

## FDIC State Tables - Nebraska

	All Insured Institutions Nebraska December 31, 2023			All Insured Institutions Nebraska September 30, 2023			All Insured Institutions Nebraska June 30, 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	132	17	149	131	18	149	131	18
Number of Employees	14,036	4,561	9,475	14,257	4,477	9,780	14,476	4,525	9,951
<b>AGGREGATE CONDITION AND INCOME DATA (\$ in Millions)</b>									
Total Assets	105,570	33,870	71,699	102,966	32,138	70,829	101,437	31,833	69,604
Earning Assets	97,663	31,527	66,136	95,426	30,027	65,399	93,941	29,797	64,144
Total Loans & Leases	75,403	23,354	52,049	73,308	21,948	51,360	71,218	21,244	49,974
Other Real Estate Owned	16	11	5	9	6	3	9	7	2
Total Deposits	87,371	27,492	59,879	84,997	26,475	58,522	83,648	26,560	57,088
Equity Capital	9,703	3,508	6,195	9,092	3,180	5,913	9,108	3,202	5,906
Net Income (year-to-date)	1,017	358	659	813	273	540	553	181	372
Net Interest Income	3,899	1,021	2,878	2,923	756	2,167	1,940	504	1,435
Provisions for Credit Losses	713	23	690	486	17	469	295	13	281
Noninterest Income	795	154	641	599	106	493	392	69	322
Net Charge-Offs	500	13	487	338	10	329	216	8	207
<b>PERFORMANCE RATIOS (YTD, %)</b>									
Yield on Earning Assets	6.22	5.09	6.78	6.09	4.97	6.62	5.91	4.83	6.43
Cost of Funding Earning Assets	2.07	1.78	2.21	1.90	1.59	2.05	1.71	1.43	1.84
Net Interest Margin	4.15	3.31	4.56	4.19	3.39	4.57	4.21	3.40	4.59
Noninterest Income to Average Assets	0.78	0.47	0.94	0.79	0.44	0.96	0.79	0.44	0.95
Noninterest Expense to Average Assets	2.75	2.27	2.98	2.76	2.26	2.99	2.78	2.25	3.02
Net Charge-Offs to Loans & Leases	0.70	0.06	0.99	0.64	0.06	0.89	0.62	0.08	0.86
Credit-Loss Provision to Net Charge-Offs	141.22	165.16	140.57	139.36	161.00	138.72	134.19	154.38	133.37
Net Operating Income to Average Assets	0.99	1.09	0.95	1.07	1.14	1.03	1.10	1.14	1.08
Retained Earnings to Average Equity	7.29	5.84	8.11	8.49	7.01	9.28	8.23	6.41	9.21

	All Insured Institutions Nebraska December 31, 2023			All Insured Institutions Nebraska September 30, 2023			All Insured Institutions Nebraska June 30, 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	1.18	1.21	1.16	1.28	1.28	1.28	1.31	1.28	1.33
Return on Assets	1.00	1.08	0.96	1.08	1.14	1.05	1.11	1.14	1.09
Return on Equity	11.11	10.88	11.24	12.02	11.54	12.27	12.29	11.52	12.70
Percent of Unprofitable Institutions	2.68	3.03	0.00	2.68	3.05	0.00	2.68	3.05	0.00
Percent of Institutions with Earning Gains	55.70	59.85	23.53	59.06	63.36	27.78	66.44	70.99	33.33
<b>CONDITION RATIOS (%)</b>									
Net Loans & Leases to Total Assets	69.82	68.04	70.66	69.62	67.38	70.64	68.67	65.81	69.97
Loss Allowance to Loans & Leases	2.25	1.32	2.66	2.21	1.34	2.59	2.20	1.38	2.54
Reserve Coverage Ratio	500.07	327.44	566.70	498.03	356.58	545.96	524.87	386.56	572.14
30-89 Past Due Loans to Total Loans & Leases	0.50	0.43	0.53	0.55	0.32	0.65	0.45	0.40	0.46
Noncurrent Loans & Leases to Total Loans & Leases	0.45	0.40	0.47	0.44	0.38	0.47	0.42	0.36	0.44
Nonperforming Assets to Total Assets	0.34	0.31	0.35	0.33	0.27	0.35	0.30	0.26	0.32
Core Deposits to Total Liabilities	78.30	78.37	78.26	78.79	80.17	78.17	80.17	82.63	79.06
Equity Capital to Total Assets	9.18	10.36	8.62	8.82	9.89	8.33	8.96	10.06	8.46
Leverage (Core Capital) Ratio	10.05	11.26	9.48	10.11	11.29	9.58	10.10	11.15	9.61
Community Bank Leverage Ratio (CBLR) Election (Count)	78	74	4	74	69	5	76	71	5
Total Risk-Based Capital (Non CBLR Electors)	12.72	14.74	12.25	12.89	14.94	12.38	12.88	15.04	12.37
Gross 1-4 Family Mortgages to Gross Assets	8.63	10.98	7.53	8.65	11.16	7.52	8.46	10.96	7.32
Gross Real Estate Assets to Gross Assets	47.22	49.50	46.15	47.13	49.20	46.20	46.92	49.05	45.95

0\* - Rounds to zero.

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