



Statistics At A Glance

As of March 31, 2025

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	All Other <\$1 Billion
First Quarter 2025													
Number of FDIC-Insured	4,462	3,917	545	10	4	961	2,478	321	37	186	391	74	
Number of FDIC-Supervised	2,829	2,556	273	5	0	690	1,569	157	26	103	248	31	
Total Assets	\$ 24,538	23,340	1,198	545	5,925	298	8,087	581	276	43	93	8,689	
Total Loans	\$ 12,787	12,122	665	431	2,117	198	5,429	222	211	12	53	4,114	
Domestic Deposits	\$ 17,928	16,956	972	420	3,122	254	6,621	482	228	36	80	6,686	
Bank Net Income (QTR)	\$ 70.570	67.932	2.637	4.324	17.916	0.937	20.415	1.289	0.675	0.245	0.249	24.520	
Percent Profitable (QTR)	% 93.6	95.4	80.7	90.0	100.0	98.0	94.4	79.4	97.3	85.5	92.8	94.6	
Average Return on Assets (QTR)	% 1.16	1.18	0.88	3.22	1.24	1.27	1.02	0.88	0.98	2.29	1.08	1.14	
Average Return on Equity (QTR)	% 11.58	11.70	9.17	29.50	13.60	12.97	9.40	9.87	10.52	17.09	10.83	11.38	
Net Interest Margin (QTR)	% 3.25	3.23	3.67	10.64	2.91	3.59	3.34	2.05	4.50	3.19	3.69	2.93	
Equity to Assets	% 10.07	10.08	9.78	10.95	8.97	9.86	10.94	9.22	9.50	13.58	10.10	10.02	
Noncurrent Loan Rate - Total Loans ¹	% 0.98	0.95	1.54	1.64	0.79	0.75	0.98	0.40	0.84	0.78	0.72	1.07	
Real Estate Loans	% 1.24	1.21	1.61	1.56	1.11	0.70	1.08	0.43	0.38	0.82	0.65	1.89	
C&I Loans	% 0.97	0.97	1.26	0.77	0.90	1.19	1.07	0.78	0.81	1.01	1.11	0.89	
Loans to Individuals	% 1.21	1.17	1.75	1.76	1.14	0.46	0.58	0.40	0.97	0.41	0.59	1.27	
Coverage Ratio ²	% 177.54	178.87	162.49	420.53	253.31	169.65	133.59	147.39	297.33	191.08	173.86	158.72	
Net Charge-Off Rate - All Loans (QTR)	% 0.67	0.64	1.16	4.55	0.86	0.08	0.24	0.03	1.25	0.18	0.16	0.75	
Real Estate Loans (QTR)	% 0.08	0.09	0.02	0.15	0.05	0.02	0.09	-0.01	-0.01	-0.03	0.01	0.10	
C&I Loans (QTR)	% 0.51	0.51	0.60	2.91	0.58	0.25	0.44	0.19	0.34	0.02	0.17	0.45	
Loans to Individuals (QTR)	% 3.24	3.12	4.68	4.88	3.29	0.62	1.51	1.16	1.76	2.06	1.54	3.36	
First Quarter 2024													
Number of FDIC-Insured	4,568	4,012	556	10	5	993	2,518	315	45	226	390	66	
Number of FDIC-Supervised	2,914	2,636	278	5	0	707	1,620	151	31	130	244	26	
Total Assets	\$ 23,958	22,754	1,204	527	6,049	294	8,522	608	389	52	91	7,426	
Total Loans	\$ 12,417	11,779	638	427	2,085	192	5,675	222	293	14	51	3,459	
Domestic Deposits	\$ 17,537	16,569	968	402	3,278	248	6,875	491	325	43	78	5,796	
Bank Net Income (QTR)	\$ 64.642	62.546	2.096	3.275	16.511	0.830	20.347	0.987	1.250	0.225	0.227	20.990	
Percent Profitable (QTR)	% 93.1	95.1	78.8	90.0	100.0	96.8	95.0	74.0	88.9	85.8	91.5	93.9	
Average Return on Assets (QTR)	% 1.09	1.11	0.69	2.52	1.11	1.13	0.96	0.64	1.28	1.74	1.01	1.14	
Average Return on Equity (QTR)	% 11.23	11.38	8.10	25.14	12.43	12.09	9.30	8.30	14.63	14.47	10.66	11.67	
Net Interest Margin (QTR)	% 3.18	3.17	3.33	10.59	2.81	3.33	3.20	1.57	3.62	3.11	3.36	3.02	
Equity to Assets	% 9.66	9.71	8.69	9.98	8.86	9.37	10.30	7.93	8.83	11.95	9.43	9.74	
Noncurrent Loan Rate - Total Loans ¹	% 0.91	0.89	1.33	1.74	0.76	0.54	0.82	0.47	0.59	0.73	0.62	1.14	
Real Estate Loans	% 1.08	1.07	1.23	0.99	1.02	0.51	0.87	0.51	0.29	0.70	0.55	1.94	
C&I Loans	% 0.83	0.83	1.12	0.78	0.75	0.92	0.96	0.43	0.44	1.09	0.84	0.69	
Loans to Individuals	% 1.16	1.12	1.69	1.87	1.11	0.40	0.61	0.14	0.78	0.49	0.52	1.23	
Coverage Ratio ²	% 192.83	192.92	191.76	415.76	250.08	240.28	161.53	132.82	335.46	211.18	204.47	159.04	
Net Charge-Off Rate - All Loans (QTR)	% 0.65	0.63	1.17	4.76	0.77	0.03	0.25	0.03	1.06	0.26	0.06	0.78	
Real Estate Loans (QTR)	% 0.09	0.10	0.00	0.20	0.07	-0.01	0.07	0.00	0.01	-0.03	0.00	0.18	
C&I Loans (QTR)	% 0.40	0.40	0.60	2.73	0.42	0.15	0.40	0.02	0.33	0.30	0.10	0.28	
Loans to Individuals (QTR)	% 3.03	2.92	4.39	5.10	3.11	0.52	1.64	0.42	1.71	2.46	0.49	3.02	

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.