

	All Insured Institutions Nebraska March 31, 2023			All Insured Institutions Nebraska March 31, 2022			All Insured Institutions Nebraska December 31, 2022		
	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion
Number of Institutions	149	133	16	152	139	13	149	135	14
Number of Employees	14,343	4,811	9,532	13,803	5,119	8,684	14,164	4,924	9,240
<b>AGGREGATE CONDITION AND INCOME DATA (\$ in Millions)</b>									
Total Assets	99,183	33,607	65,576	94,353	35,467	58,886	98,407	35,511	62,896
Earning Assets	91,823	31,495	60,328	87,888	33,252	54,636	90,690	33,047	57,643
Total Loans & Leases	68,275	21,854	46,421	60,418	21,832	38,586	67,869	23,637	44,232
Other Real Estate Owned	19	17	2	12	6	6	14	12	2
Total Deposits	83,689	28,530	55,159	81,801	30,010	51,791	81,943	29,297	52,646
Equity Capital	8,997	3,346	5,651	9,146	3,564	5,581	8,948	3,425	5,523
Net Income (year-to-date)	276	99	177	291	86	205	1,189	389	799
Net Interest Income	973	269	704	780	248	533	3,588	1,082	2,507
Provisions for Credit Losses	147	4	143	55	2	53	386	36	350
Noninterest Income	182	36	146	224	44	181	825	168	657
Net Charge-Offs	94	2	92	37	0*	38	224	27	197
<b>PERFORMANCE RATIOS (YTD, %)</b>									
Yield on Earning Assets	5.74	4.69	6.29	3.84	3.42	4.09	4.61	3.96	4.99
Cost of Funding Earning Assets	1.48	1.27	1.58	0.26	0.37	0.19	0.53	0.59	0.49
Net Interest Margin	4.26	3.42	4.71	3.58	3.04	3.91	4.08	3.36	4.50
Noninterest Income to Average Assets	0.74	0.43	0.89	0.96	0.50	1.23	0.87	0.49	1.09
Noninterest Expense to Average Assets	2.79	2.26	3.06	2.59	2.20	2.82	2.74	2.23	3.03
Net Charge-Offs to Loans & Leases	0.55	0.04	0.80	0.25	-0.00	0.39	0.35	0.12	0.48
Credit-Loss Provision to Net Charge-Offs	154.36	176.21	153.89	146.11	-5,283.33	140.03	172.15	130.55	177.96
Net Operating Income to Average Assets	1.10	1.17	1.07	1.24	0.98	1.39	1.26	1.14	1.33
Retained Earnings to Average Equity	8.11	6.01	9.33	7.96	4.19	10.38	7.39	6.99	7.62

	All Insured Institutions Nebraska March 31, 2023			All Insured Institutions Nebraska March 31, 2022			All Insured Institutions Nebraska December 31, 2022		
	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion	All Institutions	Assets Less Than \$1 Billion	Assets Greater Than \$1 Billion
Pretax Return on Assets	1.31	1.32	1.31	1.49	1.13	1.71	1.51	1.29	1.63
Return on Assets	1.12	1.17	1.09	1.25	0.99	1.40	1.26	1.13	1.33
Return on Equity	12.33	11.99	12.52	12.50	9.44	14.46	13.18	11.35	14.31
Percent of Unprofitable Institutions	2.68	2.26	6.25	7.24	7.91	0.00	2.68	2.96	0.00
Percent of Institutions with Earning Gains	70.47	72.18	56.25	25.66	23.74	46.15	44.30	43.70	50.00
<b>CONDITION RATIOS (%)</b>									
Net Loans & Leases to Total Assets	67.27	64.10	68.89	63.01	60.63	64.44	67.84	65.65	69.07
Loss Allowance to Loans & Leases	2.28	1.42	2.68	1.60	1.51	1.66	1.64	1.37	1.79
Reserve Coverage Ratio	508.08	329.08	587.91	329.99	254.46	389.74	352.55	298.25	380.88
30-89 Past Due Loans to Total Loans & Leases	0.57	0.65	0.54	0.45	0.46	0.44	0.45	0.34	0.50
Noncurrent Loans & Leases to Total Loans & Leases	0.45	0.43	0.46	0.49	0.59	0.43	0.46	0.46	0.47
Nonperforming Assets to Total Assets	0.33	0.33	0.33	0.32	0.38	0.29	0.34	0.34	0.33
Core Deposits to Total Liabilities	83.85	85.28	83.12	91.27	87.05	93.80	84.92	82.94	86.02
Equity Capital to Total Assets	9.05	9.95	8.59	9.68	10.05	9.46	9.08	9.65	8.76
Leverage (Core Capital) Ratio	10.10	10.88	9.69	10.13	10.49	9.91	10.12	10.82	9.73
Community Bank Leverage Ratio (CBLR) Election (Count)	76	71	5	79	74	5	77	72	5
Total Risk-Based Capital (Non CBLR Electors)	13.06	14.76	12.58	13.94	14.61	13.71	12.99	14.24	12.59
Gross 1-4 Family Mortgages to Gross Assets	8.11	10.66	6.82	7.02	8.69	6.02	7.98	10.12	6.77
Gross Real Estate Assets to Gross Assets	46.62	48.20	45.81	43.98	44.97	43.38	46.11	48.53	44.75

0\* - Rounds to zero.

Source: Call Report and Thrift Financial Report  
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