



Statistics At A Glance

As of September 30, 2022

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
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.