



Statistics At A Glance

As of September 30, 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
Third Quarter 2025													
Number of FDIC-Insured		4,379	3,848	531	9	5	955	2,435	317	33	162	385	78
Number of FDIC-Supervised		2,772	2,506	266	4	0	691	1,533	157	25	88	242	32
Total Assets	\$	25,113	23,937	1,176	1,052	6,560	307	7,434	534	282	33	90	8,822
Total Loans	\$	13,210	12,531	679	774	2,287	207	5,089	226	216	9	51	4,351
Domestic Deposits	\$	18,119	17,162	958	809	3,380	257	6,097	447	230	26	77	6,797
Bank Net Income (QTR)	\$	79.294	75.475	3.818	6.991	19.190	1.092	21.587	1.626	1.047	0.275	0.396	27.089
Percent Profitable (QTR)	%	95.0	95.8	89.1	100.0	100.0	97.5	95.4	87.1	87.9	89.5	95.1	96.2
Average Return on Assets (QTR)	%	1.27	1.27	1.30	2.66	1.17	1.44	1.17	1.22	1.51	3.36	1.78	1.23
Average Return on Equity (QTR)	%	12.43	12.41	12.88	19.67	13.37	13.95	10.45	12.33	15.45	19.68	16.98	12.27
Net Interest Margin (QTR)	%	3.34	3.31	4.01	9.70	2.73	3.84	3.61	2.28	4.72	3.59	3.79	2.80
Equity to Assets	%	10.26	10.26	10.19	13.55	8.82	10.47	11.29	9.95	9.87	17.41	10.74	10.06
Noncurrent Loan Rate - Total Loans ¹	%	0.95	0.93	1.38	1.62	0.85	0.84	0.96	0.50	0.75	0.82	0.80	0.93
Real Estate Loans	%	1.23	1.21	1.42	2.96	1.31	0.83	1.03	0.56	0.38	0.77	0.71	1.74
C&I Loans	%	1.00	0.99	1.35	1.13	1.12	1.23	1.13	0.92	0.67	1.58	1.52	0.79
Loans to Individuals	%	1.14	1.10	1.65	1.73	1.06	0.48	0.51	0.37	0.87	0.30	1.12	0.91
Coverage Ratio ²	%	178.42	178.72	174.72	359.83	224.89	151.45	134.58	110.01	332.70	195.91	155.06	149.74
Net Charge-Off Rate - All Loans (QTR)	%	0.61	0.59	0.99	3.41	0.80	0.08	0.28	0.10	1.02	0.34	0.08	0.44
Real Estate Loans (QTR)	%	0.09	0.09	0.07	0.17	0.04	0.03	0.09	0.09	-0.04	0.00	0.01	0.12
C&I Loans (QTR)	%	0.59	0.58	1.03	2.14	0.70	0.39	0.67	0.30	0.28	0.03	0.23	0.33
Loans to Individuals (QTR)	%	2.79	2.70	3.94	4.00	2.98	0.81	1.30	0.97	1.44	2.77	0.88	2.38
Third Quarter 2024													
Number of FDIC-Insured		4,517	3,967	550	10	5	1,000	2,491	319	41	188	392	71
Number of FDIC-Supervised		2,875	2,601	274	5	0	720	1,584	158	28	105	246	29
Total Assets	\$	24,212	23,010	1,202	526	6,155	304	8,081	581	395	43	91	8,036
Total Loans	\$	12,620	11,963	657	435	2,134	203	5,415	219	299	11	51	3,852
Domestic Deposits	\$	17,533	16,576	957	399	3,221	254	6,557	466	326	35	77	6,197
Bank Net Income (QTR)	\$	65.302	63.092	2.210	3.762	17.379	0.921	20.439	0.936	1.038	0.263	0.241	20.325
Percent Profitable (QTR)	%	92.8	94.6	79.6	100.0	100.0	96.4	94.1	78.1	90.2	84.0	92.9	84.5
Average Return on Assets (QTR)	%	1.09	1.10	0.74	2.86	1.14	1.22	1.02	0.65	1.06	2.48	1.07	1.02
Average Return on Equity (QTR)	%	10.91	11.05	8.01	26.91	12.62	12.54	9.64	7.50	11.66	18.49	10.94	10.03
Net Interest Margin (QTR)	%	3.23	3.22	3.44	10.92	2.80	3.47	3.27	1.58	3.78	3.07	3.39	3.07
Equity to Assets	%	10.06	10.10	9.45	10.75	9.03	9.99	10.76	8.90	9.09	13.90	10.12	10.23
Noncurrent Loan Rate - Total Loans ¹	%	0.95	0.93	1.32	1.66	0.75	0.61	0.90	0.46	0.67	0.83	0.67	1.14
Real Estate Loans	%	1.17	1.16	1.26	1.16	1.03	0.57	0.99	0.50	0.38	0.88	0.60	1.93
C&I Loans	%	0.85	0.85	1.28	0.73	0.74	1.06	0.97	0.46	0.64	0.92	0.93	0.77
Loans to Individuals	%	1.15	1.10	1.64	1.79	1.08	0.44	0.57	0.13	0.83	0.54	0.52	1.19
Coverage Ratio ²	%	184.79	184.36	190.42	421.14	259.51	206.14	144.44	127.00	298.80	192.16	183.76	159.19
Net Charge-Off Rate - All Loans (QTR)	%	0.67	0.64	1.14	4.34	0.77	0.10	0.27	0.03	0.99	0.36	0.08	0.80
Real Estate Loans (QTR)	%	0.10	0.11	0.03	0.23	0.00	0.03	0.10	0.00	0.00	0.09	0.01	0.18
C&I Loans (QTR)	%	0.56	0.56	0.72	2.68	0.58	0.39	0.56	0.11	0.32	0.34	0.19	0.46
Loans to Individuals (QTR)	%	2.90	2.79	4.25	4.64	3.07	0.56	1.30	0.38	1.58	2.95	0.53	2.94

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.