

12 Month Floating Examination Averages 2023-2024

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 2023

	74	1.06	1.50	9.31	10.94	10.65	11.15	66.67	83.46	0.68	15.95
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Bank Exams Which Have Been Received Within One Year Range

2/28/2023	81	1.24	1.87	11.89	12.17	9.78	10.53	45.85	74.05	0.76	6.09
3/31/2023	83	1.35	2.05	12.77	13.02	9.90	10.63	48.56	73.88	0.82	6.62
4/30/2023	86	1.34	2.00	12.68	13.05	9.89	10.63	48.73	75.20	0.83	7.42
5/31/2023	89	1.34	1.98	12.36	12.75	10.16	10.88	51.02	76.22	0.87	9.50
6/30/2023	84	1.26	1.81	11.38	11.88	10.32	11.05	49.25	78.79	0.81	10.04
7/31/2023	85	1.37	1.99	12.20	13.25	10.50	11.19	46.87	78.10	0.87	8.73
8/31/2023	84	1.51	2.18	13.10	14.24	10.83	11.40	54.30	79.56	0.96	10.44
9/30/2023	82	1.34	1.91	11.63	12.63	10.76	11.36	55.22	81.13	0.84	11.75
10/31/2023	82	1.36	1.93	11.86	13.04	10.73	11.32	53.82	81.84	0.82	11.86
11/30/2023	79	1.30	1.84	11.31	12.76	10.78	11.37	61.27	82.94	0.75	14.60
12/31/2023	78	1.24	1.73	10.72	12.20	10.79	11.35	61.74	83.54	0.75	14.25
1/31/2024	75	1.12	1.57	9.84	11.42	10.61	11.14	63.89	83.68	0.72	15.71

Most Recent Exam Data Which Commenced Prior to 2/01/2024

	225	1.28	1.86	11.64	12.50	10.27	10.88	46.56	78.65	0.79	8.04
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December/January Received

	11	1.12	1.60	10.17	11.72	10.18	10.67	60.16	82.40	0.86	18.65
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Currently there are 225 state chartered banks. 1 have not received a full scope examination.