



Statistics At A Glance

As of September 30, 2014

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								
				Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Third Quarter 2014												
Number of FDIC-Insured	6,589	5,705	884	16	3	1,501	3,285	570	50	371	728	65
Number of FDIC-Supervised	4,177	3,755	422	8	0	1,065	2,124	268	33	212	442	25
Total Assets	\$ 15,349	14,290	1,059	605	3,691	254	5,187	435	168	60	129	4,820
Total Loans	\$ 8,160	7,500	660	477	1,275	163	3,532	271	119	17	70	2,236
Domestic Deposits	\$ 10,173	9,365	808	323	1,633	209	3,975	321	140	49	108	3,414
Bank Net Income (QTR)	\$ 38.700	35.618	3.082	4.674	7.273	0.811	12.217	0.921	0.494	0.321	0.295	11.695
Percent Profitable (QTR)	% 93.6	94.4	88.0	100.0	100.0	97.4	92.9	90.5	100.0	87.3	93.3	95.4
Average Return on Assets (QTR)	% 1.02	1.00	1.17	3.10	0.79	1.28	0.95	0.83	1.18	2.13	0.92	0.98
Average Return on Equity (QTR)	% 9.04	8.97	9.88	21.01	8.29	11.32	7.91	6.92	11.98	14.98	7.77	8.78
Net Interest Margin (QTR)	% 3.14	3.12	3.49	9.58	2.42	3.72	3.42	2.72	3.59	2.74	3.52	2.54
Equity to Assets	% 11.20	11.15	11.85	14.89	9.52	11.40	11.97	12.02	9.96	14.31	11.92	11.09
Noncurrent Loan Rate - Total Loans *	% 2.11	2.11	2.12	1.04	2.44	1.02	1.50	3.12	1.44	1.64	1.84	3.11
Real Estate Loans	% 3.57	3.69	2.65	0.55	5.65	1.24	2.07	3.44	3.78	1.91	2.07	6.01
C&I Loans	% 0.55	0.54	0.83	0.74	0.52	1.34	0.63	1.11	0.60	1.50	1.70	0.36
Loans to Individuals	% 0.93	0.92	1.04	1.07	1.07	0.55	0.80	0.57	0.77	0.63	0.98	0.78
Coverage Ratio **	% 72.86	73.35	67.25	318.98	80.17	141.44	90.22	38.49	79.31	114.00	79.51	40.88
Net Charge-Off Rate - All Loans (QTR)	% 0.45	0.45	0.49	2.62	0.68	0.09	0.25	0.15	0.57	0.30	0.24	0.26
Real Estate Loans (QTR)	% 0.18	0.18	0.12	0.05	0.38	0.04	0.18	0.13	0.29	0.16	0.19	0.10
C&I Loans (QTR)	% 0.22	0.20	0.70	2.26	0.11	0.30	0.22	0.01	0.06	0.58	0.36	0.12
Loans to Individuals (QTR)	% 1.83	1.81	2.03	2.67	2.52	0.42	0.92	0.93	0.71	0.47	0.58	1.28
Third Quarter 2013												
Number of FDIC-Insured	6,891	5,937	954	17	4	1,536	3,433	597	47	400	791	66
Number of FDIC-Supervised	4,346	3,907	439	9	0	1,071	2,231	275	29	236	469	26
Total Assets	\$ 14,604	13,545	1,059	596	3,729	244	4,774	554	149	64	138	4,355
Total Loans	\$ 7,802	7,162	640	466	1,287	152	3,217	336	103	18	75	2,149
Domestic Deposits	\$ 9,600	8,791	809	313	1,577	202	3,701	412	127	51	116	3,100
Bank Net Income (QTR)	\$ 36.074	33.221	2.853	5.022	4.791	0.755	11.714	1.283	0.393	0.318	0.293	11.505
Percent Profitable (QTR)	% 91.3	92.3	85.1	100.0	100.0	96.7	89.9	85.6	97.9	88.5	91.7	98.5
Average Return on Assets (QTR)	% 1.00	0.99	1.08	3.38	0.52	1.24	0.99	0.92	1.04	1.98	0.85	1.07
Average Return on Equity (QTR)	% 8.94	8.92	9.16	22.57	5.88	11.33	8.34	8.17	11.04	14.51	7.50	9.02
Net Interest Margin (QTR)	% 3.26	3.25	3.38	9.53	2.37	3.69	3.56	3.09	3.30	2.64	3.53	2.77
Equity to Assets	% 11.11	11.06	11.80	14.89	8.80	11.01	11.81	11.40	9.64	13.71	11.34	11.77
Noncurrent Loan Rate - Total Loans *	% 2.84	2.85	2.66	1.15	2.97	1.13	2.08	3.08	0.91	2.12	1.96	4.45
Real Estate Loans	% 4.77	4.97	3.28	0.85	6.79	1.42	2.90	3.33	2.01	2.59	2.21	8.14
C&I Loans	% 0.73	0.72	1.14	0.91	0.71	1.46	0.81	1.72	0.13	1.35	1.89	0.54
Loans to Individuals	% 1.04	1.04	1.01	1.17	1.20	0.60	0.94	1.13	0.66	0.64	0.94	0.91
Coverage Ratio **	% 64.46	65.14	56.33	325.22	82.09	132.49	77.00	43.55	132.73	88.67	79.30	34.12
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.61	0.57	2.91	0.86	0.09	0.35	0.30	0.68	0.46	0.31	0.42
Real Estate Loans (QTR)	% 0.36	0.37	0.25	-0.13	0.57	0.06	0.32	0.27	0.65	0.33	0.25	0.39
C&I Loans (QTR)	% 0.29	0.27	0.86	2.69	0.26	0.19	0.27	0.84	0.06	0.67	0.70	0.14
Loans to Individuals (QTR)	% 2.03	2.03	2.00	2.95	2.84	0.35	0.99	0.89	0.75	0.52	0.53	1.36

* Nonaccruing loans and loans past due 90+ days
 ** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.