# **BANKING INDUSTRY CONSOLIDATION BY STATE**

# YEAR-OVER-YEAR CHANGE IN NUMBER OF BANKS BY BANK ASSET SIZE

Q4 2023

## **Table of Contents**

		Link			Link
•	National	<u>3</u>	•	Mississippi	<u>51</u>
•	Texas	<u>4</u>	•	New Jersey	<u>52</u>
•	Illinois	<u>6</u>	•	Virginia	<u>53</u>
•	Minnesota	<u>8</u>	•	South Dakota	<u>54</u>
•	lowa	<u>10</u>	•	West Virginia	<u>55</u>
•	Missouri	<u>12</u>	•	South Carolina	<u>56</u>
•	Kansas	<u>14</u>	•	North Carolina	<u>57</u>
•	Oklahoma	<u>16</u>	•	Montana	<u>58</u>
•	Wisconsin	<u>18</u>	•	Maine	<u>59</u>
•	Ohio	<u>20</u>	•	Washington	<u>60</u>
•	Nebraska	<u>22</u>	•	New Mexico	<u>61</u>
•	Georgia	<u>24</u>	•	Connecticut	<u>62</u>
•	Kentucky	<u>26</u>	•	Utah	<u>63</u>
•	Pennsylvania	<u>28</u>	•	Wyoming	<u>64</u>
•	Tennessee	<u>30</u>	•	Maryland	<u>65</u>
•	California	<u>32</u>	•	New Hampshire	<u>66</u>
•	New York	<u>34</u>	•	Nevada	<u>67</u>
•	Louisiana	<u>36</u>	•	Oregon	<u>68</u>
•	Alabama	<u>38</u>	•	Arizona	<u>69</u>
•	Massachusetts	<u>40</u>	•	Idaho	<u>70</u>
•	Indiana	<u>42</u>	•	Vermont	<u>71</u>
•	Florida	<u>44</u>	•	Rhode Island	<u>72</u>
•	Michigan	<u>46</u>	•	Hawaii	<u>73</u>
•	Arkansas	<u>48</u>	•	Alaska	<u>74</u>
•	Colorado	<u>49</u>	•	District of Columbia	<u>75</u>
•	North Dakota	<u>50</u>			

NISTIO	na
Natio	

Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

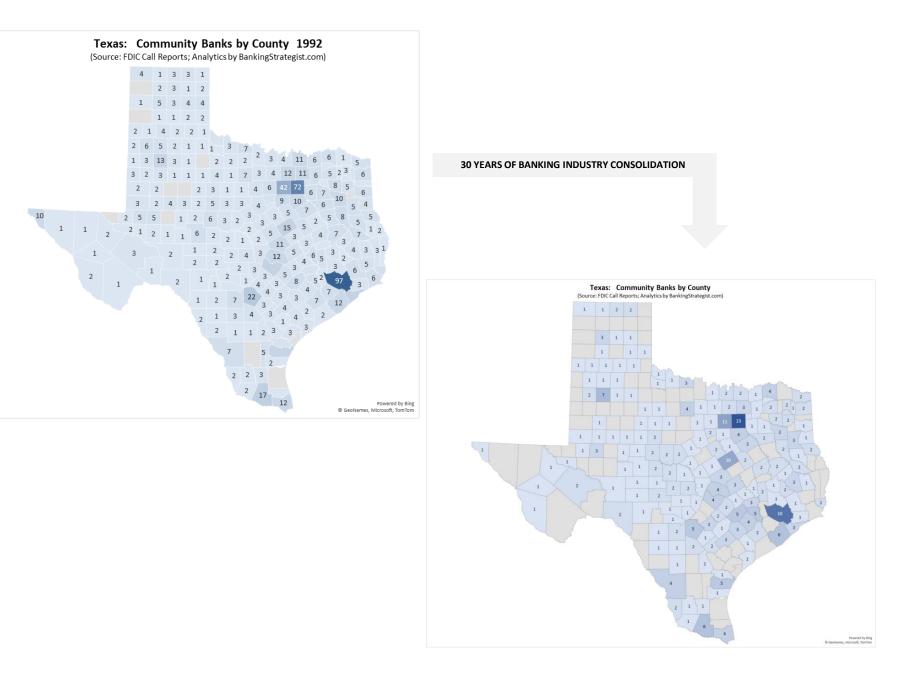
Q4 2023

**COMMUNITY BANK CONSOLIDATION RATE:** 

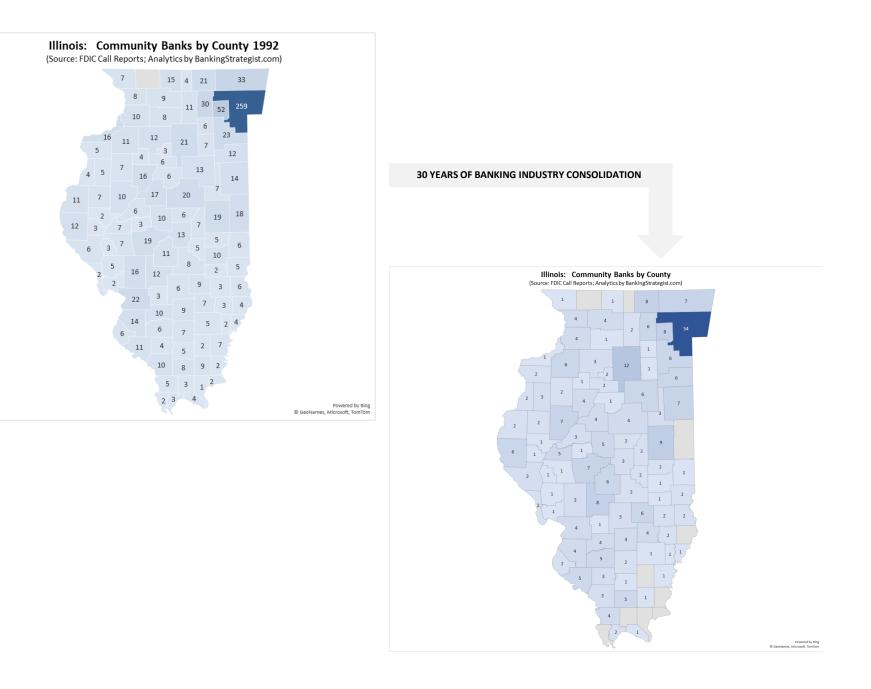
2.6%

				Change from				
	Current	Prior	_	Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	699	726	761	(27)	(3.7)%	(62)	(8.1)%	
< \$250M	1,143	1,164	1,192	(21)	(1.8)%	(49)	(4.1)%	
< \$500M	976	976	1,002	-	.0%	(26)	(2.6)%	
< \$1B	780	750	770	30	4.0%	10	1.3%	
<\$10B	831	842	823	(11)	(1.3)%	8	1.0%	
< \$25B	77	75	73	2	2.7%	4	5.5%	
< \$50B	35	36	35	(1)	(2.8)%	-	.0%	
< \$100B	13	13	16	-	.0%	(3)	(18.8)%	
> \$100B	33	32	34	1	3.1%	(1)	(2.9)%	
Total	4,587	4,614	4,706	(27)	(0.6)%	(119)	(2.5)%	
Total Community Banks	4,429	4,458	4,548	(29)	(0.7)%	(119)	(2.6)%	
% of Total	97%	97%	97%					

TEXAS	Change in Banking Charters By Bank Size										
	(Source: FDIC	Call Reports; A	nalytics by Bank	ingStrategist.cor	m)						
Q4 2023			COMMUN	NITY BANK CO	NSOLIDATIC	ON RATE:	1.3%				
			-	Change from							
Segment Size	Current Quarter	Prior Quarter	Year Ago	Prior Quarter	% Chg	Year Ago	% Chg				
< \$100M	51	53	54	(2)	(3.8)%	(3)	(5.6)%				
< \$250M	88	91	91	(3)	(3.3)%	(3)	(3.3)%				
< \$500M	78	74	78	4	5.4%	-	.0%				
< \$1B	73	72	73	1	1.4%	-	.0%				
<\$10B	78	79	77	(1)	(1.3)%	1	1.3%				
< \$25B	7	7	7	-	.0%	-	.0%				
< \$50B	3	4	3	(1)	(25.0)%	-	.0%				
< \$100B	2	1	2	1	100.0%	-	.0%				
> \$100B	2	2	2	-	.0%	-	.0%				
Total	382	383	387	(1)	(0.3)%	(5)	(1.3)%				
Total Community Banks	368	369	373	(1)	(0.3)%	(5)	(1.3)%				
% of Total	96%	96%	96%								



ILLINOIS		Change in Banking Charters By Bank Size (Source: FDIC Call Reports; Analytics by BankingStrategist.com)									
	(Source: FDIC										
Q4 2023			COMMUN	NITY BANK CO	NSOLIDATIC	ON RATE:	4.6%				
Segment Size	Current Quarter	Prior Quarter	Year Ago	Prior Quarter	% Chg	Year Ago	% Chg				
< \$100M	78	80	84	(2)	(2.5)%	(6)	(7.1)%				
< \$250M	102	103	110	(1)	(1.0)%	(8)	(7.3)%				
< \$500M	81	83	87	(2)	(2.4)%	(6)	(6.9)%				
< \$1B	45	42	43	3	7.1%	2	4.7%				
<\$10B	48	49	47	(1)	(2.0)%	1	2.1%				
< \$25B	1	1	1	-	.0%	-	.0%				
< \$50B	-	-	-	-		-					
< \$100B	1	1	1	-	.0%	-	.0%				
> \$100B	2	2	2	-	.0%	-	.0%				
Total	358	361	375	(3)	(0.8)%	(17)	(4.5)%				
Total Community Banks	354	357	371	(3)	(0.8)%	(17)	(4.6)%				
% of Total	99%	99%	99%								



### **MINNESOTA**

## Change in Banking Charters By Bank Size

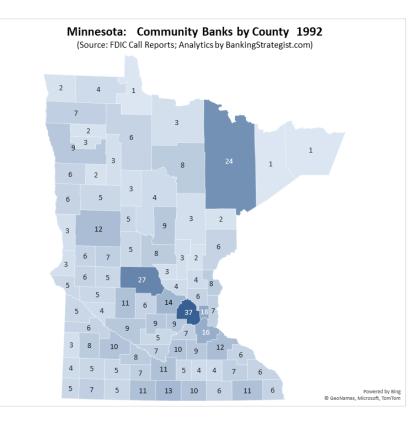
(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

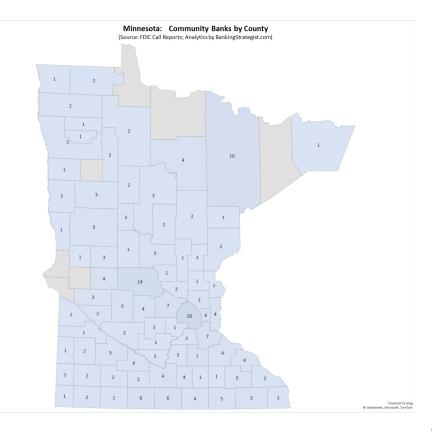
#### COMMUNITY BANK CONSOLIDATION RATE: 2.0

2.0%

			_	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	74	77	80	(3)	(3.9)%	(6)	(7.5)%	
< \$250M	81	82	84	(1)	(1.2)%	(3)	(3.6)%	
< \$500M	47	48	51	(1)	(2.1)%	(4)	(7.8)%	
< \$1B	31	27	23	4	14.8%	8	34.8%	
<\$10B	16	16	16	-	.0%	-	.0%	
< \$25B	2	2	2	-	.0%	-	.0%	
< \$50B	-	-	-	-		-		
< \$100B	-	-	-	-		-		
> \$100B	-	-	-	-		-		
Total	251	252	256	(1)	(0.4)%	(5)	(2.0)%	
Total Community Banks	249	250	254	(1)	(0.4)%	(5)	(2.0)%	
% of Total	99%	99%	99%					

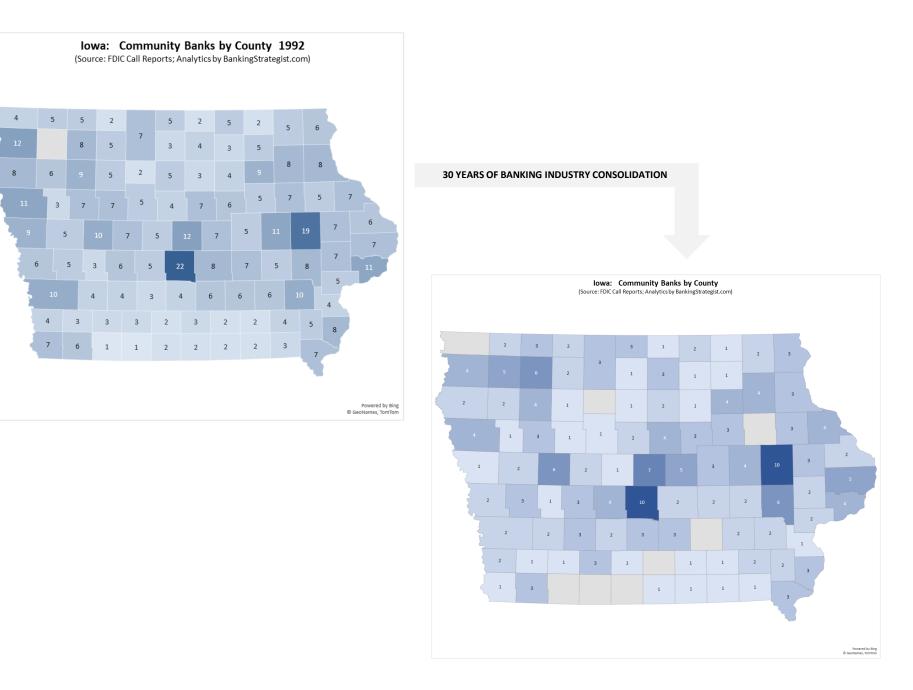


#### **30 YEARS OF BANKING INDUSTRY CONSOLIDATION**



IOWA Change in Banking Charters By Bank Size								
(Source: FDIC Call Reports; Analytics by BankingStrategist.com)								
Q4 2023		COMMUNITY BANK CONSOLIDATION RATE:	3.6%					
		Change from						

Segment Size	Current Quarter	Prior Quarter	- Year Ago	Prior Quarter	% Chg	Year Ago	% Chg
< \$100M	43	48	52	(5)	(10.4)%	(9)	(17.3)%
< \$250M	80	85	83	(5)	(5.9)%	(3)	(3.6)%
< \$500M	60	57	60	3	5.3%	-	.0%
< \$1B	31	30	29	1	3.3%	2	6.9%
<\$10B	26	26	25	-	.0%	1	4.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	240	246	249	(6)	(2.4)%	(9)	(3.6)%
Total Community Banks	240	246	249	(6)	(2.4)%	(9)	(3.6)%
% of Total	100%	100%	100%				



### **MISSOURI**

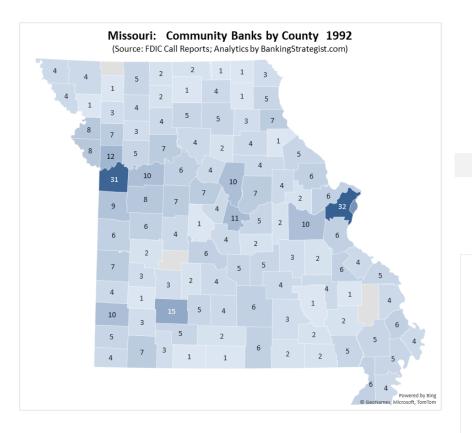
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

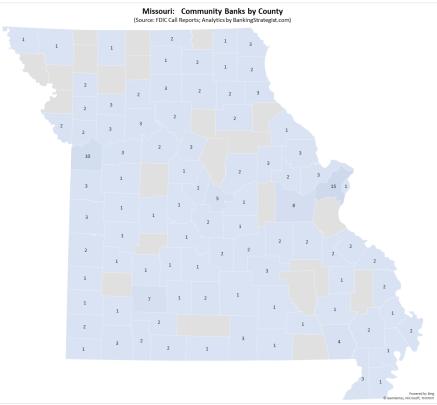
Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 2.9%

			-	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	29	32	31	(3)	(9.4)%	(2)	(6.5)%	
< \$250M	69	72	77	(3)	(4.2)%	(8)	(10.4)%	
< \$500M	44	41	42	3	7.3%	2	4.8%	
< \$1B	36	33	35	3	9.1%	1	2.9%	
<\$10B	24	26	23	(2)	(7.7)%	1	4.3%	
< \$25B	4	3	3	1	33.3%	1	33.3%	
< \$50B	2	2	2	-	.0%	-	.0%	
< \$100B	-	-	-	-		-		
> \$100B	-	-	-	-		-		
Total	208	209	213	(1)	(0.5)%	(5)	(2.3)%	
Total Community Banks	202	204	208	(2)	(1.0)%	(6)	(2.9)%	
% of Total	97%	98%	98%					



#### **30 YEARS OF BANKING INDUSTRY CONSOLIDATION**



#### KANSAS

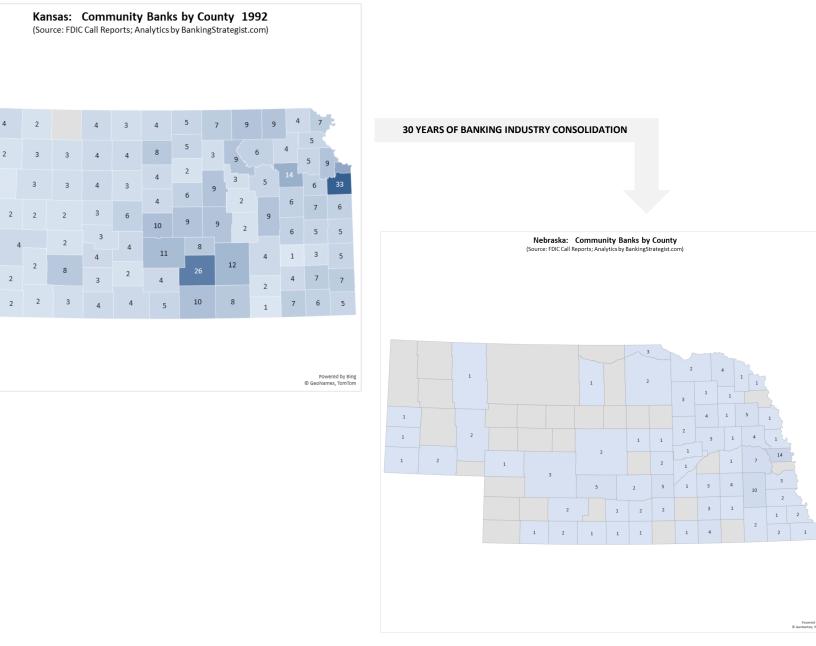
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 2.9%

			_	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	65	62	70	3	4.8%	(5)	(7.1)%	
< \$250M	65	69	67	(4)	(5.8)%	(2)	(3.0)%	
< \$500M	41	42	42	(1)	(2.4)%	(1)	(2.4)%	
< \$1B	17	14	15	3	21.4%	2	13.3%	
<\$10B	16	16	16	-	.0%	-	.0%	
< \$25B	-	1	-	(1)	(100.0)%	-		
< \$50B	-	-	-	-		-		
< \$100B	-	-	-	-		-		
> \$100B	-	-	-	-		-		
Total	204	204	210	-	.0%	(6)	(2.9)%	
Total Community Banks	204	203	210	1	.5%	(6)	(2.9)%	
% of Total	100%	100%	100%					



Powered by Bing © GeoNames, TomTom

### **OKLAHOMA**

## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

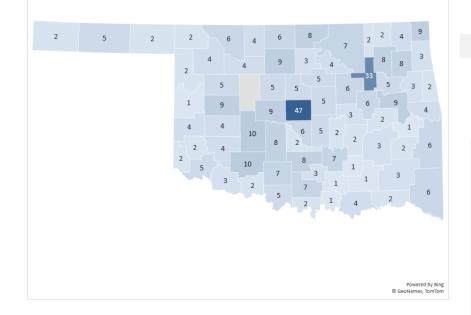
Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 0.6%

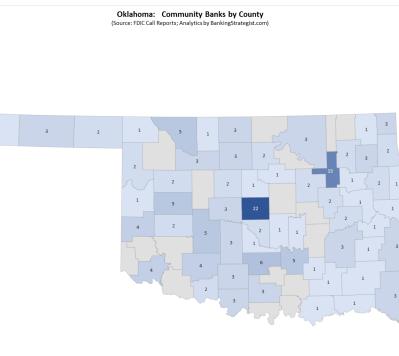
			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	47	50	52	(3)	(6.0)%	(5)	(9.6)%
< \$250M	46	44	44	2	4.5%	2	4.5%
< \$500M	40	41	39	(1)	(2.4)%	1	2.6%
< \$1B	26	23	25	3	13.0%	1	4.0%
<\$10B	15	16	15	(1)	(6.3)%	-	.0%
< \$25B	2	2	2	-	.0%	-	.0%
< \$50B	2	2	2	-	.0%	-	.0%
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	178	178	179	-	.0%	(1)	(0.6)%
Total Community Banks	174	174	175	-	.0%	(1)	(0.6)%
% of Total	98%	98%	98%				

#### Oklahoma: Community Banks by County 1992

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)



#### **30 YEARS OF BANKING INDUSTRY CONSOLIDATION**



Powered by Bing © GeoNames, TomTom

#### OHIO

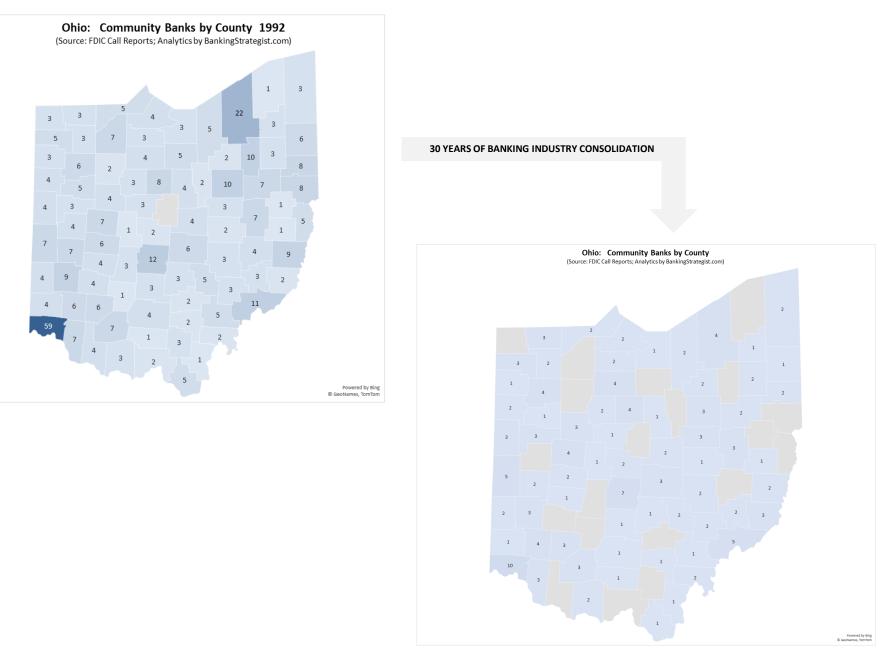
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 1.8%

				Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	35	38	38	(3)	(7.9)%	(3)	(7.9)%
< \$250M	48	46	48	2	4.3%	-	.0%
< \$500M	31	32	32	(1)	(3.1)%	(1)	(3.1)%
< \$1B	17	17	18	-	.0%	(1)	(5.6)%
<\$10B	30	29	28	1	3.4%	2	7.1%
< \$25B	2	2	2	-	.0%	-	.0%
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	5	5	5	-	.0%	-	.0%
Total	168	169	171	(1)	(0.6)%	(3)	(1.8)%
Total Community Banks	161	162	164	(1)	(0.6)%	(3)	(1.8)%
% of Total	96%	96%	96%				



### **WISCONSIN**

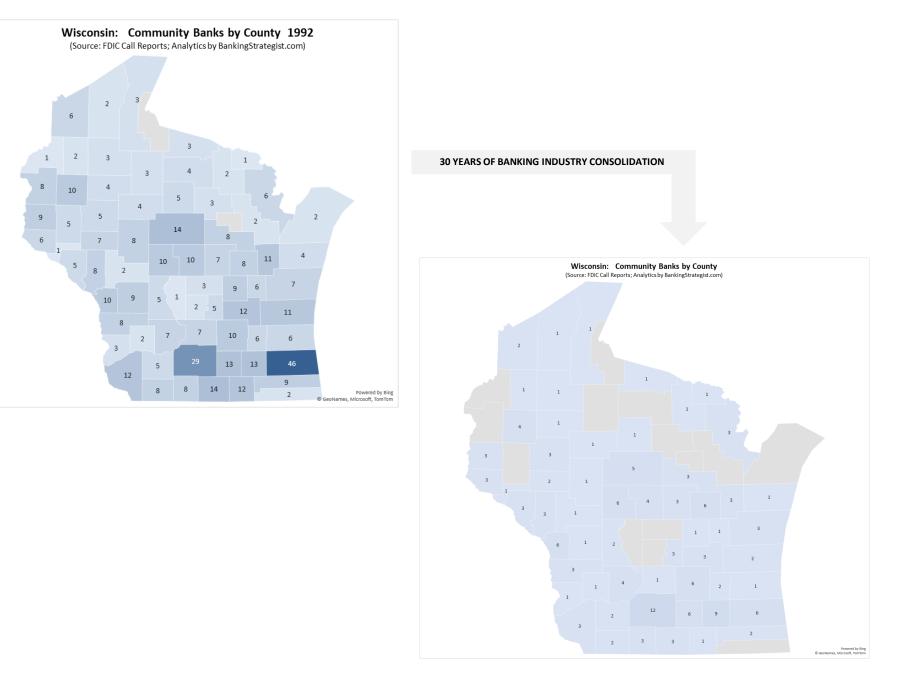
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 5.3%

			-		Change	e from	
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	15	16	17	(1)	(6.3)%	(2)	(11.8)%
< \$250M	40	41	44	(1)	(2.4)%	(4)	(9.1)%
< \$500M	47	45	46	2	4.4%	1	2.2%
< \$1B	34	35	35	(1)	(2.9)%	(1)	(2.9)%
<\$10B	24	24	27	-	.0%	(3)	(11.1)%
< \$25B	-	-	-	-		-	
< \$50B	1	1	1	-	.0%	-	.0%
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	161	162	170	(1)	(0.6)%	(9)	(5.3)%
Total Community Banks	160	161	169	(1)	(0.6)%	(9)	(5.3)%
% of Total	99%	99%	99%				



#### **NEBRASKA**

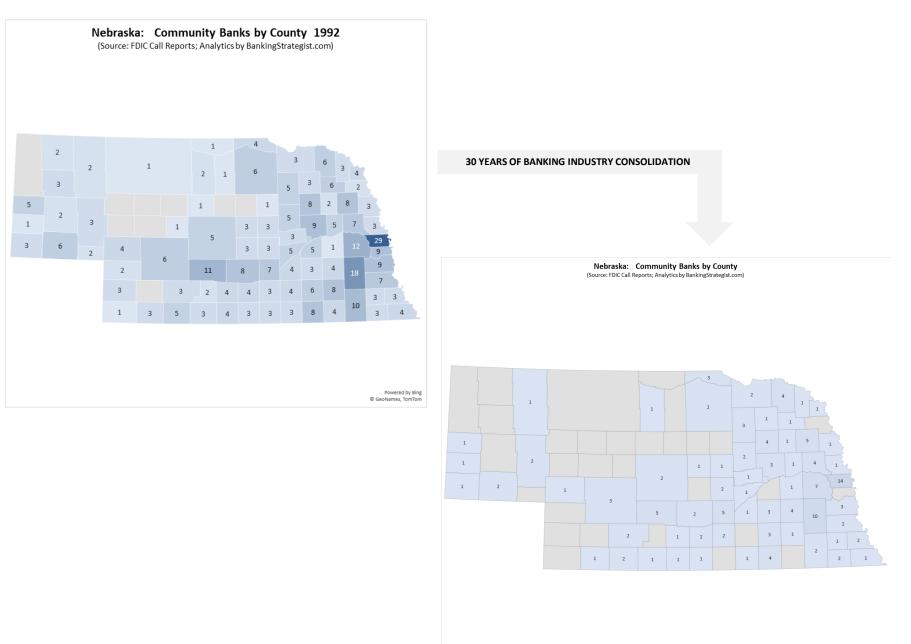
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 0.0%

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	46	45	45	1	2.2%	1	2.2%
< \$250M	38	40	42	(2)	(5.0)%	(4)	(9.5)%
< \$500M	28	30	28	(2)	(6.7)%	-	.0%
< \$1B	20	16	20	4	25.0%	-	.0%
<\$10B	16	17	13	(1)	(5.9)%	3	23.1%
< \$25B	-	-	-	-		-	
< \$50B	1	1	1	-	.0%	-	.0%
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	149	149	149	-	.0%	-	.0%
Total Community Banks	148	148	148	-	.0%	-	.0%
% of Total	99%	99%	99%				



Powered by Bing © GeoNames, TomTom

#### **GEORGIA**

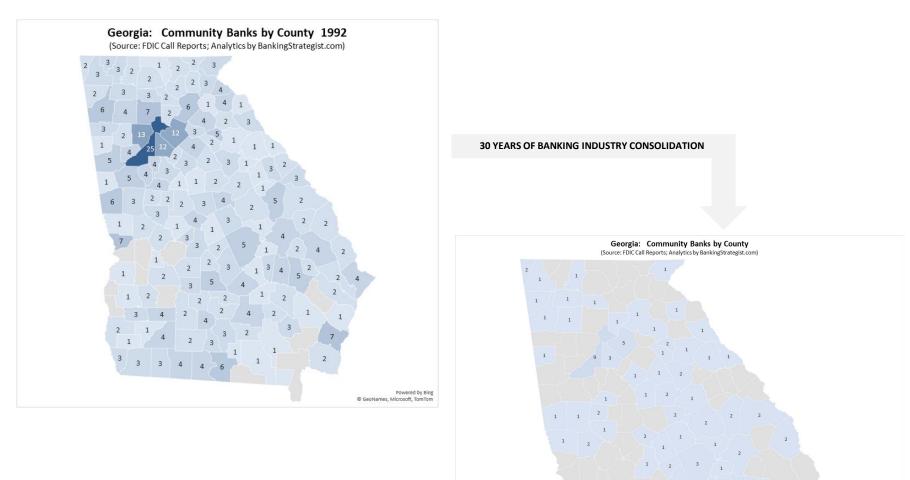
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 2.8%

			-				
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	16	16	18	-	.0%	(2)	(11.1)%
< \$250M	49	49	50	-	.0%	(1)	(2.0)%
< \$500M	42	44	42	(2)	(4.5)%	-	.0%
< \$1B	20	19	20	1	5.3%	-	.0%
<\$10B	14	14	15	-	.0%	(1)	(6.7)%
< \$25B	-	-	1	-		(1)	(100.0)%
< \$50B	1	1	-	-	.0%	1	
< \$100B	1	1	1	-	.0%	-	.0%
> \$100B		-	-	-		-	
Total	143	144	147	(1)	(0.7)%	(4)	(2.7)%
Total Community Banks	141	142	145	(1)	(0.7)%	(4)	(2.8)%
% of Total	99%	99%	99%				



2

1 2 2

1

Powered by bing © GeoNames, Microsoft, TomTom

1 2

#### **KENTUCKY**

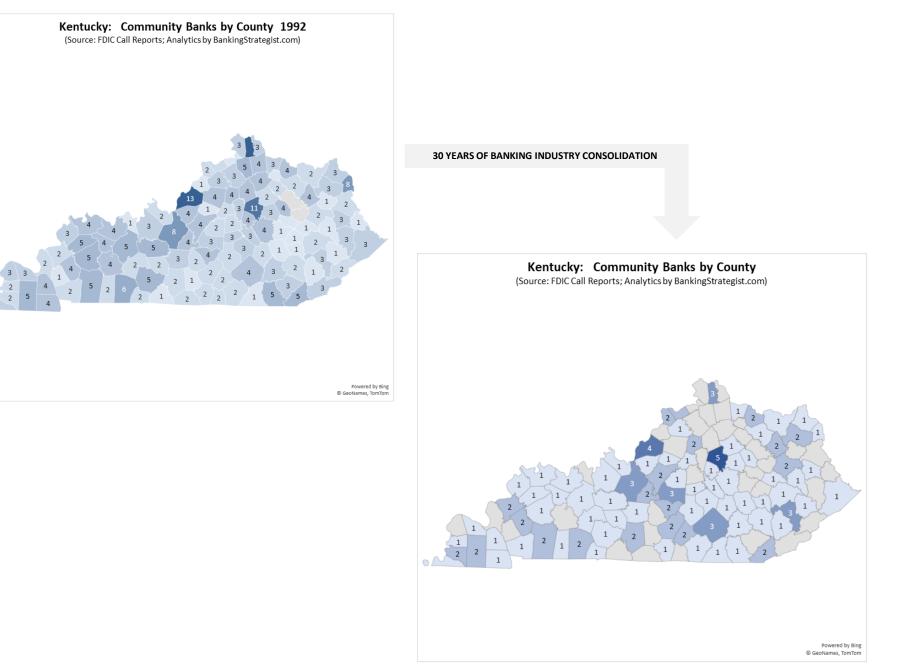
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 1.6%

			_		Change	e from	
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	17	19	19	(2)	(10.5)%	(2)	(10.5)%
< \$250M	39	37	38	2	5.4%	1	2.6%
< \$500M	33	34	35	(1)	(2.9)%	(2)	(5.7)%
< \$1B	18	17	16	1	5.9%	2	12.5%
<\$10B	15	15	16	-	.0%	(1)	(6.3)%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	122	122	124	-	.0%	(2)	(1.6)%
Total Community Banks	122	122	124	-	.0%	(2)	(1.6)%
% of Total	100%	100%	100%				



#### **PENNSYLVANIA**

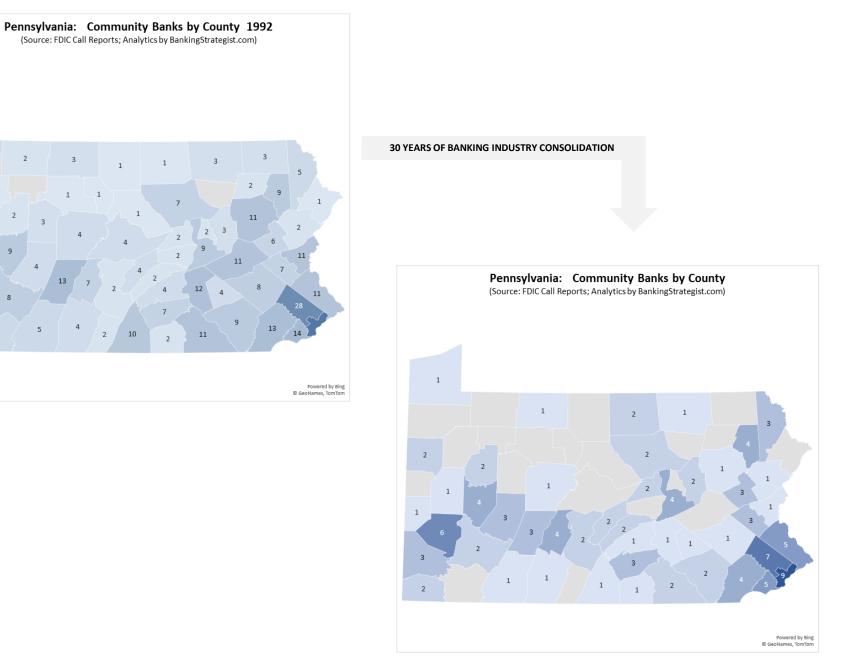
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 5.7%

			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	9	9	8	-	.0%	1	12.5%
< \$250M	17	16	18	1	6.3%	(1)	(5.6)%
< \$500M	22	23	23	(1)	(4.3)%	(1)	(4.3)%
< \$1B	31	33	34	(2)	(6.1)%	(3)	(8.8)%
<\$10B	37	36	40	1	2.8%	(3)	(7.5)%
< \$25B	5	5	4	-	.0%	1	25.0%
< \$50B	3	3	3	-	.0%	-	.0%
< \$100B	-	-	-	-		-	
> \$100B	-	-	-	-		-	
Total	124	125	130	(1)	(0.8)%	(6)	(4.6)%
Total Community Banks	116	117	123	(1)	(0.9)%	(7)	(5.7)%
% of Total	94%	94%	95%				



#### **TENNESSEE**

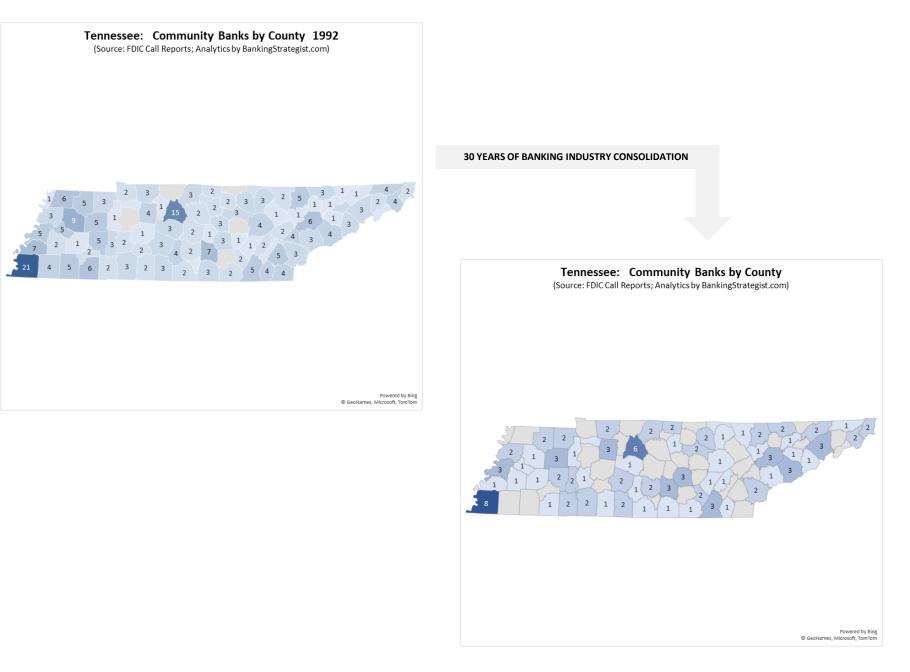
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 1.7%

			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	6	7	8	(1)	(14.3)%	(2)	(25.0)%
< \$250M	29	31	31	(2)	(6.5)%	(2)	(6.5)%
< \$500M	31	30	33	1	3.3%	(2)	(6.1)%
< \$1B	28	27	22	1	3.7%	6	27.3%
<\$10B	24	24	26	-	.0%	(2)	(7.7)%
< \$25B	1	1	1	-	.0%	-	.0%
< \$50B	1	1	1	-	.0%	-	.0%
< \$100B	1	1	1	-	.0%	-	.0%
> \$100B		-	-	-		-	
Total	121	122	123	(1)	(0.8)%	(2)	(1.6)%
Total Community Banks	118	119	120	(1)	(0.8)%	(2)	(1.7)%
% of Total	98%	98%	98%				



### **CALIFORNIA**

### Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: -1.8%

			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	7	7	6	-	.0%	1	16.7%
< \$250M	16	16	15	-	.0%	1	6.7%
< \$500M	18	16	18	2	12.5%	-	.0%
< \$1B	23	24	22	(1)	(4.2)%	1	4.5%
<\$10B	52	54	53	(2)	(3.7)%	(1)	(1.9)%
< \$25B	9	9	10	-	.0%	(1)	(10.0)%
< \$50B	1	1	1	-	.0%	-	.0%
< \$100B	2	2	3	-	.0%	(1)	(33.3)%
> \$100B		-	3	-		(3)	(100.0)%
Total	128	129	131	(1)	(0.8)%	(3)	(2.3)%
Total Community Banks	116	117	114	(1)	(0.9)%	2	1.8%
% of Total	91%	91%	87%				



#### **30 YEARS OF BANKING INDUSTRY CONSOLIDATION**



#### **NEW YORK**

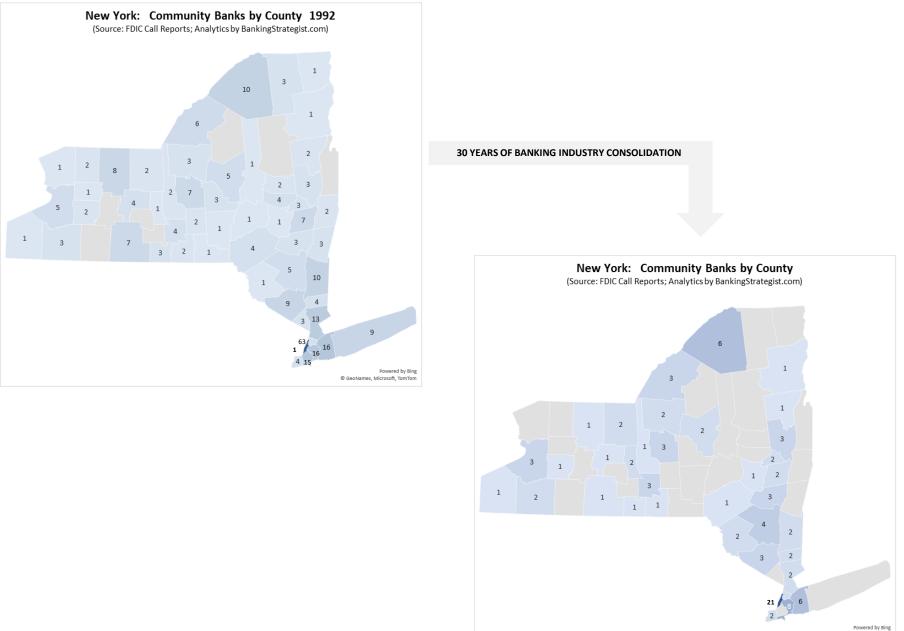
### Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 3.7%

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	7	6	6	1	16.7%	1	16.7%
< \$250M	14	17	15	(3)	(17.6)%	(1)	(6.7)%
< \$500M	19	17	22	2	11.8%	(3)	(13.6)%
< \$1B	24	25	24	(1)	(4.0)%	-	.0%
<\$10B	40	42	41	(2)	(4.8)%	(1)	(2.4)%
< \$25B	7	6	6	1	16.7%	1	16.7%
< \$50B	1	1	1	-	.0%	-	.0%
< \$100B	-	-	1	-		(1)	(100.0)%
> \$100B	5	5	5	-	.0%	-	.0%
Total	117	119	121	(2)	(1.7)%	(4)	(3.3)%
Total Community Banks	104	107	108	(3)	(2.8)%	(4)	(3.7)%
% of Total	89%	90%	89%				



#### LOUISIANA

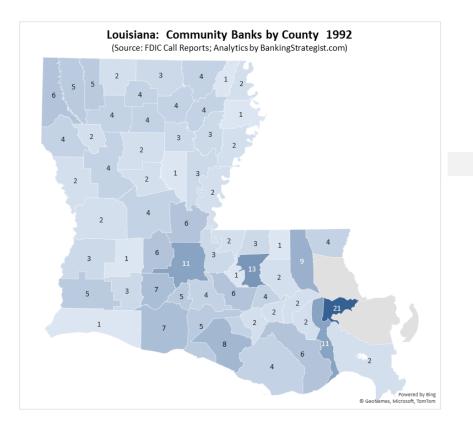
## Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

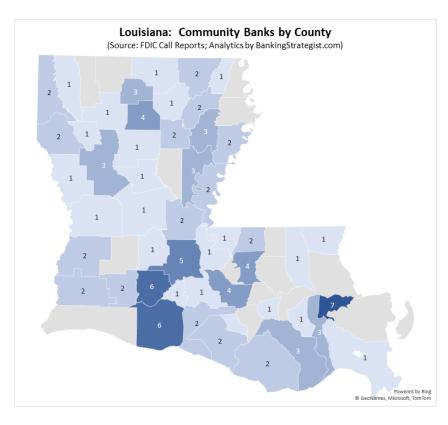
Q4 2023

COMMUNITY BANK CONSOLIDATION RATE: 1.8%

			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	13	13	15	-	.0%	(2)	(13.3)%
< \$250M	28	30	29	(2)	(6.7)%	(1)	(3.4)%
< \$500M	33	32	32	1	3.1%	1	3.1%
< \$1B	18	17	20	1	5.9%	(2)	(10.0)%
<\$10B	17	17	15	-	.0%	2	13.3%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	109	109	111	-	.0%	(2)	(1.8)%
Total Community Banks	109	109	111	-	.0%	(2)	(1.8)%
% of Total	100%	100%	100%				



#### **30 YEARS OF BANKING INDUSTRY CONSOLIDATION**



#### ALABAMA

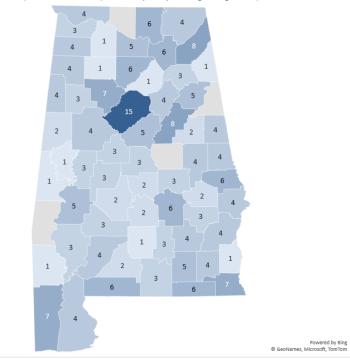
# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

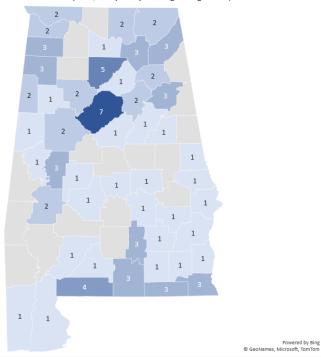
			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	10	11	12	(1)	(9.1)%	(2)	(16.7)%
< \$250M	35	34	33	1	2.9%	2	6.1%
< \$500M	23	24	24	(1)	(4.2)%	(1)	(4.2)%
< \$1B	13	12	14	1	8.3%	(1)	(7.1)%
<\$10B	13	14	13	(1)	(7.1)%	-	.0%
< \$25B	1	1	1	-	.0%	-	.0%
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	1	1	1	-	.0%	-	.0%
Total	96	97	98	(1)	(1.0)%	(2)	(2.0)%
Total Community Banks	94	95	96	(1)	(1.1)%	(2)	(2.1)%
% of Total	98%	98%	98%				

# Alabama: Community Banks by County 1992 (Source: FDIC Call Reports; Analytics by BankingStrategist.com)



#### 30 YEARS OF BANKING INDUSTRY CONSOLIDATION

Alabama: Community Banks by County (Source: FDIC Call Reports; Analytics by BankingStrategist.com)



Powered by Bing

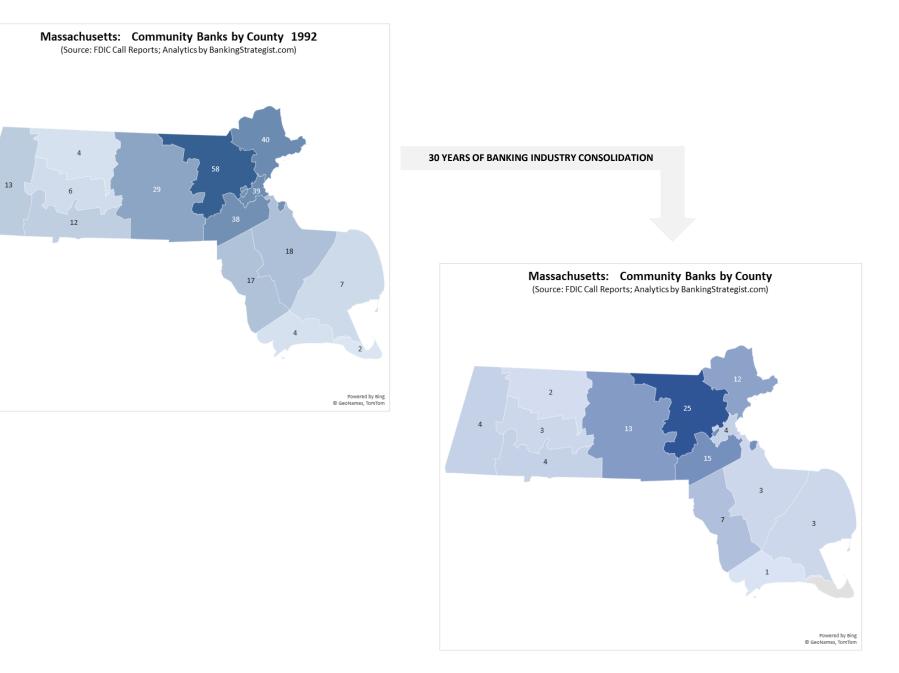
#### **MASSACHUSETTS**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from					
	Current	Prior		Prior					
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg		
< \$100M	2	2	2	-	.0%	-	.0%		
< \$250M	8	8	8	-	.0%	-	.0%		
< \$500M	14	14	14	-	.0%	-	.0%		
< \$1B	26	27	27	(1)	(3.7)%	(1)	(3.7)%		
<\$10B	46	45	45	1	2.2%	1	2.2%		
< \$25B	3	3	3	-	.0%	-	.0%		
< \$50B	-	-	-	-		-			
< \$100B	-	-	-	-		-			
> \$100B	1	1	1	-	.0%	-	.0%		
Total	100	100	100	-	.0%	-	.0%		
Total Community Banks	96	96	96	-	.0%	-	.0%		
% of Total	96%	96%	96%						



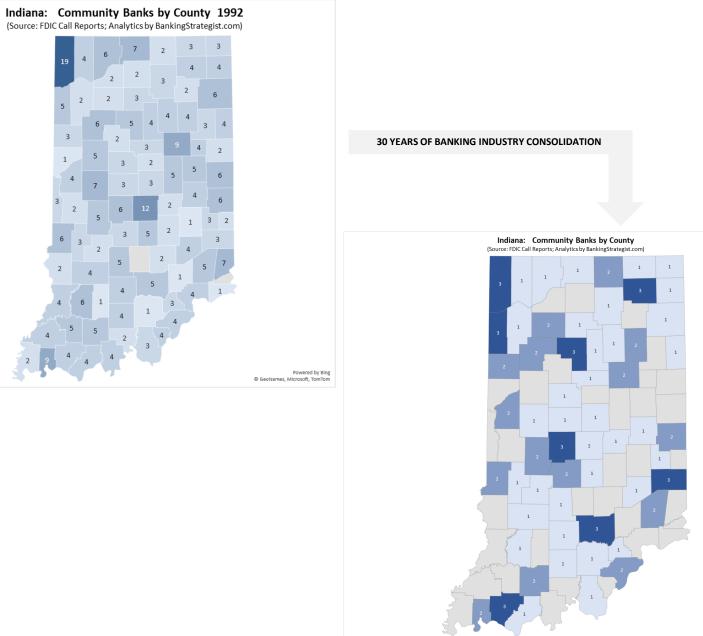
#### INDIANA

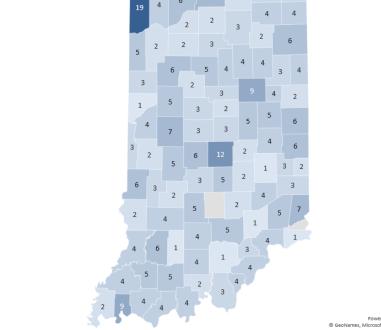
# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

				Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	7	8	7	(1)	(12.5)%	-	.0%	
< \$250M	21	20	21	1	5.0%	-	.0%	
< \$500M	25	25	25	-	.0%	-	.0%	
< \$1B	19	19	19	-	.0%	-	.0%	
<\$10B	17	17	17	-	.0%	-	.0%	
< \$25B	2	2	2	-	.0%	-	.0%	
< \$50B	1	1	1	-	.0%	-	.0%	
< \$100B	-	-	-	-		-		
> \$100B	-	-	-	-		-		
Total	92	92	92	-	.0%	-	.0%	
Total Community Banks	89	89	89	-	.0%	-	.0%	
% of Total	97%	97%	97%					





Powered by Bin © GeoNames, Microsoft, TomTon

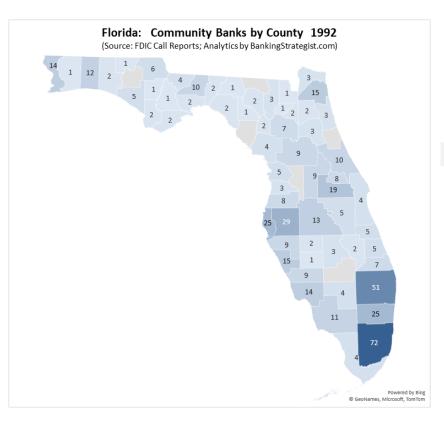
#### **FLORIDA**

### Change in Banking Charters By Bank Size

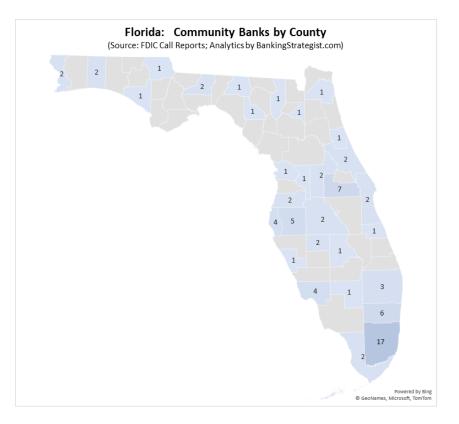
(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	4	5	6	(1)	(20.0)%	(2)	(33.3)%	
< \$250M	20	18	18	2	11.1%	2	11.1%	
< \$500M	15	19	19	(4)	(21.1)%	(4)	(21.1)%	
< \$1B	18	17	23	1	5.9%	(5)	(21.7)%	
<\$10B	23	22	19	1	4.5%	4	21.1%	
< \$25B	1	1	1	-	.0%	-	.0%	
< \$50B	5	5	5	-	.0%	-	.0%	
< \$100B	-	-	-	-		-		
> \$100B	-	-	-	-		-		
Total	86	87	91	(1)	(1.1)%	(5)	(5.5)%	
Total Community Banks	80	81	85	(1)	(1.2)%	(5)	(5.9)%	
% of Total	93%	93%	93%					



#### **30 YEARS OF BANKING INDUSTRY CONSOLIDATION**



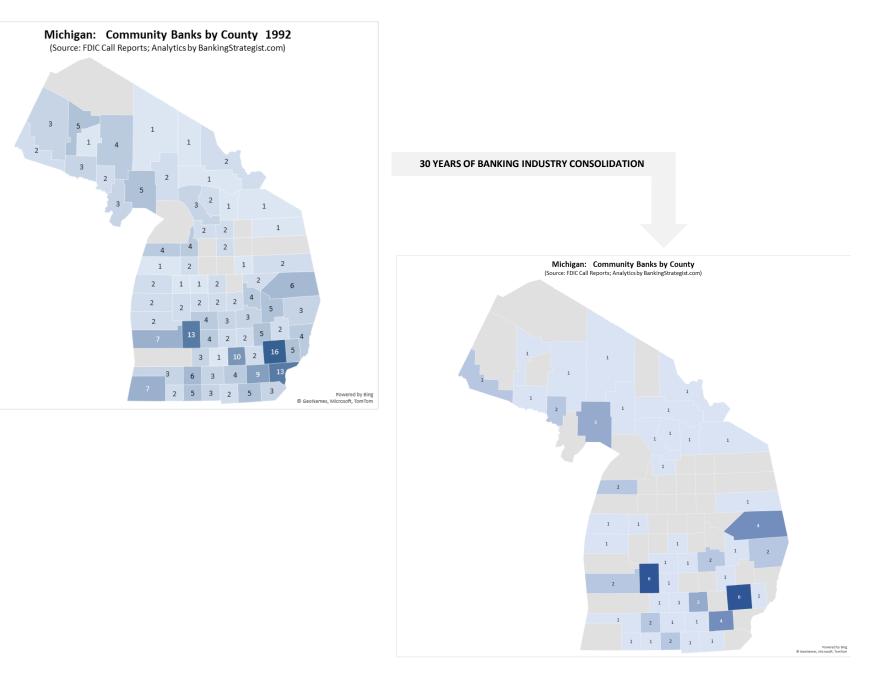
#### **MICHIGAN**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	9	10	8	(1)	(10.0)%	1	12.5%	
< \$250M	17	16	19	1	6.3%	(2)	(10.5)%	
< \$500M	19	19	22	-	.0%	(3)	(13.6)%	
< \$1B	18	18	17	-	.0%	1	5.9%	
<\$10B	15	15	13	-	.0%	2	15.4%	
< \$25B	-	-	-	-		-		
< \$50B	-	-	-	-		-		
< \$100B	-	-	-	-		-		
> \$100B		-	-	-		-		
Total	78	78	79	-	.0%	(1)	(1.3)%	
Total Community Banks	78	78	79	-	.0%	(1)	(1.3)%	
% of Total	100%	100%	100%					



ARKANSAS	Change in Banking Charters By Bank Size								
	(Source: FDIC	C Call Reports; A	Analytics by Bank	kingStrategist.cor	n)				
Q4 2023			сомми	NITY BANK CO	NSOLIDATIC	ON RATE:	1.3%		
					e from				
	Current	Prior		Prior					
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg		
< \$100M	7	8	9	(1)	(12.5)%	(2)	(22.2)%		
< \$250M	21	21	22	-	.0%	(1)	(4.5)%		
< \$500M	20	19	20	1	5.3%	-	.09		
< \$1B	15	15	15	-	.0%	-	.09		
<\$10B	15	15	13	-	0%	2	15 49		

<\$10B	15	15	13	-	.0%	2	15.4%
< \$25B	1	1	1	-	.0%	-	.0%
< \$50B	3	3	3	-	.0%	-	.0%
< \$100B	-	-	-	-		-	
> \$100B	-	-	-	-		-	
Total	82	82	83	-	.0%	(1)	(1.2)%
Total Community Banks	78	78	79	-	.0%	(1)	(1.3)%
% of Total	95%	95%	95%				

### **COLORADO**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_		Change	e from	
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	7	7	8	-	.0%	(1)	(12.5)%
< \$250M	23	24	26	(1)	(4.2)%	(3)	(11.5)%
< \$500M	20	19	19	1	5.3%	1	5.3%
< \$1B	10	10	9	-	.0%	1	11.1%
<\$10B	9	9	9	-	.0%	-	.0%
< \$25B	1	1	-	-	.0%	1	
< \$50B	1	1	1	-	.0%	-	.0%
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	71	71	72	-	.0%	(1)	(1.4)%
Total Community Banks	69	69	71	-	.0%	(2)	(2.8)%
% of Total	97%	97%	99%				

#### **NORTH DAKOTA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	16	16	16	-	.0%	-	.0%
< \$250M	16	16	17	-	.0%	(1)	(5.9)%
< \$500M	11	13	11	(2)	(15.4)%	-	.0%
< \$1B	9	8	9	1	12.5%	-	.0%
<\$10B	10	10	10	-	.0%	-	.0%
< \$25B	1	1	1	-	.0%	-	.0%
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	63	64	64	(1)	(1.6)%	(1)	(1.6)%
Total Community Banks	62	63	63	(1)	(1.6)%	(1)	(1.6)%
% of Total	98%	98%	98%				

#### MISSISSIPPI

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	4	5	6	(1)	(20.0)%	(2)	(33.3)%
< \$250M	14	14	15	-	.0%	(1)	(6.7)%
< \$500M	20	21	22	(1)	(4.8)%	(2)	(9.1)%
< \$1B	11	11	11	-	.0%	-	.0%
<\$10B	9	9	8	-	.0%	1	12.5%
< \$25B	2	2	2	-	.0%	-	.0%
< \$50B	2	2	2	-	.0%	-	.0%
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	62	64	66	(2)	(3.1)%	(4)	(6.1)%
Total Community Banks	58	60	62	(2)	(3.3)%	(4)	(6.5)%
% of Total	94%	94%	94%				

#### **NEW JERSEY**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	-	-	-	-		-	
< \$250M	5	5	6	-	.0%	(1)	(16.7)%
< \$500M	11	10	12	1	10.0%	(1)	(8.3)%
< \$1B	13	14	13	(1)	(7.1)%	-	.0%
<\$10B	19	20	19	(1)	(5.0)%	-	.0%
< \$25B	4	3	4	1	33.3%	-	.0%
< \$50B	-	-	-	-		-	
< \$100B	1	1	1	-	.0%	-	.0%
> \$100B		-	-	-		-	
Total	53	53	55	-	.0%	(2)	(3.6)%
Total Community Banks	48	49	50	(1)	(2.0)%	(2)	(4.0)%
% of Total	91%	92%	91%				

#### VIRGINIA

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	4	4	5	-	.0%	(1)	(20.0)%	
< \$250M	10	10	9	-	.0%	1	11.1%	
< \$500M	7	7	8	-	.0%	(1)	(12.5)%	
< \$1B	11	13	15	(2)	(15.4)%	(4)	(26.7)%	
<\$10B	24	23	21	1	4.3%	3	14.3%	
< \$25B	2	2	2	-	.0%	-	.0%	
< \$50B	1	1	1	-	.0%	-	.0%	
< \$100B	-	-	-	-		-		
> \$100B	2	2	2	-	.0%	-	.0%	
Total	61	62	63	(1)	(1.6)%	(2)	(3.2)%	
Total Community Banks	56	57	58	(1)	(1.8)%	(2)	(3.4)%	
% of Total	92%	92%	92%					

#### **SOUTH DAKOTA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	15	16	17	(1)	(6.3)%	(2)	(11.8)%
< \$250M	12	13	12	(1)	(7.7)%	-	.0%
< \$500M	9	10	9	(1)	(10.0)%	-	.0%
< \$1B	3	2	3	1	50.0%	-	.0%
<\$10B	15	14	14	1	7.1%	1	7.1%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	2	2	2	-	.0%	-	.0%
Total	56	57	57	(1)	(1.8)%	(1)	(1.8)%
Total Community Banks	54	55	55	(1)	(1.8)%	(1)	(1.8)%
% of Total	96%	96%	96%				

#### **WEST VIRGINIA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	5	5	5	-	.0%	-	.0%	
< \$250M	16	17	17	(1)	(5.9)%	(1)	(5.9)%	
< \$500M	11	11	12	-	.0%	(1)	(8.3)%	
< \$1B	10	9	8	1	11.1%	2	25.0%	
<\$10B	3	3	3	-	.0%	-	.0%	
< \$25B	1	1	1	-	.0%	-	.0%	
< \$50B	-	-	-	-		-		
< \$100B	-	-	-	-		-		
> \$100B		-	-	-		-		
Total	46	46	46	-	.0%	-	.0%	
Total Community Banks	45	45	45	-	.0%	-	.0%	
% of Total	98%	98%	98%					

#### **SOUTH CAROLINA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	6	6	6	-	.0%	-	.0%
< \$250M	8	8	7	-	.0%	1	14.3%
< \$500M	7	8	9	(1)	(12.5)%	(2)	(22.2)%
< \$1B	15	14	14	1	7.1%	1	7.1%
<\$10B	8	8	9	-	.0%	(1)	(11.1)%
< \$25B	-	-	1	-		(1)	(100.0)%
< \$50B	1	1	-	-	.0%	1	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	45	45	46	-	.0%	(1)	(2.2)%
Total Community Banks	44	44	45	-	.0%	(1)	(2.2)%
% of Total	98%	98%	98%				

#### **NORTH CAROLINA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_		Change	e from	
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	7	7	7	-	.0%	-	.0%
< \$250M	7	7	8	-	.0%	(1)	(12.5)%
< \$500M	8	10	9	(2)	(20.0)%	(1)	(11.1)%
< \$1B	6	4	5	2	50.0%	1	20.0%
<\$10B	9	9	10	-	.0%	(1)	(10.0)%
< \$25B	2	2	1	-	.0%	1	100.0%
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	3	3	3	_	.0%	-	.0%
Total	42	42	43	-	.0%	(1)	(2.3)%
Total Community Banks	37	37	39	-	.0%	(2)	(5.1)%
% of Total	88%	88%	91%				

#### **MONTANA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from				
	Current	Prior		Prior				
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg	
< \$100M	9	9	9	-	.0%	-	.0%	
< \$250M	13	14	14	(1)	(7.1)%	(1)	(7.1)%	
< \$500M	4	3	4	1	33.3%	-	.0%	
< \$1B	5	5	6	-	.0%	(1)	(16.7)%	
<\$10B	4	4	4	-	.0%	-	.0%	
< \$25B	-	-	-	-		-		
< \$50B	2	2	2	-	.0%	-	.0%	
< \$100B	-	-	-	-		-		
> \$100B		-	-	-		-		
Total	37	37	39	-	.0%	(2)	(5.1)%	
Total Community Banks	35	35	37	-	.0%	(2)	(5.4)%	
% of Total	95%	95%	95%					

#### MAINE

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	1	1	1	-	.0%	-	.0%
< \$250M	4	4	4	-	.0%	-	.0%
< \$500M	7	7	7	-	.0%	-	.0%
< \$1B	10	10	11	-	.0%	(1)	(9.1)%
<\$10B	6	6	7	-	.0%	(1)	(14.3)%
< \$25B	2	2	2	-	.0%	-	.0%
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	30	30	32	-	.0%	(2)	(6.3)%
Total Community Banks	28	28	30	-	.0%	(2)	(6.7)%
% of Total	93%	93%	94%				

#### WASHINGTON

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_		Change	e from	
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	6	6	8	-	.0%	(2)	(25.0)%
< \$250M	5	5	4	-	.0%	1	25.0%
< \$500M	1	1	1	-	.0%	-	.0%
< \$1B	11	10	11	1	10.0%	-	.0%
<\$10B	13	14	13	(1)	(7.1)%	-	.0%
< \$25B	3	3	4	-	.0%	(1)	(25.0)%
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		_	
Total	39	39	41	-	.0%	(2)	(4.9)%
Total Community Banks	36	36	37	-	.0%	(1)	(2.7)%
% of Total	92%	92%	90%				

#### **NEW MEXICO**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	2	2	3	-	.0%	(1)	(33.3)%
< \$250M	7	7	7	-	.0%	-	.0%
< \$500M	12	12	12	-	.0%	-	.0%
< \$1B	6	4	6	2	50.0%	-	.0%
<\$10B	3	5	4	(2)	(40.0)%	(1)	(25.0)%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	-	-	-	-		-	
Total	30	30	32	-	.0%	(2)	(6.3)%
Total Community Banks	30	30	32	-	.0%	(2)	(6.3)%
% of Total	100%	100%	100%				

#### CONNECTICUT

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	1	1	2	-	.0%	(1)	(50.0)%
< \$250M	1	1	1	-	.0%	-	.0%
< \$500M	4	5	4	(1)	(20.0)%	-	.0%
< \$1B	7	6	7	1	16.7%	-	.0%
<\$10B	15	15	16	-	.0%	(1)	(6.3)%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	1	1	1	-	.0%	-	.0%
> \$100B		-	-	-		-	
Total	29	29	31	-	.0%	(2)	(6.5)%
Total Community Banks	28	28	30	-	.0%	(2)	(6.7)%
% of Total	97%	97%	97%				

UTAH

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-		Change	e from	
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	2	2	2	-	.0%	-	.0%
< \$250M	3	4	5	(1)	(25.0)%	(2)	(40.0)%
< \$500M	4	2	4	2	100.0%	-	.0%
< \$1B	8	8	6	-	.0%	2	33.3%
<\$10B	13	14	14	(1)	(7.1)%	(1)	(7.1)%
< \$25B	4	4	3	-	.0%	1	33.3%
< \$50B	1	1	1	-	.0%	-	.0%
< \$100B	1	1	2	-	.0%	(1)	(50.0)%
> \$100B	5	5	4	-	.0%	1	25.0%
Total	41	41	41	-	.0%	-	.0%
Total Community Banks	30	30	31	-	.0%	(1)	(3.2)%
% of Total	73%	73%	76%				

#### WYOMING

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-		e from		
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	5	5	7	-	.0%	(2)	(28.6)%
< \$250M	5	7	7	(2)	(28.6)%	(2)	(28.6)%
< \$500M	8	6	6	2	33.3%	2	33.3%
< \$1B	7	6	7	1	16.7%	-	.0%
<\$10B	1	2	1	(1)	(50.0)%	-	.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	_		_	
Total	26	26	28	-	.0%	(2)	(7.1)%
Total Community Banks	26	26	28	-	.0%	(2)	(7.1)%
% of Total	100%	100%	100%				

#### MARYLAND

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	1	1	1	-	.0%	-	.0%
< \$250M	4	4	4	-	.0%	-	.0%
< \$500M	-	-	-	-		-	
< \$1B	2	2	3	-	.0%	(1)	(33.3)%
<\$10B	16	16	15	-	.0%	1	6.7%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	23	23	23	-	.0%	-	.0%
Total Community Banks	23	23	23	-	.0%	-	.0%
% of Total	100%	100%	100%				

#### **NEW HAMPSHIRE**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	2	2	2	-	.0%	-	.0%
< \$250M	1	1	1	-	.0%	-	.0%
< \$500M	3	3	4	-	.0%	(1)	(25.0)%
< \$1B	7	7	6	-	.0%	1	16.7%
<\$10B	6	6	6	-	.0%	-	.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	19	19	19	-	.0%	-	.0%
Total Community Banks	19	19	19	-	.0%	-	.0%
% of Total	100%	100%	100%				

#### **NEVADA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_		e from		
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	-	-	-	-		-	
< \$250M	5	5	6	-	.0%	(1)	(16.7)%
< \$500M	2	2	2	-	.0%	-	.0%
< \$1B	2	2	1	-	.0%	1	100.0%
<\$10B	5	5	5	-	.0%	-	.0%
< \$25B	2	2	1	-	.0%	1	100.0%
< \$50B	-	-	1	-		(1)	(100.0)%
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	16	16	16	-	.0%	-	.0%
Total Community Banks	14	14	14	-	.0%	-	.0%
% of Total	88%	88%	88%				

#### **OREGON**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_				
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	-	-	-	-		-	
< \$250M	-	-	-	-		-	
< \$500M	5	5	5	-	.0%	-	.0%
< \$1B	7	7	8	-	.0%	(1)	(12.5)%
<\$10B	2	2	1	-	.0%	1	100.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	1	-		(1)	(100.0)%
< \$100B	1	1	-	-	.0%	1	
> \$100B		-	-	-		-	
Total	15	15	15	-	.0%	-	.0%
Total Community Banks	14	14	14	-	.0%	-	.0%
% of Total	93%	93%	93%				

#### ARIZONA

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	5	4	4	1	25.0%	1	25.0%
< \$250M	2	2	4	-	.0%	(2)	(50.0)%
< \$500M	3	3	2	-	.0%	1	50.0%
< \$1B	3	3	3	-	.0%	-	.0%
<\$10B	-	-	-	-		-	
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	1	1	1	-	.0%	-	.0%
> \$100B		-	-	-		-	
Total	14	13	14	1	7.7%	-	.0%
Total Community Banks	13	12	13	1	8.3%	-	.0%
% of Total	93%	92%	93%				

#### **IDAHO**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	-	-	-	-		-	
< \$250M	3	3	3	-	.0%	-	.0%
< \$500M	1	1	1	-	.0%	-	.0%
< \$1B	2	2	3	-	.0%	(1)	(33.3)%
<\$10B	5	5	4	-	.0%	1	25.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	11	11	11	-	.0%	-	.0%
Total Community Banks	11	11	11	-	.0%	-	.0%
% of Total	100%	100%	100%				

#### VERMONT

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_	Change from			
	Current	Prior	_	Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	1	1	2	-	.0%	(1)	(50.0)%
< \$250M	2	2	1	-	.0%	1	100.0%
< \$500M	2	2	2	-	.0%	-	.0%
< \$1B	4	4	4	-	.0%	-	.0%
<\$10B	3	3	3	-	.0%	-	.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	-	-	-	-		-	
Total	12	12	12	-	.0%	-	.0%
Total Community Banks	12	12	12	-	.0%	-	.0%
% of Total	100%	100%	100%				

#### **RHODE ISLAND**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_				
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	1	1	1	-	.0%	-	.0%
< \$250M	-	-	-	-		-	
< \$500M	1	1	1	-	.0%	-	.0%
< \$1B	-	-	-	-		-	
<\$10B	4	4	4	-	.0%	-	.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	1	1	1	-	.0%	-	.0%
Total	7	7	7	-	.0%	-	.0%
Total Community Banks	6	6	6	-	.0%	-	.0%
% of Total	86%	86%	86%				

#### HAWAII

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			-				
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	-	-	-	-		-	
< \$250M	-	-	-	-		-	
< \$500M	-	-	-	-		-	
< \$1B	2	2	2	-	.0%	-	.0%
<\$10B	3	3	3	-	.0%	-	.0%
< \$25B	2	2	2	-	.0%	-	.0%
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B	-	-	-	_		_	
Total	7	7	7	-	.0%	-	.0%
Total Community Banks	5	5	5	-	.0%	-	.0%
% of Total	71%	71%	71%				

ALASKA
--------

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_		Change	e from	
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	-	-	-	-		-	
< \$250M	-	-	-	-		-	
< \$500M	1	1	-	-	.0%	1	
< \$1B	2	2	3	-	.0%	(1)	(33.3)%
<\$10B	2	2	2	-	.0%	-	.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	5	5	5	-	.0%	-	.0%
Total Community Banks	5	5	5	-	.0%	-	.0%
% of Total	100%	100%	100%				

### **DISTRICT OF COLUMBIA**

# Change in Banking Charters By Bank Size

(Source: FDIC Call Reports; Analytics by BankingStrategist.com)

Q4 2023

			_	Change from			
	Current	Prior		Prior			
Segment Size	Quarter	Quarter	Year Ago	Quarter	% Chg	Year Ago	% Chg
< \$100M	-	-	-	-		-	
< \$250M	-	-	1	-		(1)	(100.0)%
< \$500M	1	1	-	-	.0%	1	
< \$1B	2	2	2	-	.0%	-	.0%
<\$10B	1	1	1	-	.0%	-	.0%
< \$25B	-	-	-	-		-	
< \$50B	-	-	-	-		-	
< \$100B	-	-	-	-		-	
> \$100B		-	-	-		-	
Total	4	4	4	-	.0%	-	.0%
Total Community Banks	4	4	4	-	.0%	-	.0%
% of Total	100%	100%	100%				