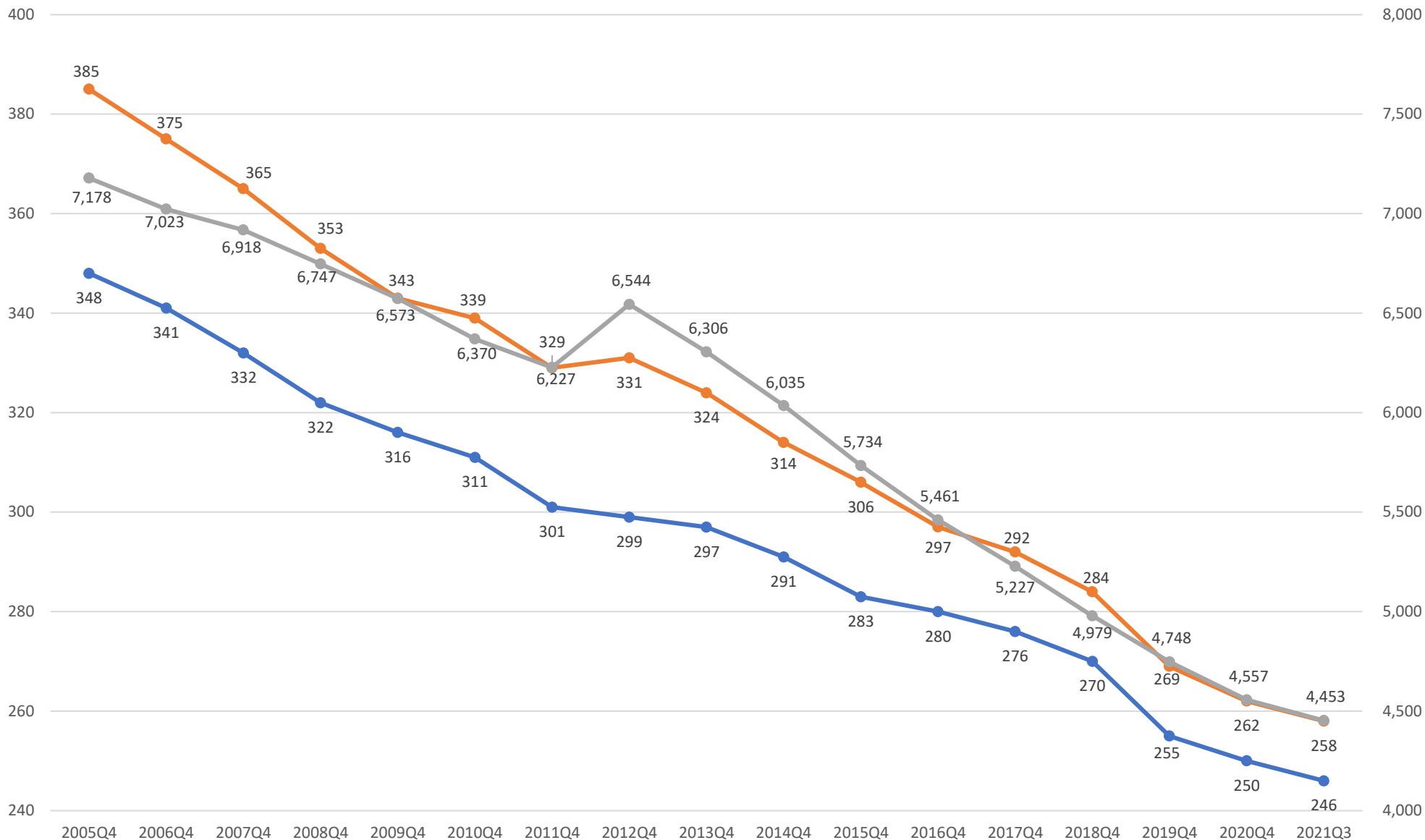


### Number of Banks

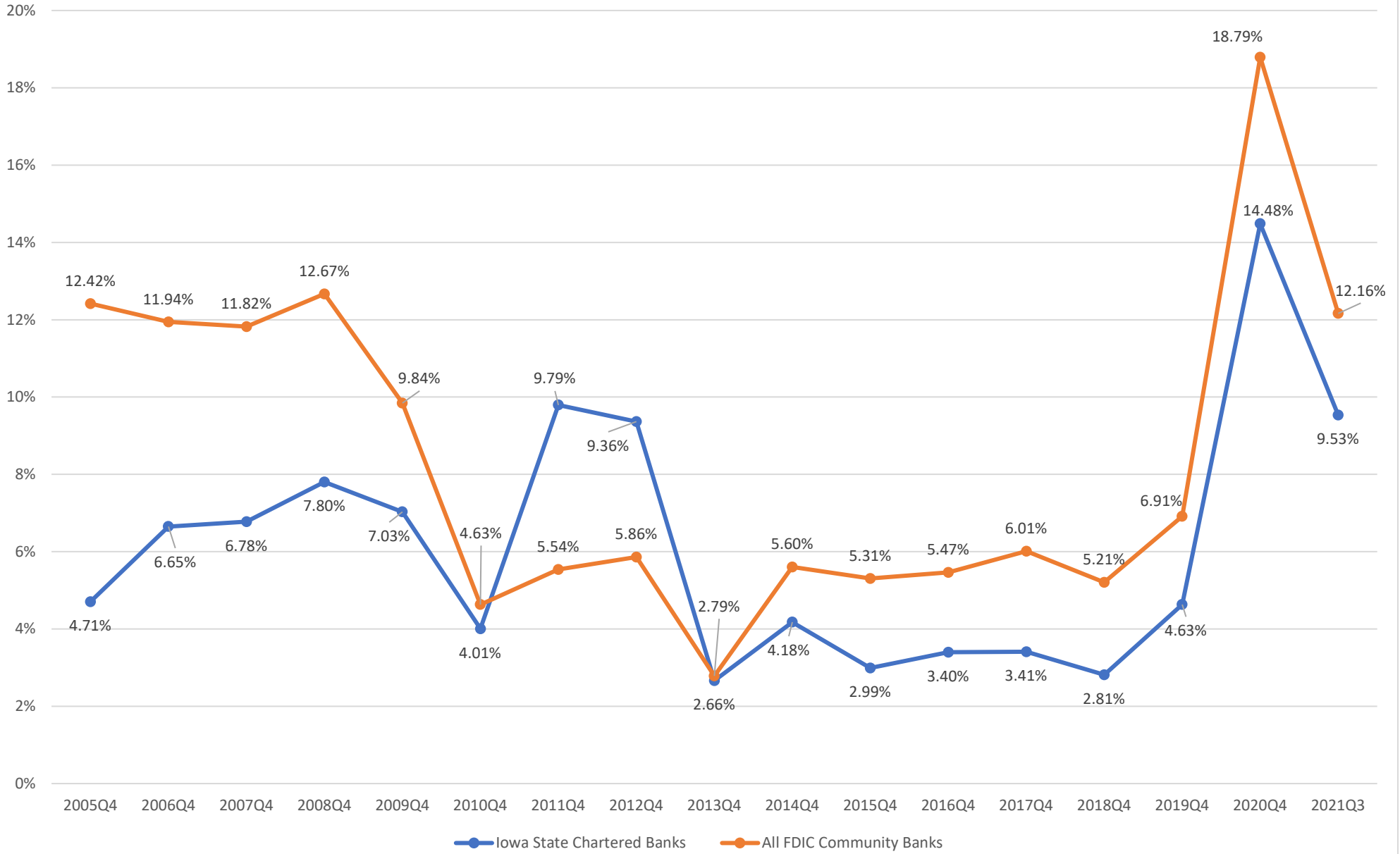


● Iowa State Chartered Banks    
 ● Iowa FDIC Community Banks    
 ● All FDIC Community Banks (Right Axis)

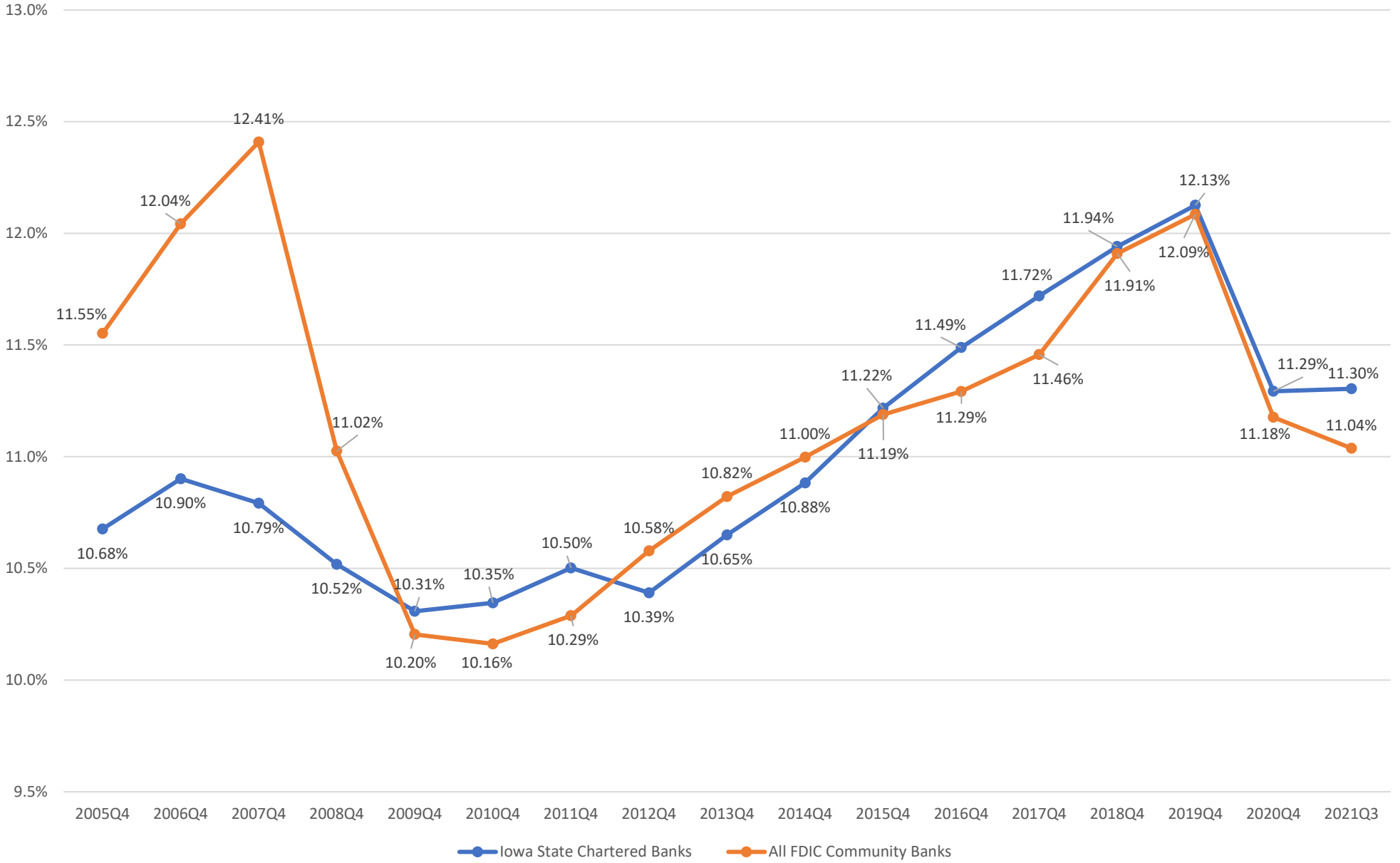
## Iowa State Chartered Banks Net Loans and Leases, Total Deposits, and Total Assets



### Asset Growth Rate

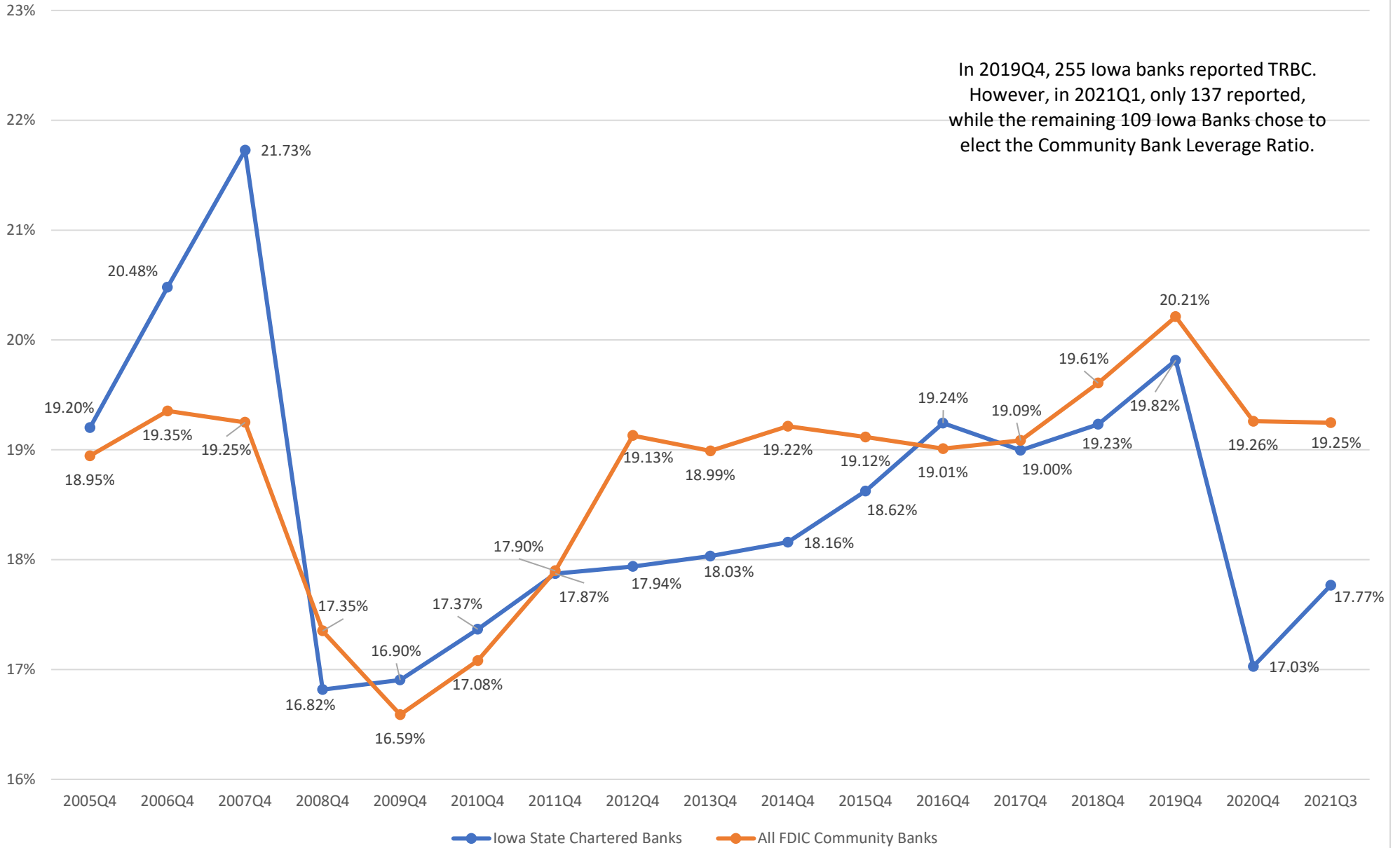


### Tier One Leverage Ratio



## Total Risk Based Capital Ratio

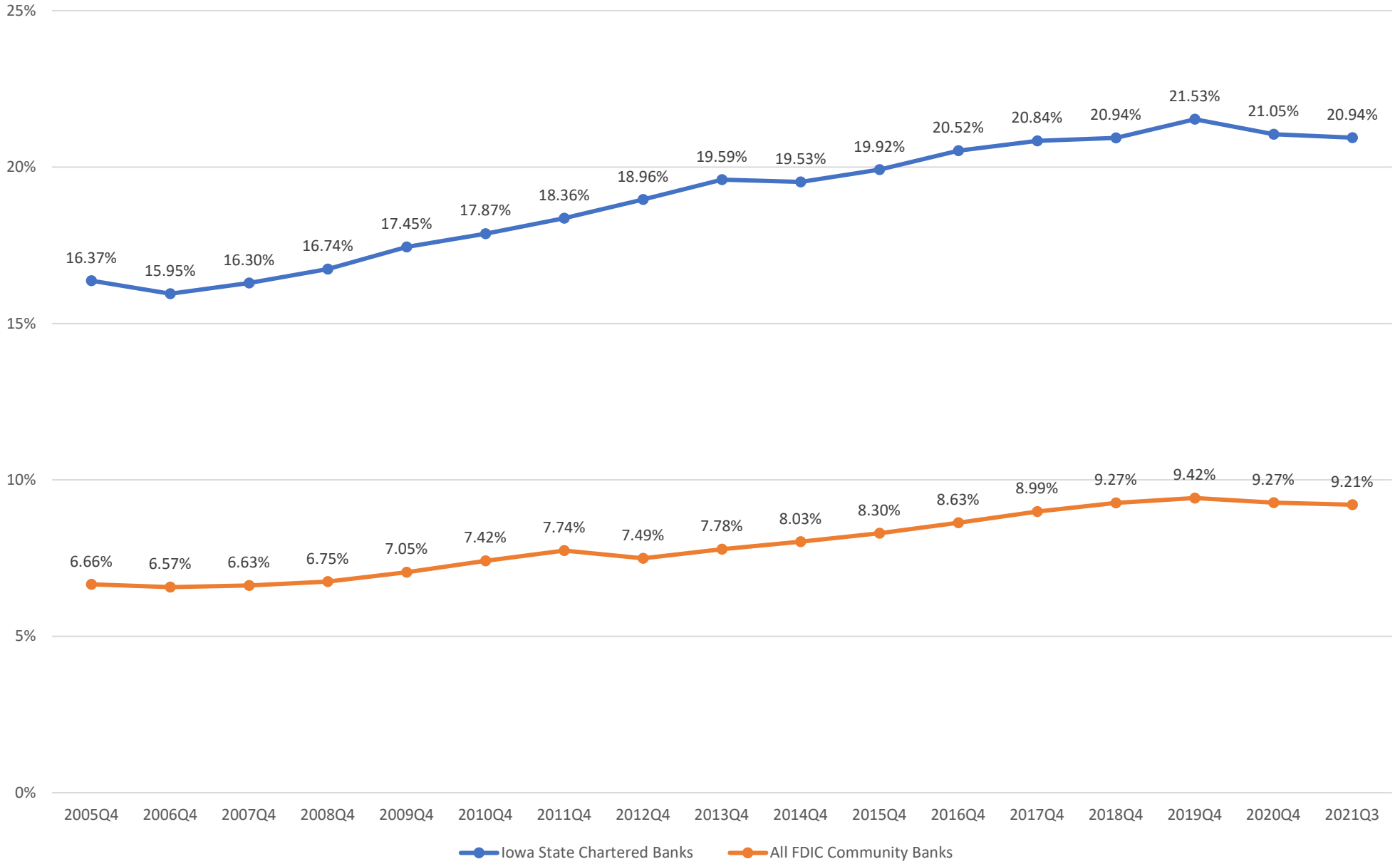
In 2019Q4, 255 Iowa banks reported TRBC. However, in 2021Q1, only 137 reported, while the remaining 109 Iowa Banks chose to elect the Community Bank Leverage Ratio.



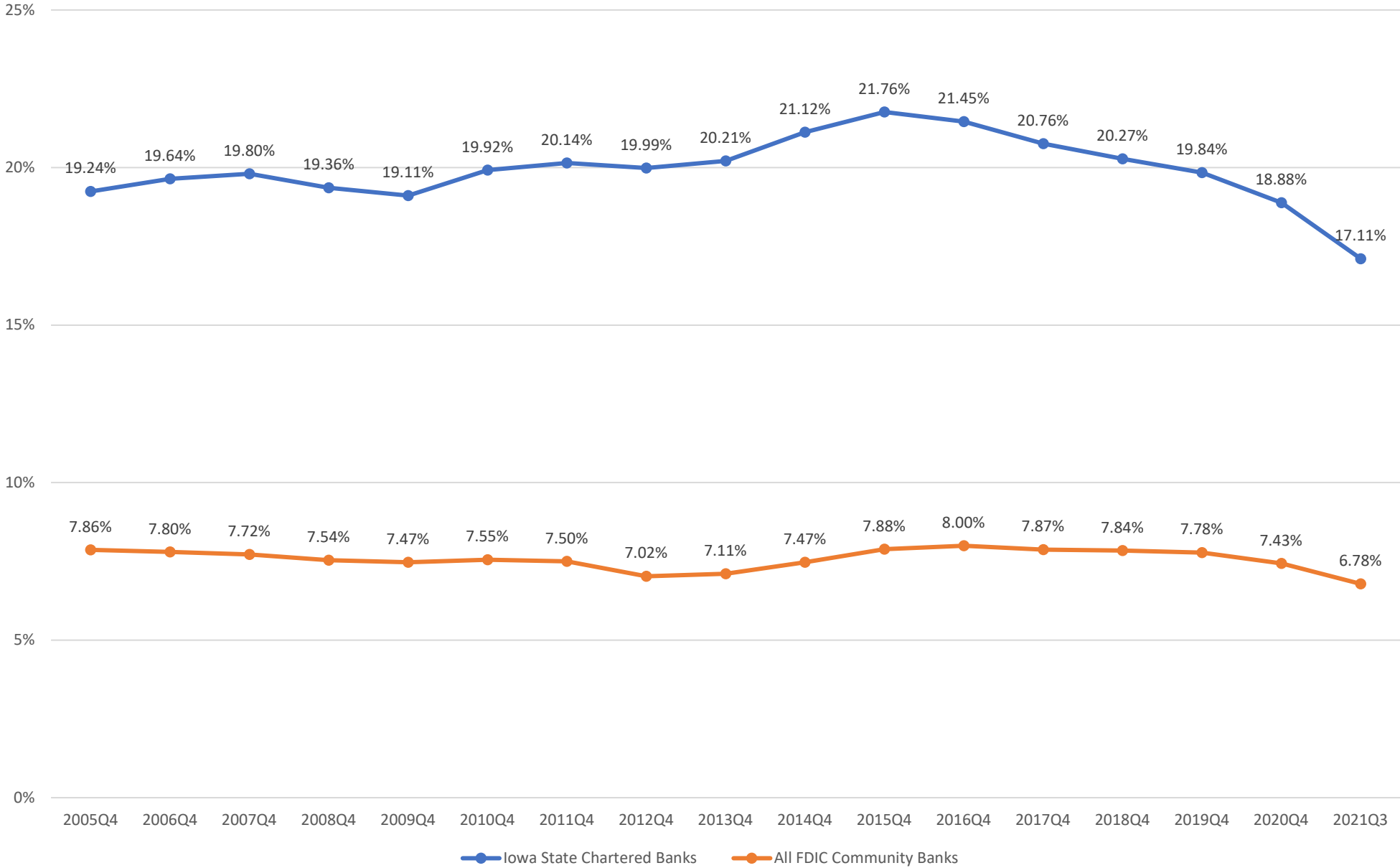
### Net Loans and Leases as a Percent of Total Assets



## Farmland Loans as a Percent of Average Gross Loans and Leases

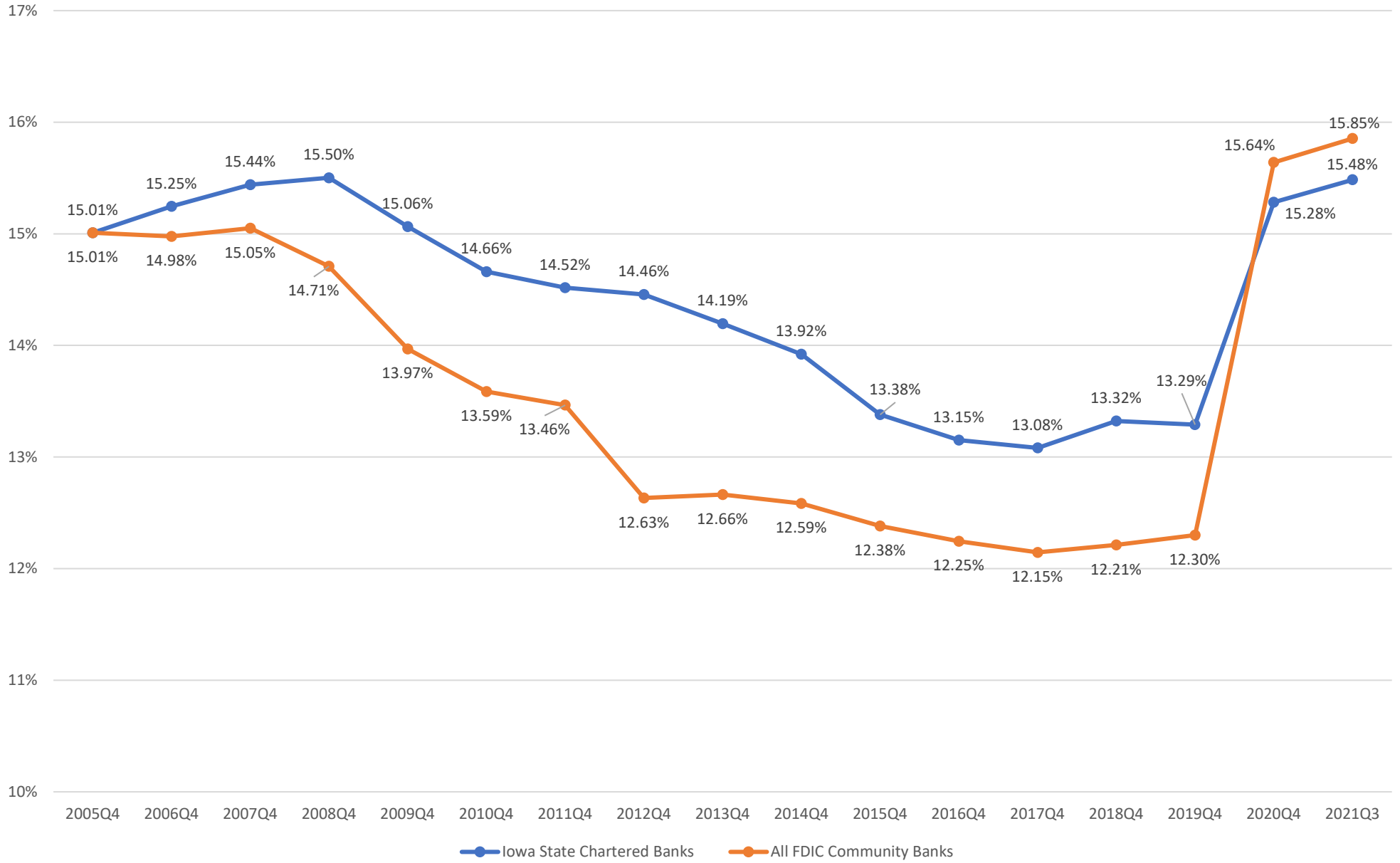


### Farm Production Loans as a Percent of Average Gross Loans and Leases

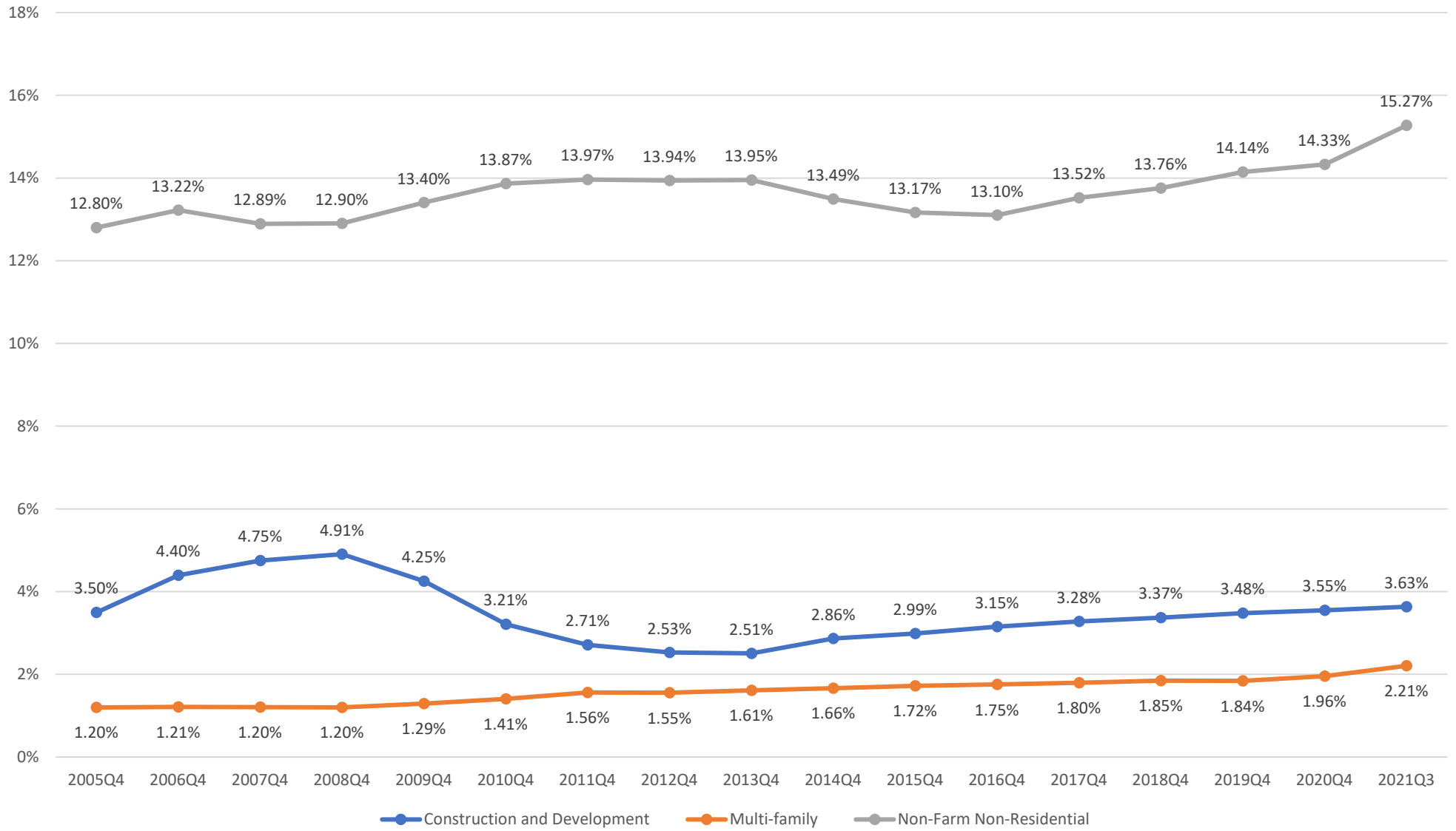




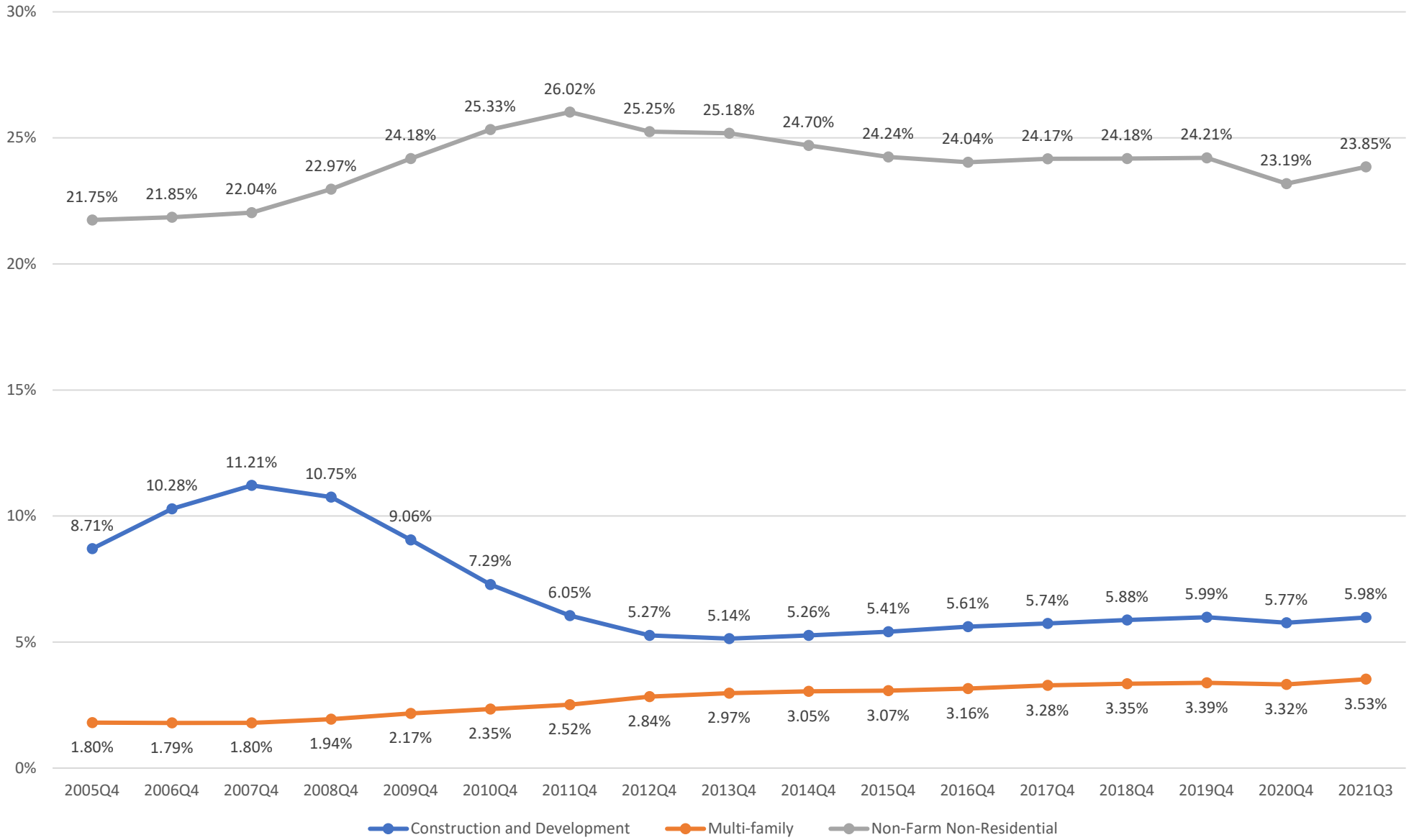
### Commercial and Industrial Loans as a Percent of Average Gross Loans and Leases



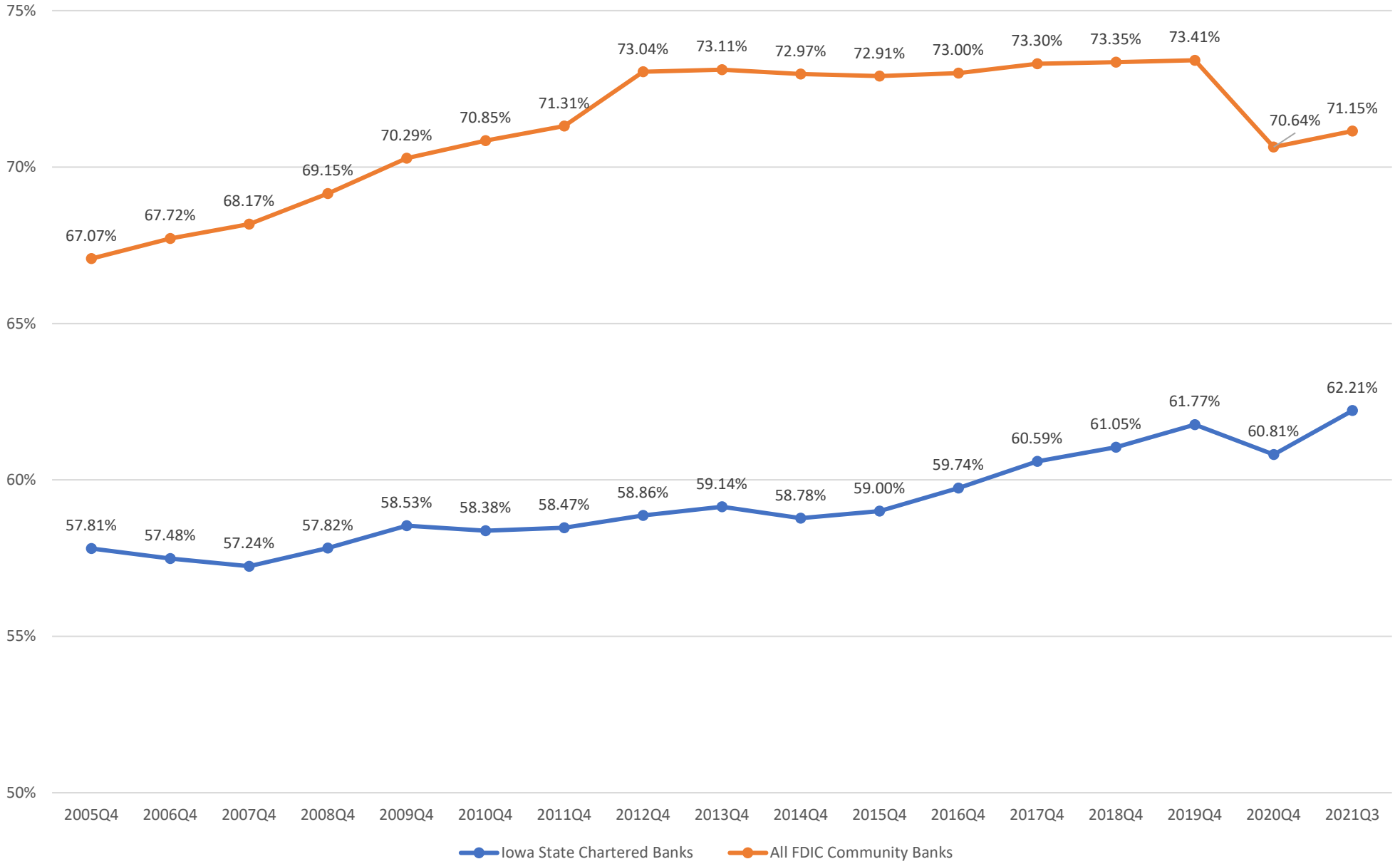
## Iowa State Chartered Banks Commercial Real Estate Loans as a Percent of Average Gross Loans and Leases



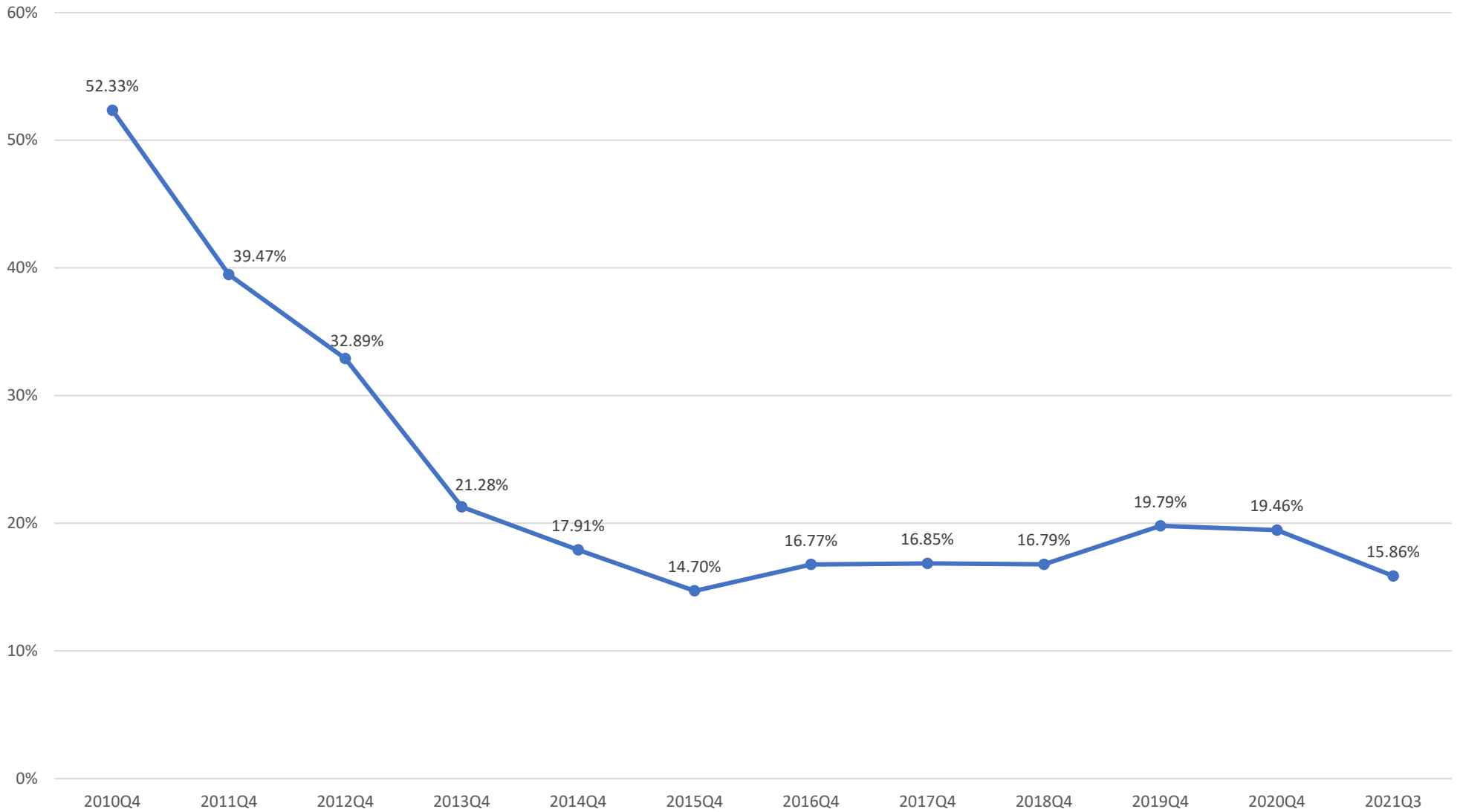
## All FDIC Community Banks Commercial Real Estate Loans as a Percent of Average Gross Loans and Leases



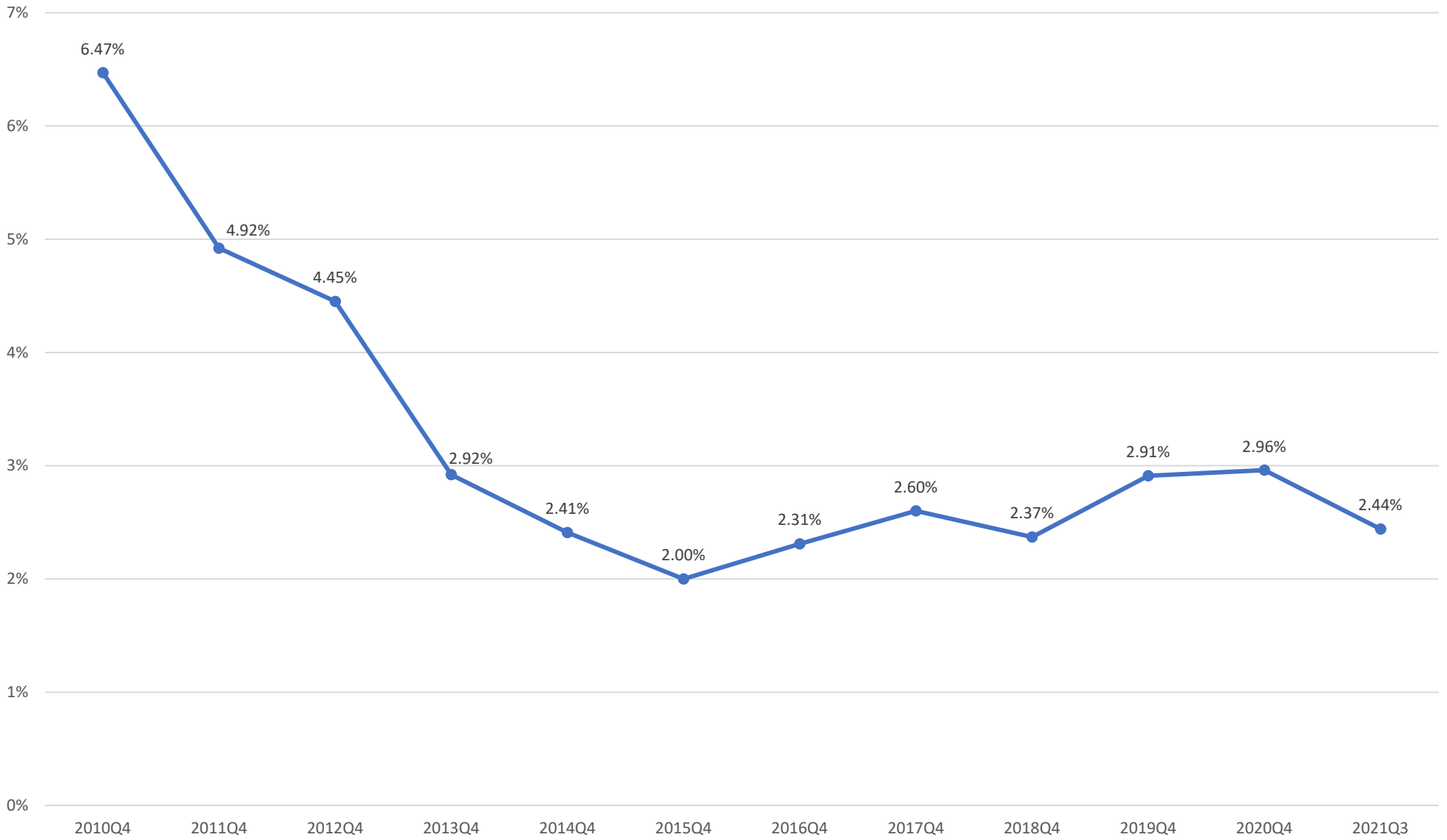
### Total Real Estate Loans as a Percent of Average Gross Loans and Leases



**Iowa State Chartered Banks**  
**Adversely Classified Items to Tier One Capital and the Allowance for Loan and Lease Losses**  
*(12 Month Floating Examination Averages)*



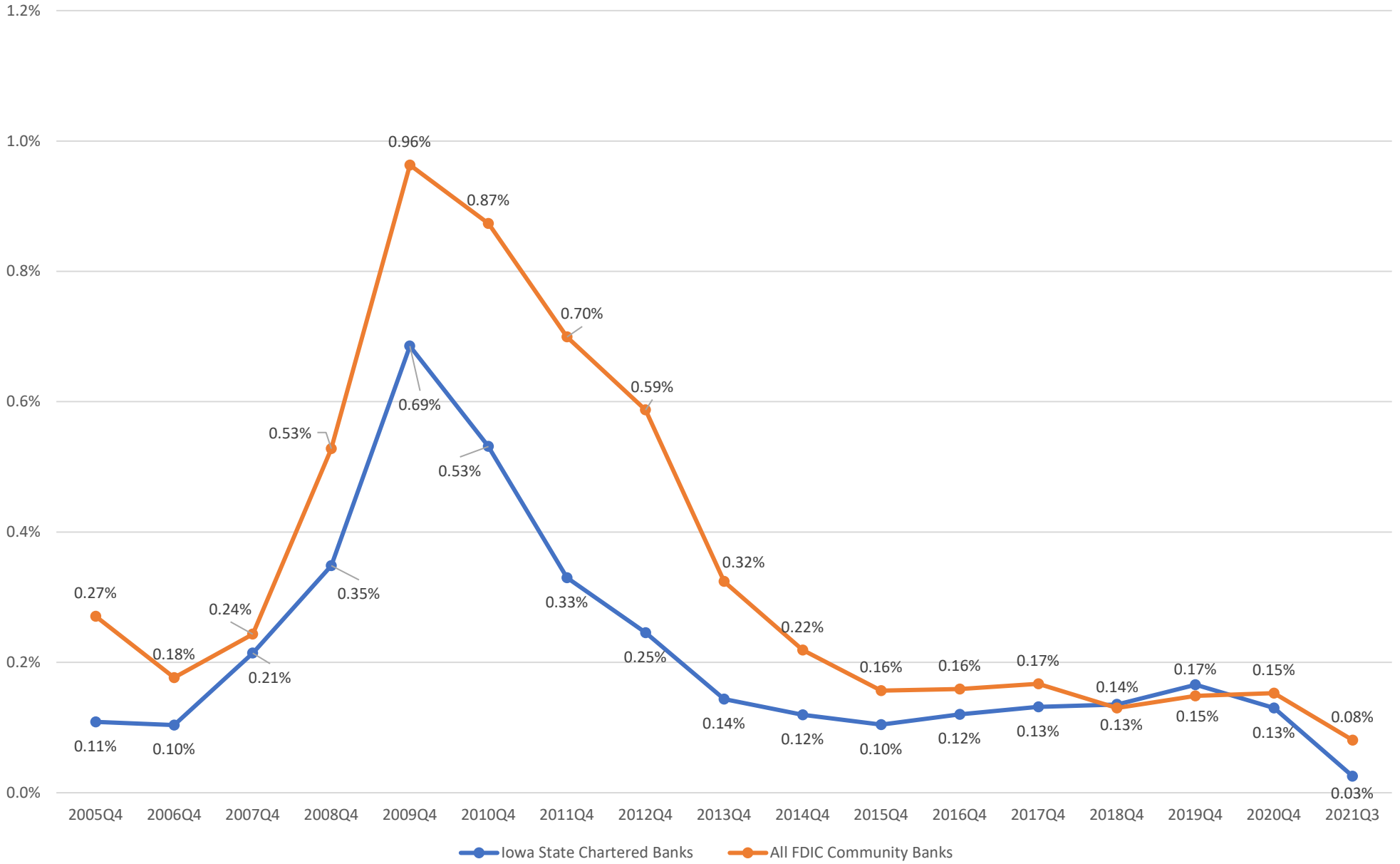
**Iowa State Chartered Banks**  
**Adversely Classified Loans to Total Loans**  
*(12 Month Floating Examination Averages)*



### Noncurrent Loans and Leases to Net Loans and Leases

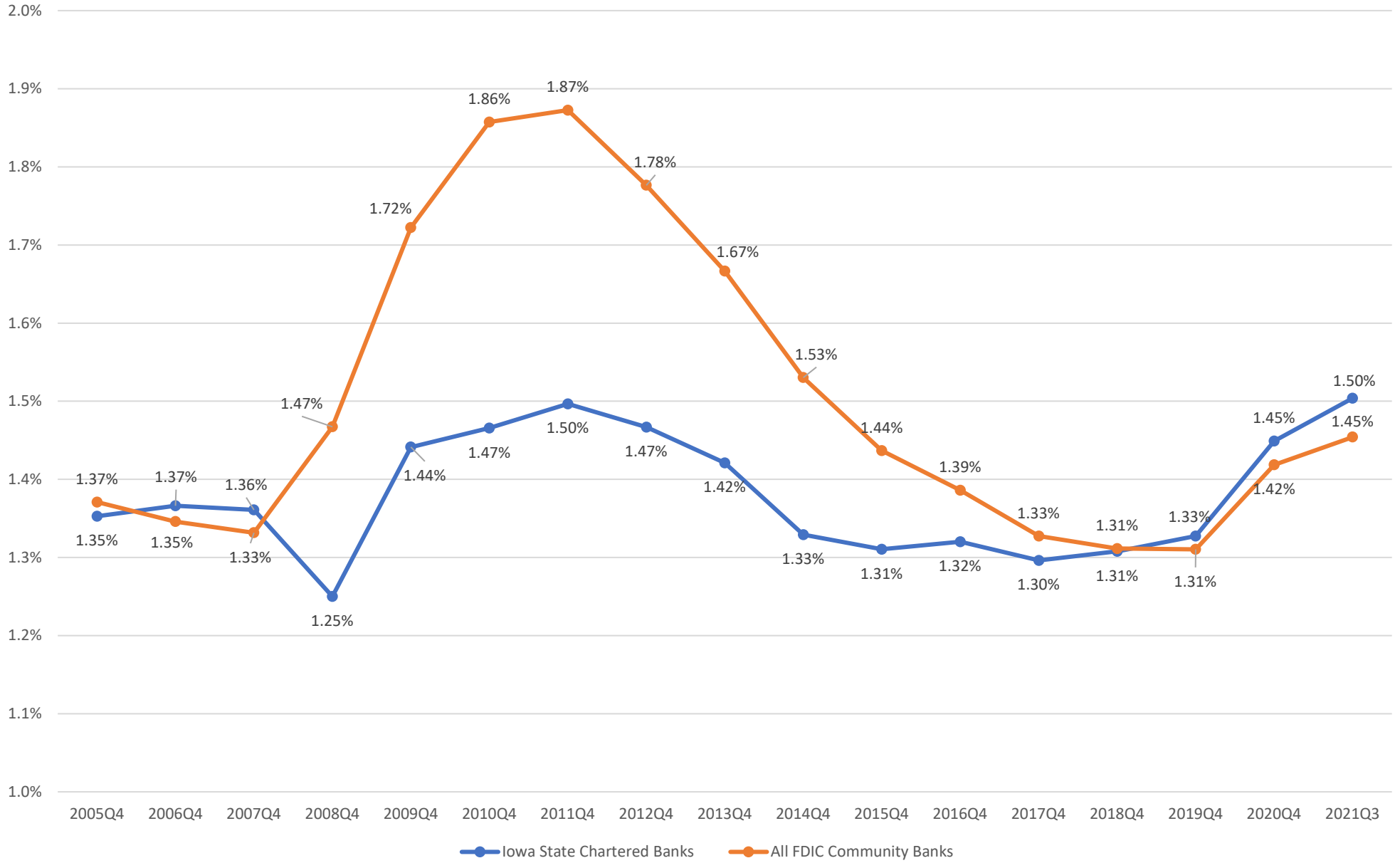


### Net Loss to Average Total Loans and Leases





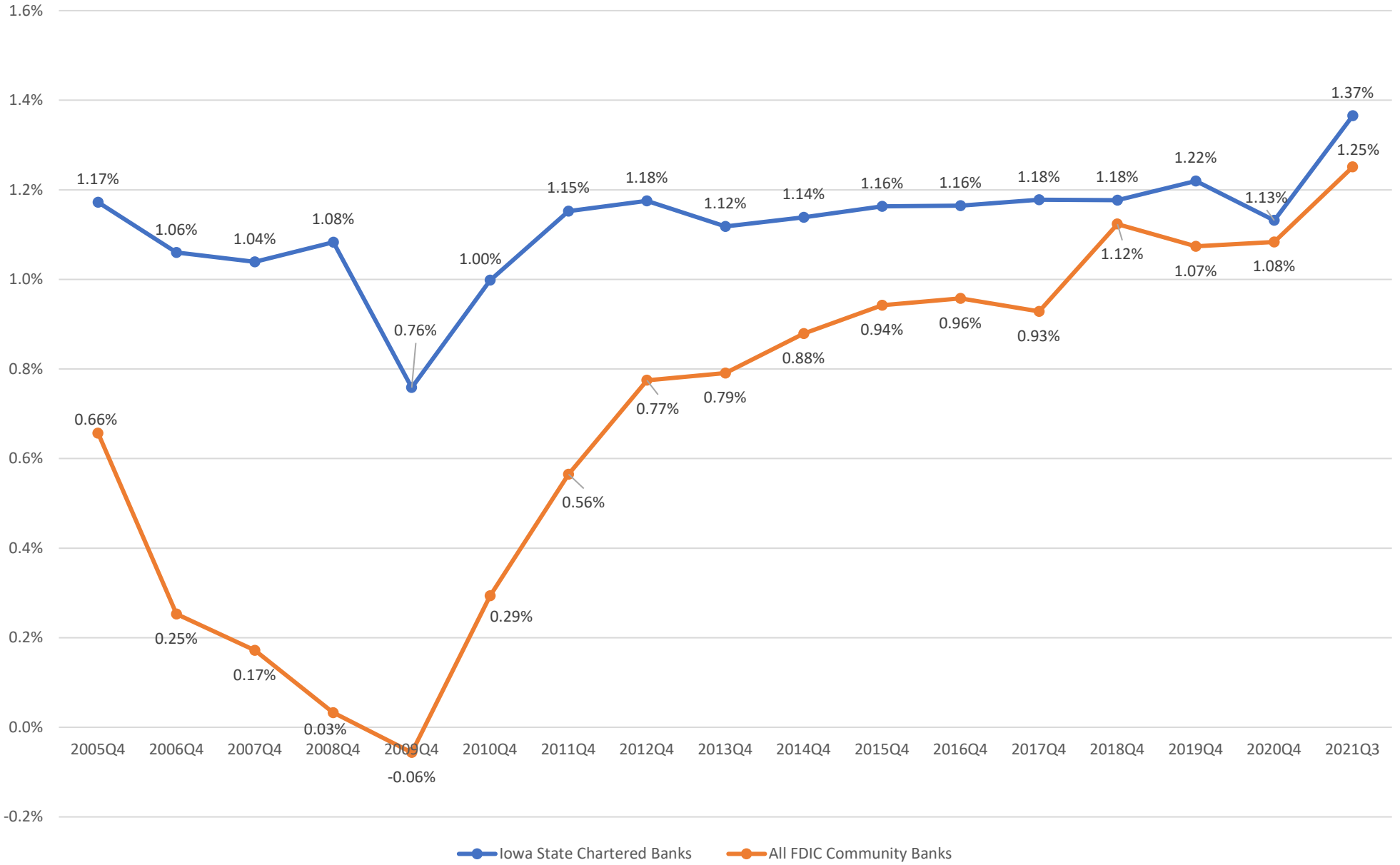
### Loan and Lease Allowance to Total Loans and Leases



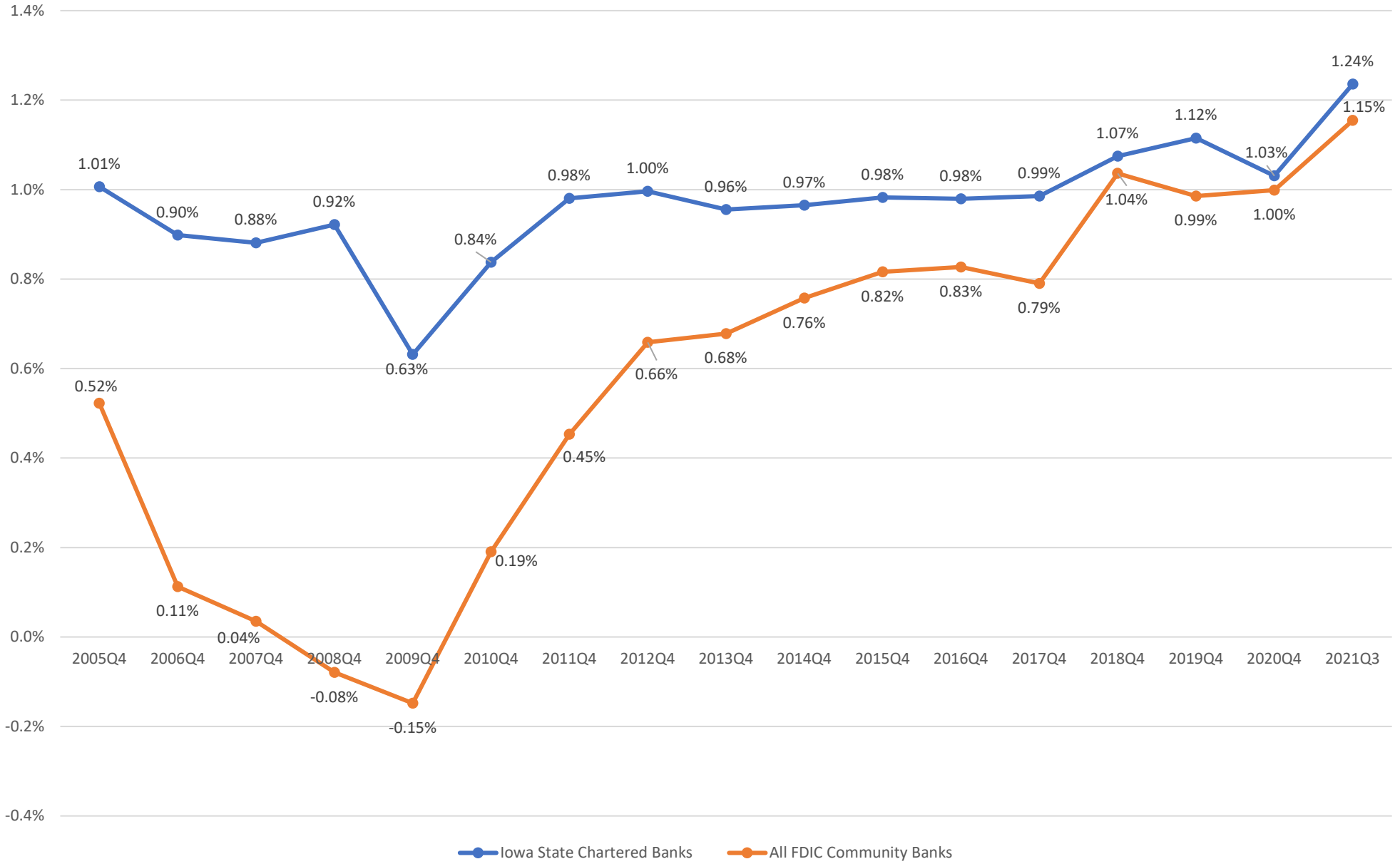
### Net Income as a Percent of Average Total Equity



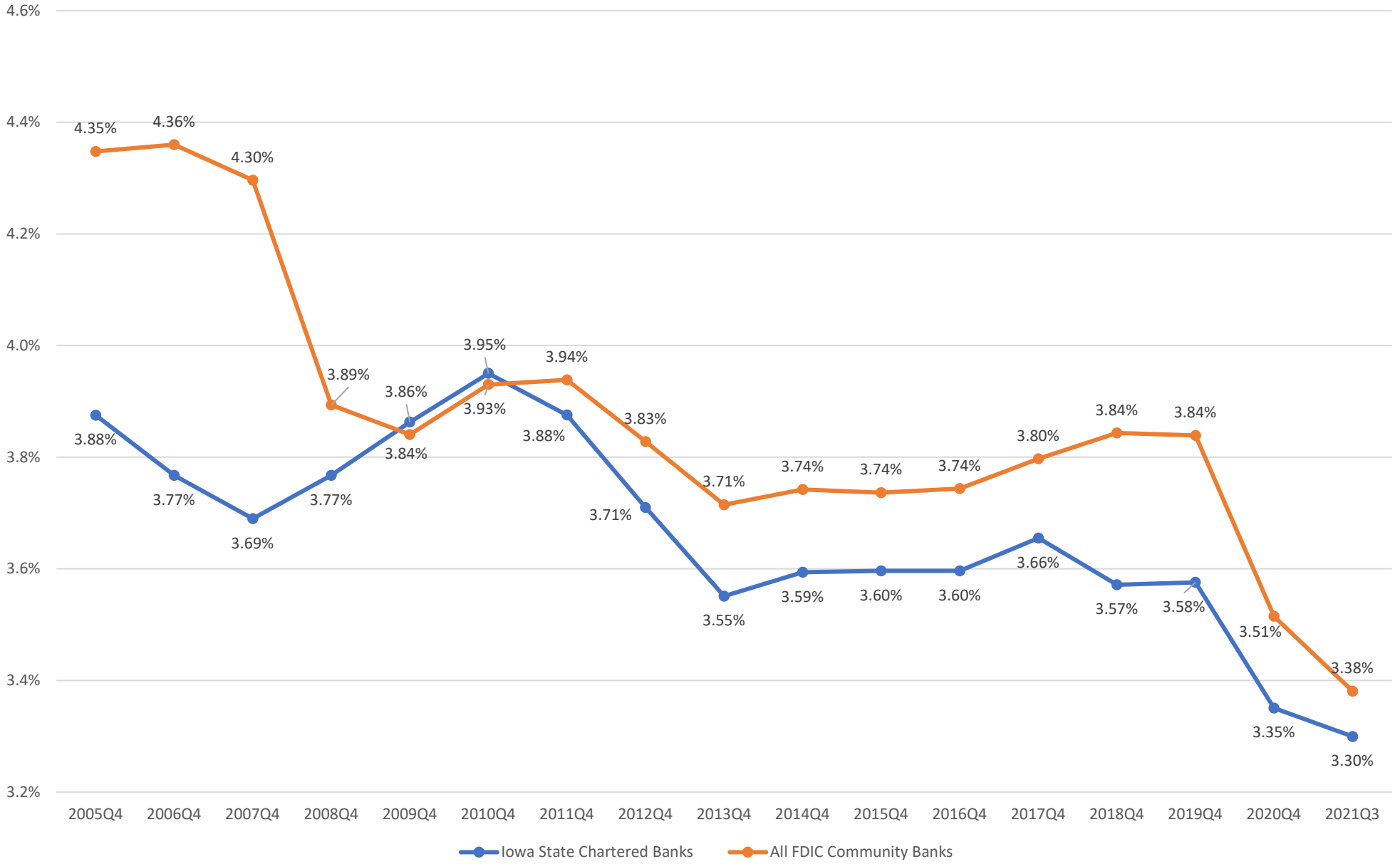
### Return on Average Assets



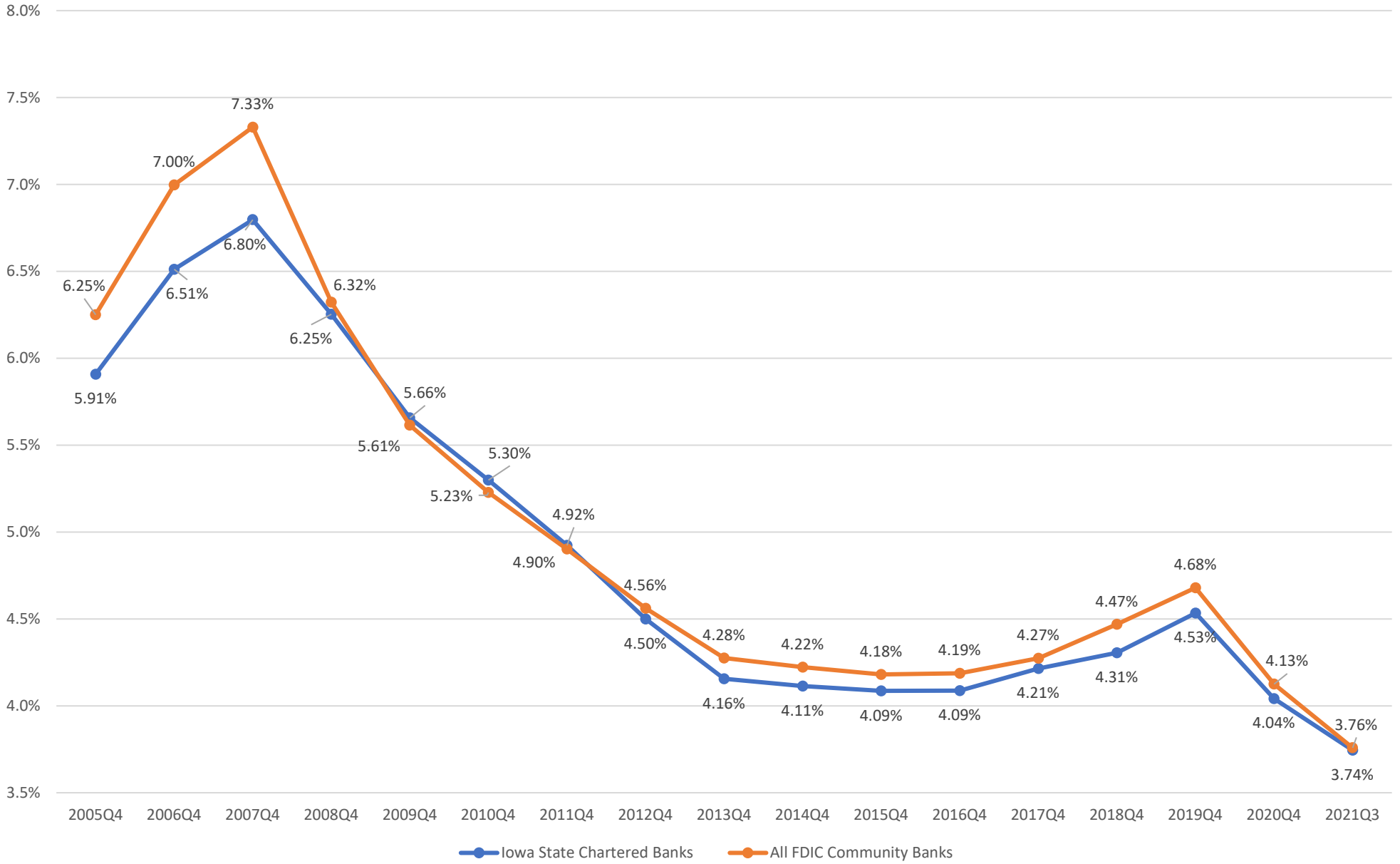
### Return on Average Assets - Adjusted for Sub S



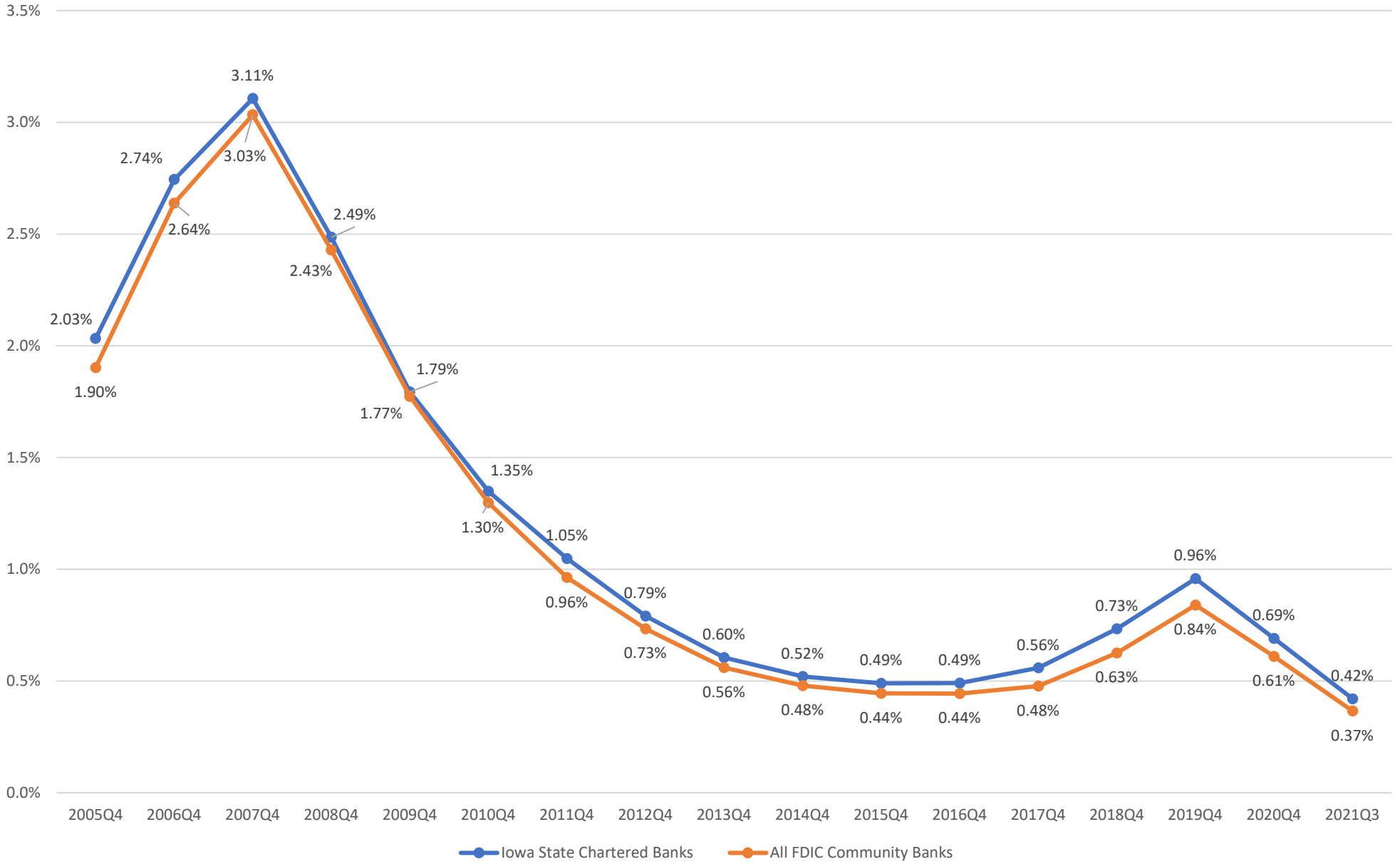
# Net Interest Margin



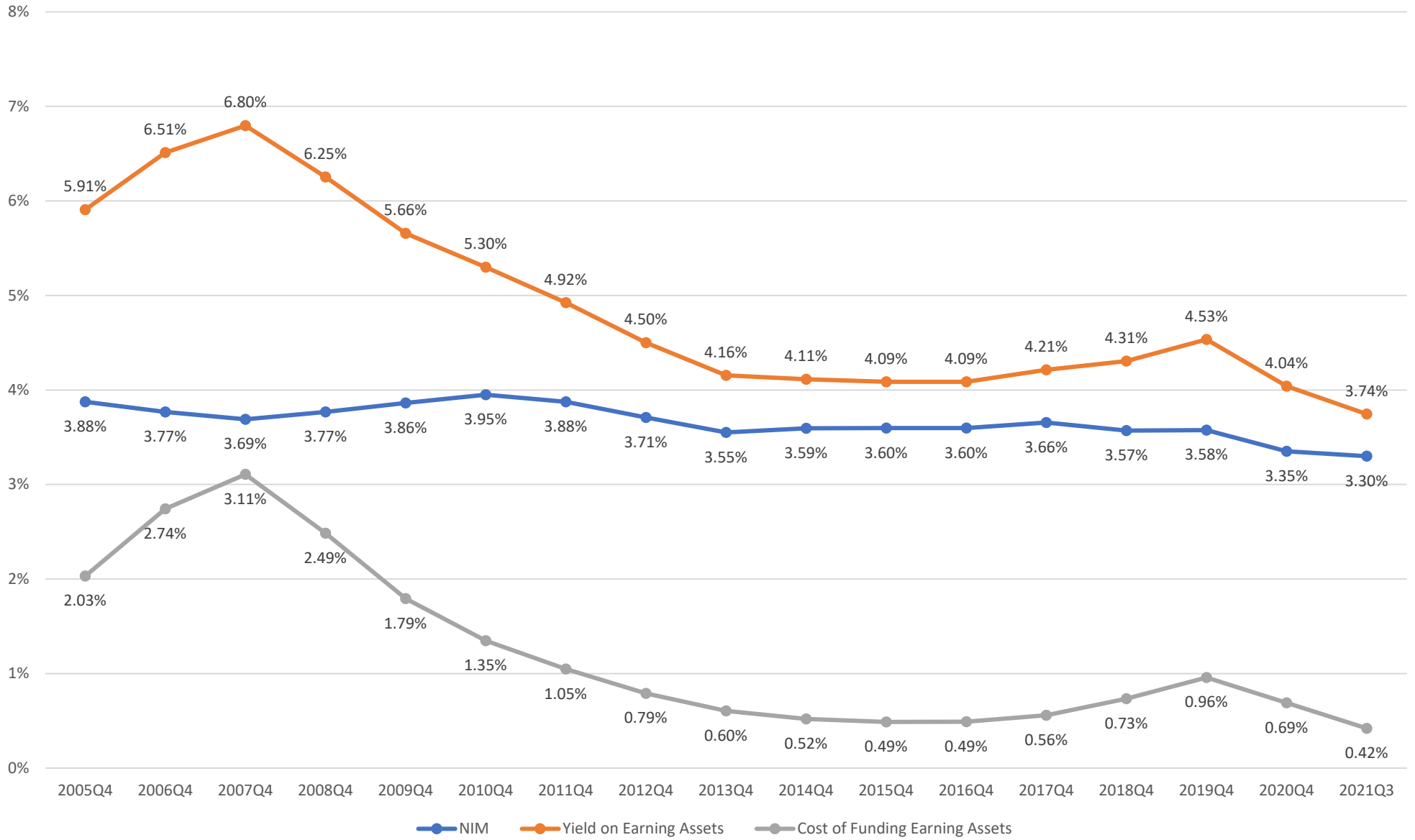
### Yield on Earning Assets



### Cost of Funding Earning Assets

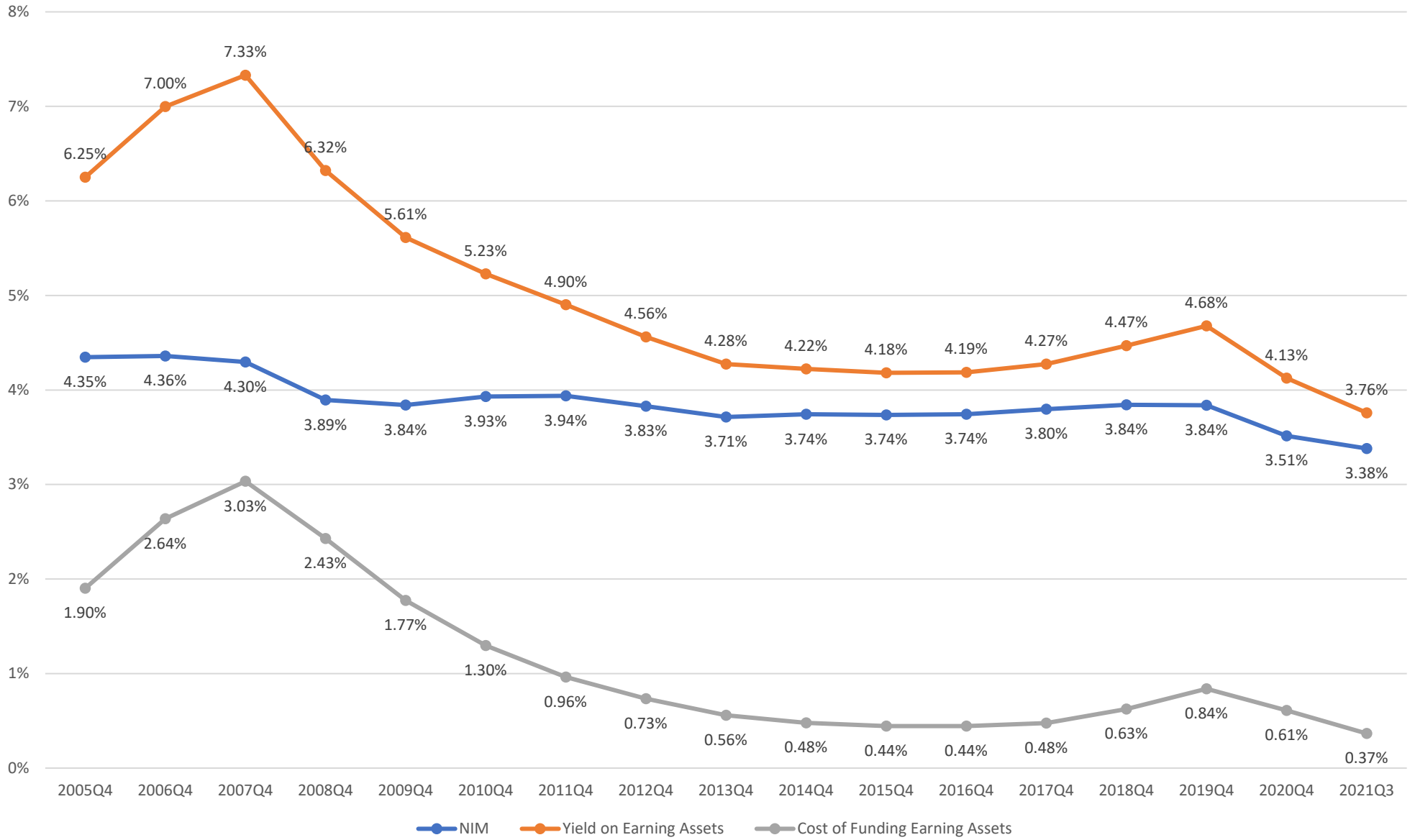


## Iowa State Chartered Banks Net Interest Margin, Yield on Earning Assets, and Cost of Funding





## All FDIC Community Banks Net Interest Margin, Yield on Earning Assets, and Cost of Funding



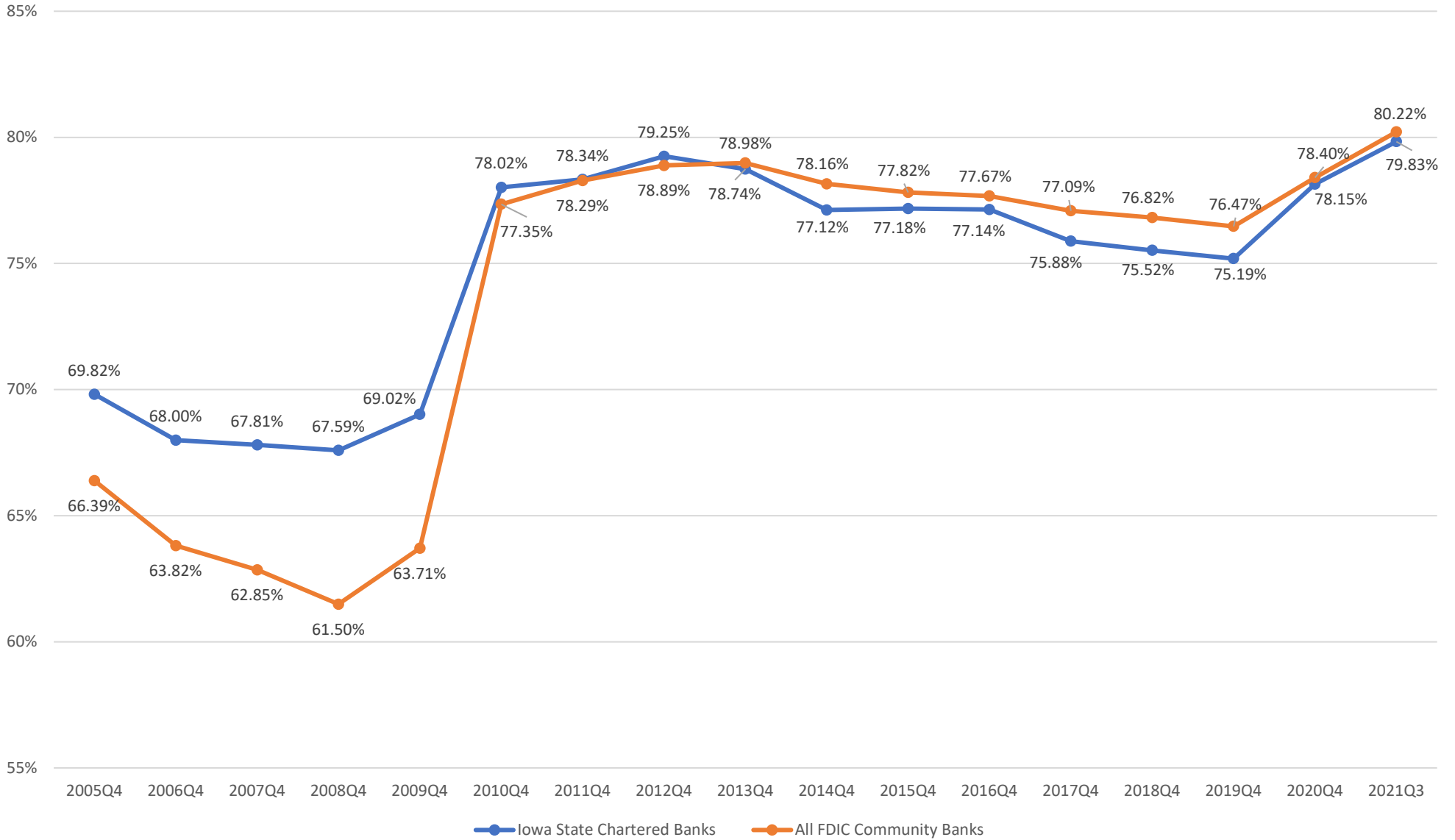
## Total Investments as a Percent of Total Assets

(Total Investments: sum of all securities, interest-bearing balances, federal funds sold, and trading account assets)



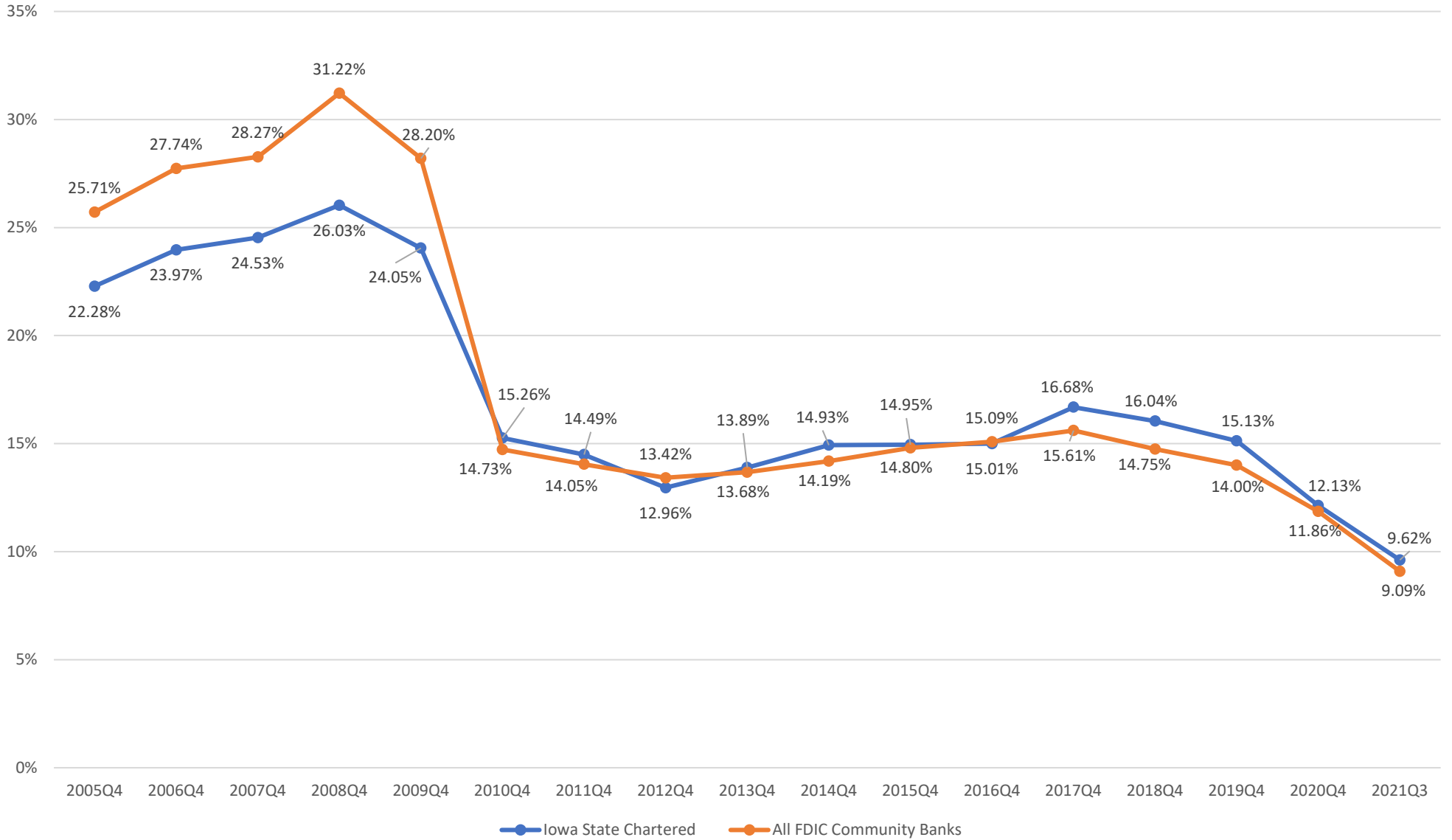
## Core Deposits as a Percent of Total Assets

Core Deposits: sum of all transaction and nontransaction money market deposit accounts, savings deposits, and time deposits of \$250,000 or less (excluding fully insured brokered deposits)

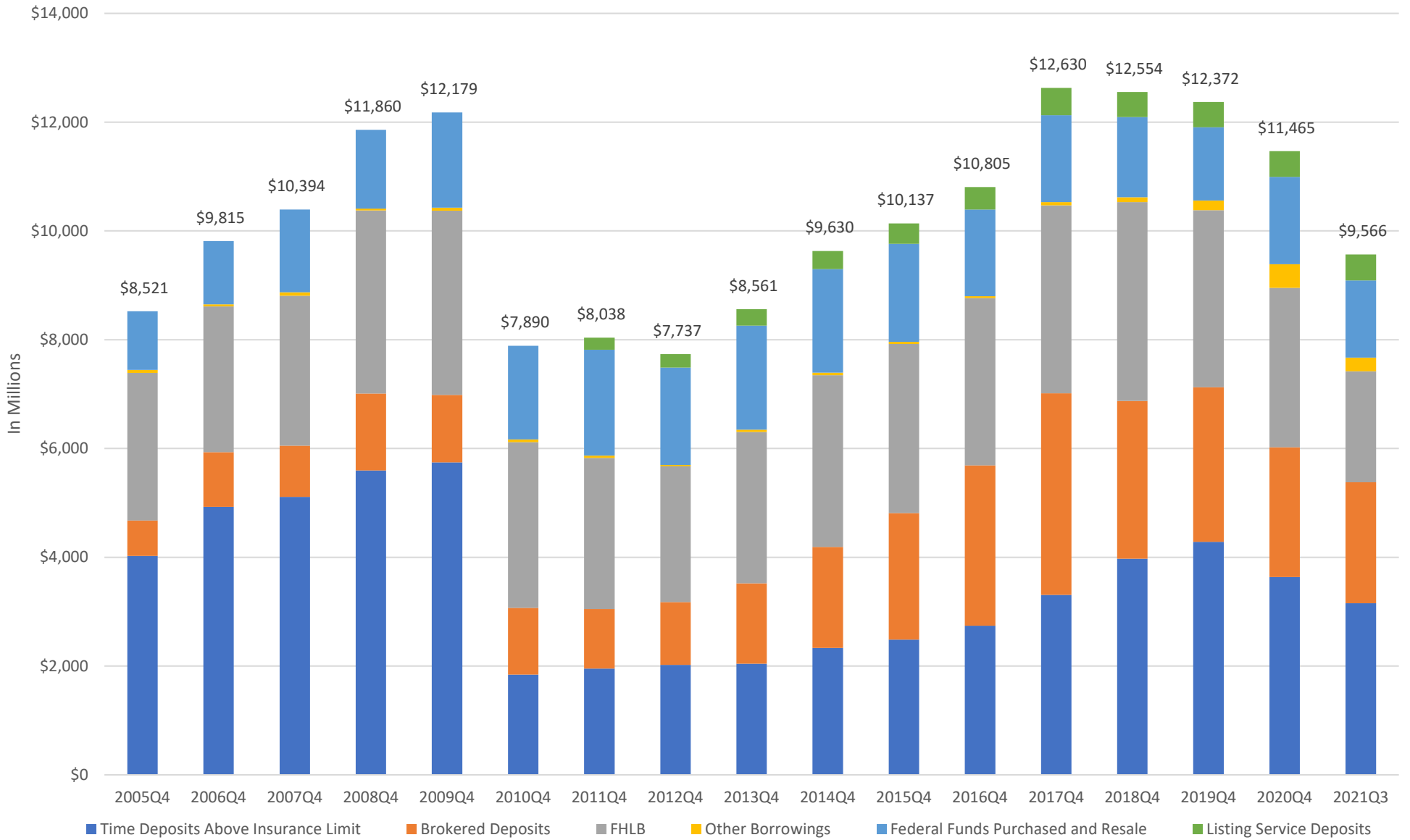


## Noncore Funding and Listing Service Deposits as a Percent of Total Assets

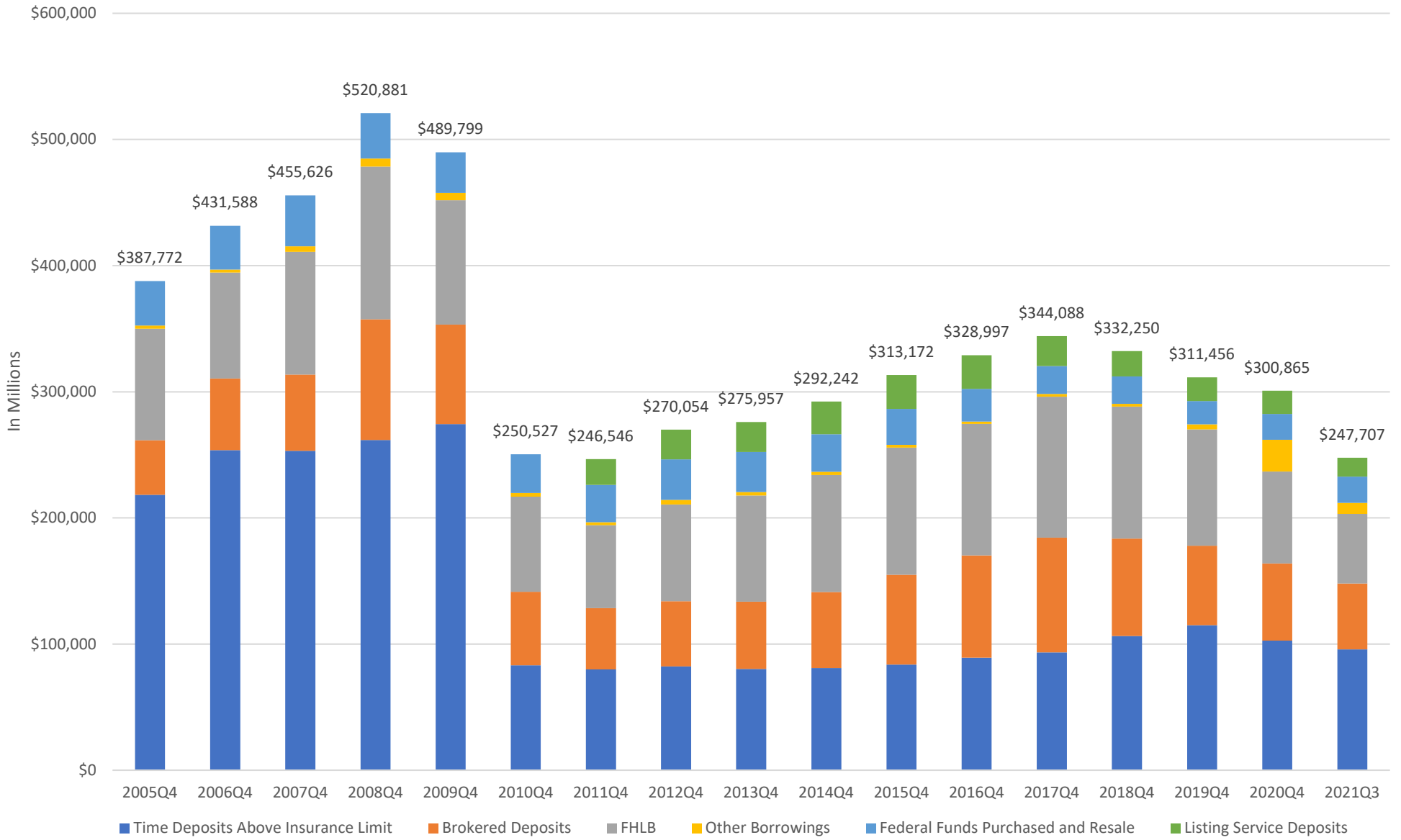
*Noncore Funding: sum of all time deposits greater than \$250,000, FHLB borrowings, brokered deposits, federal funds purchased and resale, and other borrowings*



## Iowa State Chartered Banks Noncore Funding and Listing Service Deposits



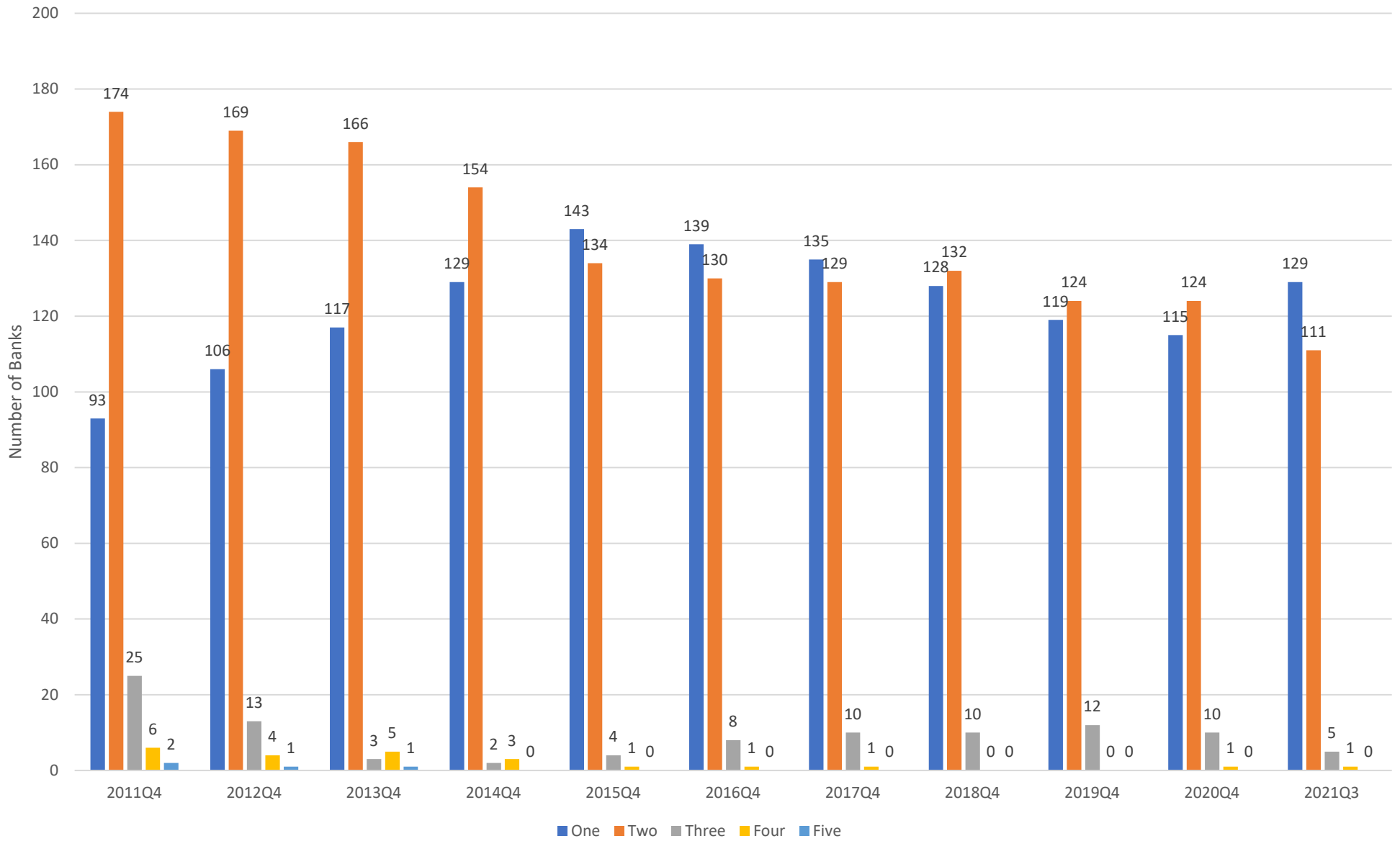
## FDIC Community Banks Noncore Funding and Listing Service Deposits



### Long Term Assets (5+ Years) to Total Assets



## Iowa State Chartered Banks CAMELS Composite Ratings





### Iowa Division of Banking Employees on a Full-Time Equivalent Basis

