

## FDIC State Tables

	All Insured Institutions Nebraska September 30, 2023			All Insured Institutions Nebraska June 30, 2023			All Insured Institutions Nebraska March 31, 2023		
	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	131	18	149	131	18	149	133	16
Number of Employees	14,257	4,477	9,780	14,476	4,525	9,951	14,343	4,811	9,532
<b>AGGREGATE CONDITION AND INCOME DATA (\$ in Millions)</b>									
Total Assets	102,965	32,137	70,829	101,417	31,832	69,585	99,181	33,604	65,576
Earning Assets	95,425	30,026	65,399	93,921	29,797	64,124	91,820	31,492	60,328
Total Loans & Leases	73,308	21,948	51,360	71,218	21,244	49,974	68,272	21,851	46,421
Other Real Estate Owned	9	6	3	9	7	2	18	16	2
Total Deposits	84,997	26,475	58,522	83,648	26,560	57,088	83,689	28,530	55,159
Equity Capital	9,092	3,179	5,913	9,107	3,201	5,906	8,994	3,343	5,651
Net Income (year-to-date)	814	274	540	553	182	372	276	98	177
Net Interest Income	2,923	756	2,167	1,940	504	1,435	973	268	704
Provisions for Credit Losses	486	16	469	295	13	281	147	4	143
Noninterest Income	599	106	493	392	69	322	182	36	146
Net Charge-Offs	338	10	329	216	8	207	95	4	92
<b>PERFORMANCE RATIOS (YTD, %)</b>									
Yield on Earning Assets	6.09	4.97	6.62	5.91	4.83	6.43	5.74	4.69	6.29
Cost of Funding Earning Assets	1.90	1.59	2.05	1.71	1.43	1.84	1.48	1.27	1.58
Net Interest Margin	4.19	3.39	4.57	4.21	3.40	4.59	4.26	3.42	4.71
Noninterest Income to Average Assets	0.79	0.44	0.96	0.79	0.44	0.95	0.74	0.43	0.89
Noninterest Expense to Average Assets	2.76	2.26	2.99	2.78	2.25	3.03	2.79	2.27	3.06
Net Charge-Offs to Loans & Leases	0.64	0.06	0.89	0.62	0.08	0.86	0.56	0.07	0.80
Credit-Loss Provision to Net Charge-Offs	139.46	164.50	138.72	135.88	154.38	135.12	152.17	109.21	153.89
Net Operating Income to Average Assets	1.07	1.15	1.03	1.10	1.14	1.08	1.10	1.16	1.07
Retained Earnings to Average Equity	8.54	7.17	9.28	8.31	6.64	9.21	8.09	5.95	9.33

	All Insured Institutions Nebraska September 30, 2023			All Insured Institutions Nebraska June 30, 2023			All Insured Institutions Nebraska March 31, 2023		
	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	1.28	1.28	1.28	1.32	1.28	1.33	1.31	1.32	1.31
Return on Assets	1.08	1.15	1.05	1.11	1.14	1.09	1.12	1.17	1.09
Return on Equity	12.02	11.56	12.27	12.29	11.53	12.70	12.31	11.94	12.52
Percent of Unprofitable Institutions	2.68	3.05	0.00	2.68	3.05	0.00	2.68	2.26	6.25
Percent of Institutions with Earning Gains	59.73	64.12	27.78	66.44	70.99	33.33	71.14	72.93	56.25
<b>CONDITION RATIOS (%)</b>									
Net Loans & Leases to Total Assets	69.62	67.38	70.64	68.66	65.81	69.96	67.27	64.10	68.89
Loss Allowance to Loans & Leases	2.21	1.34	2.59	2.22	1.38	2.58	2.28	1.43	2.68
Reserve Coverage Ratio	498.28	357.59	545.96	531.46	387.07	580.82	510.64	334.79	587.91
30-89 Past Due Loans to Total Loans & Leases	0.55	0.32	0.65	0.45	0.40	0.46	0.57	0.65	0.54
Noncurrent Loans & Leases to Total Loans & Leases	0.44	0.38	0.47	0.42	0.36	0.44	0.45	0.43	0.46
Nonperforming Assets to Total Assets	0.33	0.27	0.35	0.30	0.26	0.32	0.33	0.33	0.33
Core Deposits to Total Liabilities	78.80	80.22	78.17	80.19	82.65	79.09	83.85	85.28	83.12
Equity Capital to Total Assets	8.82	9.89	8.33	8.96	10.06	8.46	9.05	9.95	8.59
Leverage (Core Capital) Ratio	10.12	11.30	9.58	10.10	11.15	9.61	10.09	10.88	9.69
Community Bank Leverage Ratio (CBLR) Election (Count)	74	69	5	76	71	5	76	71	5
Total Risk-Based Capital (Non CBLR Electors)	12.89	14.93	12.38	12.88	15.04	12.37	13.06	14.77	12.58
Gross 1-4 Family Mortgages to Gross Assets	8.65	11.16	7.52	8.46	10.96	7.32	8.12	10.69	6.82
Gross Real Estate Assets to Gross Assets	47.13	49.20	46.20	46.92	49.05	45.95	46.61	48.20	45.81

0\* - Rounds to zero.

Source: Call Report and Thrift Financial Report  
Prepared by the FDIC-Division of Insurance and Research