



FGFOA

BANK SAFETY AND SOUNDNESS

Presented by: VERIBANC

On: June 15th 2023

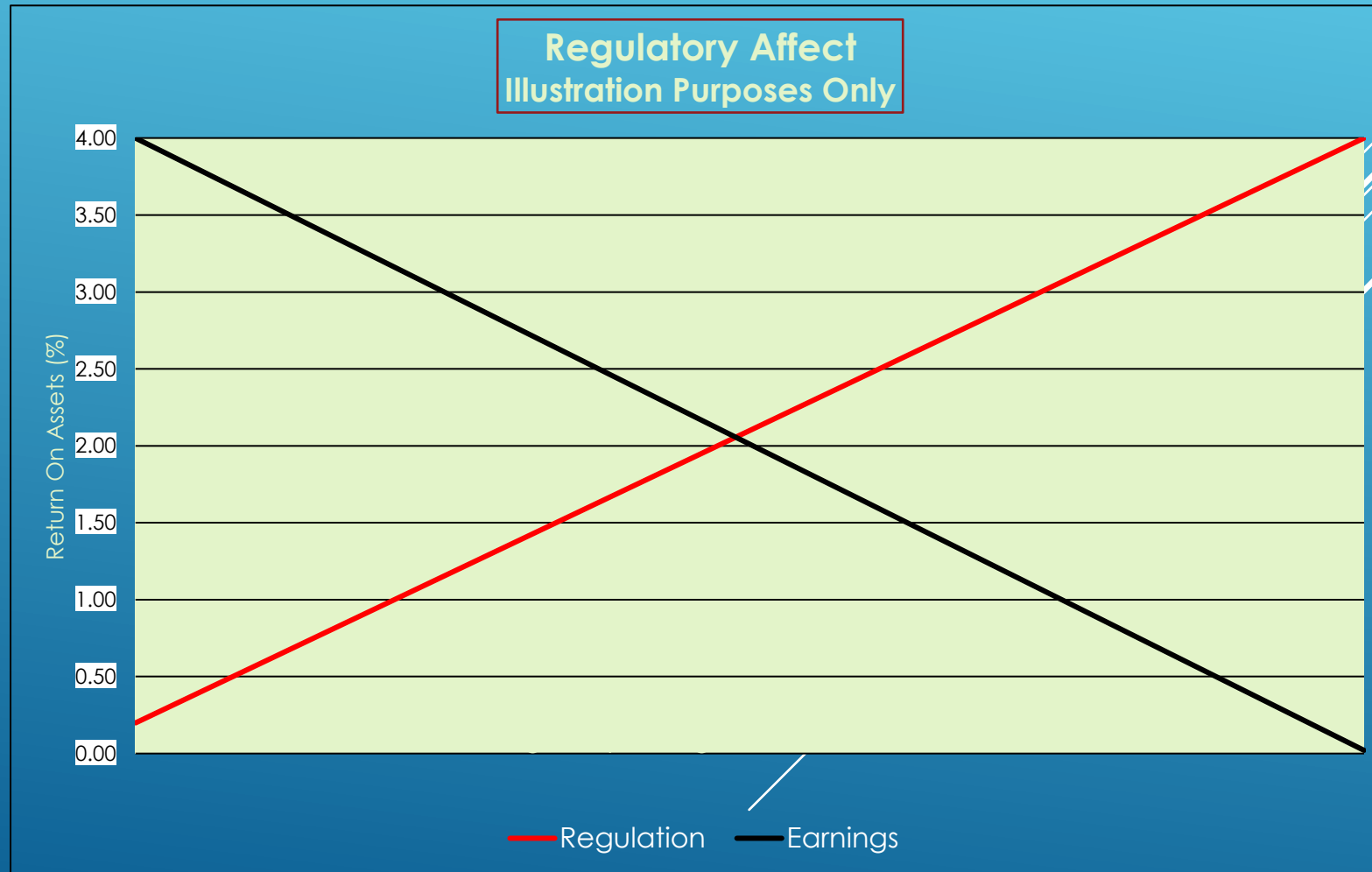
Topics To Be Covered

- Regulatory Oversight
- Key Banking Responsibilities
- Types of Analysis
- Bank Failure Trends
- Banking Sector Performance

Overview of Regulatory Oversight

- The Main Federal Banking Regulators
 - Federal Reserve (Fed)
 - Office of the Comptroller of the Currency (OCC)
 - Federal Deposit Insurance Corporation (FDIC)
- State Banking Regulators

Overview of Regulatory Oversight – Cont'd



Overview of Regulatory Oversight – cont'd

- The “Fed”
- The Federal Reserve Act of 1913 established the Federal Reserve System to provide the nation with a safer, more flexible, and more stable monetary and financial system.



- Its function – to promote the safety and soundness of individual financial institutions and monitors their impact on the financial system as a whole.

Overview of Regulatory Oversight – cont'd

- The “Fed”
 - Has federal responsibility to:
 - Regulate and examine:
 - All state chartered banks that are “members”
 - Bank holding companies
 - Foreign branches of U.S. national member banks
 - State-chartered U.S. branches and agencies of foreign banks

Overview of Regulatory Oversight – cont'd

- The Office of the Comptroller of the Currency (OCC) was created as a bureau of the U.S. Department of the Treasury by the National Currency Act of February 25, 1863.



- Its function: To ensure that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.

Overview of Regulatory Oversight – cont'd

- Has federal responsibility to:
 - Regulate and examine:
 - All nationally chartered banks that are not “members” and all federal savings associations

Overview of Regulatory Oversight – cont'd

- The FDIC – a dual purpose regulator



- Has federal responsibility to:
 - Regulate and examine:
 - All state chartered banks that are not “members”
 - Also maintains the Insurance Fund

Regulatory Duties & Responsibilities

- Chartering & Licensing
- Branching
- Mergers, Acquisitions or Consolidations
- Reserve Requirements
- Examinations
- Financial Analysis

Financial Analysis – Call Reports

3 Different Forms:

- Banks with Domestic & Foreign Offices
- Banks with Domestic Only Offices & Assets \geq \$5 Billion
- Banks with Domestic Only Offices & Assets $<$ \$5 Billion

Call Report – JP Morgan Chase

Board of Governors of the Federal Reserve System
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

Institution Name	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
City	COLUMBUS
State	OH
Zip Code	43240
Call Report Report Date	3/31/2023
Report Type	031
RSSD-ID	852218
FDIC Certificate Number	628
OCC Charter Number	8
ABA Routing Number	21000021
Last updated on	5/4/2023

Income Statement – JP Morgan Chase

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
RSSD-ID 852218
Last Updated on 5/4/2023

FFIEC 031
Report Date 3/31/2023
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Schedule RI - Income Statement(Form Type - 031)

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	2,196,000	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	1,561,000	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	15,000	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	2,523,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	5,623,000	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	884,000	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	3,286,000	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	1,788,000	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	17,876,000	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions ¹	RIAD4115	5,066,000	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	1,134,000	1.d.1.
2. Mortgage-backed securities.....	RIADB489	1,683,000	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	1,395,000	1.d.3.
e. Interest income from trading assets.....	RIAD4069	1,654,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	3,121,000	1.f.

Balance Sheet – JP Morgan Chase

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
RSSD-ID 852218
Last Updated on 5/4/2023

FFIEC 031
Report Date 3/31/2023
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Schedule RC - Balance Sheet(Form Type - 031)

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin ¹	RCFD0081	24,828,000	1.a.
b. Interest-bearing balances ²	RCFD0071	526,190,000	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) ³	RCFDJJ34	412,827,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCFD1773	197,186,000	2.b.
c. Equity securities with readily determinable fair values not held for trading ⁴	RCFDJA22	28,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices	RCONB987	64,000	3.a.
b. Securities purchased under agreements to resell ⁵	RCFDB989	364,072,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCFD5369	20,413,000	4.a.
b. Loans and leases held for investment	RCFDB528	1,118,219,000	4.b.
c. LESS: Allowance for loan and lease losses ⁷	RCFD3123	20,019,000	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCFDB529	1,098,200,000	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	355,166,000	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	23,451,000	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	206,000	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	11,222,000	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	13,727,000	9.
10. Intangible assets (from Schedule RC-M)	RCFD2143	48,371,000	10.
11. Other assets (from Schedule RC-F) ⁶	RCFD2160	172,012,000	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	3,267,963,000	12.

Former, now defunct, Federal “Bank” Regulator

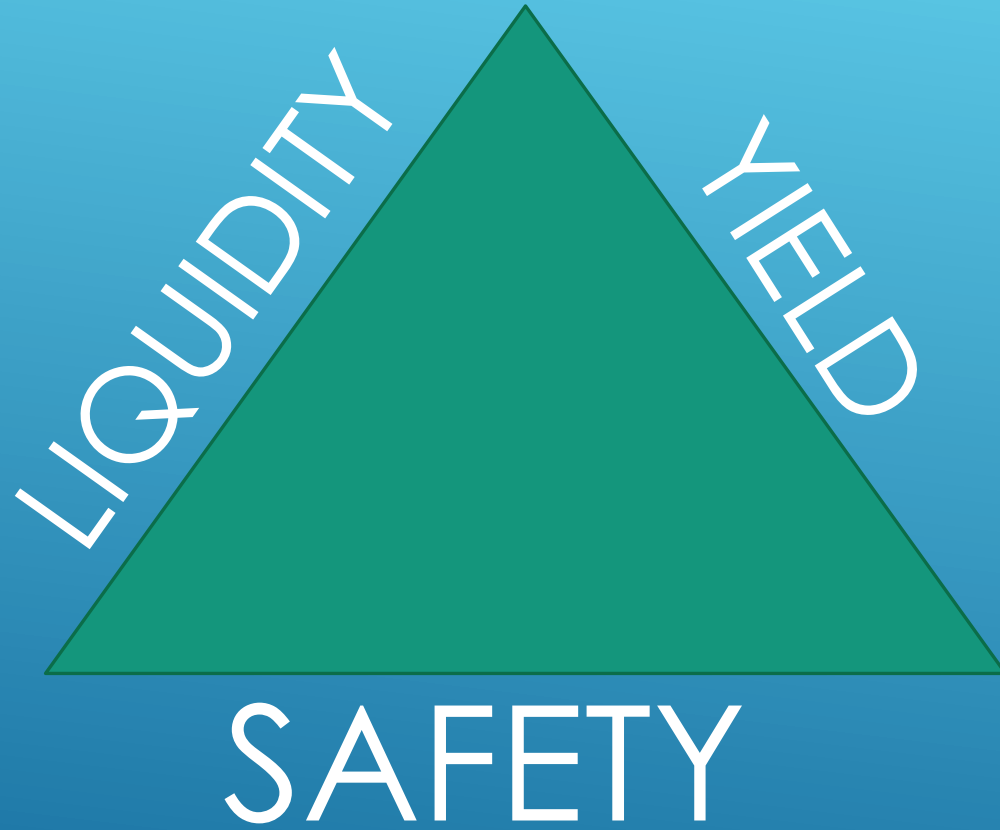
Federal Home Loan Bank Board:

Federal Savings and Loan Insurance Company

Accounting Rule Change:

“Supervisory Goodwill”

Glendale Federal & Winstar Corp versus US Gov’t



SAFETY

- DUTIES AS A FIDUCIARY
- PROTECTION MECHANISMS
- TIME/COSTS OF BANKING

SAFETY – CONT'D

DUTIES AS A FIDUCIARY

- CARE
- LOYALTY
- IMPARTIALITY
- RESPONSIBILITY
- ACCOUNTABILITY



(Florida Law Chapter 280)

SAFETY – CONT'D

GFOA Best Practices – Due Diligence

- Proper Selection
- Regular Oversight
- Third Party Analysis

SAFETY – CONT'D

MECHANISMS TO PROTECT DEPOSITS

- PLEDGING OF SECURITIES
- COLLATERAL AGREEMENTS
- LOCs BY FHLB
- EXCESS FDIC INSURANCE

SAFETY – CONT'D

COSTS

- ✓ BANK RFP_s
- ✓ BANK MONITORING
- ✓ DEPOSIT PROTECTION



OPPORTUNITYS?

❖ INTEREST RATE ENVIORNMENT



❖ MARKET VOLATILITY



❖ KEEPING UP WITH THE COMPETITION

LIQUIDITY

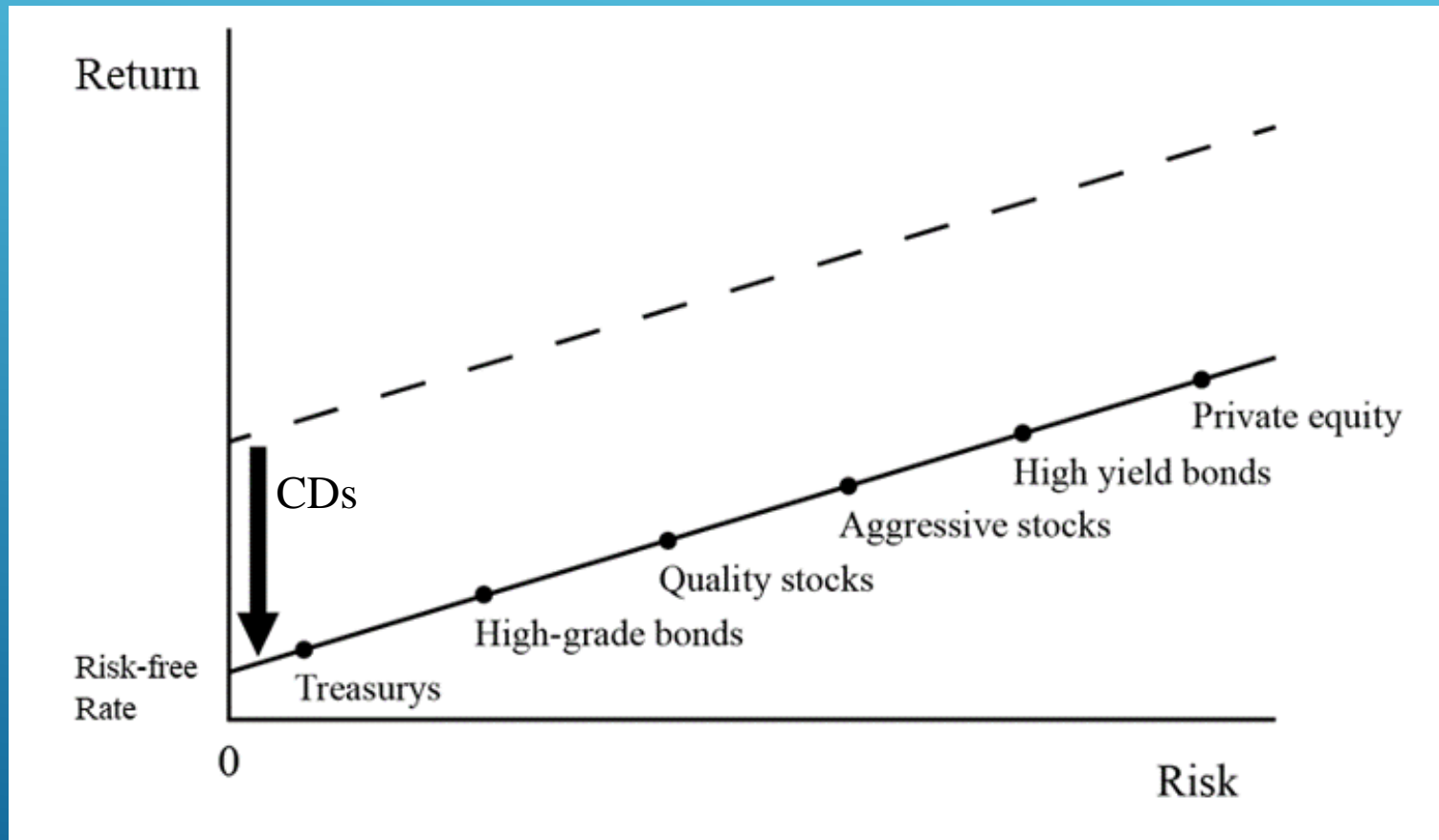
- ❖ DAY TO DAY CASH FLOW
- ❖ BUDGET PROFILES
- ❖ TIMING OF TAX RECEIPTS
- ❖ RELIABILITY OF TAX RECEIPTS

LIQUIDITY – CONT'D

TECHNOLOGY BENEFITS:

- ❖ REVENUE RELIABILITY
- ❖ REDUCE ERRORS
- ❖ REDUCE EMPLOYEE DISHONESTY
- ❖ STREAMLINE AUDIT TRAIL

YIELD



YIELD - cont'd

Interesting Information Banks Report

2. Interest expense:

a. Interest on deposits:

1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....

2. Nontransaction accounts:

a. Savings deposits (includes MMDAs).....

b. Time deposits of \$250,000 or less.....

c. Time deposits of more than \$250,000.....

a. Savings deposits:

1. Money market deposit accounts (MMDAs).....

2. Other savings deposits (excludes MMDAs).....

b. Total time deposits of less than \$100,000.....

c. Total time deposits of \$100,000 through \$250,000.....

d. Total time deposits of more than \$250,000.....

YIELD - cont'd

Interesting Information Banks Report

(Interest expense (what the bank paid in interest)

Divided by (Savings and CD amounts) = Yield

Two categories to consider:

Savings Deposits (including Money Market)

Total Time Deposits (CDs)

YIELD - cont'd

Interesting Information From 12/31/22 Banks Report

A couple of banks to examine (amount in thousands):

Seacoast National Bank (FDIC# 131):

Total Savings & Money Market Interest Expense: \$12,369

Total Savings & Money Market Amounts: \$3,834,334

Yield: 0.32%

Total CDs Interest Expense: \$5,552

Total CDs Amounts: \$1,034,487

Yield: 0.54%

YIELD - cont'd

Interesting Information Banks Report

A couple of banks to examine (amount in thousands):

Ocean Bank (FDIC# 24156):

Total Savings & Money Market Interest Expense: \$5,571

Total Savings & Money Market Amounts: \$1,610,933

Yield: 0.35%

Total CDs Interest Expense: \$6,102

Total CDs Amounts: \$1,217,884

Yield: 0.50%

YIELD - cont'd

Interesting Information Banks Report

Preferred Deposits

Uninsured Deposits of States and Political
Subdivisions Secured or Collateralized

TYPES OF ANALYSIS

METHODOLOGIES:

PEER GROUP (with/without weighting)

RATIOS (with/without weighting)

QUALITATIVE

QUANTITATIVE

TYPES OF ANALYSIS

GENERAL BANKING

RISK FACTORS

C. A. M. E. L. S.

TYPES OF ANALYSIS - Cont'd

PEER GROUP

Compared with my Peers

Top of “Peer” looks good

Problem – may not be very strong

TYPES OF ANALYSIS - Cont'd

FAVORITE RATIOS

You have a number of “key” ratios

Problem – similar metrics may
“step” on others

TYPES OF ANALYSIS - Cont'd

QUALITATIVE

Interviewing CFOs

Have a pre-designed script

TYPES OF ANALYSIS - Cont'd

QUANTITATIVE

C. A. M. E. L. S.

Capital Adequacy

Asset Quality

Management Risk

Earnings Proficiency

Liquidity Strength

Sensitivity to Market Risk

Quantitative Analysis - Cont'd

Capital Adequacy =
Equity/Capital Cushion
For
Unexpected/Unplanned Events

Quantitative Analysis - Cont'd

Asset Quality

Includes: Loans & Securities

Regulatory Review of Bank's Model
Used to Estimate Portfolio Losses

Quantitative Analysis - Cont'd

Management Risk

Regulatory Critique of the Bank's Executives

Quantitative Analysis - Cont'd

Earnings Proficiency

Making

Losing

Breaking Even

Quantitative Analysis - Cont'd

Sensitivity to Market Risk

Making

Losing

Breaking Even

Quantitative Analysis - Cont'd

Silicon Valley Bank example:

VERITREND REPORT For: SILICON VALLEY BANK (FDIC#: 24735), SANTA CLARA, CA

Amounts in Thousands (\$000)	Quarter Ending	12/31/2022	Peer	09/30/2022	06/30/2022	03/31/2022	12/31/2021	09/30/2021	06/30/2021	03/31/2021
	Data Release Date	02/24/2023	Rank	11/28/2022	08/26/2022	05/27/2022	02/25/2022	12/03/2021	08/28/2021	05/29/2021
XIV. MISCELLANEOUS ITEMS										
1. Percentage of Foreign Ownership		N.A.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2. Was There A Recent External Audit?		YES		NO	NO	YES	NO	NO	NO	YES
3. Held to Maturity (HTM) Securities		\$91,327,000		\$93,292,000	\$95,820,000	\$98,714,000	\$98,201,000	\$82,371,075	\$59,997,790	\$41,165,732
4. Unrecognized HTM Securities Losses		\$15,159,000		\$15,925,000	\$11,239,000	\$7,046,000	\$975,000	\$376,843	\$0	\$0
5. Unrecognized HTM Securities Losses as a Percentage of Equity		98.08%	101	105.26%	73.05%	48.36%	6.59%	2.81%	0.00%	0.00%

Quantitative Analysis - Cont'd

Additional Risks:

Regulatory Risk

Opportunity Risk

BANK FAILURE TRENDS

(1995 – 2022)

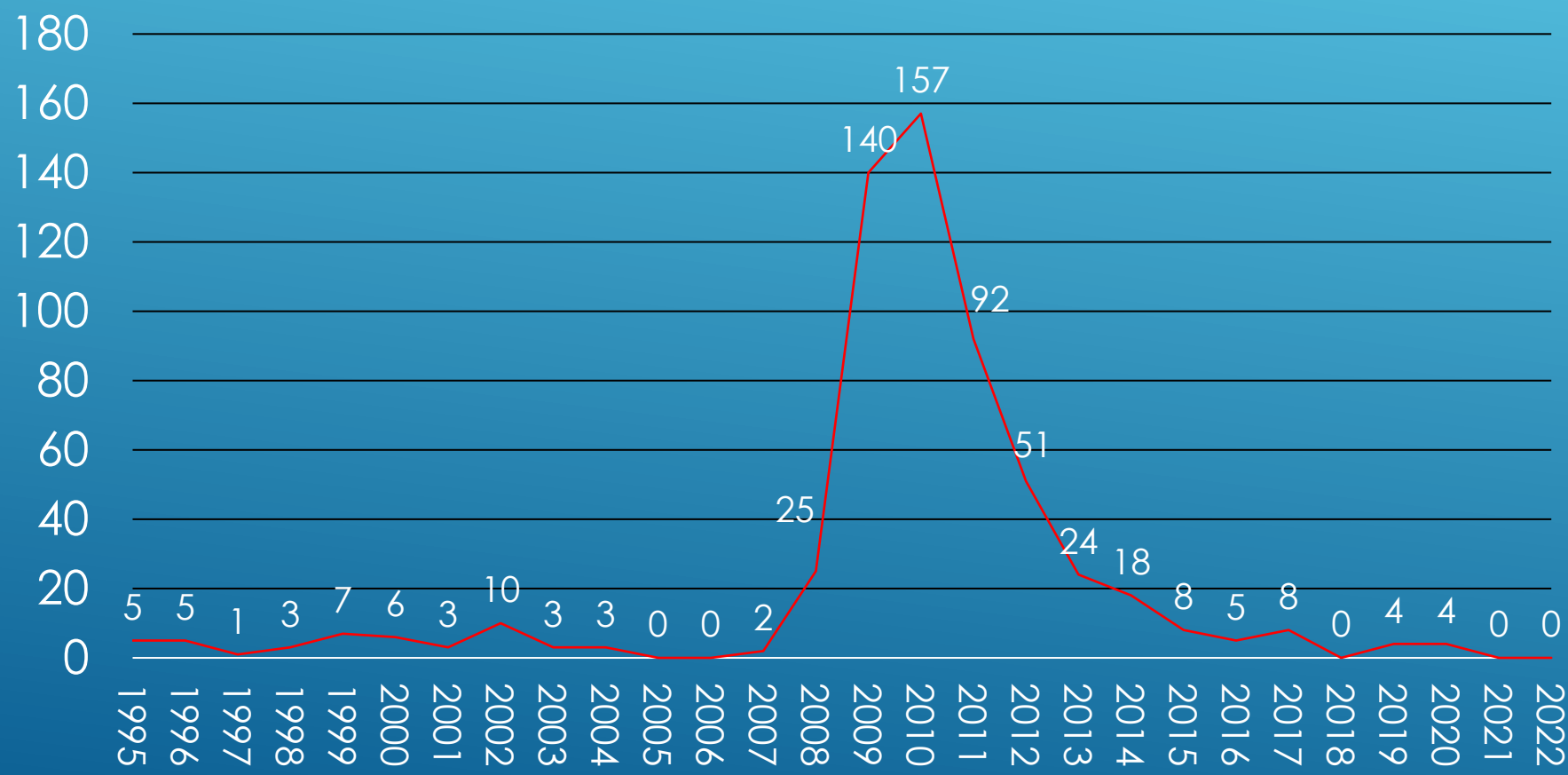
Depositor Losses

Deposit Changes

Regulatory Resolution Options

BANK FAILURE TRENDS – Cont'd

Bank Failures From 1995 through 2022



BANK FAILURE TRENDS – Cont'd

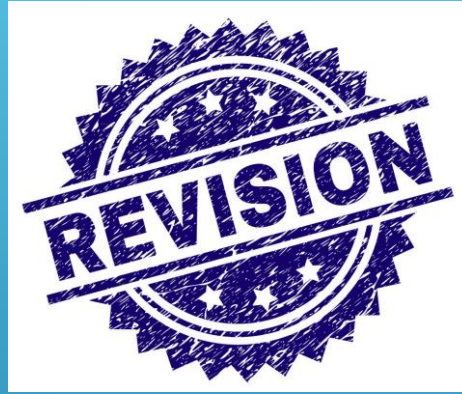
Two major banking Acts:



1. FIRREA - 1989
2. FDICIA - 1991

BANK FAILURE TRENDS – Cont'd

FIRREA

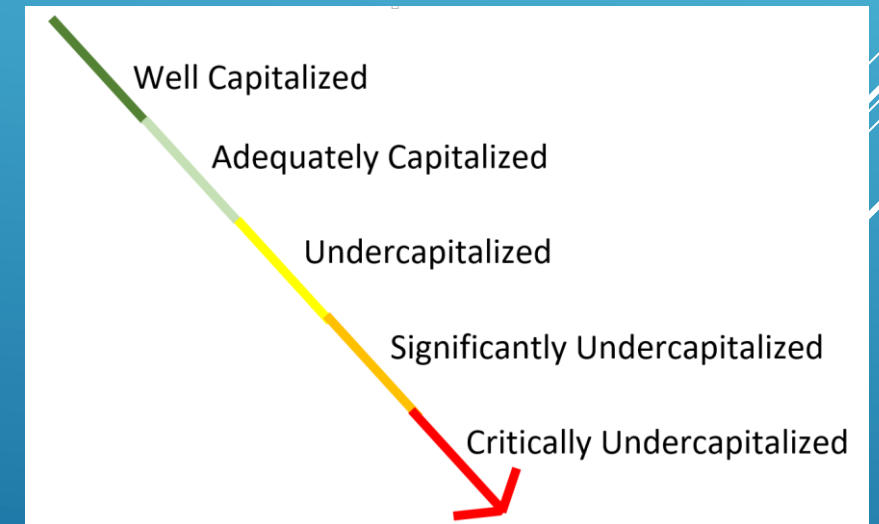


- Raised Appraisal Standards
- New Capital Reserves
- Justice Department Now Is Involved

BANK FAILURE TRENDS – Cont'd

FDICIA

- ❖ Least Cost Resolution Method
- ❖ Prompt Corrective Action
 - Well Capitalized
 - Adequately Capitalized
 - Undercapitalized
 - Significantly Undercapitalized
 - Critically Undercapitalized



BANK FAILURE TRENDS – Cont'd

FDICIA [12U.S.C. § 1821(d)(11)(A)] Mandates payout of expenses in the following order:

- ❖ FDIC Administrative Expenses
- ❖ **Any deposit liability of the institution**
- ❖ Any other general or senior liability of the institution
- ❖ Any subordinated obligations
- ❖ Any obligation to the shareholders

BANK FAILURE TRENDS – Cont'd

FDIC dividend payouts (<https://closedbanks.fdic.gov/dividends/>)

FDIC		Date Of	Dividend		Dividend
Cert#	Bank's Name	Failure	Type	Date	Percentage
10161	Imperial Capital Bank	12/18/2009	Subsequent	09/08/2022	89.71%
10215	Lakeside Community Bank	4/16/2010	FINAL	3/16/2023	57.18%
10300	First Bank of Jacksonville	10/22/2010	FINAL	9/15/2022	80.18%
10531	The Enloe State Bank	5/31/2019	FINAL	11/16/2022	39.54%

BANK FAILURE TRENDS – Cont'd

2023 Bank Failures, to date:

FDIC Cert#	Bank's Name	Date of Failure	Resolution Method	Assets
24735	Silicon Valley Bank	03/10/2023	Total P&A	\$209 Billion
57053	Signature Bank	03/12/2023	Partial P&A	\$110 Billion
59017	First Republic Bank	05/01/2023	Total P&A	\$229 Billion

BANKING INDUSTRY PERFORMANCE (BY ASSET RANGE)

		< \$200 Million
>= \$200 Million	to	< \$500 Million
>= \$500 Million	to	< \$ 1 Billion
>= \$ 1 Billion	to	< \$ 10 Billion
>= \$ 10 Billion	to	< \$ 50 Billion
>= \$ 50 Billion	to	< \$100 Billion
>=\$100 Billion		

BANKING INDUSTRY PERFORMANCE – Cont'd

For the Quarter Ending 03/31/2023

	No. of Banks	Total Assets Held (\$Millions)	Percentage of Industry (%)
< \$200 Million	1,620	\$ 173,617	0.73
>= \$200 Million to < \$500 Million	1,300	\$ 422,768	1.78
>= \$500 Million to < \$ 1 Billion	764	\$ 533,878	2.25
>= \$ 1 Billion to < \$ 10 Billion	828	\$ 2,265,238	9.55
>= \$ 10 Billion to < \$ 50 Billion	111	\$ 2,385,623	10.05
>= \$ 50 Billion to < \$100 Billion	16	\$ 1,159,772	4.89
>=\$100 Billion	33	\$16,778,656	70.74
Totals:	4,672	\$23,719,554	

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets < \$200 Million

Equity/Assets (%)				# of Banks	
				12/31/22	03/31/23
<= 5.00				149	113
>	5.00	to	<= 8.00	409	364
>	8.00	to	<= 9.00	182	190
>	9.00	to	<= 10.00	175	201
>	10.00	to	<= 11.00	141	144
>	11.00	to	<= 13.00	198	221
>	13.00			365	387

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets < \$200 Million

Quarterly Net Income/ Assets(%)* [ROA]	# of Banks	
	12/31/2022	03/31/2023
<= 0.00	159	116
> 0.00 to <= 0.50	269	263
> 0.50 to <= 0.75	242	209
> 0.75 to <= 1.00	244	257
> 1.00 to <= 1.25	226	217
> 1.25 to <= 1.50	148	181
> 1.50 to <= 2.00	207	211
> 2.00	124	166

* Annualized

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets < \$200 Million

Problem Loans*/ Total Loans(%)	# of Banks	
	12/31/2022	03/31/2023
<= 0.00	384	387
> 0.00 to <= 0.10	184	200
> 0.10 to <= 0.40	287	290
> 0.40 to <= 0.80	217	217
> 0.80 to <= 1.50	234	227
> 1.50 to <= 3.25	199	191
> 3.25	114	108

* (Ninety Days Past Due + Nonaccruals + Renegotiated) – (government guarantees)

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$200 Million and $<$ \$500 Million

Equity/Assets (%)				# of Banks	
				12/31/22	03/31/23
≤ 5.00				116	85
> 5.00	to	≤ 8.00		408	382
> 8.00	to	≤ 9.00		211	213
> 9.00	to	≤ 10.00		182	198
> 10.00	to	≤ 11.00		116	125
> 11.00	to	≤ 13.00		140	154
> 13.00				127	143

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$200 Million and $<$ \$500 Million

Quarterly Net Income/ Assets(%)* [ROA]	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	50	38
> 0.00 to ≤ 0.50	123	166
> 0.50 to ≤ 0.75	153	156
> 0.75 to ≤ 1.00	216	218
> 1.00 to ≤ 1.25	206	219
> 1.25 to ≤ 1.50	211	165
> 1.50 to ≤ 2.00	218	220
> 2.00	123	118

* Annualized

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$200 Million and $<$ \$500 Million

Problem Loans*/ Total Loans(%)	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	138	139
> 0.00 to ≤ 0.10	205	217
> 0.10 to ≤ 0.40	309	318
> 0.40 to ≤ 0.80	268	253
> 0.80 to ≤ 1.50	177	196
> 1.50 to ≤ 3.25	163	139
> 3.25	40	38

* (Ninety Days Past Due + Nonaccruals + Renegotiated) – (government guarantees)

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$500 Million and $<$ \$1 Billion

Equity/Assets (%)				# of Banks	
				12/31/22	03/31/23
≤ 5.00				46	33
> 5.00	to	≤ 8.00		238	205
> 8.00	to	≤ 9.00		154	163
> 9.00	to	≤ 10.00		123	135
> 10.00	to	≤ 11.00		71	85
> 11.00	to	≤ 13.00		65	72
> 13.00				67	71

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$500 Million and $<$ \$1 Billion

Quarterly Net Income/ Assets(%)* [ROA]			# of Banks	
			12/31/2022	03/31/2023
<u>≤ 0.00</u>			23	24
> 0.00	to	≤ 0.50	48	91
> 0.50	to	≤ 0.75	90	99
> 0.75	to	≤ 1.00	121	143
> 1.00	to	≤ 1.25	158	118
> 1.25	to	≤ 1.50	111	106
> 1.50	to	≤ 2.00	129	111
> 2.00			84	72

* Annualized

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$500 Million and $<$ \$1 Billion

Problem Loans*/ Total Loans(%)	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	55	53
> 0.00 to ≤ 0.25	256	269
> 0.25 to ≤ 0.50	159	163
> 0.50 to ≤ 1.00	149	148
> 1.00 to ≤ 2.00	91	88
> 2.00	54	43

* (Ninety Days Past Due + Nonaccruals + Renegotiated) – (government guarantees)

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$1 Billion and $<$ \$10 Billion

Equity/Assets (%)				# of Banks	
				12/31/22	03/31/23
≤ 5.00				30	20
> 5.00	to	≤ 8.00		232	207
> 8.00	to	≤ 9.00		140	151
> 9.00	to	≤ 10.00		138	146
> 10.00	to	≤ 11.00		98	107
> 11.00				190	197

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$1 Billion and $<$ \$10 Billion

Quarterly Net Income/ Assets(%)* [ROA]			# of Banks	
			12/31/2022	03/31/2023
≤ 0.00			20	22
> 0.00	to	≤ 0.25	18	27
> 0.25	to	≤ 0.75	107	150
> 0.75	to	≤ 1.25	295	325
> 1.25	to	≤ 2.00	300	233
> 2.00			88	71

* Annualized

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$1 Billion and $<$ \$10 Billion

Problem Loans*/ Total Loans(%)	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	23	31
> 0.00 to ≤ 0.25	254	285
> 0.25 to ≤ 0.50	215	203
> 0.50 to ≤ 1.00	194	179
> 1.00	142	130

* (Ninety Days Past Due + Nonaccruals + Renegotiated) – (government guarantees)

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$10 Billion and $<$ \$50 Billion

Equity/Assets (%)				# of Banks	
				12/31/22	03/31/23
≤ 5.00				4	4
> 5.00	to	≤ 8.00		14	14
> 8.00	to	≤ 9.00		11	11
> 9.00	to	≤ 10.00		22	18
> 10.00	to	≤ 11.00		14	18
> 11.00				46	46

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$10 Billion and $<$ \$50 Billion

Quarterly Net Income/ Assets(%)* [ROA]			# of Banks	
			12/31/2022	03/31/2023
≤ 0.00			5	7
> 0.00	to	≤ 0.25	1	2
> 0.25	to	≤ 0.75	13	15
> 0.75	to	≤ 1.25	34	42
> 1.25	to	≤ 2.00	47	36
> 2.00			11	9

* Annualized

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$10 Billion and $<$ \$50 Billion

Problem Loans*/ Total Loans(%)	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	2	2
> 0.00 to ≤ 0.25	27	32
> 0.25 to ≤ 0.50	50	39
> 0.50 to ≤ 1.00	21	31
> 1.00	11	7

* (Ninety Days Past Due + Nonaccruals + Renegotiated) – (government guarantees)

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$50 Billion and $<$ \$100 Billion

Equity/Assets (%)				# of Banks	
				12/31/22	03/31/23
≤ 5.00				1	1
> 5.00	to	≤ 8.00		5	4
> 8.00	to	≤ 9.00		3	3
> 9.00	to	≤ 10.00		1	2
> 10.00	to	≤ 11.00		1	1
> 11.00				5	5

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$50 Billion and $<$ \$100 Billion

Quarterly Net Income/ Assets(%)* [ROA]	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	1	1
> 0.00 to ≤ 0.25	0	0
> 0.25 to ≤ 0.75	0	2
> 0.75 to ≤ 1.25	4	5
> 1.25 to ≤ 2.00	9	7
> 2.00	2	1

* Annualized

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$50 Billion and $<$ \$100 Billion

Problem Loans*/ Total Loans(%)		# of Banks	
		12/31/2022	03/31/2023
≤ 0.00		0	0
> 0.00 to ≤ 0.25		2	4
> 0.25 to ≤ 0.50		5	4
> 0.50 to ≤ 1.00		7	6
> 1.00		2	2

* (Ninety Days Past Due + Nonaccruals + Renegotiated) – (government guarantees)

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$100 Billion

Equity/Assets (%)				# of Banks	
				12/31/22	03/31/23
≤ 5.00				2	2
>	5.00	to	≤ 8.00	7	7
>	8.00	to	≤ 9.00	3	3
>	9.00	to	≤ 10.00	13	9
>	10.00	to	≤ 11.00	4	9
>	11.00			3	3

BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$100 Billion

Quarterly Net Income/ Assets(%)* [ROA]	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	1	1
> 0.00 to ≤ 0.25	0	0
> 0.25 to ≤ 0.75	0	2
> 0.75 to ≤ 1.25	4	5
> 1.25 to ≤ 2.00	9	7
> 2.00	2	1

* Annualized

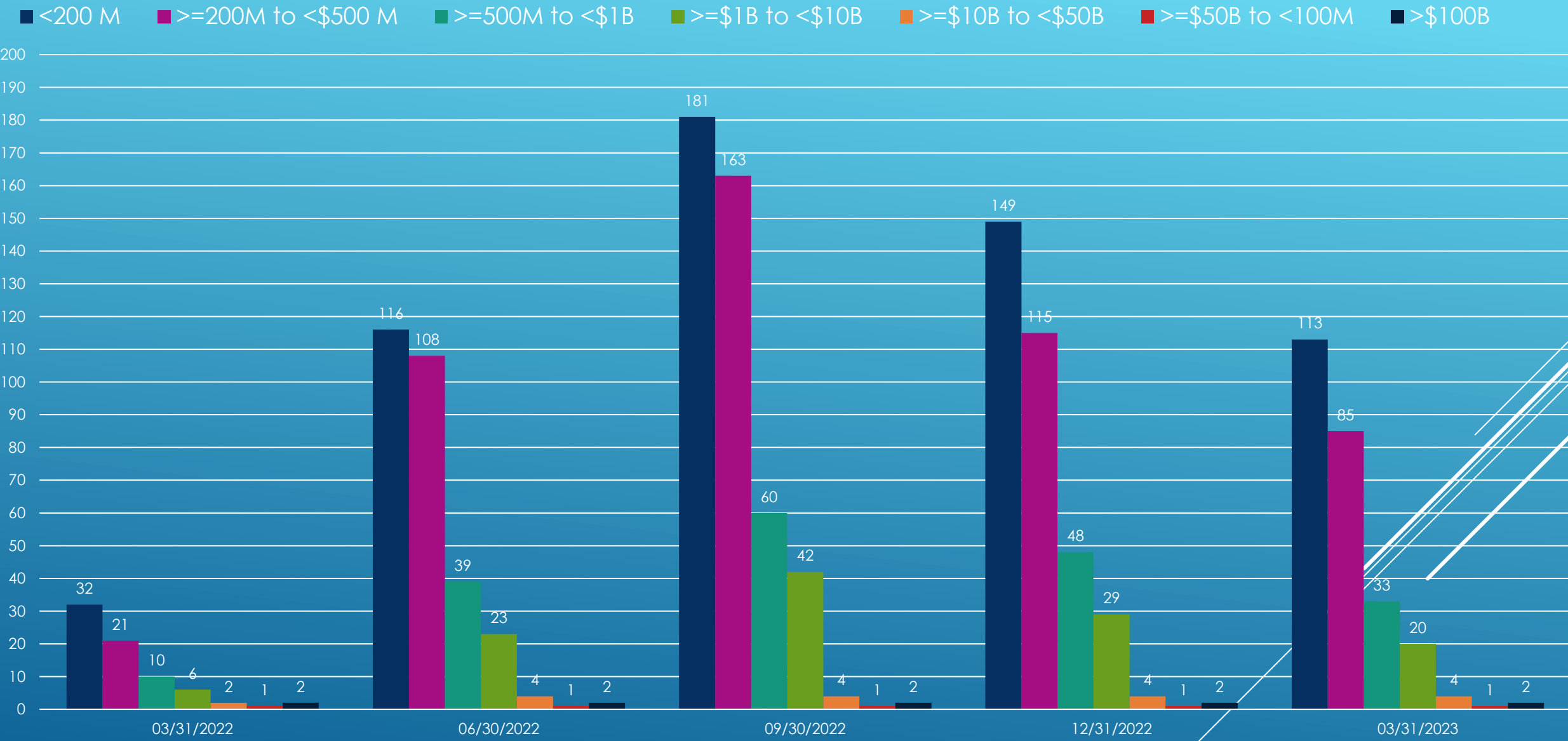
BANKING INDUSTRY PERFORMANCE – Cont'd

Banks with Assets \geq \$100 Billion

Problem Loans*/ Total Loans(%)	# of Banks	
	12/31/2022	03/31/2023
≤ 0.00	0	0
> 0.00 to ≤ 0.25	2	4
> 0.25 to ≤ 0.50	5	4
> 0.50 to ≤ 1.00	7	6
> 1.00	2	2

* (Ninety Days Past Due + Nonaccruals + Renegotiated) – (government guarantees)

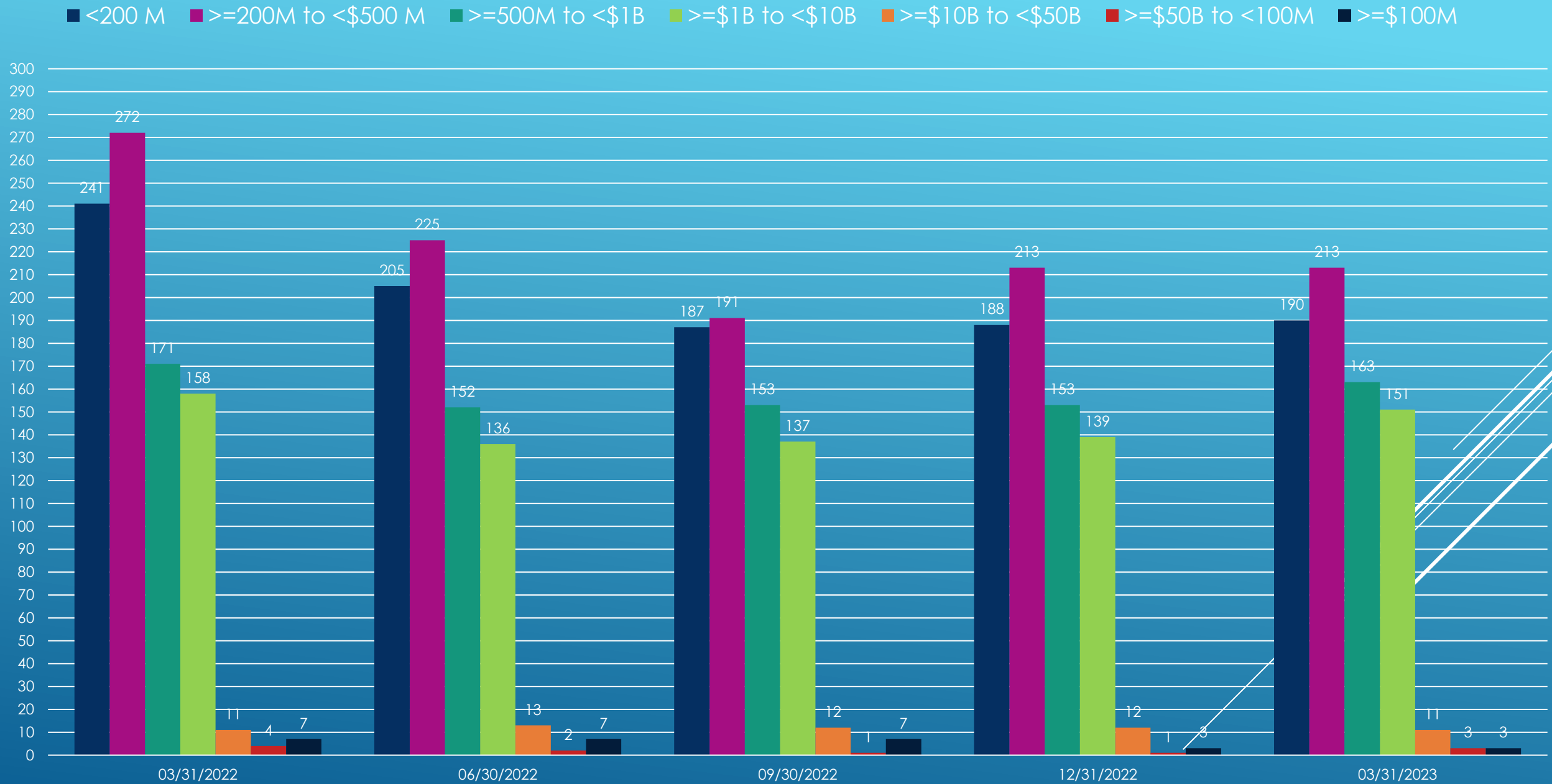
Equity to Assets <=5%



Equity to Assets >5% to <=8%



Equity to Assets >8% to <=9%



Equity to Assets >9% to <=10%

■ <200 M
 ■ >=200M to <\$500 M
 ■ >=500M to <\$1B
 ■ >=\$1B to <\$10B
 ■ >=\$10B to <\$50B
 ■ >=\$50B to <100M
 ■ >=\$100M

