



Statistics At A Glance

As of December 31, 2021

Dollar Amounts in Billions Fourth Quarter 2021	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
Number of FDIC-Insured	4,839	4,231	608	12	5	1,121	2,417	293	33	357	506	95
Number of FDIC-Supervised	3,122	2,816	306	6	0	801	1,574	139	20	226	318	38
Total Assets	\$ 23,719	22,195	1,524	500	5,827	303	7,372	776	353	83	130	8,375
Total Loans	\$ 11,247	10,561	686	428	1,846	176	4,539	204	246	24	68	3,716
Domestic Deposits	\$ 18,189	16,898	1,291	345	3,310	260	6,214	693	301	71	113	6,882
Bank Net Income (QTR)	\$ 63.872	60.077	3.795	5.399	12.586	0.794	20.638	1.639	1.626	0.332	0.275	20.583
Percent Profitable (QTR)	% 92.2	92.5	90.0	100.0	100.0	88.4	95.9	90.1	90.9	81.2	90.1	98.9
Average Return on Assets (QTR)	% 1.09	1.09	1.02	4.42	0.86	1.06	1.14	0.87	1.90	1.61	0.86	1.00
Average Return on Equity (QTR)	% 10.90	10.93	10.32	34.02	9.46	9.70	10.52	10.30	20.63	12.12	7.81	10.15
Net Interest Margin (QTR)	% 2.56	2.54	2.79	10.74	1.91	3.21	2.92	1.70	3.51	2.31	3.03	2.19
Equity to Assets	% 9.94	9.96	9.66	12.56	9.20	10.78	10.71	8.17	9.00	12.97	10.79	9.75
Noncurrent Loan Rate - Total Loans ¹	% 0.89	0.81	2.06	0.91	0.82	0.73	0.85	0.65	0.68	0.78	0.64	1.00
Real Estate Loans	% 1.29	1.15	2.80	0.81	1.46	0.72	1.03	0.72	0.32	0.83	0.66	1.90
C&I Loans	% 0.68	0.67	0.88	0.29	1.02	1.00	0.68	0.64	0.96	0.65	0.64	0.53
Loans to Individuals	% 0.64	0.62	0.79	0.98	0.52	0.36	0.43	0.07	0.78	0.42	0.38	0.57
Coverage Ratio ²	% 178.82	192.43	96.39	763.75	209.81	200.81	149.62	102.48	289.43	207.31	211.75	131.60
Net Charge-Off Rate - All Loans (QTR)	% 0.21	0.20	0.33	1.58	0.28	0.07	0.09	0.01	0.34	0.21	0.07	0.17
Real Estate Loans (QTR)	% 0.01	0.01	0.01	-0.03	-0.06	0.04	0.01	0.02	-0.02	0.06	0.02	0.03
C&I Loans (QTR)	% 0.13	0.13	0.12	0.59	0.24	0.26	0.13	-0.48	0.05	0.33	0.24	0.05
Loans to Individuals (QTR)	% 0.96	0.91	1.61	1.71	1.13	0.34	0.59	0.16	0.53	0.37	0.33	0.73
Fourth Quarter 2020												
Number of FDIC-Insured	5,002	4,375	627	11	5	1,163	2,667	291	36	277	485	67
Number of FDIC-Supervised	3,221	2,909	312	6	0	839	1,730	135	22	159	311	19
Total Assets	\$ 21,869	20,491	1,378	493	5,539	288	7,591	684	145	52	106	6,972
Total Loans	\$ 10,864	10,204	660	386	1,760	177	5,020	165	104	14	58	3,178
Domestic Deposits	\$ 16,290	15,150	1,139	335	2,951	243	6,235	602	123	42	90	5,669
Bank Net Income (QTR)	\$ 59.462	55.854	3.608	5.625	14.219	0.816	21.592	1.481	0.817	0.338	0.272	14.301
Percent Profitable (QTR)	% 92.5	93.2	88.2	100.0	100.0	91.2	94.6	89.3	91.7	82.3	91.3	95.5
Average Return on Assets (QTR)	% 1.10	1.11	1.07	4.49	1.05	1.15	1.15	0.90	2.34	2.68	1.05	0.83
Average Return on Equity (QTR)	% 10.79	10.79	10.85	37.30	11.64	10.04	10.22	10.52	25.24	16.72	8.76	8.33
Net Interest Margin (QTR)	% 2.68	2.66	2.97	9.74	2.02	3.38	3.09	1.72	3.04	2.35	3.17	2.26
Equity to Assets	% 10.17	10.20	9.74	12.61	8.95	11.37	11.22	8.40	9.21	15.79	11.81	9.90
Noncurrent Loan Rate - Total Loans ¹	% 1.19	1.07	2.92	1.17	1.14	1.00	1.08	1.21	0.35	1.01	0.86	1.43
Real Estate Loans	% 1.65	1.44	3.91	0.64	1.90	1.03	1.31	1.32	0.41	1.23	0.91	2.49
C&I Loans	% 0.99	0.99	0.98	0.42	1.40	0.96	0.84	1.08	0.64	0.54	0.76	1.09
Loans to Individuals	% 0.86	0.85	1.04	1.24	0.85	0.45	0.81	0.15	0.33	0.51	0.57	0.75
Coverage Ratio ²	% 183.71	201.35	83.25	838.76	254.94	148.27	141.07	69.09	499.54	158.17	149.27	142.29
Net Charge-Off Rate - All Loans (QTR)	% 0.42	0.41	0.45	2.78	0.54	0.18	0.24	0.06	0.45	0.17	0.09	0.37
Real Estate Loans (QTR)	% 0.07	0.07	0.02	0.02	-0.02	0.09	0.07	0.00	0.03	0.07	0.04	0.12
C&I Loans (QTR)	% 0.47	0.48	0.29	1.95	0.56	0.47	0.43	0.69	1.44	0.12	0.27	0.42
Loans to Individuals (QTR)	% 1.54	1.50	2.09	2.87	1.95	0.47	0.82	0.32	0.52	0.52	0.39	1.09

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.