Statistics At A Glance

As of December 31, 2023

Dollar Amounts in Billions					Asset Concentration Group								
Fourth Quarter 2023		All Insured Institutions	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	All Other >$1 Billion
Number of FDIC-Insured		4,587	4,026	561	10	5	1,016	2,503	326	40	225	395	67
Number of FDIC-Supervised		2,930	2,651	279	5	0	721	1,608	160	27	136	249	24
Total Assets	$	23,669	22,452	1,217	514	5,856	303	8,417	620	393	50	95	7,420
Total Loans	$	12,452	11,811	641	431	2,102	198	5,623	221	296	14	53	3,515
Domestic Deposits	$	17,345	16,363	982	392	3,178	256	6,767	506	322	42	81	5,802
Bank Net Income (QTR)	$	38.392	36.773	1.619	2.728	8.793	0.775	10.429	0.696	1.011	0.242	0.217	13.502
Percent Profitable (QTR)	%	89.1	90.8	77.2	90.0	80.0	91.0	91.5	73.6	80.0	80.0	88.9	83.6
Average Return on Assets (QTR)	%	0.65	0.66	0.54	2.17	0.60	1.03	0.50	0.45	1.03	1.93	0.93	0.73
Average Return on Equity (QTR)	%	6.77	6.79	6.47	21.38	6.54	11.55	4.92	6.23	12.18	16.45	10.26	7.59
Net Interest Margin (QTR)	%	3.28	3.27	3.32	10.84	2.98	3.37	3.30	1.51	3.63	3.18	3.34	3.07
Equity to Assets	%	9.69	9.76	8.51	10.12	9.00	9.29	10.34	7.52	8.62	12.47	9.43	9.72
Noncurrent Loan Rate - Total Loans[1]	%	0.86	0.84	1.23	1.67	0.72	0.49	0.76	0.46	0.62	0.67	0.58	1.08
Real Estate Loans	%	1.03	1.02	1.15	1.04	0.99	0.46	0.82	0.49	0.24	0.69	0.51	1.86
C&I Loans	%	0.73	0.72	0.90	0.74	0.74	0.84	0.83	0.41	0.47	0.81	0.74	0.57
Loans to Individuals	%	1.13	1.09	1.61	1.79	1.03	0.36	0.62	0.17	0.85	0.56	0.49	1.21
Coverage Ratio[2]	%	203.31	203.48	201.20	424.19	258.49	265.39	173.07	139.28	311.27	232.61	218.80	168.01
Net Charge-Off Rate - All Loans (QTR)	%	0.65	0.63	1.06	4.17	0.76	0.08	0.28	0.03	1.46	0.32	0.10	0.77
Real Estate Loans (QTR)	%	0.13	0.13	0.03	0.04	0.05	0.02	0.11	0.00	-0.01	0.01	0.00	0.26
C&I Loans (QTR)	%	0.45	0.45	0.47	2.60	0.51	0.28	0.45	0.08	0.95	0.36	0.26	0.29
Loans to Individuals (QTR)	%	2.77	2.67	3.94	4.43	2.74	0.65	1.52	0.44	2.22	2.44	0.63	2.77
Fourth Quarter 2022													
Number of FDIC-Insured		4,706	4,127	579	10	5	1,054	2,501	320	35	300	410	71
Number of FDIC-Supervised		3,032	2,743	289	5	0	750	1,628	152	24	184	263	26
Total Assets	$	23,599	22,318	1,281	453	5,746	298	8,139	721	590	70	96	7,485
Total Loans	$	12,227	11,586	641	386	1,892	188	5,433	247	450	19	52	3,559
Domestic Deposits	$	17,725	16,644	1,082	339	3,187	258	6,652	631	494	61	84	6,020
Bank Net Income (QTR)	$	68.215	65.566	2.649	3.429	14.897	0.891	26.018	1.591	1.486	0.479	0.244	19.179
Percent Profitable (QTR)	%	94.0	94.6	89.8	90.0	100.0	93.7	96.0	86.3	82.9	87.7	94.6	91.5
Average Return on Assets (QTR)	%	1.16	1.18	0.83	3.13	1.03	1.20	1.29	0.87	1.02	2.72	1.02	1.02
Average Return on Equity (QTR)	%	12.52	12.57	11.33	28.86	11.30	14.16	13.43	16.21	12.48	27.20	12.51	10.93
Net Interest Margin (QTR)	%	3.38	3.36	3.59	10.68	2.78	3.61	3.69	2.09	3.32	3.11	3.49	3.16
Equity to Assets	%	9.34	9.46	7.26	10.65	9.26	8.66	9.76	5.27	8.15	10.27	8.35	9.39
Noncurrent Loan Rate - Total Loans[1]	%	0.74	0.70	1.31	1.24	0.68	0.50	0.69	0.40	0.44	0.68	0.55	0.85
Real Estate Loans	%	0.90	0.86	1.44	0.77	1.10	0.50	0.74	0.43	0.10	0.68	0.55	1.51
C&I Loans	%	0.67	0.67	0.80	0.51	0.74	0.71	0.74	0.37	0.60	0.83	0.80	0.54
Loans to Individuals	%	0.85	0.82	1.17	1.33	0.67	0.34	0.68	0.12	0.85	0.59	0.48	0.83
Coverage Ratio[2]	%	217.32	222.34	168.59	520.12	275.64	267.19	175.62	152.57	333.71	236.69	227.62	189.08
Net Charge-Off Rate - All Loans (QTR)	%	0.36	0.35	0.58	2.54	0.40	0.11	0.15	0.02	0.55	0.22	0.15	0.44
Real Estate Loans (QTR)	%	0.01	0.01	0.00	0.02	-0.03	0.02	0.02	0.00	-0.01	0.00	0.01	0.01
C&I Loans (QTR)	%	0.25	0.25	0.39	1.47	0.26	0.60	0.22	0.05	0.24	0.46	0.17	0.23
Loans to Individuals (QTR)	%	1.69	1.64	2.38	2.71	1.54	0.52	1.14	0.27	1.33	1.13	0.42	1.74

[1] Nonaccruing loans and loans past due 90+ days.

[2] Loss reserve as a percentage of noncurrent loans.