

12 Month Floating Examination Averages 2024-2025

Date	Bank Count	Class/ Assets	Cls Lns/ Ttl Lns	Class/ Capital	Cls & SPM/ Capital	Tier 1 Leverage Capital Ratio	Total Capital Ratio	Div/NOI	Loans/ Deposits	Past Due	Dependency
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Exams Commenced in 2024

	87	1.50	2.03	13.17	13.55	10.70	11.36	42.55	87.03	0.80	18.67
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Bank Exams Which Have Been Received Within One Year Range

2/29/2024	76	1.19	1.68	10.50	12.09	10.56	11.08	66.77	83.74	0.73	16.72
3/31/2024	72	1.11	1.53	9.79	11.38	10.50	11.05	66.47	84.99	0.68	17.64
4/30/2024	77	1.23	1.70	10.80	12.22	10.57	11.10	67.25	83.57	0.66	17.20
5/31/2024	80	1.27	1.75	10.92	12.23	10.85	11.41	53.91	84.53	0.72	17.07
6/30/2024	81	1.25	1.71	10.70	11.98	10.93	11.48	53.07	85.44	0.72	17.22
7/31/2024	81	1.32	1.80	11.33	12.42	10.89	11.47	53.23	85.82	0.76	16.93
8/31/2024	81	1.39	1.93	12.41	13.31	10.51	11.18	53.12	84.28	0.73	18.53
9/30/2024	84	1.44	1.98	12.88	13.72	10.48	11.19	50.80	85.64	0.78	19.23
10/31/2024	84	1.54	2.11	13.74	14.40	10.51	11.21	51.13	86.55	0.84	19.67
11/30/2024	87	1.60	2.22	14.20	14.69	10.60	11.29	44.41	86.28	0.89	18.39
12/31/2024	91	1.55	2.13	13.78	14.35	10.55	11.21	44.37	86.22	0.84	19.36
1/31/2025	87	1.59	2.17	14.06	14.42	10.64	11.32	42.59	87.15	0.84	19.16

Most Recent Exam Data Which Commenced Prior to 2/01/2025

	222	1.23	1.73	10.95	11.73	10.56	11.17	46.29	83.24	0.71	14.18
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December/January Received

	13	0.77	0.98	7.03	8.11	10.17	10.47	58.93	87.22	0.44	25.15
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Currently there are 222 state chartered banks. 0 have not received a full scope examination.