



Statistics At A Glance

As of March 31, 2024

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
First Quarter 2024												
Number of FDIC-Insured	4,568	4,012	556	10	5	993	2,521	314	45	226	389	65
Number of FDIC-Supervised	2,914	2,636	278	5	0	707	1,622	151	31	130	243	25
Total Assets	\$ 23,958	22,754	1,204	527	6,049	294	8,534	607	389	52	90	7,415
Total Loans	\$ 12,417	11,779	638	427	2,085	192	5,683	222	293	14	51	3,452
Domestic Deposits	\$ 17,536	16,568	968	402	3,278	248	6,884	491	325	43	78	5,786
Bank Net Income (QTR)	\$ 64.167	62.151	2.015	2.848	16.511	0.832	20.432	0.986	1.241	0.225	0.223	20.869
Percent Profitable (QTR)	% 93.1	95.1	78.8	90.0	100.0	96.8	95.0	73.9	86.7	85.8	91.5	93.8
Average Return on Assets (QTR)	% 1.08	1.10	0.67	2.19	1.11	1.13	0.96	0.64	1.27	1.74	0.99	1.13
Average Return on Equity (QTR)	% 11.15	11.30	7.78	21.76	12.43	12.11	9.32	8.29	14.50	14.47	10.52	11.62
Net Interest Margin (QTR)	% 3.17	3.17	3.33	10.59	2.81	3.33	3.20	1.57	3.62	3.11	3.35	2.99
Equity to Assets	% 9.66	9.71	8.69	9.98	8.86	9.38	10.30	7.93	8.84	11.94	9.42	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	0.61	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	1.29	0.78	0.75	0.93	0.97	0.43	0.44	1.09	0.84	0.68
Loans to Individuals	% 1.16	1.12	1.69	1.87	1.11	0.41	0.61	0.14	0.78	0.49	0.51	1.23
Coverage Ratio ²	% 192.77	192.86	191.74	415.76	250.08	239.04	161.41	132.42	332.66	211.19	205.24	159.17
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	0.16	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	1.65	0.42	1.71	2.46	0.48	3.02
First Quarter 2023												
Number of FDIC-Insured	4,672	4,097	575	10	5	1,016	2,516	314	41	282	416	72
Number of FDIC-Supervised	3,006	2,719	287	5	0	728	1,629	150	28	168	270	28
Total Assets	\$ 23,719	22,434	1,285	464	5,769	280	8,329	731	382	62	97	7,606
Total Loans	\$ 12,212	11,569	643	382	1,874	175	5,510	253	288	17	53	3,661
Domestic Deposits	\$ 17,304	16,263	1,041	357	3,187	241	6,605	594	316	54	84	5,865
Bank Net Income (QTR)	\$ 79.804	77.150	2.655	3.622	17.981	0.881	31.906	1.228	1.282	0.333	0.258	22.314
Percent Profitable (QTR)	% 95.4	96.2	89.7	100.0	100.0	97.3	96.6	87.3	80.5	91.8	94.7	88.9
Average Return on Assets (QTR)	% 1.36	1.39	0.83	3.16	1.25	1.26	1.57	0.67	1.35	2.15	1.07	1.18
Average Return on Equity (QTR)	% 14.42	14.56	11.26	29.95	13.40	14.16	15.90	12.15	16.56	21.50	12.22	12.48
Net Interest Margin (QTR)	% 3.31	3.31	3.32	10.45	2.82	3.47	3.46	1.83	3.75	3.17	3.48	3.18
Equity to Assets	% 9.53	9.64	7.53	10.45	9.38	9.12	9.98	5.79	8.16	10.36	8.96	9.54
Noncurrent Loan Rate - Total Loans ¹	% 0.75	0.72	1.37	1.36	0.72	0.51	0.68	0.39	0.63	0.67	0.58	0.87
Real Estate Loans	% 0.93	0.89	1.49	0.67	1.12	0.50	0.74	0.42	0.20	0.65	0.56	1.48
C&I Loans	% 0.65	0.65	0.81	0.61	0.79	0.75	0.71	0.36	0.71	0.90	0.81	0.49
Loans to Individuals	% 0.91	0.88	1.28	1.47	0.79	0.40	0.64	0.10	0.82	0.50	0.65	0.90
Coverage Ratio ²	% 219.17	224.39	169.71	506.20	265.39	267.45	183.50	161.49	335.47	246.02	216.26	188.25
Net Charge-Off Rate - All Loans (QTR)	% 0.41	0.39	0.73	3.18	0.48	0.04	0.15	0.04	0.85	0.20	0.10	0.48
Real Estate Loans (QTR)	% 0.03	0.03	0.01	0.01	-0.01	0.01	0.02	0.01	-0.01	-0.05	0.01	0.06
C&I Loans (QTR)	% 0.26	0.26	0.50	1.95	0.21	0.14	0.28	0.04	0.32	0.20	0.26	0.17
Loans to Individuals (QTR)	% 1.93	1.85	2.96	3.38	1.92	0.49	1.02	0.32	1.34	2.21	0.26	1.93

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.