



Statistics At A Glance

As of December 31, 2025

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
Fourth Quarter 2025												
Number of FDIC-Insured	4,336	3,815	521	10	4	945	2,427	311	36	169	354	80
Number of FDIC-Supervised	2,738	2,473	265	4	0	674	1,530	150	27	96	222	35
Total Assets	\$ 25,258	24,068	1,190	1,067	6,126	317	7,976	550	303	38	83	8,798
Total Loans	\$ 13,478	12,794	684	796	2,304	215	5,427	231	228	10	47	4,219
Domestic Deposits	\$ 18,438	17,461	977	821	3,259	268	6,518	470	250	30	71	6,752
Bank Net Income (QTR)	\$ 77.719	74.374	3.345	5.248	16.114	1.057	25.129	1.639	1.177	0.113	0.246	26.998
Percent Profitable (QTR)	% 93.2	94.1	86.6	90.0	100.0	94.1	94.3	86.2	91.7	82.8	93.8	95.0
Average Return on Assets (QTR)	% 1.24	1.24	1.14	1.98	1.05	1.35	1.27	1.21	1.58	1.19	1.20	1.23
Average Return on Equity (QTR)	% 12.03	12.06	11.37	14.67	11.70	12.87	11.25	12.77	16.10	6.84	10.90	12.45
Net Interest Margin (QTR)	% 3.39	3.36	4.09	9.66	2.88	3.91	3.63	2.44	4.74	3.48	3.86	2.76
Equity to Assets	% 10.28	10.30	9.82	13.42	9.02	10.51	11.33	9.09	9.69	18.12	11.05	9.86
Noncurrent Loan Rate - Total Loans ¹	% 0.96	0.93	1.55	1.64	0.81	0.77	0.96	0.49	0.76	0.90	0.84	0.97
Real Estate Loans	% 1.26	1.23	1.68	2.56	1.25	0.76	1.09	0.56	0.42	0.88	0.77	1.82
C&I Loans	% 0.99	0.98	1.32	1.31	0.98	1.22	1.05	0.63	0.74	1.43	1.46	0.87
Loans to Individuals	% 1.17	1.13	1.69	1.77	1.10	0.52	0.52	0.31	0.86	0.35	1.13	0.97
Coverage Ratio ²	% 171.18	172.54	155.83	351.17	229.73	165.76	132.24	113.73	321.95	167.11	146.88	132.28
Net Charge-Off Rate - All Loans (QTR)	% 0.63	0.61	1.03	3.65	0.77	0.18	0.28	0.04	1.21	0.52	0.13	0.46
Real Estate Loans (QTR)	% 0.09	0.10	0.07	0.54	0.07	0.07	0.10	0.00	0.07	0.04	0.04	0.10
C&I Loans (QTR)	% 0.60	0.60	0.75	2.32	0.77	0.69	0.56	1.07	0.25	1.10	0.50	0.40
Loans to Individuals (QTR)	% 2.94	2.85	4.11	4.24	2.96	1.08	1.69	0.75	1.69	2.91	0.68	2.47
Fourth Quarter 2024												
Number of FDIC-Insured	4,487	3,942	545	10	4	993	2,487	317	40	186	377	73
Number of FDIC-Supervised	2,848	2,576	272	5	0	714	1,577	157	27	102	238	28
Total Assets	\$ 24,101	22,900	1,201	529	5,660	311	8,022	600	280	42	86	8,571
Total Loans	\$ 12,725	12,062	663	443	2,111	209	5,392	228	213	11	48	4,069
Domestic Deposits	\$ 17,748	16,774	973	405	3,052	264	6,559	492	234	35	74	6,633
Bank Net Income (QTR)	\$ 66.712	64.290	2.422	4.212	16.451	0.890	19.734	1.232	0.452	0.318	0.226	23.199
Percent Profitable (QTR)	% 90.2	92.0	77.2	90.0	100.0	91.8	92.1	77.6	92.5	78.0	90.2	87.7
Average Return on Assets (QTR)	% 1.10	1.12	0.81	3.19	1.15	1.15	0.98	0.82	0.65	3.02	1.06	1.08
Average Return on Equity (QTR)	% 11.01	11.13	8.56	29.52	12.55	11.69	9.18	9.47	7.05	20.92	10.43	10.81
Net Interest Margin (QTR)	% 3.27	3.25	3.57	10.86	2.91	3.59	3.34	1.82	4.43	3.06	3.60	3.01
Equity to Assets	% 10.00	10.03	9.40	10.88	9.22	9.64	10.68	8.64	9.07	13.96	9.89	9.94
Noncurrent Loan Rate - Total Loans ¹	% 0.98	0.96	1.46	1.71	0.81	0.61	0.94	0.49	0.86	0.75	0.72	1.11
Real Estate Loans	% 1.21	1.19	1.45	1.29	1.15	0.58	1.04	0.54	0.44	0.79	0.64	1.86
C&I Loans	% 0.93	0.93	1.25	0.79	0.78	1.04	1.01	0.63	0.60	1.02	1.06	0.91
Loans to Individuals	% 1.27	1.22	1.83	1.83	1.14	0.46	0.62	0.38	1.04	0.37	0.56	1.36
Coverage Ratio ²	% 177.89	178.50	170.60	400.09	242.94	208.59	137.81	117.98	309.39	203.17	169.03	156.36
Net Charge-Off Rate - All Loans (QTR)	% 0.71	0.68	1.22	4.44	0.83	0.13	0.31	0.03	1.35	0.40	0.13	0.80
Real Estate Loans (QTR)	% 0.13	0.14	0.03	0.10	0.11	0.05	0.12	0.00	-0.01	0.10	0.02	0.20
C&I Loans (QTR)	% 0.56	0.56	0.87	2.78	0.58	0.54	0.64	0.05	0.40	0.55	0.45	0.33
Loans to Individuals (QTR)	% 3.14	3.01	4.67	4.76	3.12	0.78	1.62	0.56	1.95	2.27	0.67	3.18

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.