



Statistics At A Glance

As of March 31, 2021

Dollar Amounts in Billions				Asset Concentration Group									
				All Insured Institutions	Commercial Banks	Savings Institutions	Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other
Specialized <\$1 Billion													
First Quarter 2021													
Number of FDIC-Insured		4,978	4,357	621	11	5	1,124	2,645	270	40	297	509	77
Number of FDIC-Supervised		3,209	2,899	310	6	0	811	1,717	125	25	173	329	23
Total Assets	\$	22,564	21,129	1,435	494	5,753	279	7,867	673	152	58	116	7,172
Total Loans	\$	10,825	10,162	662	366	1,761	165	5,045	184	110	16	63	3,115
Domestic Deposits	\$	16,936	15,739	1,197	337	3,087	238	6,538	597	130	48	100	5,861
Bank Net Income (QTR)	\$	76.787	72.796	3.992	7.077	19.387	0.991	25.715	1.546	1.020	0.288	0.345	20.419
Percent Profitable (QTR)	%	96.1	96.8	91.6	100.0	100.0	97.2	97.4	90.7	92.5	87.5	94.7	98.7
Average Return on Assets (QTR)	%	1.38	1.40	1.14	5.74	1.37	1.45	1.33	0.93	2.73	2.04	1.22	1.15
Average Return on Equity (QTR)	%	13.73	13.86	11.75	44.38	15.47	12.96	12.05	11.35	30.49	13.39	10.64	11.70
Net Interest Margin (QTR)	%	2.56	2.54	2.83	9.63	1.88	3.39	2.99	1.68	2.79	2.37	3.09	2.16
Equity to Assets	%	9.97	10.00	9.61	13.25	8.81	10.92	10.88	8.12	8.74	14.66	11.15	9.79
Noncurrent Loan Rate - Total Loans ¹	%	1.14	1.02	2.93	1.18	1.04	0.98	1.06	0.89	0.34	1.03	0.89	1.36
Real Estate Loans	%	1.61	1.39	3.95	0.70	1.78	1.01	1.32	0.97	0.29	1.22	0.94	2.45
C&I Loans	%	0.90	0.90	0.96	0.37	1.28	0.87	0.77	0.86	0.47	0.70	0.88	0.99
Loans to Individuals	%	0.81	0.79	1.10	1.27	0.75	0.42	0.77	0.12	0.37	0.52	0.48	0.69
Coverage Ratio ²	%	174.22	191.83	80.28	800.27	232.53	150.20	135.65	86.47	438.02	159.52	143.49	136.48
Net Charge-Off Rate - All Loans (QTR)	%	0.34	0.33	0.49	2.66	0.55	0.01	0.15	0.02	0.27	0.05	0.04	0.30
Real Estate Loans (QTR)	%	0.01	0.01	0.01	0.04	-0.05	0.01	0.03	0.00	0.01	-0.07	0.01	0.00
C&I Loans (QTR)	%	0.26	0.26	0.40	1.06	0.45	0.03	0.23	0.05	0.01	-0.18	0.10	0.19
Loans to Individuals (QTR)	%	1.65	1.59	2.39	2.84	2.28	0.22	0.81	0.44	0.40	0.80	0.16	1.26
First Quarter 2020													
Number of FDIC-Insured		5,116	4,464	652	11	5	1,261	2,706	384	50	214	428	57
Number of FDIC-Supervised		3,303	2,980	323	6	0	902	1,760	192	34	126	267	16
Total Assets	\$	20,254	19,019	1,235	504	5,231	279	7,549	388	155	37	79	6,033
Total Loans	\$	10,961	10,313	648	409	1,817	187	5,227	229	104	10	45	2,934
Domestic Deposits	\$	14,306	13,319	987	336	2,600	232	5,814	302	129	29	66	4,798
Bank Net Income (QTR)	\$	18.491	16.655	1.835	0.137	5.358	0.887	4.096	0.138	0.663	0.239	0.181	6.792
Percent Profitable (QTR)	%	92.6	94.2	81.4	72.7	100.0	96.9	92.2	83.3	90.0	88.8	93.9	87.7
Average Return on Assets (QTR)	%	0.38	0.37	0.62	0.11	0.44	1.28	0.22	0.15	1.79	2.63	0.93	0.47
Average Return on Equity (QTR)	%	3.50	3.35	5.87	0.89	4.68	10.78	1.87	1.46	17.39	14.57	7.30	4.42
Net Interest Margin (QTR)	%	3.13	3.10	3.56	10.66	2.54	3.69	3.29	2.61	3.30	2.80	3.57	2.71
Equity to Assets	%	10.44	10.46	10.25	11.51	8.77	11.85	11.63	9.66	9.61	17.77	12.65	10.26
Noncurrent Loan Rate - Total Loans ¹	%	0.93	0.88	1.79	1.72	0.80	1.25	0.84	1.93	0.60	1.26	0.94	0.99
Real Estate Loans	%	1.16	1.08	2.05	0.57	1.15	1.22	0.90	2.12	0.50	1.30	1.02	1.72
C&I Loans	%	0.82	0.82	1.05	0.75	0.79	1.39	0.90	0.70	3.75	1.52	0.91	0.69
Loans to Individuals	%	1.05	1.01	1.48	1.82	1.00	0.55	0.85	0.48	0.38	1.00	0.55	0.80
Coverage Ratio ²	%	191.82	200.97	120.11	483.65	290.15	115.73	162.99	32.60	357.09	122.41	133.94	143.93
Net Charge-Off Rate - All Loans (QTR)	%	0.54	0.53	0.82	4.32	0.74	0.10	0.26	0.04	0.54	0.27	0.09	0.46
Real Estate Loans (QTR)	%	0.00	0.00	0.00	0.09	-0.09	0.04	0.02	-0.01	-0.02	0.14	0.03	-0.01
C&I Loans (QTR)	%	0.47	0.48	0.38	2.52	0.49	0.20	0.48	0.20	0.17	0.28	0.03	0.37
Loans to Individuals (QTR)	%	2.50	2.40	3.69	4.52	2.91	0.63	1.38	1.39	0.82	0.98	0.53	1.95

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.