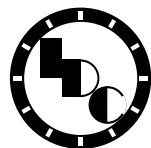


Bank Financial Quarterly

**State and National Totals
First Quarter 2022 Report**



**IDC Financial
Publishing, Inc.**

BANK FINANCIAL QUARTERLY
DATA ENDING 1st QTR, 2022

STATE AVERAGES

Bank Holding Companies
and Independent BanksIDC Financial Publishing, Inc.
(800)525-5457

	RANK	SIZE	CAPITAL RATIOS			LOAN RISK %TIER I			LIQUIDITY			ROA	ROE VS COE			
	RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF AVG TANGIBLE ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY	
	1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
ALABAMA	285	224,805	8.4	12.8	11.2	11	1	3	4	56	60	1.49	19.3	5.4	17.8	14.8
ALASKA	240	9,861	9.6	18.2	17.3	5	0	4	-4	50	55	1.14	12.3	5.6	11.8	10.8
ARIZONA	295	64,805	8.1	12.3	10.1	6	0	2	-57	63	54	1.76	26.1	5.7	24.9	20.9
ARKANSAS	261	146,908	11.1	17.0	14.3	8	0	3	1	65	74	1.45	13.8	5.9	12.9	13.6
CALIFORNIA	251	2,848,759	8.4	15.9	13.9	7	0	5	18	54	60	1.23	14.1	6.7	13.3	12.5
COLORADO	244	75,018	8.6	15.3	13.9	8	0	2	4	54	72	1.14	14.3	6.2	13.6	13.3
CONNECTICUT	272	261,825	11.5	15.6	14.1	29	3	4	-18	79	72	2.12	20.3	5.7	15.2	14.8
DELAWARE	233	759,802	8.7	17.6	16.3	7	1	3	19	48	78	0.94	10.2	6.2	9.6	9.7
DISTRICT OF COLUMBIA	126	2,581	9.9	18.5	17.2	6	2	3	-4	55	73	0.06	1.6	7.1	2.0	6.4
FLORIDA	253	309,085	9.7	17.7	16.4	7	1	3	55	68	65	1.34	14.4	6.2	13.3	12.5
GEORGIA	271	171,829	9.1	14.8	12.9	8	0	3	-2	64	64	1.28	15.2	5.9	14.3	13.9
HAWAII	256	68,165	7.8	14.5	13.2	9	0	2	-8	52	62	1.08	16.1	5.8	14.5	14.3
IDAHO	244	10,249	9.9	16.6	15.5	8	0	2	-3	54	58	1.12	11.5	5.9	10.9	11.3
ILLINOIS	247	587,418	9.5	15.1	13.7	12	1	3	17	76	72	1.69	18.4	5.9	15.1	14.8
INDIANA	262	160,390	10.2	14.2	12.7	9	0	4	-27	64	72	1.18	13.3	5.8	13.8	13.7
IOWA	235	129,331	9.7	14.7	13.2	8	0	3	2	61	74	1.19	12.8	6.6	12.2	12.6
KANSAS	227	87,783	10.3	15.9	14.7	8	0	3	0	60	72	1.13	11.9	6.7	11.3	11.9
KENTUCKY	245	73,423	10.5	15.7	14.6	8	0	3	-12	59	69	1.18	12.8	6.4	12.2	12.0
LOUISIANA	229	69,116	10.0	16.2	14.4	8	1	5	2	62	67	1.18	12.5	6.4	12.0	11.0
MAINE	229	37,345	10.4	15.2	14.0	7	0	2	10	62	73	1.12	11.8	5.5	11.1	10.7
MARYLAND	260	54,704	10.4	15.8	13.7	8	0	4	11	69	66	1.43	14.5	5.9	14.1	13.6
MASSACHUSETTS	250	674,963	9.2	17.4	16.0	9	0	3	29	52	78	1.30	14.7	5.6	13.7	12.7
MICHIGAN	282	269,954	9.5	14.0	12.3	16	0	9	6	74	88	1.54	18.8	6.2	16.6	13.2
MINNESOTA	288	696,892	8.7	14.0	12.2	11	1	3	7	60	72	1.29	17.9	5.8	15.6	16.2
MISSISSIPPI	246	163,495	8.6	14.0	11.8	10	0	3	-1	59	66	1.11	14.1	6.2	12.8	11.9
MISSOURI	265	247,825	9.9	16.4	15.1	7	0	2	5	60	67	1.47	16.0	6.0	15.4	14.6
MONTANA	271	76,576	9.0	14.5	12.6	9	0	4	-63	56	66	0.96	14.1	5.8	14.2	14.7
NEBRASKA	261	103,825	10.0	14.8	13.0	10	0	3	-6	67	73	1.41	14.1	5.9	13.3	13.2
NEVADA	277	28,593	14.3	29.3	27.0	7	0	6	13	65	60	3.79	20.1	6.0	19.1	20.8
NEW HAMPSHIRE	199	15,179	10.5	15.1	13.8	8	0	1	11	66	75	0.88	9.0	5.7	8.8	8.3
NEW JERSEY	218	161,677	10.5	15.7	14.3	7	3	4	3	68	74	1.17	13.4	6.0	12.8	11.7
NEW MEXICO	243	14,761	9.4	17.6	16.4	8	0	4	10	52	61	1.40	15.3	7.9	14.6	14.9
NEW YORK	257	11,496,561	7.1	16.5	15.0	6	1	4	-9	63	76	1.06	16.6	6.5	15.9	13.7
NORTH CAROLINA	262	3,939,000	6.7	15.3	13.5	7	0	4	-22	50	68	1.06	17.2	6.7	15.8	13.5
NORTH DAKOTA	244	48,667	9.7	14.5	13.0	10	0	4	5	66	70	1.75	18.7	6.8	17.3	17.7
OHIO	261	698,959	8.8	13.5	11.4	10	0	4	5	62	67	1.14	14.2	5.7	13.2	13.9
OKLAHOMA	258	171,000	9.0	15.0	13.8	8	0	4	3	62	73	1.49	17.0	6.7	16.2	15.4
OREGON	282	39,481	9.5	14.8	12.3	9	0	1	18	63	59	1.31	14.9	5.6	13.7	13.5
PENNSYLVANIA	231	807,467	8.6	13.7	11.8	10	0	6	-6	60	69	0.98	12.8	6.0	11.4	13.7
RHODE ISLAND	278	202,925	9.7	12.6	11.0	10	0	6	-20	69	67	1.20	14.4	5.3	12.8	12.5
SOUTH CAROLINA	224	29,341	9.8	16.8	15.6	8	0	2	3	55	69	1.01	11.0	6.5	10.5	10.2
SOUTH DAKOTA	260	41,804	14.1	22.2	20.7	14	1	3	4	68	54	3.18	19.0	6.0	17.4	17.8
TENNESSEE	258	220,453	9.6	13.9	12.5	8	0	3	10	66	67	1.31	15.2	6.4	14.0	13.8
TEXAS	255	1,430,455	8.0	21.3	20.5	4	0	2	0	40	71	1.05	16.6	7.2	17.0	15.7
UTAH	287	193,813	10.9	15.5	14.2	15	2	3	5	71	64	1.76	19.6	5.9	18.1	18.3
VERMONT	203	7,360	9.2	16.5	15.3	9	0	4	-1	55	74	0.91	10.4	6.0	9.7	10.0
VIRGINIA	289	534,436	11.1	16.2	14.0	21	3	3	16	80	79	2.49	24.2	5.2	19.3	15.1
WASHINGTON	245	115,579	9.3	14.3	12.9	9	0	2	-2	58	63	1.12	13.3	5.6	12.4	12.0
WEST VIRGINIA	266	71,616	10.1	15.7	13.4	7	0	3	-3	63	64	1.23	12.9	5.4	12.1	13.8
WISCONSIN	236	139,394	10.7	15.0	13.6	9	0	4	0	86	72	1.28	12.3	6.2	11.7	11.9
WYOMING	228	10,380	9.7	20.8	19.6	8	0	2	10	47	70	1.16	12.4	7.2	11.8	11.9
GUAM	170	3,320	7.8	15.3	14.0	15	1	11	-1	72	61	0.45	7.9	6.9	7.5	8.2
MICRONESIA	242	204	13.1	41.8	40.6	6	0	3	10	31	60	0.99	7.7	5.0	7.7	9.1
PUERTO RICO	297	99,644	7.9	18.3	16.3	13	2	14	25	48	69	1.30	16.7	5.5	15.5	11.3
VIRGIN ISLANDS	300	425	8.5	NC	NC	8	0	3	32	31	40	2.02	22.6	8.7	21.2	18.6
TOTALS	257	28,909,229	8.0	16.1	14.5	8	1	4	-3	59	72	1.18	16.1	6.4	15.1	13.6

