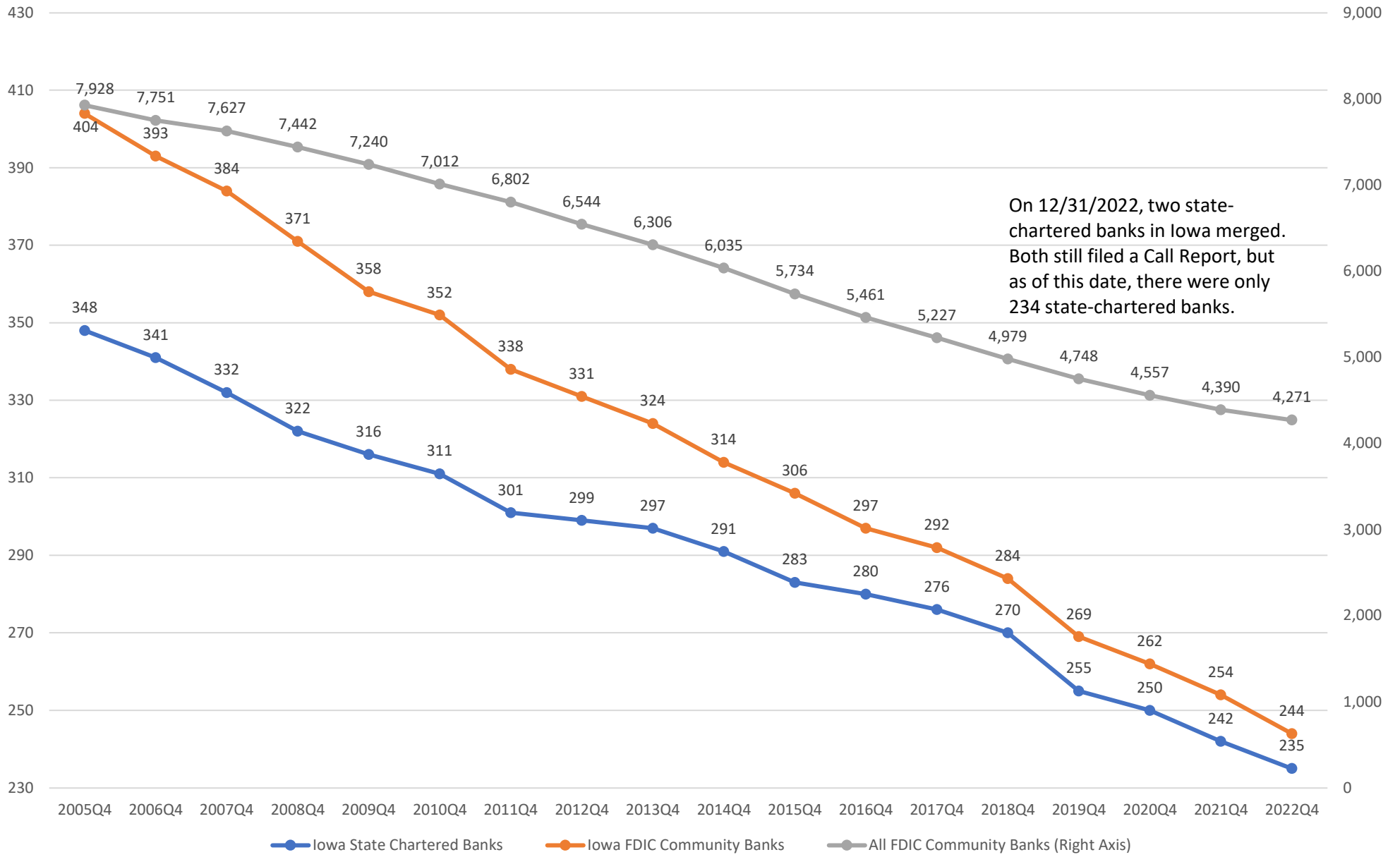
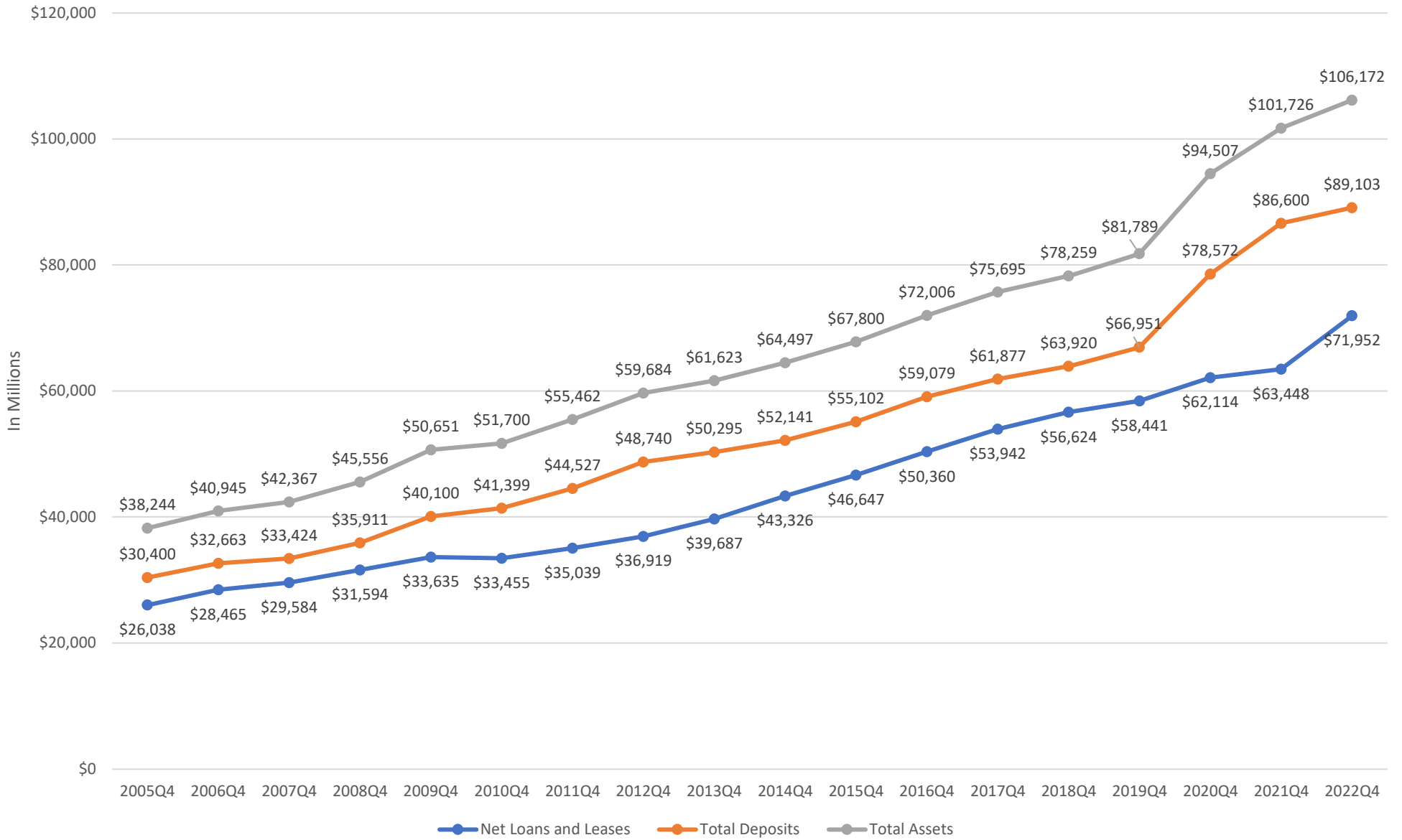


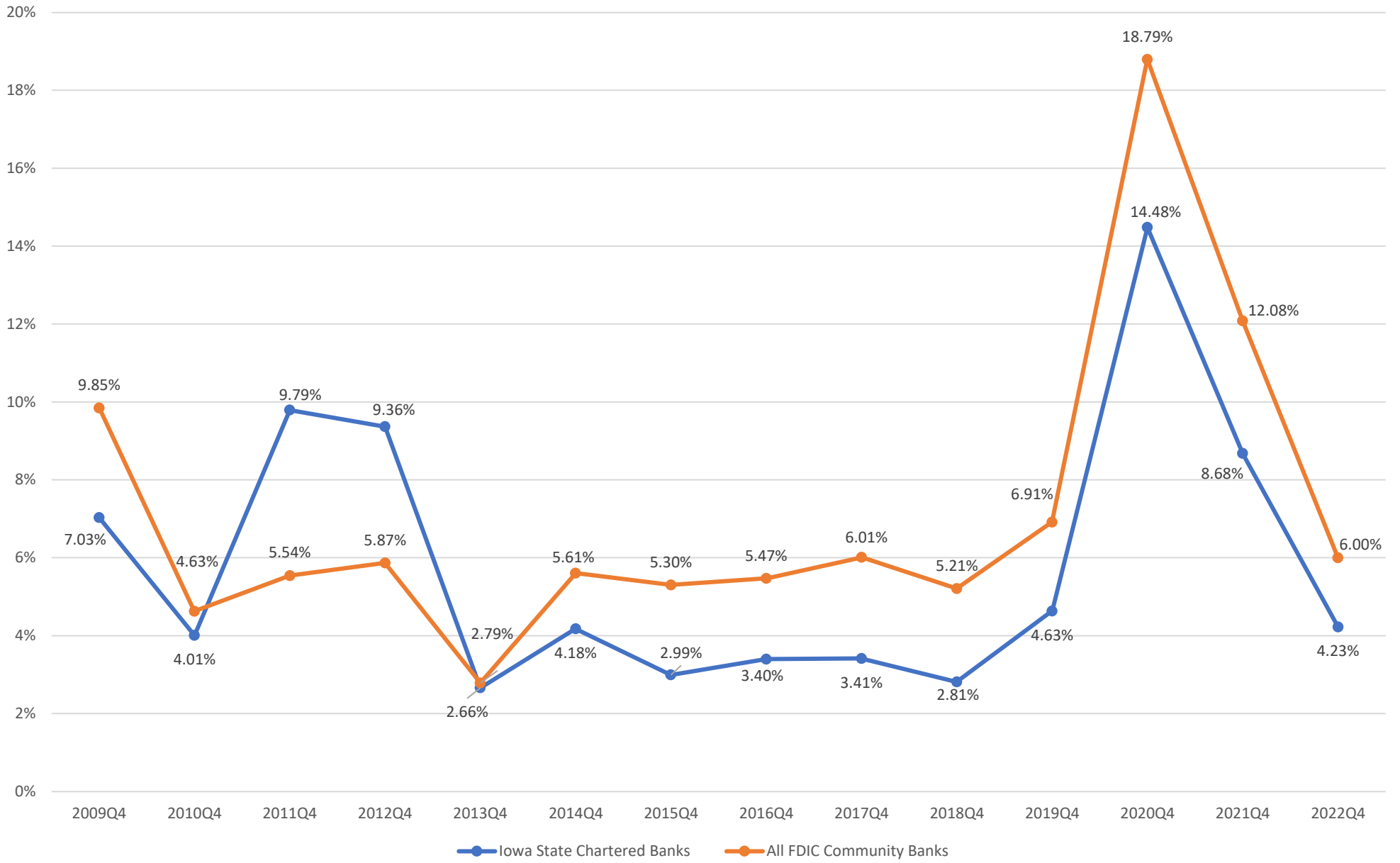
Number of Banks



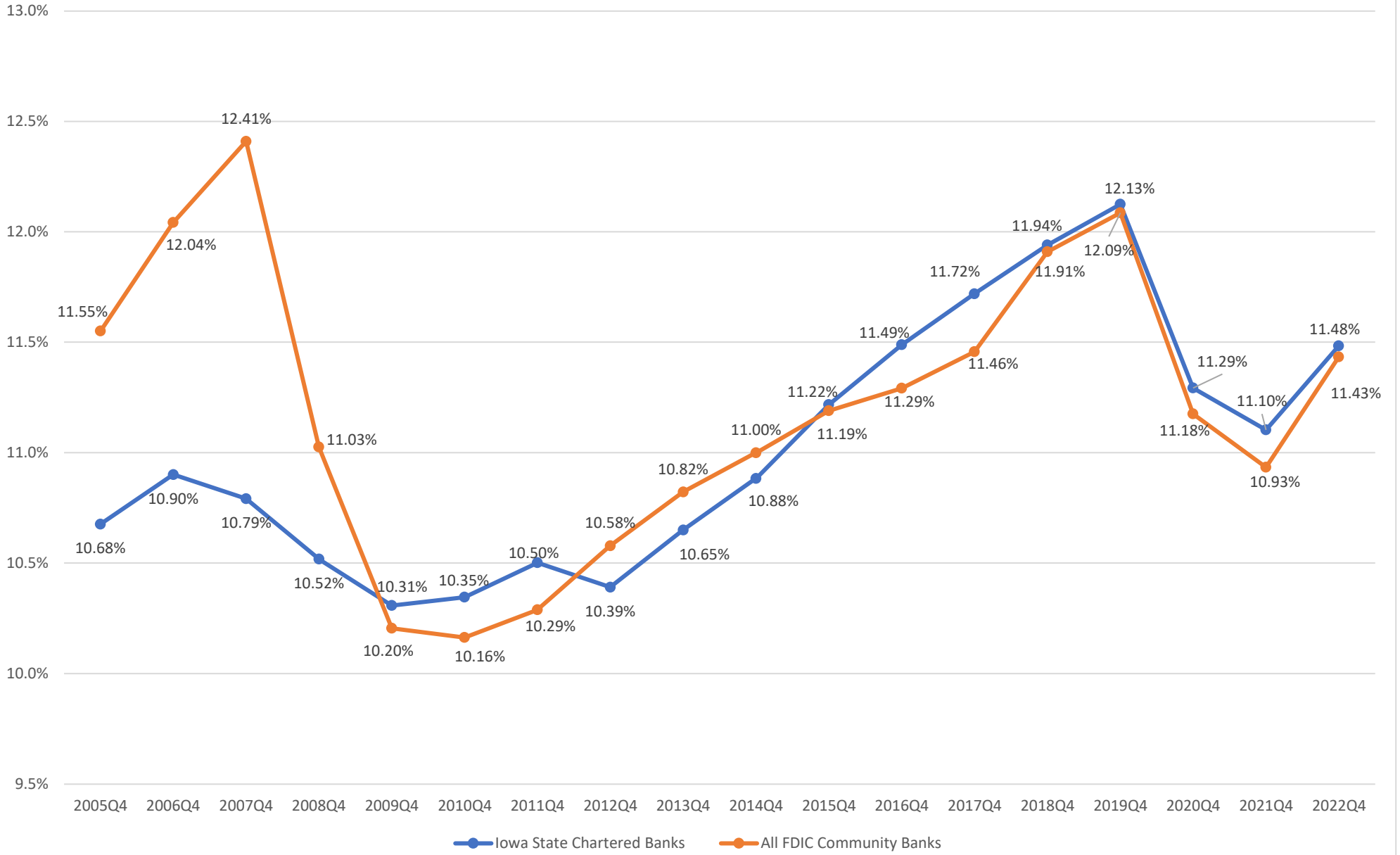
Iowa State Chartered Banks Net Loans and Leases, Total Deposits, and Total Assets



Asset Growth Rate

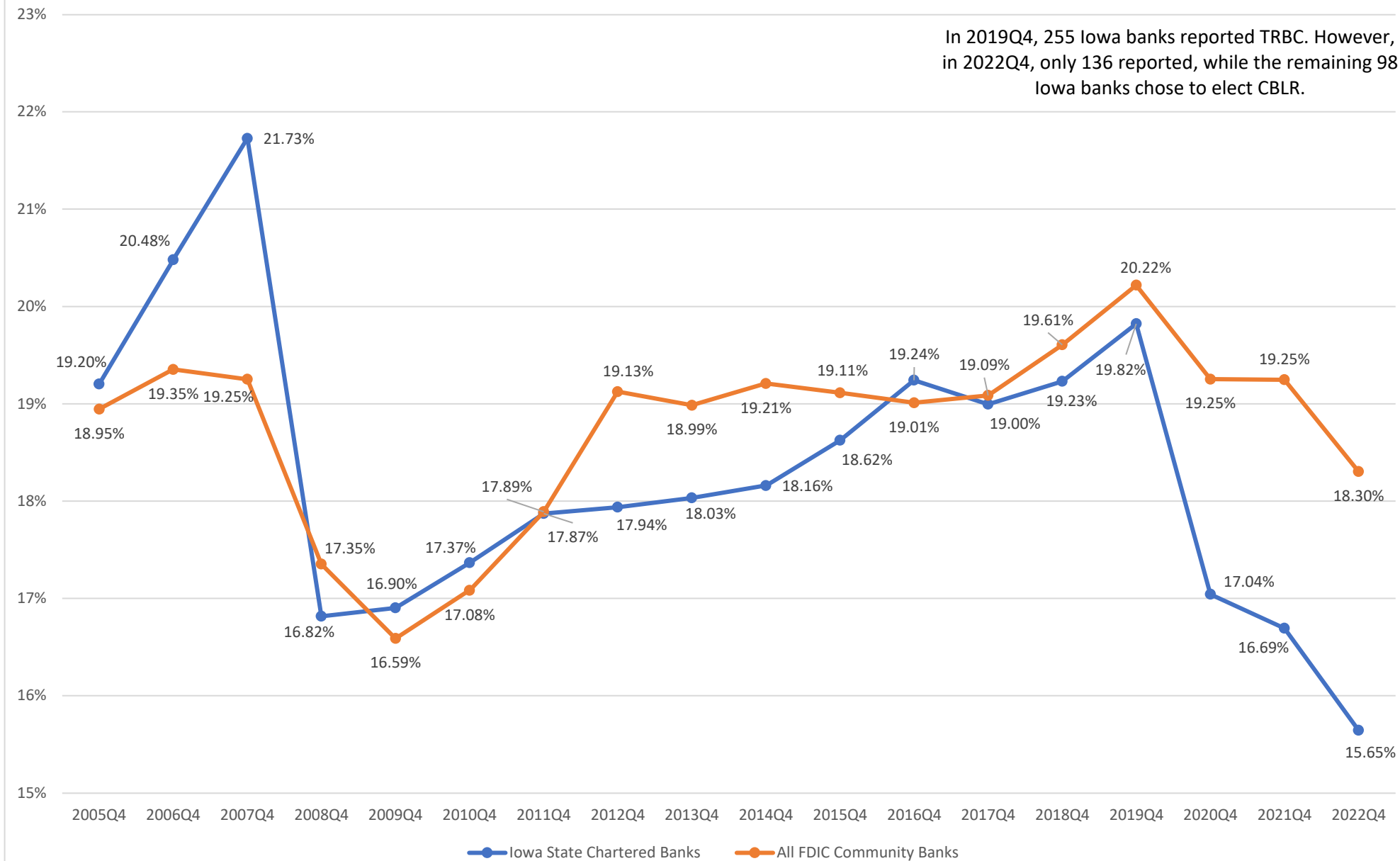


Tier One Leverage Ratio

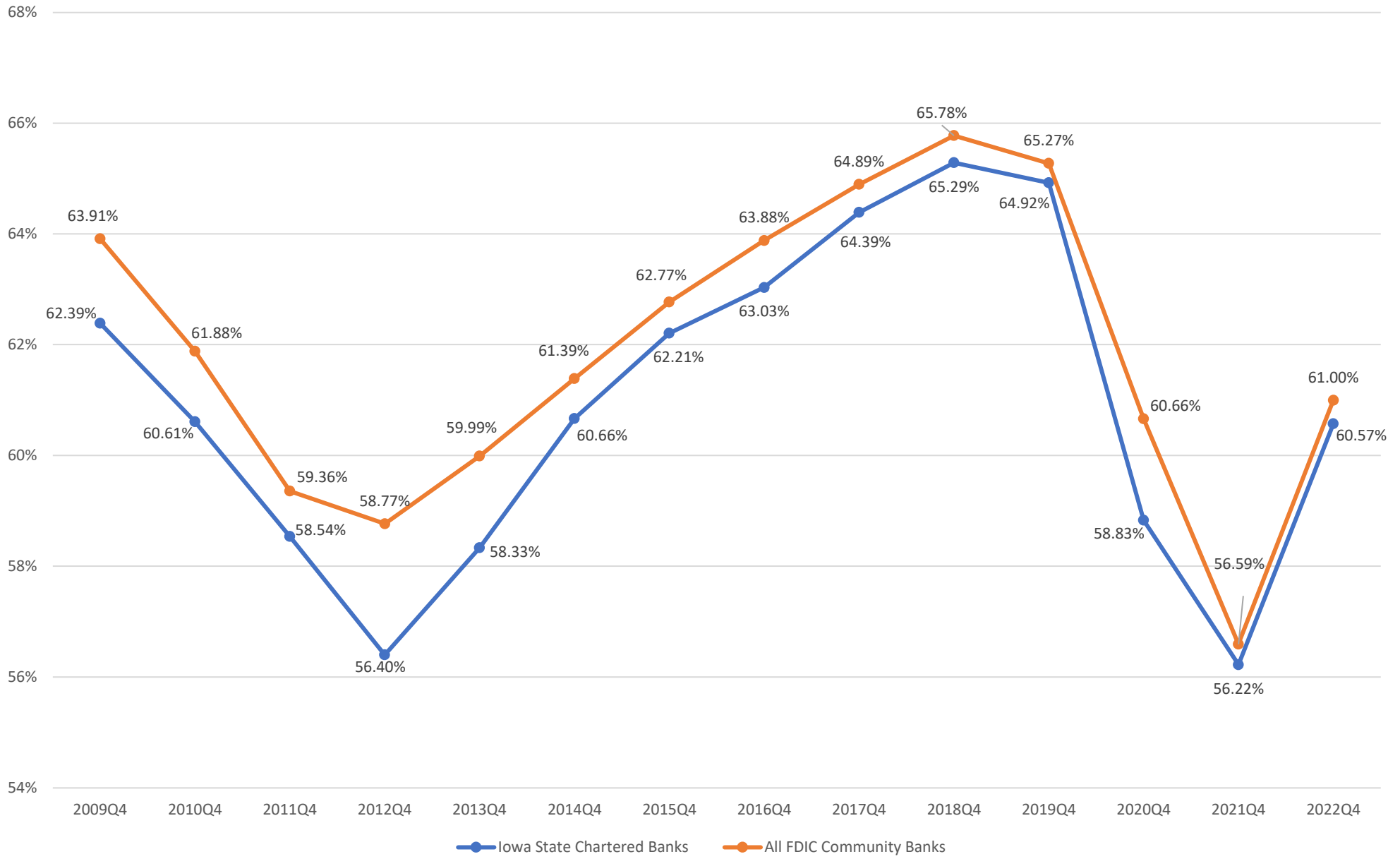


Total Risk Based Capital Ratio

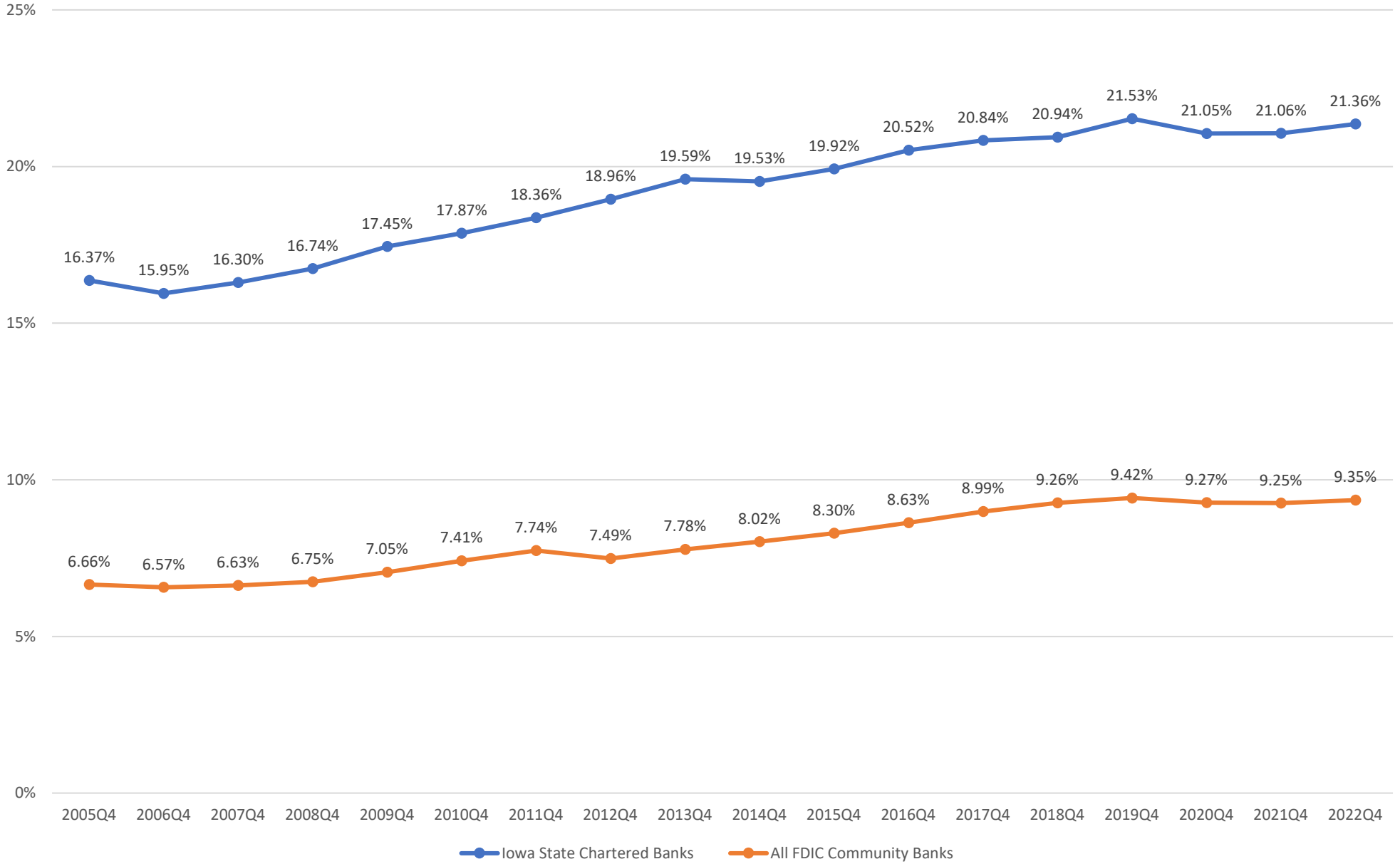
In 2019Q4, 255 Iowa banks reported TRBC. However, in 2022Q4, only 136 reported, while the remaining 98 Iowa banks chose to elect CBLR.



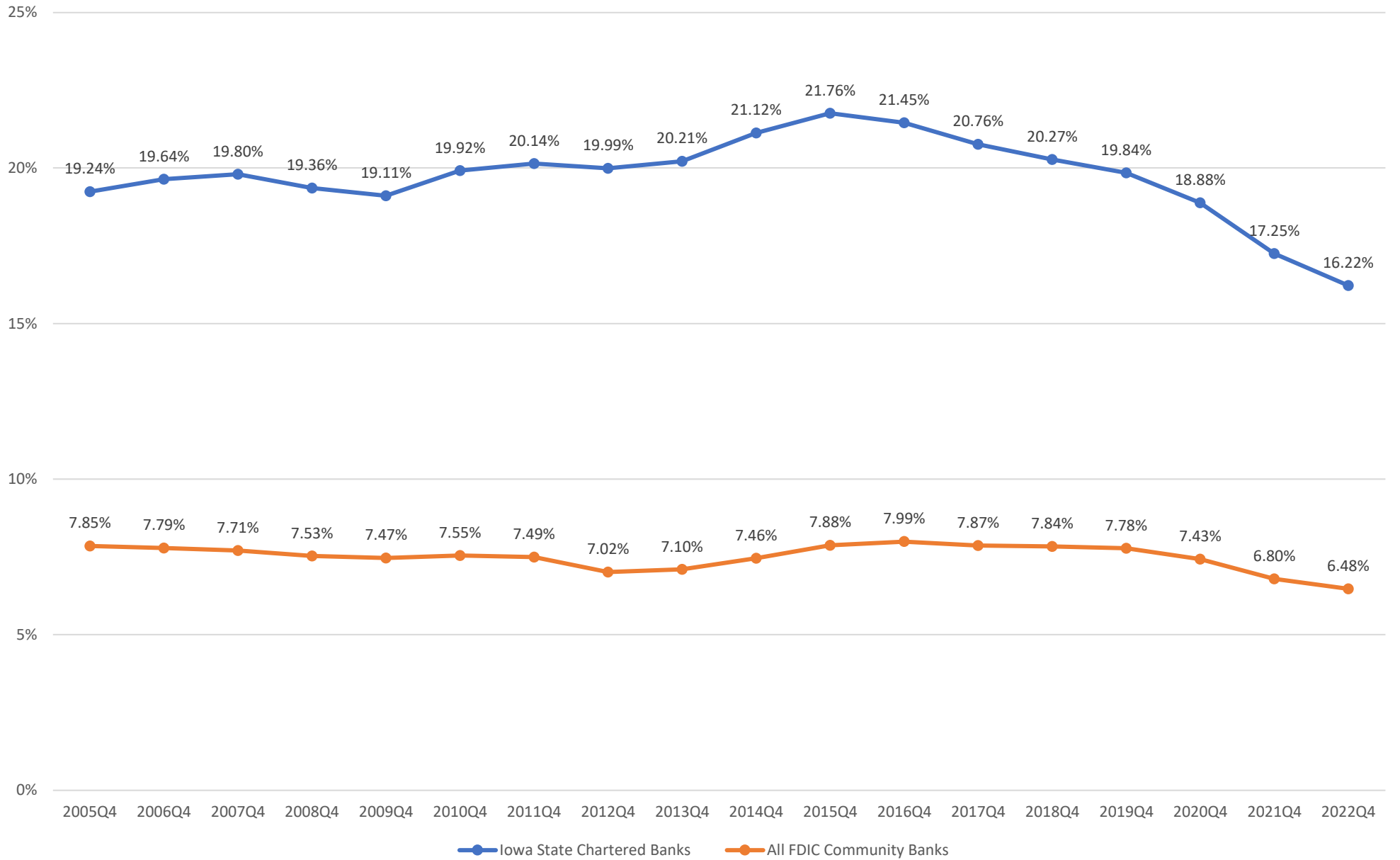
Net Loans and Leases as a Percent of Total Assets



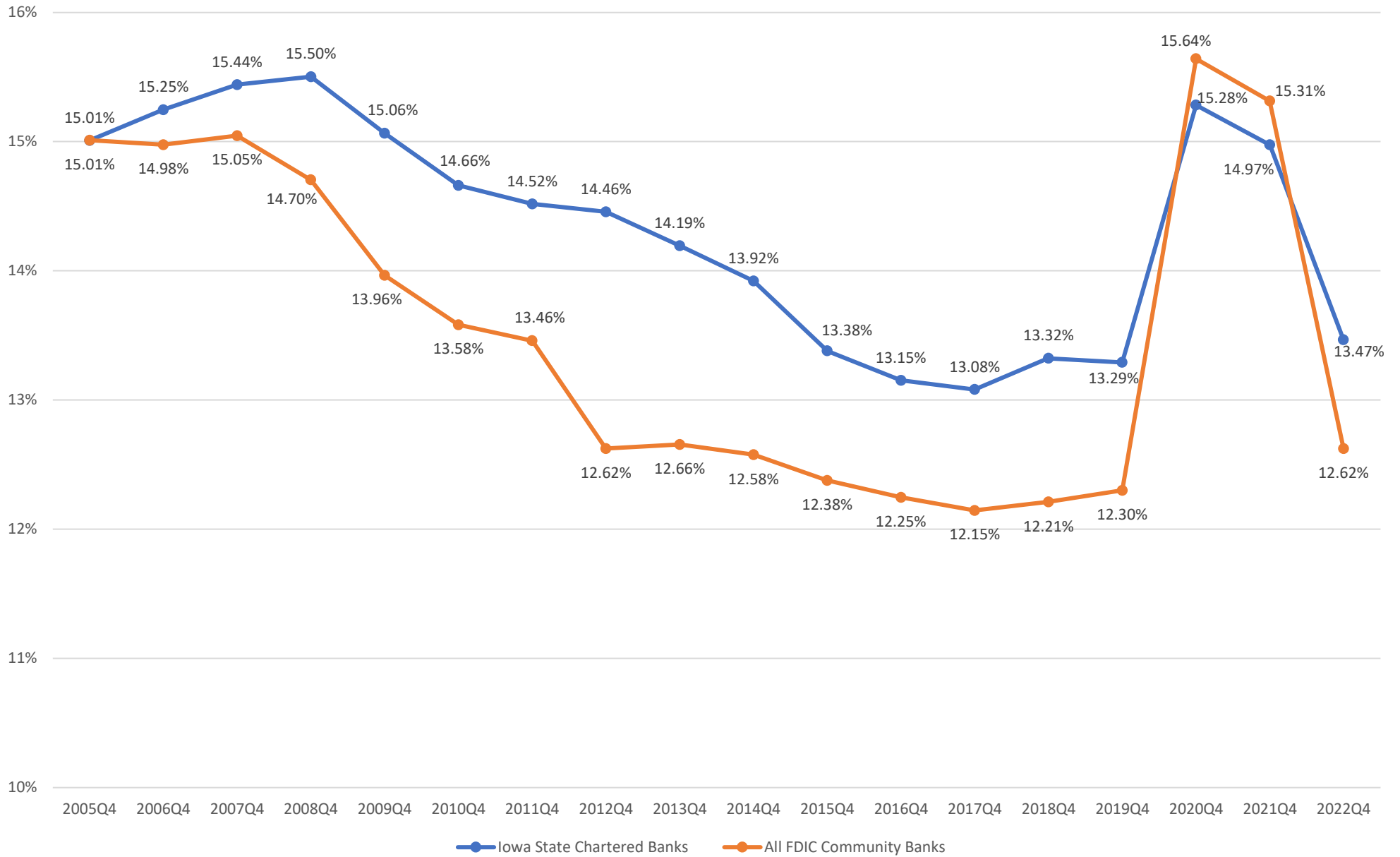
Farmland Loans as a Percent of Average Gross Loans and Leases



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



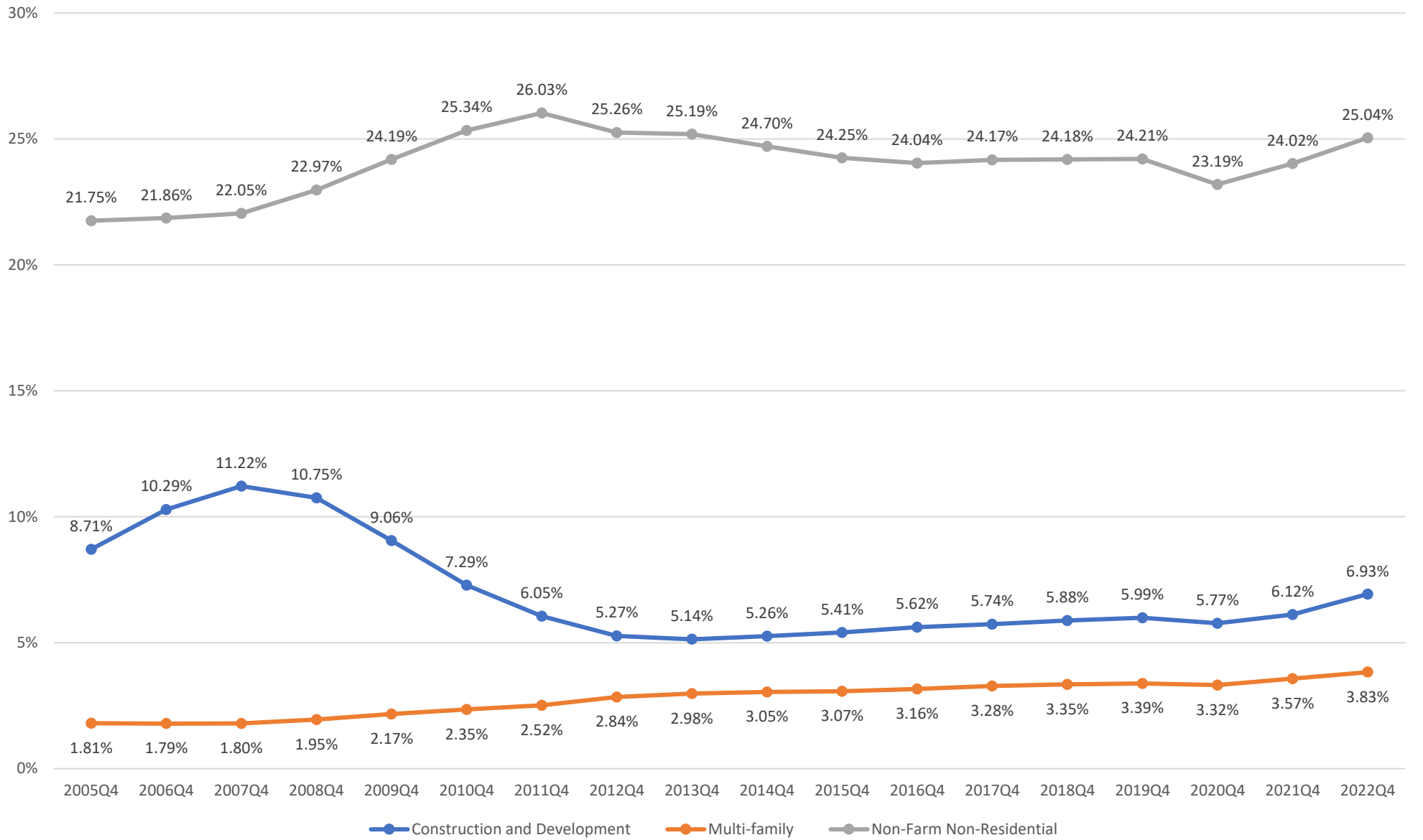
Commercial and Industrial Loans as a Percent of Average Gross Loans and Leases



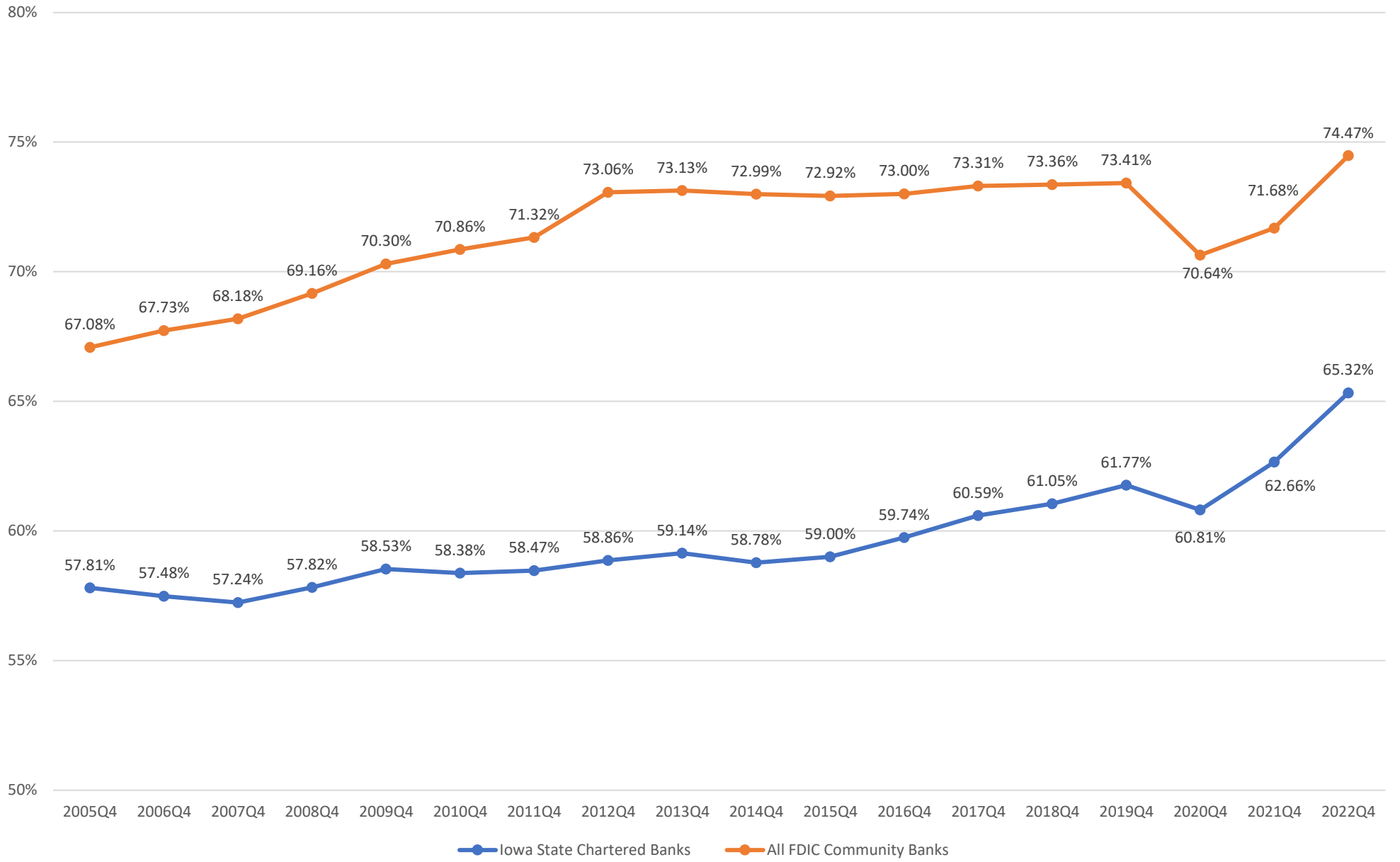
Iowa State Chartered Banks Commercial Real Estate Loans as a Percent of Average Gross Loans and Leases



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



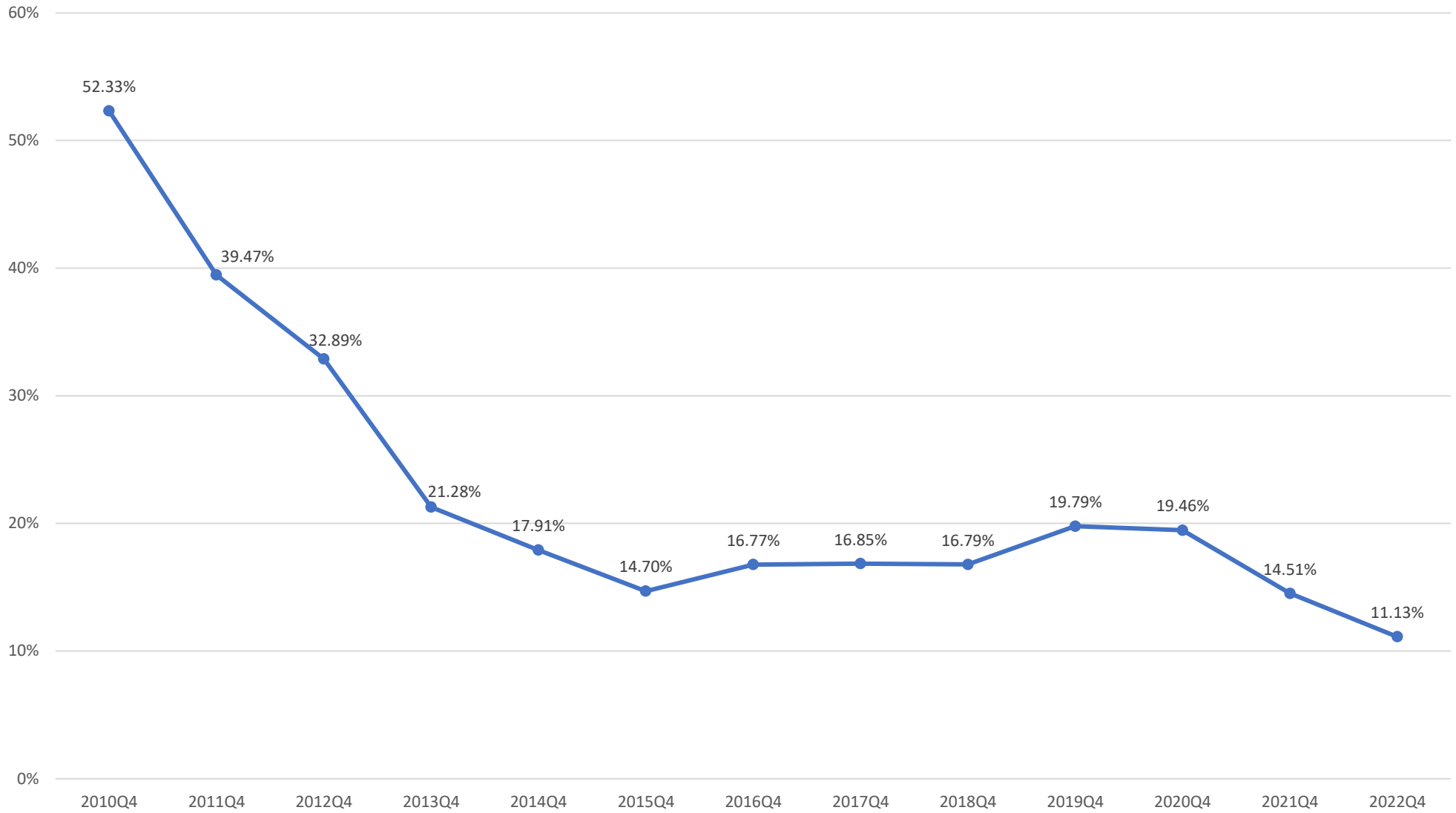
Total Real Estate Loans as a Percent of Average Gross Loans and Leases



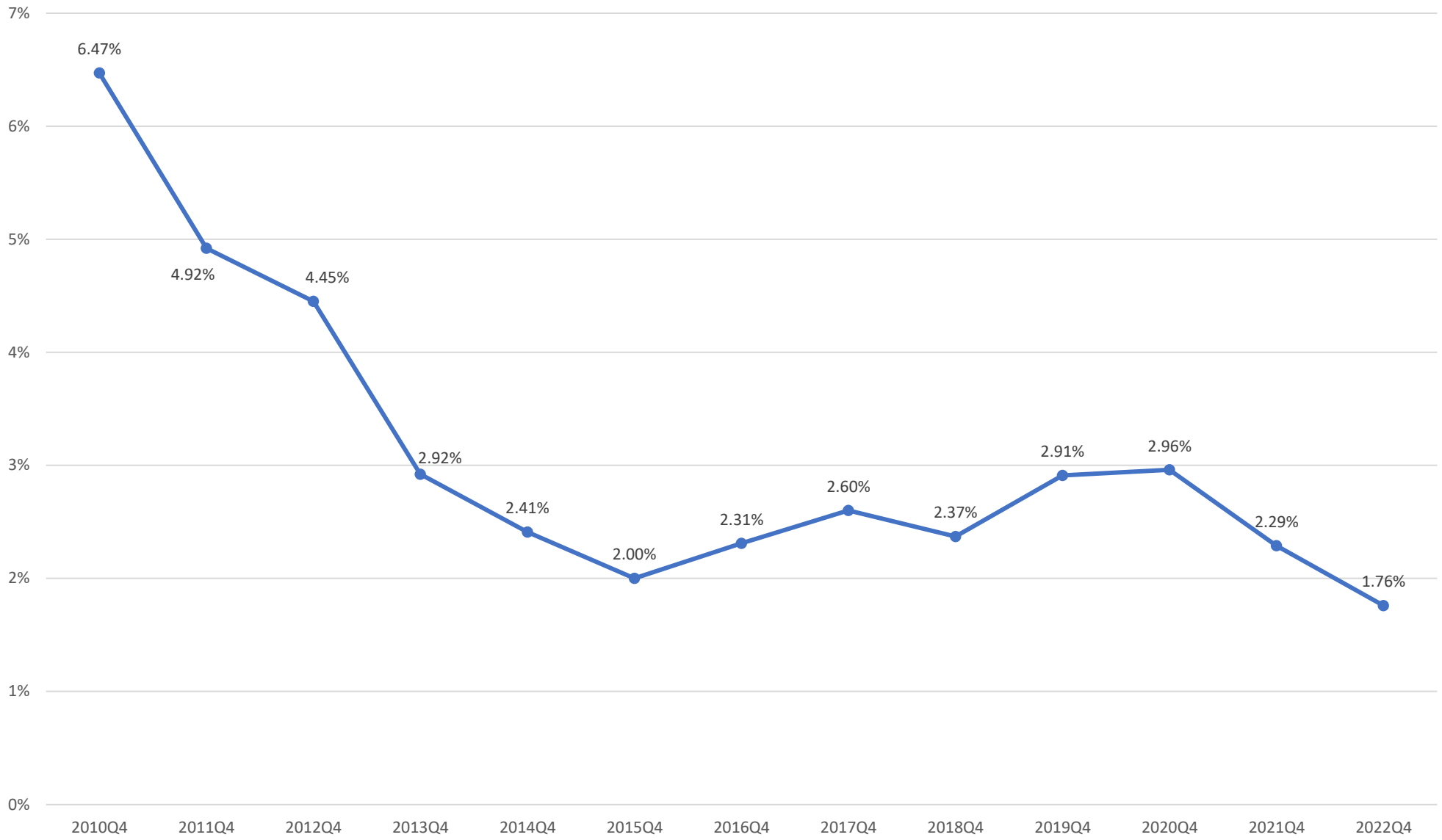
Iowa State Chartered Banks

Adversely Classified Items to Tier One Capital and the Allowance for Loan and Lease Losses

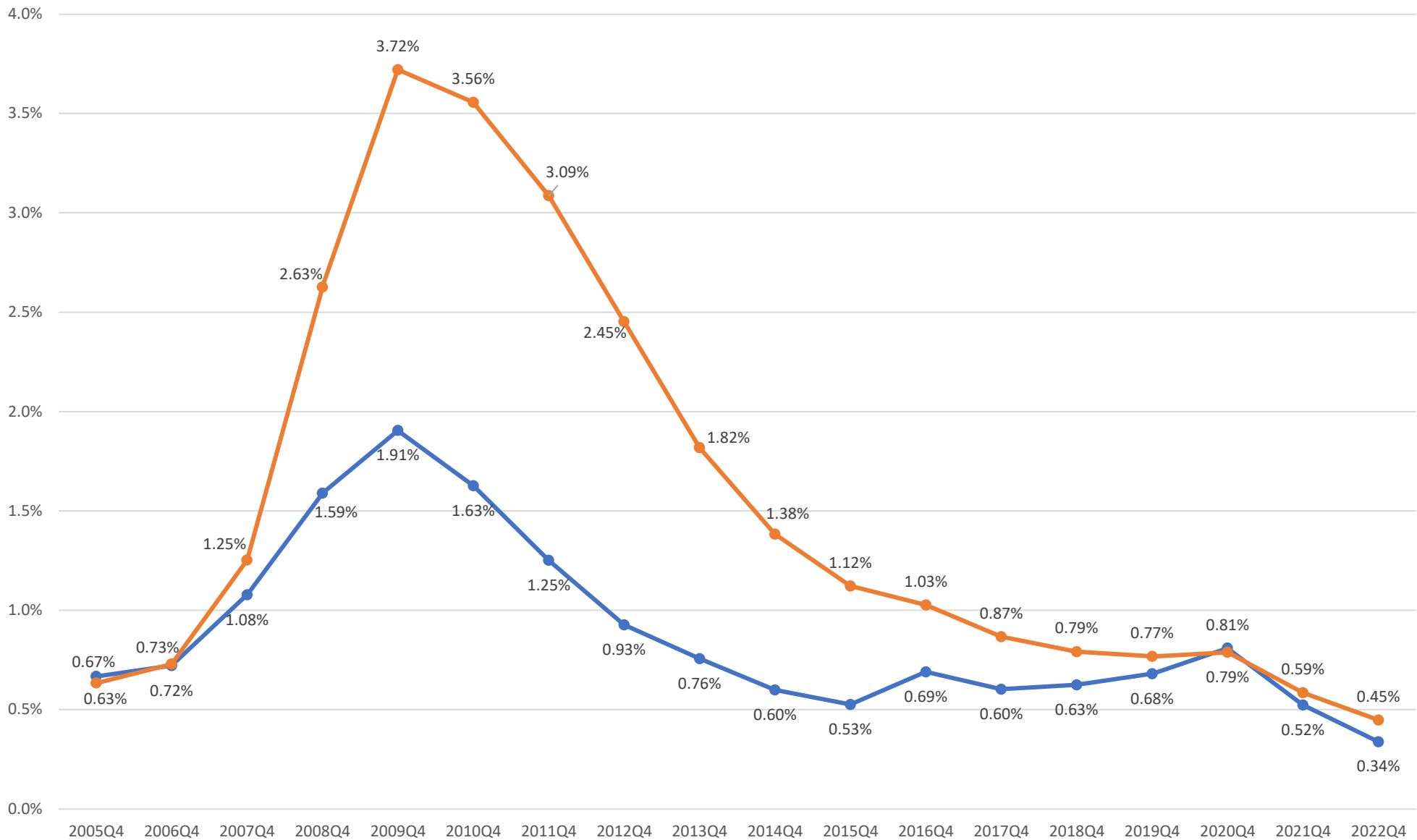
(12 Month Floating Examination Averages)



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

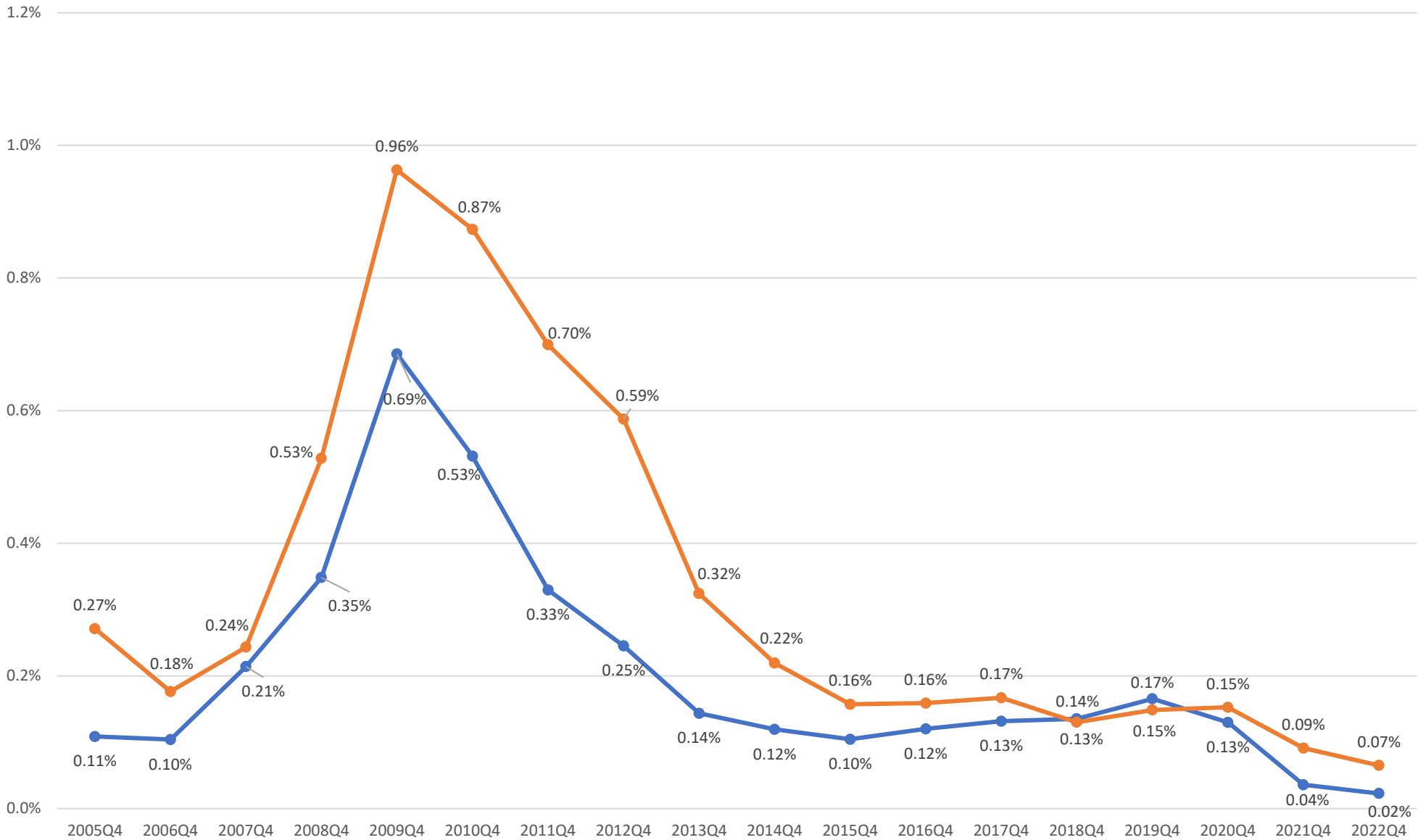


Noncurrent Loans and Leases to Net Loans and Leases



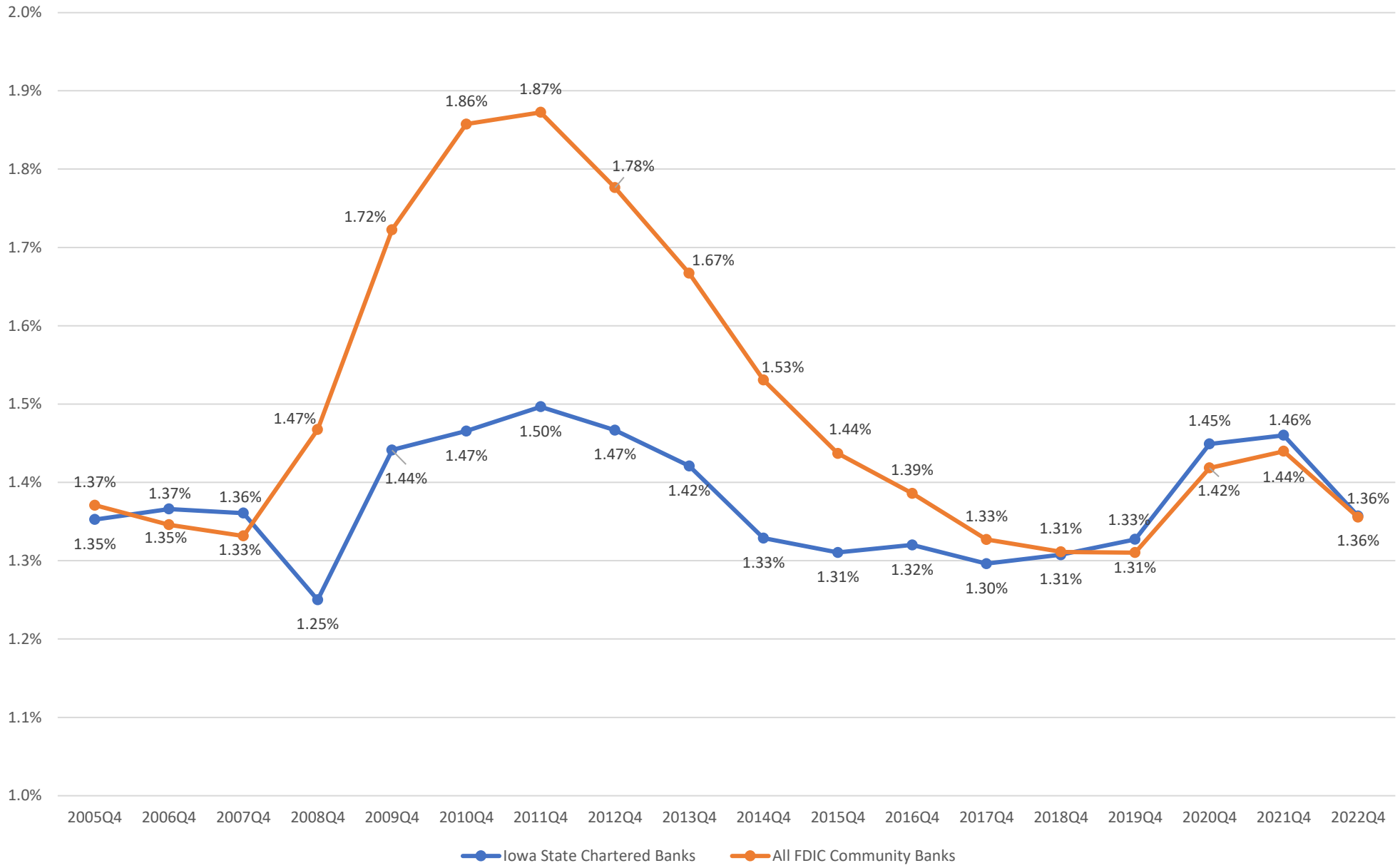
Iowa State Chartered Banks All FDIC Community Banks

Net Loss to Average Total Loans and Leases



Iowa State Chartered Banks All FDIC Community Banks

Loan and Lease Allowance to Total Loans and Leases

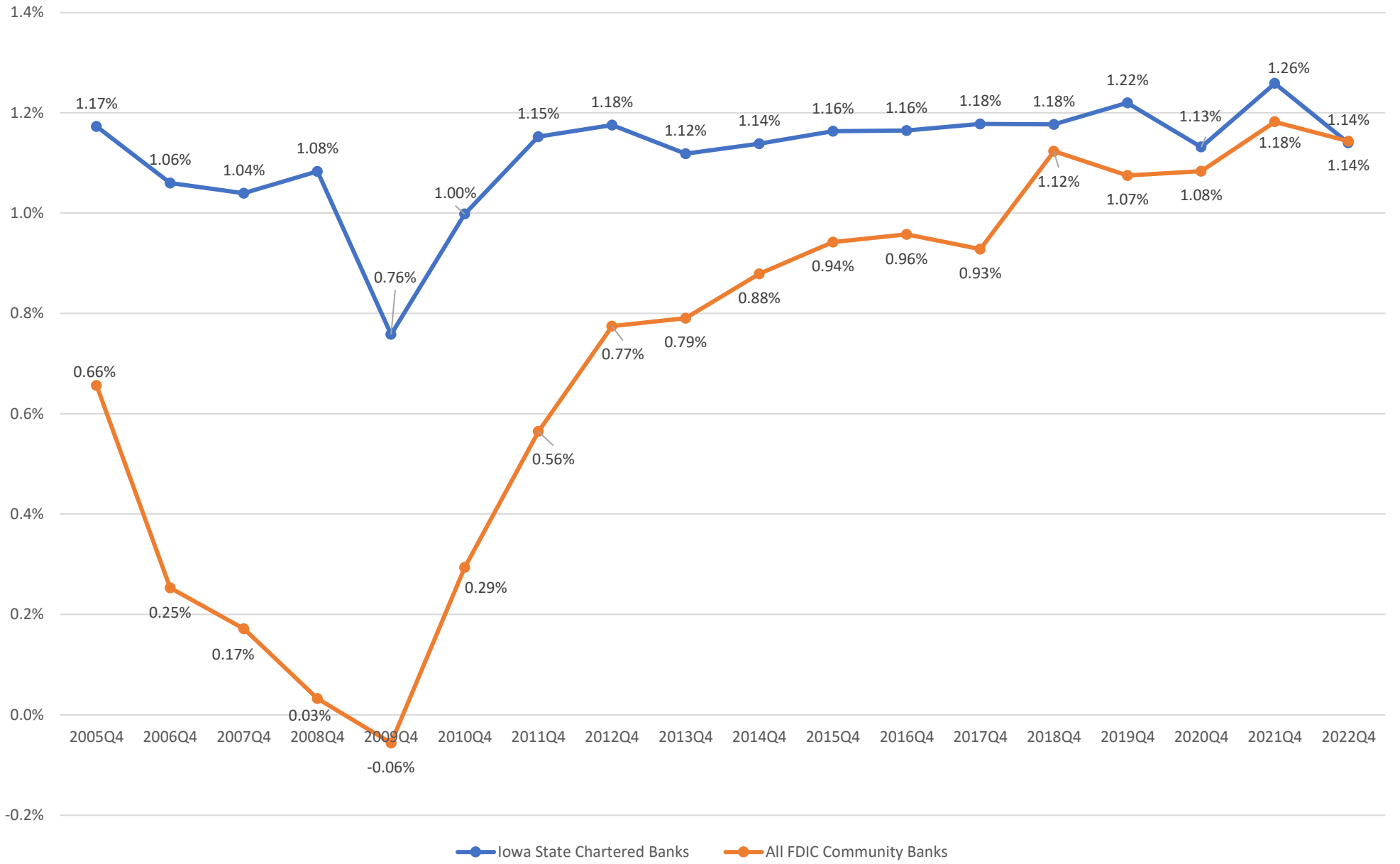


Net Income as a Percent of Average Total Equity



Iowa State Chartered Banks All FDIC Community Banks

Return on Average Assets

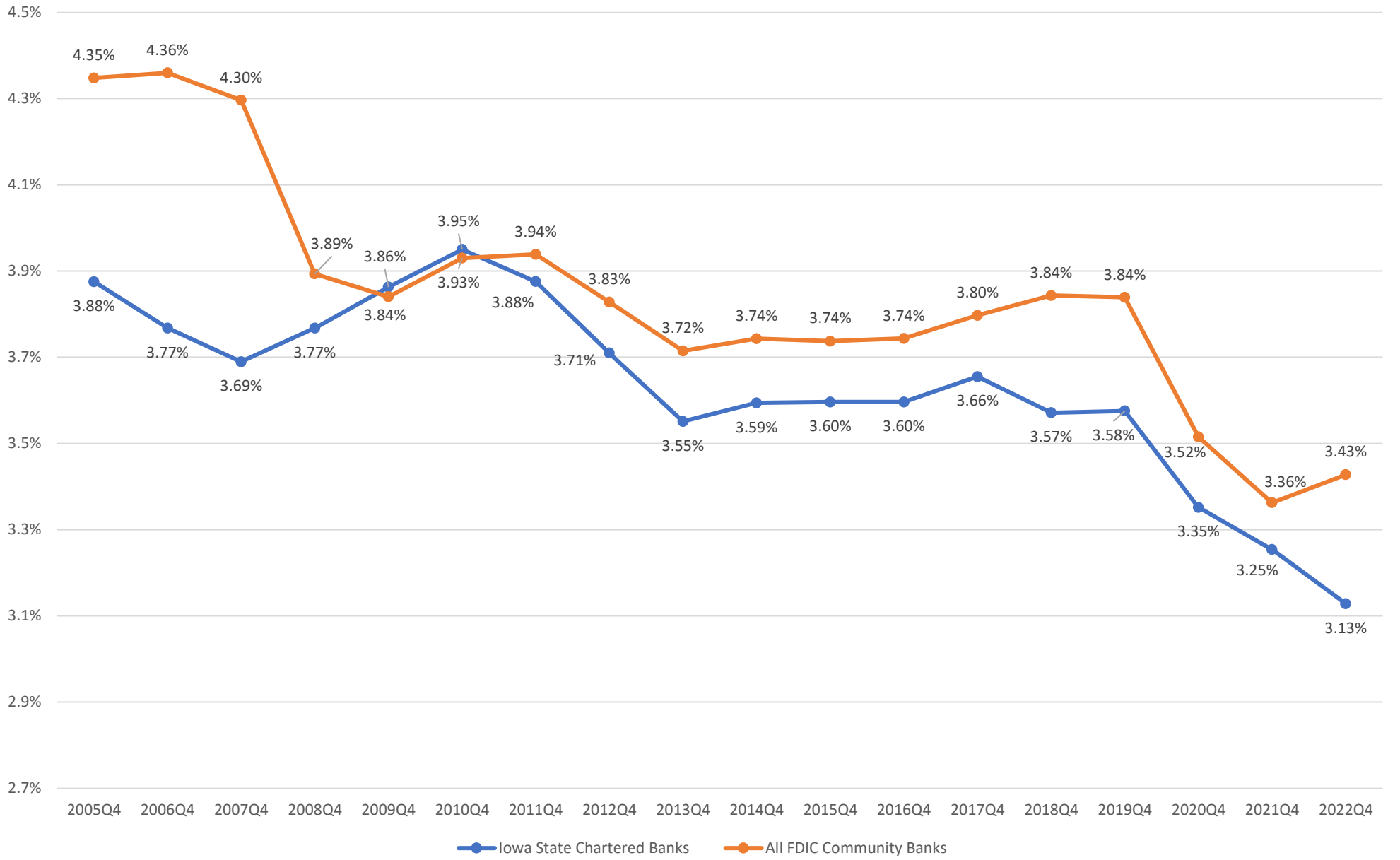


Return on Average Assets - Adjusted for Sub S

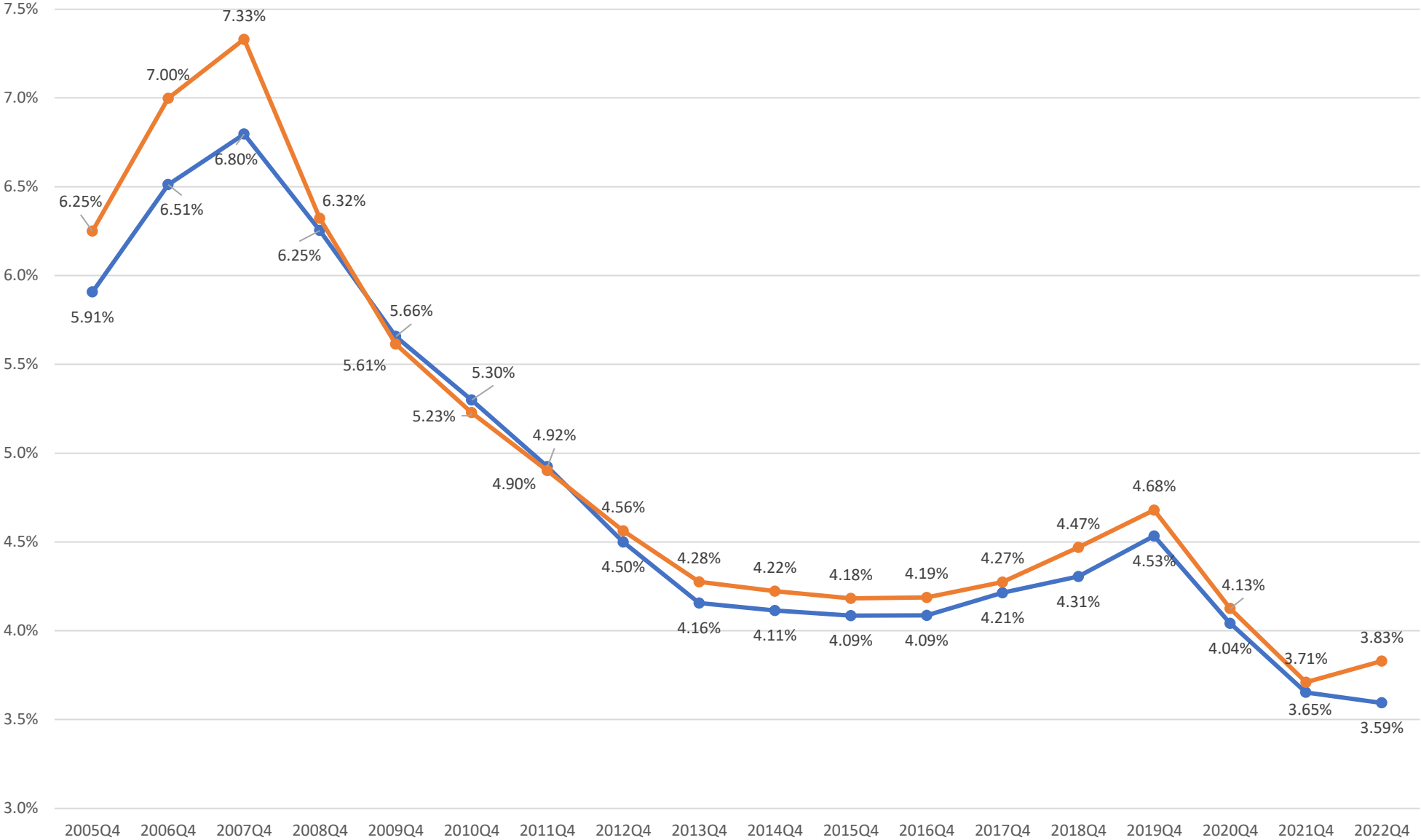


● Iowa State Chartered Banks ● All FDIC Community Banks

Net Interest Margin

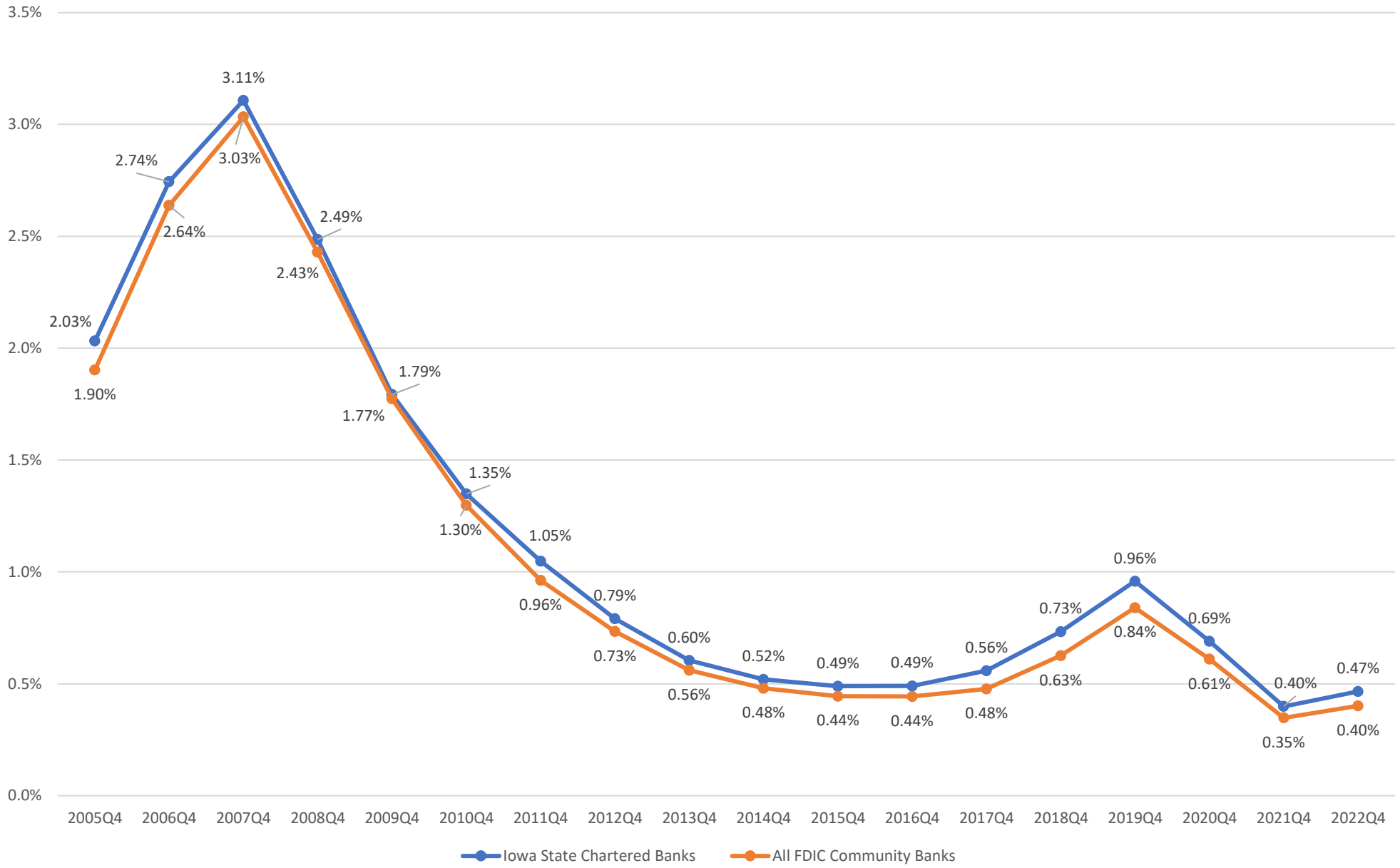


Yield on Earning Assets

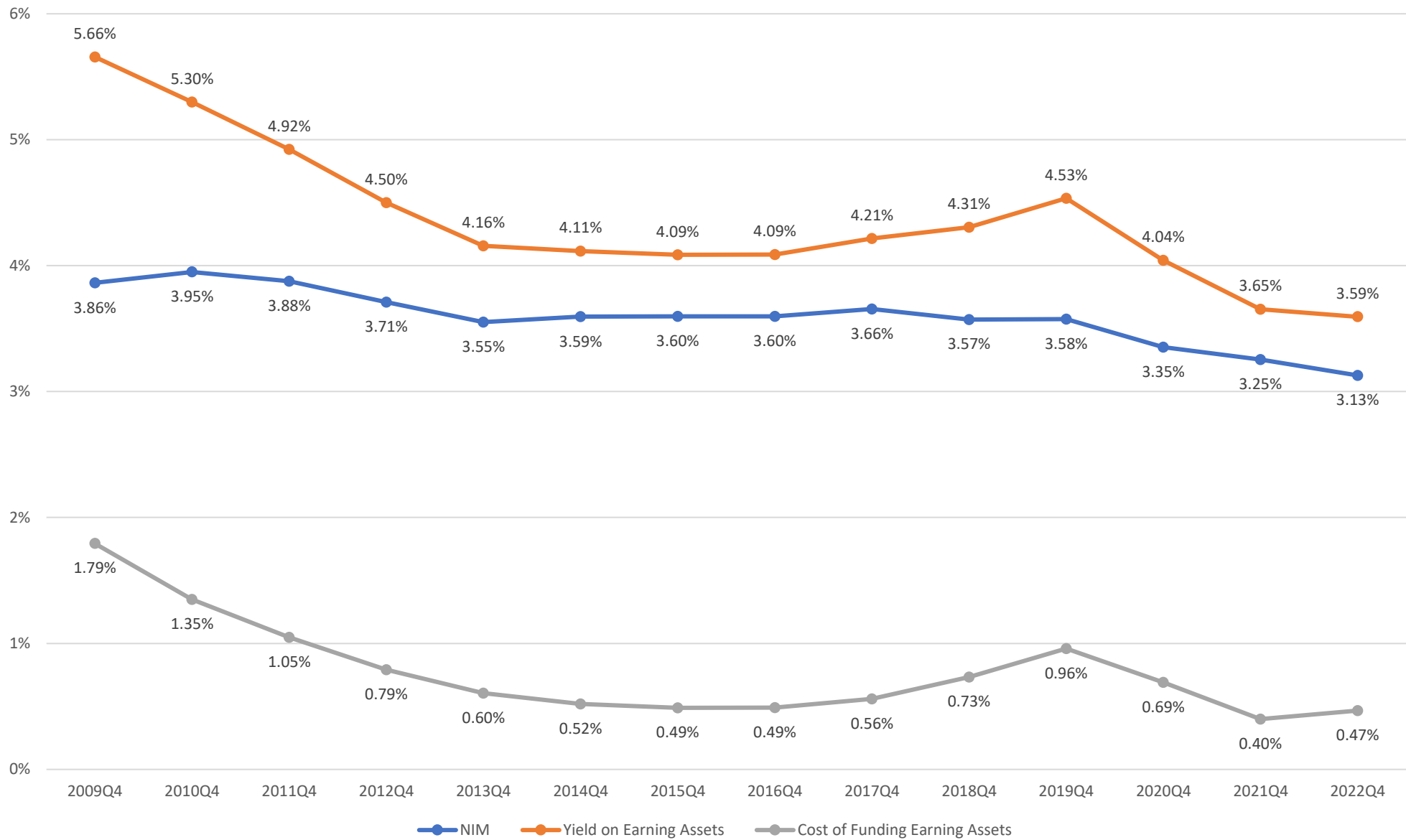


● Iowa State Chartered Banks ● All FDIC Community Banks

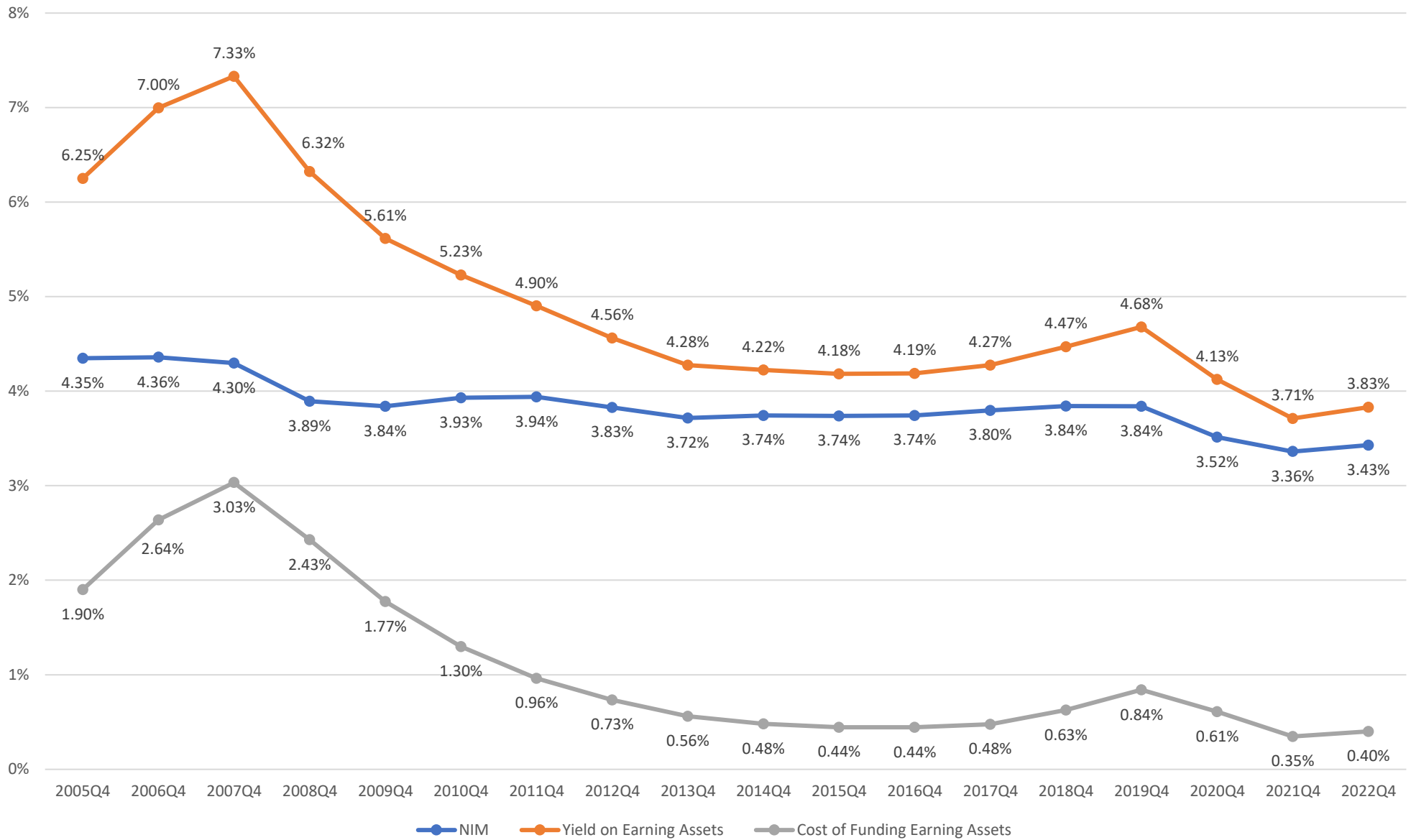
Cost of Funding Earning Assets



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



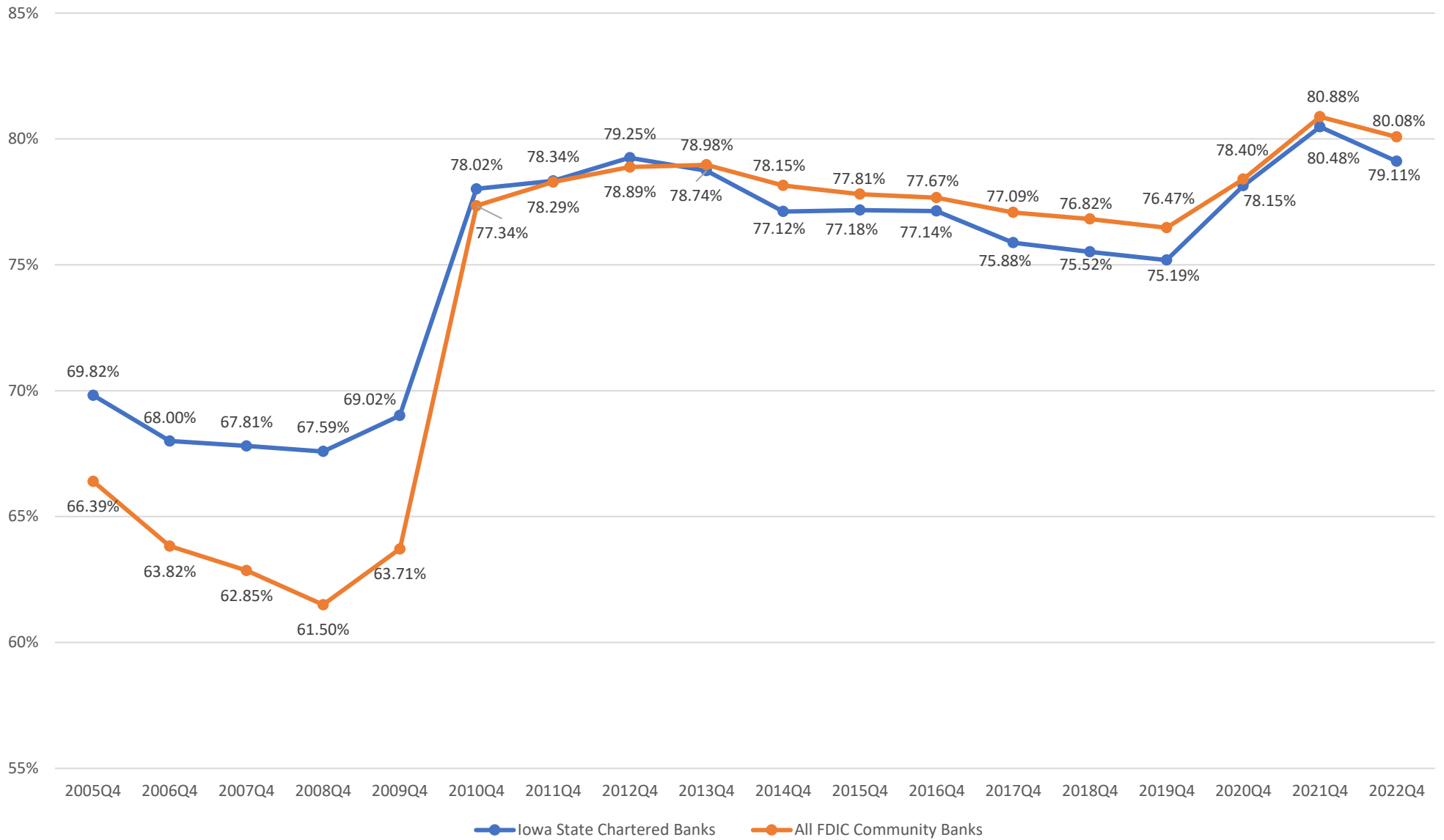
Total Investments as a Percent of Total Assets

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



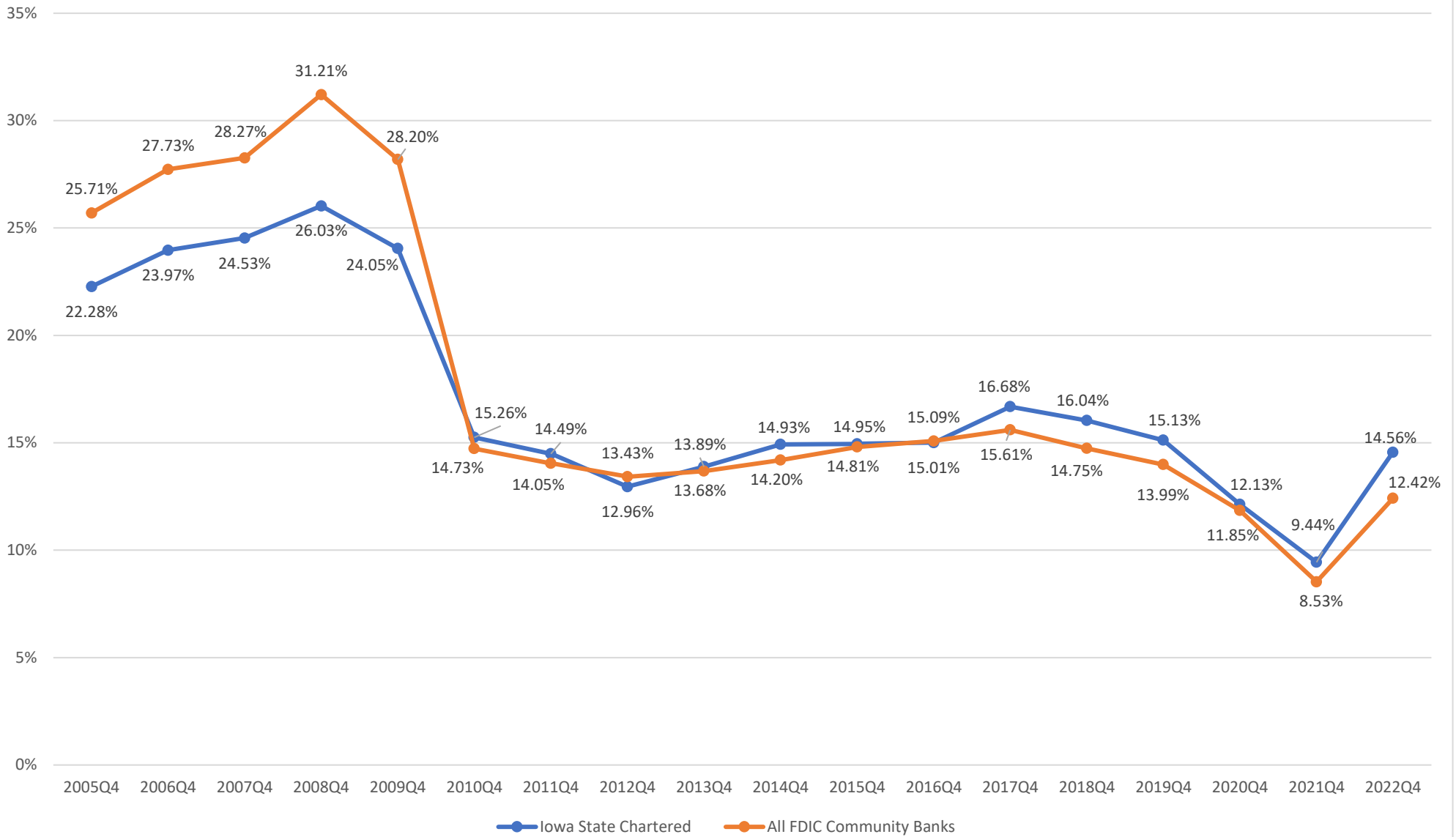
Core Deposits as a Percent of Total Assets

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)

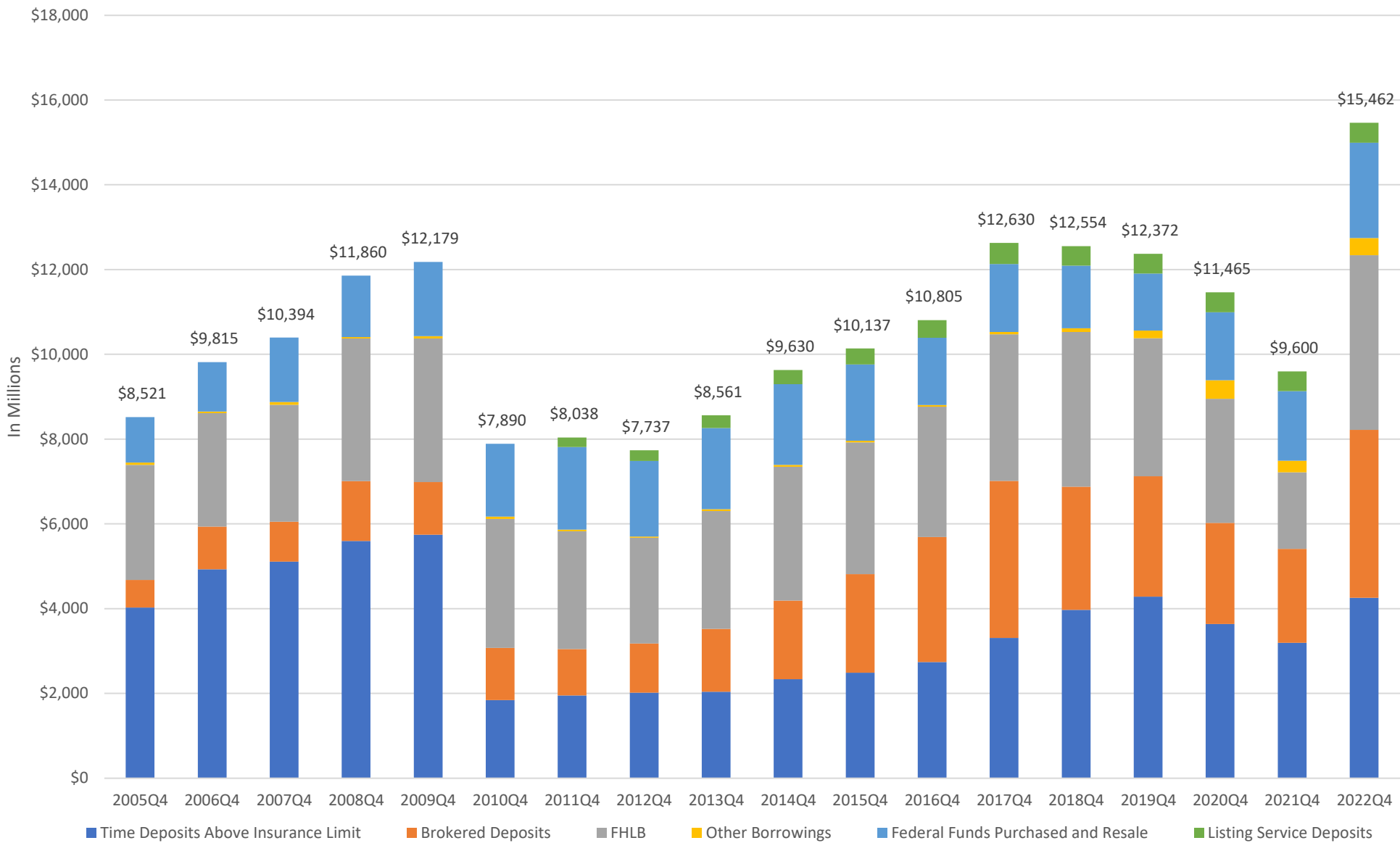


Noncore Funding and Listing Service Deposits as a Percent of Total Assets

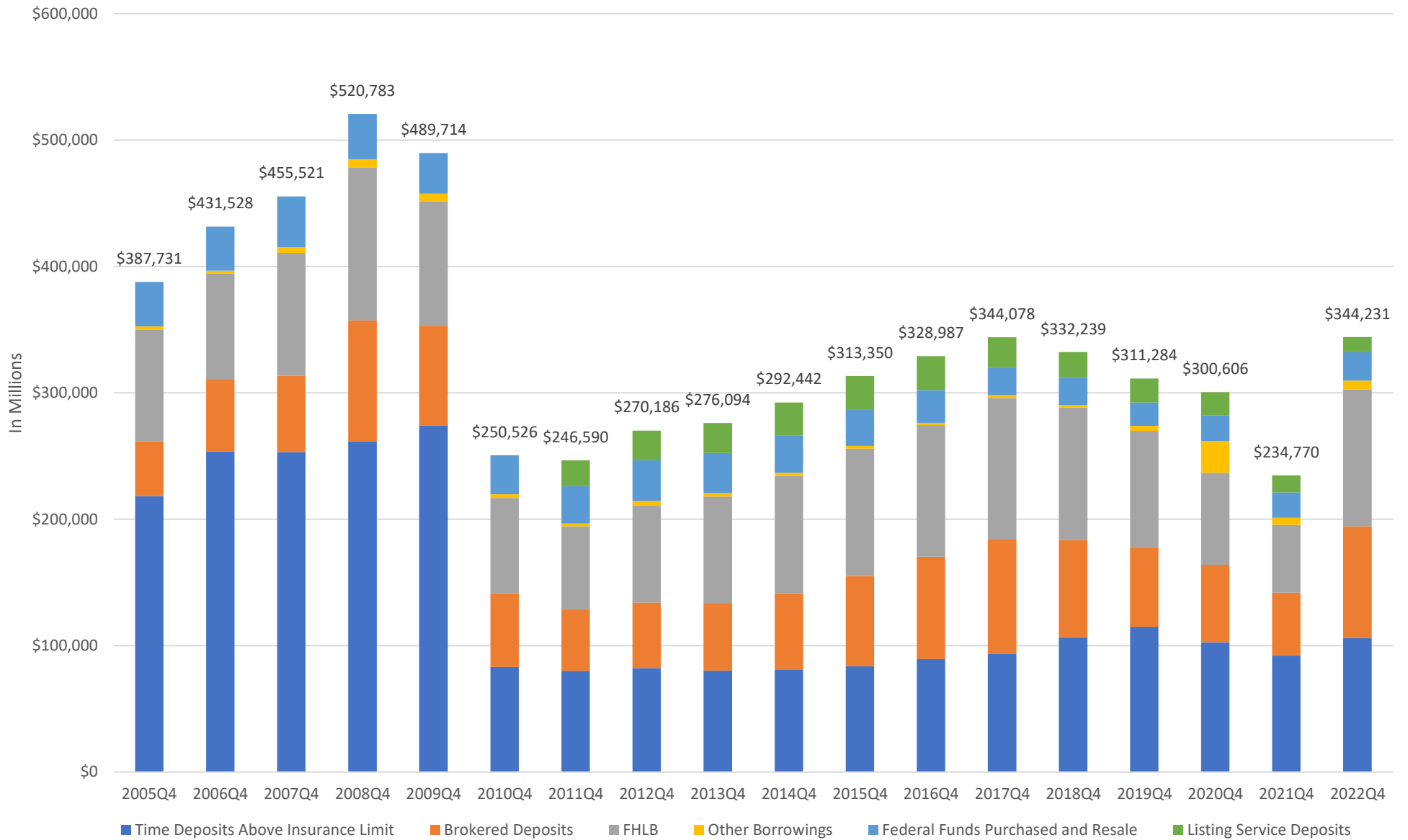
Noncore Funding: sum of all time deposits greater than \$250,000, FHLB borrowings, brokered deposits, federal funds purchased and resale, and other borrowings



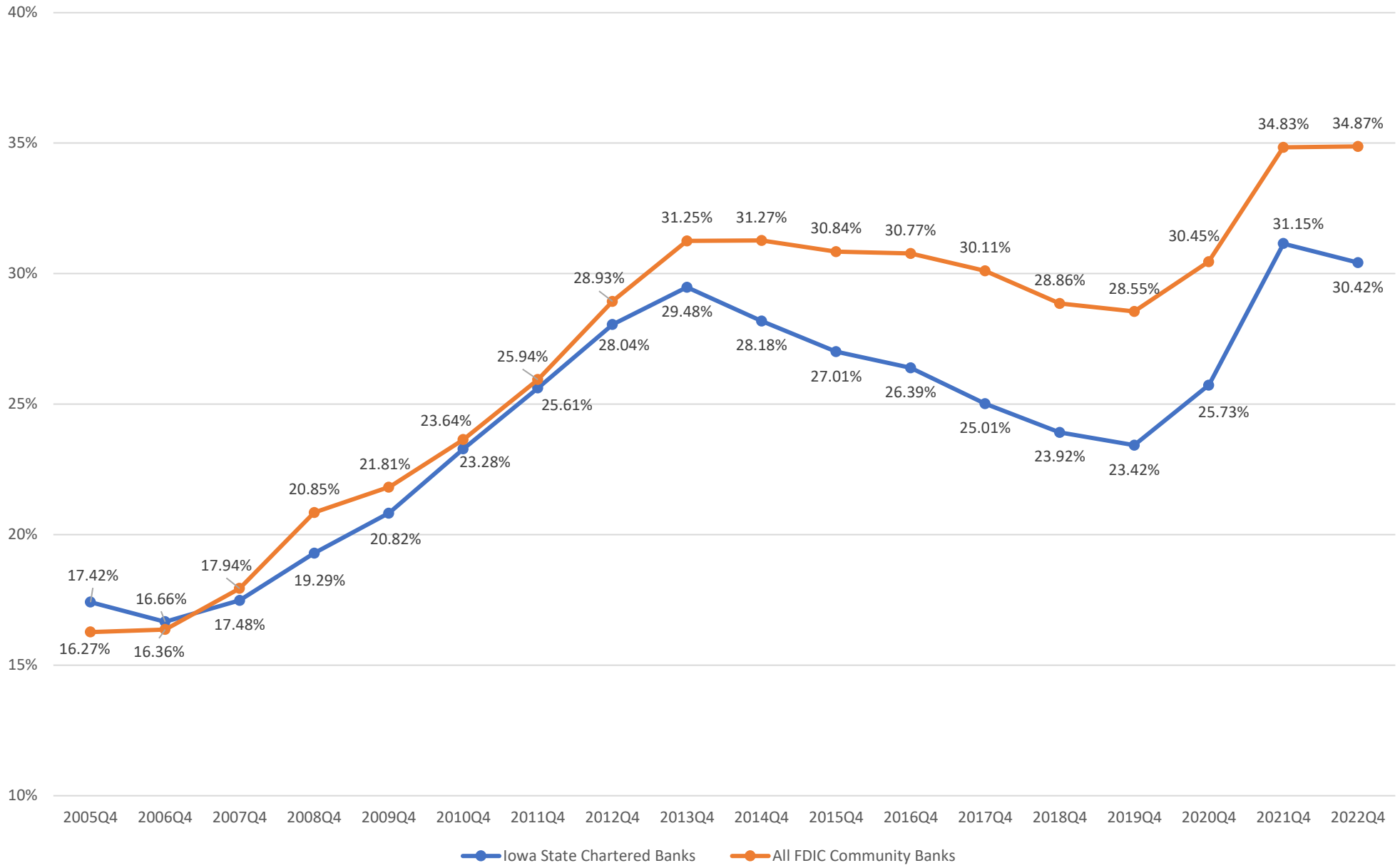
Iowa State Chartered Banks Noncore Funding and Listing Service Deposits



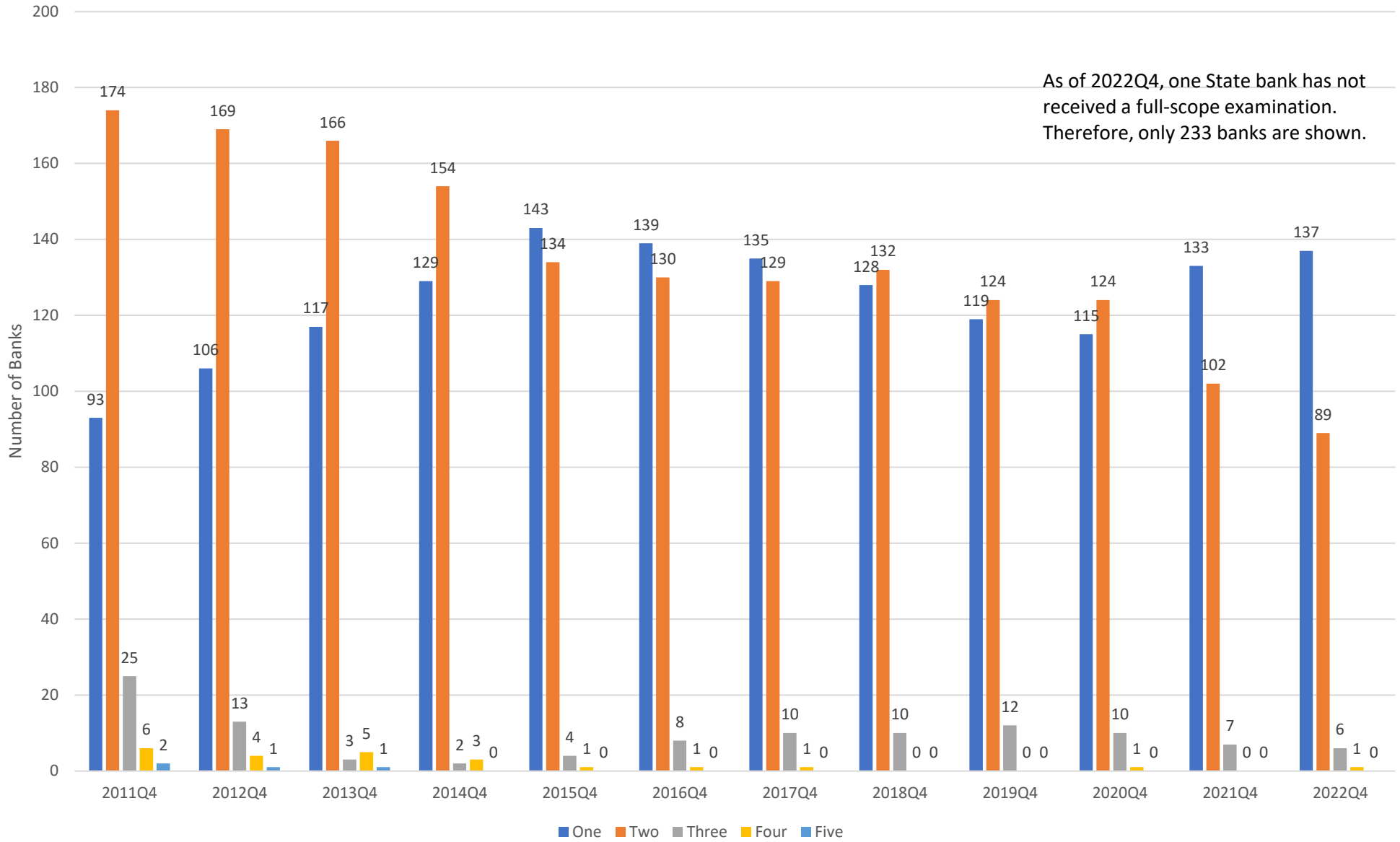
FDIC Community Banks Noncore Funding and Listing Service Deposits



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

