



Statistics At A Glance

As of June 30, 2025

Dollar Amounts in Billions Second Quarter 2025	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	4,421	3,883	538	10	5	964	2,458	323	35	178	381	67
Number of FDIC-Supervised	2,802	2,532	270	4	0	695	1,553	157	25	98	240	30
Total Assets	\$ 24,989	23,807	1,181	1,054	6,564	309	8,174	574	286	39	88	7,900
Total Loans	\$ 13,051	12,377	674	768	2,252	209	5,541	231	217	10	50	3,772
Domestic Deposits	\$ 18,030	17,077	953	811	3,410	261	6,665	473	236	32	76	6,067
Bank Net Income (QTR)	\$ 69.888	66.282	3.606	-0.929	19.082	0.987	23.516	1.580	0.997	0.351	0.275	24.029
Percent Profitable (QTR)	% 94.6	95.7	86.6	80.0	100.0	96.9	95.4	83.9	94.3	89.3	94.8	97.0
Average Return on Assets (QTR)	% 1.13	1.13	1.22	-0.38	1.19	1.28	1.16	1.09	1.39	3.58	1.25	1.23
Average Return on Equity (QTR)	% 11.22	11.16	12.30	-3.01	13.51	12.85	10.53	11.43	14.50	25.17	12.34	12.29
Net Interest Margin (QTR)	% 3.26	3.22	3.83	9.08	2.71	3.74	3.47	2.21	4.62	3.80	3.68	2.75
Equity to Assets	% 10.14	10.15	10.00	13.48	8.68	10.06	11.07	9.67	9.69	14.44	10.26	9.97
Noncurrent Loan Rate - Total Loans ¹	% 0.96	0.93	1.46	1.56	0.82	0.80	0.96	0.49	0.76	0.69	0.74	0.97
Real Estate Loans	% 1.25	1.22	1.56	2.90	1.27	0.75	1.08	0.55	0.43	0.61	0.68	1.85
C&I Loans	% 0.95	0.94	1.34	1.14	0.91	1.24	1.06	0.72	0.78	1.59	1.14	0.76
Loans to Individuals	% 1.12	1.08	1.59	1.65	1.07	0.56	0.56	0.38	0.85	0.25	0.59	0.92
Coverage Ratio ²	% 179.41	180.40	167.80	382.13	232.47	158.92	135.67	114.09	334.77	212.15	166.93	146.15
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.58	1.05	3.60	0.80	0.25	0.24	0.02	1.04	0.23	0.08	0.50
Real Estate Loans (QTR)	% 0.09	0.09	0.01	0.12	0.04	0.02	0.10	0.00	0.05	-0.04	0.02	0.12
C&I Loans (QTR)	% 0.57	0.57	0.59	2.40	0.74	0.44	0.49	0.11	0.24	0.51	0.22	0.43
Loans to Individuals (QTR)	% 2.90	2.78	4.26	4.26	3.18	0.87	1.29	1.03	1.44	1.81	0.27	2.58
Second Quarter 2024												
Number of FDIC-Insured	4,538	3,984	554	10	5	1,001	2,504	319	42	201	385	71
Number of FDIC-Supervised	2,896	2,620	276	5	0	717	1,603	157	30	116	242	26
Total Assets	\$ 23,888	22,687	1,201	527	6,019	301	8,500	572	379	45	88	7,458
Total Loans	\$ 12,543	11,889	654	433	2,107	201	5,711	215	290	12	50	3,524
Domestic Deposits	\$ 17,339	16,383	956	399	3,177	251	6,839	458	312	38	76	5,789
Bank Net Income (QTR)	\$ 71.555	69.532	2.023	4.169	22.805	0.845	20.030	0.831	1.391	0.304	0.224	20.956
Percent Profitable (QTR)	% 93.3	95.2	79.4	90.0	100.0	96.9	94.8	74.9	90.5	88.6	92.2	94.4
Average Return on Assets (QTR)	% 1.20	1.22	0.67	3.17	1.51	1.13	0.94	0.57	1.47	2.67	1.02	1.12
Average Return on Equity (QTR)	% 12.27	12.49	7.61	30.93	16.86	12.03	9.08	7.06	16.57	21.59	10.90	11.42
Net Interest Margin (QTR)	% 3.16	3.15	3.35	10.39	2.74	3.43	3.23	1.57	3.63	3.29	3.35	2.99
Equity to Assets	% 9.86	9.91	8.96	10.49	9.08	9.45	10.49	8.29	8.98	12.58	9.46	9.90
Noncurrent Loan Rate - Total Loans ¹	% 0.91	0.89	1.21	1.58	0.73	0.58	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	1.01	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	0.50	1.15
Coverage Ratio ²	% 194.24	193.25	207.48	437.21	262.23	218.26	156.95	141.54	336.51	217.98	191.55	165.62
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	0.14	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	0.52	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	3.14

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.