



Statistics At A Glance

As of December 31, 2024

Dollar Amounts in Billions				Asset Concentration Group								
				Credit Card	International	Agricultural	Commercial	Mortgage	Consumer	Other	All Other	All Other
Fourth Quarter 2024	All Insured	Commercial	Savings	Lenders	Banks	Banks	Lenders	Lenders	Lenders	Specialized	<\$1 Billion	>\$1 Billion
		Banks	Institutions							<\$1 Billion	<\$1 Billion	>\$1 Billion
Number of FDIC-Insured	4,487	3,941	546	10	4	993	2,488	317	40	186	376	73
Number of FDIC-Supervised	2,848	2,575	273	5	0	714	1,578	157	27	102	237	28
Total Assets	\$ 24,098	22,894	1,204	529	5,660	311	8,022	600	280	42	86	8,568
Total Loans	\$ 12,725	12,060	665	443	2,111	209	5,392	228	213	11	48	4,069
Domestic Deposits	\$ 17,748	16,772	976	405	3,052	264	6,559	492	234	35	74	6,633
Bank Net Income (QTR)	\$ 66.808	64.369	2.439	4.212	16.451	0.898	19.821	1.228	0.452	0.317	0.228	23.199
Percent Profitable (QTR)	% 90.6	92.4	77.1	90.0	100.0	92.4	92.4	77.0	92.5	78.5	91.2	87.7
Average Return on Assets (QTR)	% 1.11	1.12	0.81	3.19	1.15	1.16	0.99	0.82	0.65	3.01	1.07	1.08
Average Return on Equity (QTR)	% 11.03	11.15	8.61	29.52	12.55	11.79	9.21	9.44	7.05	20.89	10.56	10.81
Net Interest Margin (QTR)	% 3.28	3.27	3.57	10.86	2.91	3.59	3.33	1.82	4.43	3.06	3.60	3.04
Equity to Assets	% 10.00	10.03	9.39	10.88	9.22	9.65	10.68	8.64	9.07	13.95	9.89	9.94
Noncurrent Loan Rate - Total Loans ¹	% 0.98	0.96	1.46	1.71	0.81	0.61	0.94	0.49	0.86	0.75	0.72	1.11
Real Estate Loans	% 1.21	1.19	1.44	1.29	1.15	0.58	1.04	0.54	0.44	0.79	0.64	1.86
C&I Loans	% 0.93	0.93	1.25	0.79	0.79	1.04	1.01	0.63	0.60	1.02	1.06	0.91
Loans to Individuals	% 1.27	1.22	1.82	1.83	1.14	0.46	0.61	0.38	1.04	0.37	0.56	1.36
Coverage Ratio ²	% 177.83	178.43	170.65	400.09	242.94	208.10	137.67	118.01	309.39	201.22	168.96	156.36
Net Charge-Off Rate - All Loans (QTR)	% 0.70	0.67	1.20	4.44	0.83	0.12	0.30	0.03	1.35	0.40	0.13	0.80
Real Estate Loans (QTR)	% 0.13	0.14	0.02	0.10	0.11	0.05	0.12	0.00	-0.01	0.10	0.02	0.20
C&I Loans (QTR)	% 0.55	0.55	0.80	2.78	0.59	0.54	0.62	0.05	0.40	0.55	0.45	0.33
Loans to Individuals (QTR)	% 3.12	2.99	4.65	4.76	3.13	0.77	1.48	0.55	1.95	2.27	0.68	3.18
Fourth Quarter 2023												
Number of FDIC-Insured	4,587	4,027	560	10	5	1,017	2,500	327	40	226	395	67
Number of FDIC-Supervised	2,930	2,652	278	5	0	722	1,606	160	27	137	249	24
Total Assets	\$ 23,667	22,451	1,215	515	5,856	303	8,404	620	393	51	95	7,430
Total Loans	\$ 12,452	11,812	641	431	2,102	198	5,616	221	296	14	53	3,521
Domestic Deposits	\$ 17,346	16,365	981	392	3,178	256	6,758	506	322	42	81	5,811
Bank Net Income (QTR)	\$ 35.702	34.133	1.569	2.714	8.793	0.751	7.775	0.679	0.997	0.267	0.212	13.514
Percent Profitable (QTR)	% 88.8	90.5	76.6	90.0	80.0	90.9	91.3	73.7	80.0	80.1	87.6	82.1
Average Return on Assets (QTR)	% 0.61	0.61	0.52	2.16	0.60	1.00	0.37	0.44	1.02	2.13	0.90	0.73
Average Return on Equity (QTR)	% 6.30	6.30	6.30	21.46	6.54	11.20	3.68	6.08	12.02	18.09	10.01	7.59
Net Interest Margin (QTR)	% 3.28	3.27	3.32	10.84	2.98	3.38	3.29	1.51	3.63	3.20	3.34	3.08
Equity to Assets	% 9.68	9.75	8.48	10.03	9.00	9.29	10.31	7.52	8.61	12.51	9.44	9.72
Noncurrent Loan Rate - Total Loans ¹	% 0.86	0.84	1.23	1.67	0.72	0.49	0.75	0.45	0.62	0.69	0.58	1.08
Real Estate Loans	% 1.03	1.02	1.16	1.04	0.99	0.46	0.82	0.49	0.24	0.72	0.51	1.86
C&I Loans	% 0.73	0.73	0.90	0.74	0.74	0.84	0.83	0.41	0.47	0.83	0.74	0.58
Loans to Individuals	% 1.13	1.09	1.61	1.79	1.03	0.36	0.62	0.17	0.85	0.56	0.48	1.20
Coverage Ratio ²	% 203.36	203.52	201.36	424.19	258.30	265.34	173.23	139.69	315.78	225.94	219.36	167.84
Net Charge-Off Rate - All Loans (QTR)	% 0.65	0.63	1.06	4.17	0.76	0.08	0.28	0.03	1.48	0.33	0.10	0.78
Real Estate Loans (QTR)	% 0.13	0.14	0.03	0.04	0.05	0.02	0.11	0.00	-0.01	0.03	0.00	0.28
C&I Loans (QTR)	% 0.46	0.46	0.49	2.60	0.51	0.31	0.46	0.08	0.95	0.30	0.28	0.29
Loans to Individuals (QTR)	% 2.77	2.68	3.94	4.43	2.74	0.66	1.52	0.44	2.25	2.42	0.67	2.77

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.