



Statistics At A Glance

As of June 30, 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	All Other <\$1 Billion
Second Quarter 2024													
Number of FDIC-Insured	4,539	3,985	554	10	5	1,001	2,506	318	42	202	384	71	
Number of FDIC-Supervised	2,896	2,620	276	5	0	717	1,604	157	30	116	241	26	
Total Assets	\$ 23,887	22,686	1,201	526	6,019	301	8,500	572	379	46	88	7,456	
Total Loans	\$ 12,543	11,889	654	433	2,107	201	5,711	215	290	12	49	3,524	
Domestic Deposits	\$ 17,339	16,383	956	399	3,177	251	6,840	458	312	38	75	5,789	
Bank Net Income (QTR)	\$ 71.548	69.522	2.026	4.185	22.805	0.845	20.046	0.831	1.391	0.266	0.222	20.956	
Percent Profitable (QTR)	% 93.4	95.3	79.6	90.0	100.0	97.0	94.9	75.2	90.5	88.1	92.4	94.4	
Average Return on Assets (QTR)	% 1.20	1.22	0.67	3.18	1.51	1.13	0.95	0.57	1.47	2.32	1.01	1.12	
Average Return on Equity (QTR)	% 12.26	12.48	7.62	31.03	16.86	12.03	9.09	7.07	16.57	18.37	10.87	11.42	
Net Interest Margin (QTR)	% 3.16	3.15	3.35	10.39	2.74	3.42	3.23	1.57	3.63	3.27	3.35	2.98	
Equity to Assets	% 9.86	9.91	8.96	10.50	9.08	9.45	10.49	8.29	8.98	12.84	9.45	9.90	
Noncurrent Loan Rate - Total Loans ¹	% 0.91	0.89	1.21	1.58	0.73	0.59	0.84	0.42	0.56	0.69	0.65	1.12	
Real Estate Loans	% 1.10	1.10	1.14	1.07	1.00	0.55	0.91	0.46	0.29	0.74	0.58	1.93	
C&I Loans	% 0.82	0.82	1.04	0.72	0.72	1.02	0.94	0.32	0.44	0.82	0.85	0.71	
Loans to Individuals	% 1.09	1.05	1.54	1.70	1.04	0.43	0.57	0.13	0.74	0.42	0.49	1.15	
Coverage Ratio ²	% 194.22	193.23	207.33	437.21	262.23	216.21	156.95	141.14	336.51	218.01	191.88	165.63	
Net Charge-Off Rate - All Loans (QTR)	% 0.68	0.65	1.21	4.70	0.81	0.20	0.27	0.04	0.81	0.38	0.11	0.84	
Real Estate Loans (QTR)	% 0.13	0.13	0.02	0.08	0.09	0.02	0.13	0.00	0.00	0.00	0.05	0.19	
C&I Loans (QTR)	% 0.48	0.48	0.71	2.74	0.48	0.54	0.47	0.51	0.26	0.04	0.29	0.39	
Loans to Individuals (QTR)	% 3.03	2.91	4.43	5.04	3.24	0.57	1.36	0.42	1.32	3.67	0.46	3.15	
Second Quarter 2023													
Number of FDIC-Insured	4,645	4,073	572	10	5	1,018	2,522	327	41	253	402	67	
Number of FDIC-Supervised	2,983	2,699	284	5	0	731	1,631	158	28	150	256	24	
Total Assets	\$ 23,461	22,191	1,269	476	5,885	289	8,347	686	386	56	92	7,242	
Total Loans	\$ 12,299	11,645	653	397	2,053	187	5,575	243	290	15	51	3,486	
Domestic Deposits	\$ 17,198	16,183	1,015	365	3,208	245	6,674	549	318	48	80	5,713	
Bank Net Income (QTR)	\$ 70.768	68.247	2.521	2.979	19.232	0.867	22.657	1.098	1.421	0.482	0.241	21.792	
Percent Profitable (QTR)	% 94.9	95.9	87.2	90.0	100.0	96.8	96.0	85.9	85.4	89.7	95.0	92.5	
Average Return on Assets (QTR)	% 1.21	1.23	0.79	2.53	1.32	1.20	1.08	0.63	1.48	3.41	1.05	1.19	
Average Return on Equity (QTR)	% 12.61	12.72	10.19	24.42	14.15	13.32	10.87	9.98	17.89	31.20	11.93	12.40	
Net Interest Margin (QTR)	% 3.28	3.28	3.18	10.32	2.86	3.44	3.36	1.53	3.63	3.15	3.42	3.17	
Equity to Assets	% 9.59	9.68	7.99	10.31	9.28	9.00	10.01	6.74	8.41	11.14	8.76	9.67	
Noncurrent Loan Rate - Total Loans ¹	% 0.76	0.73	1.25	1.31	0.66	0.49	0.68	0.40	0.62	0.74	0.61	0.92	
Real Estate Loans	% 0.94	0.91	1.35	0.81	0.92	0.47	0.75	0.43	0.21	0.75	0.58	1.66	
C&I Loans	% 0.68	0.68	0.78	0.68	0.80	0.75	0.74	0.42	0.69	0.99	0.72	0.52	
Loans to Individuals	% 0.88	0.86	1.22	1.40	0.79	0.33	0.49	0.12	0.80	0.48	0.49	0.94	
Coverage Ratio ²	% 224.63	228.29	186.63	524.74	279.64	271.34	187.73	154.25	334.48	214.26	208.19	191.03	
Net Charge-Off Rate - All Loans (QTR)	% 0.48	0.47	0.80	3.54	0.56	0.07	0.18	0.02	0.84	0.17	0.10	0.61	
Real Estate Loans (QTR)	% 0.08	0.09	0.01	0.00	0.04	0.00	0.06	-0.01	0.00	-0.07	0.03	0.21	
C&I Loans (QTR)	% 0.32	0.31	0.59	2.38	0.34	0.23	0.28	0.06	0.91	0.23	0.21	0.22	
Loans to Individuals (QTR)	% 2.17	2.09	3.19	3.73	2.20	0.41	1.12	0.33	1.20	1.21	0.37	2.25	

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.