.05	1.37	1.24	0.98	1.31	2.13	1.12	1.16
Average Return on Equity (QTR)	% 13.09	13.07	13.53	28.74	11.72	15.93	12.80	15.94	15.64	21.32	12.95	12.46
Net Interest Margin (QTR)	% 3.14	3.13	3.40	11.35	2.46	3.54	3.49	2.13	3.46	2.84	3.47	2.78
Equity to Assets	% 9.15	9.25	7.65	11.62	8.97	8.35	9.51	5.80	8.23	9.48	8.42	9.20
Noncurrent Loan Rate - Total Loans ¹	% 0.72	0.69	1.23	1.16	0.72	0.57	0.66	0.76	0.43	0.61	0.57	0.79
Real Estate Loans	% 0.92	0.87	1.39	0.79	1.15	0.55	0.73	0.81	0.12	0.62	0.58	1.46
C&I Loans	% 0.64	0.63	0.80	0.44	0.88	0.91	0.67	0.53	0.61	0.62	0.76	0.50
Loans to Individuals	% 0.73	0.71	0.97	1.25	0.57	0.33	0.45	0.07	0.81	0.38	0.43	0.63
Coverage Ratio ²	% 214.77	220.56	163.13	576.98	246.93	239.10	182.04	82.31	333.26	270.97	217.68	169.87
Net Charge-Off Rate - All Loans (QTR)	% 0.26	0.25	0.41	2.13	0.31	0.04	0.10	0.01	0.41	0.05	0.03	0.22
Real Estate Loans (QTR)	% -0.01	-0.01	-0.01	-0.02	-0.05	0.01	0.00	0.00	0.00	-0.04	-0.01	-0.02
C&I Loans (QTR)	% 0.16	0.16	0.37	1.03	0.14	0.13	0.18	0.02	0.42	-0.05	0.10	0.09
Loans to Individuals (QTR)	% 1.26	1.21	1.95	2.28	1.29	0.39	0.76	0.20	0.92	0.52	0.26	0.99
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	8,074
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)	\$ 69.490	65.465	4.025	6.555	15.111	1.027	22.053	1.614	1.511	0.288	0.367	20.963
Percent Profitable (QTR)	% 95.8	96.3	92.7	100.0	100.0	95.9	97.5	90.9	97.1	86.3	95.8	97.9
Average Return on Assets (QTR)	% 1.21	1.22	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	12.04	10.91	40.66	11.54	12.60	11.26	9.79	19.40	11.15	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	2.21
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	0.86	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	0.78	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	% 180.13	195.94	89.63	911.15	230.96	180.80	143.87	92.56	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	0.20	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	0.25	0.51	0.15	0.38	0.48	0.16	0.65

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.