



# Statistics At A Glance

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Other								
				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
<b>Second Quarter 2013</b>												
Number of FDIC-Insured	6,940	5,980	960	16	4	1,521	3,455	603	47	416	809	69
Number of FDIC-Supervised	4,375	3,937	438	9	0	1,059	2,253	274	30	241	483	26
Total Assets	\$ 14,410	13,350	1,060	590	3,645	236	4,625	562	104	64	144	4,439
Total Loans	\$ 7,733	7,091	642	460	1,276	145	3,117	340	71	18	79	2,227
Domestic Deposits	\$ 9,396	8,589	807	308	1,508	196	3,572	419	87	52	121	3,133
Bank Net Income (QTR)	\$ 42.235	38.892	3.343	4.857	9.329	0.717	12.688	1.483	0.436	0.295	0.347	12.083
Percent Profitable (QTR)	% 91.8	92.4	88.2	100.0	100.0	96.6	90.1	89.2	97.9	88.5	93.1	97.1
Average Return on Assets (QTR)	% 1.17	1.17	1.26	3.28	1.03	1.21	1.10	1.07	1.68	1.80	0.96	1.08
Average Return on Equity (QTR)	% 10.44	10.43	10.55	21.84	11.52	10.88	9.31	9.42	17.35	12.41	8.40	9.04
Net Interest Margin (QTR)	% 3.26	3.25	3.35	9.42	2.40	3.58	3.56	2.85	3.90	2.55	3.44	2.81
Equity to Assets	% 11.19	11.13	11.95	15.10	8.87	11.01	11.78	11.23	9.84	14.43	11.32	11.95
Noncurrent Loan Rate - Total Loans *	% 3.09	3.12	2.86	1.18	3.36	1.18	2.24	3.27	1.23	2.29	2.01	4.74
Real Estate Loans	% 5.22	5.45	3.53	1.16	7.77	1.50	3.12	3.50	2.61	2.84	2.25	8.67
C&I Loans	% 0.74	0.72	1.25	1.08	0.67	1.38	0.86	1.82	1.41	1.49	1.82	0.50
Loans to Individuals	% 1.05	1.05	0.97	1.19	1.24	0.59	0.90	0.77	0.77	0.63	1.45	0.87
Coverage Ratio **	% 62.28	63.09	52.54	325.52	79.33	128.53	74.14	40.70	141.39	84.94	78.66	34.23
Net Charge-Off Rate - All Loans (QTR)	% 0.74	0.74	0.69	3.46	1.05	0.14	0.46	0.41	1.07	0.45	0.37	0.48
Real Estate Loans (QTR)	% 0.56	0.58	0.36	0.32	1.13	0.13	0.47	0.41	1.15	0.46	0.33	0.53
C&I Loans (QTR)	% 0.33	0.30	1.08	3.18	0.25	0.31	0.33	0.30	1.37	0.26	0.73	0.16
Loans to Individuals (QTR)	% 2.22	2.21	2.25	3.51	3.04	0.32	0.97	1.15	1.04	0.44	0.53	1.13
<b>Second Quarter 2012</b>												
Number of FDIC-Insured	7,245	6,222	1,023	18	5	1,542	3,637	711	50	402	815	65
Number of FDIC-Supervised	4,550	4,101	449	9	0	1,064	2,378	326	31	236	483	23
Total Assets	\$ 14,031	12,890	1,141	568	3,711	220	4,162	824	97	65	144	4,241
Total Loans	\$ 7,513	6,838	675	462	1,280	134	2,768	453	69	19	78	2,251
Domestic Deposits	\$ 8,914	8,038	876	288	1,423	182	3,202	635	83	51	121	2,928
Bank Net Income (QTR)	\$ 34.449	31.579	2.870	4.183	6.596	0.699	9.926	1.749	0.440	0.179	0.324	10.351
Percent Profitable (QTR)	% 88.7	89.4	84.7	94.4	100.0	95.5	85.1	88.5	92.0	89.8	91.3	89.2
Average Return on Assets (QTR)	% 0.99	0.98	1.01	2.97	0.72	1.27	0.96	0.85	1.82	1.07	0.90	0.98
Average Return on Equity (QTR)	% 8.73	8.74	8.63	19.86	7.88	11.16	8.07	7.98	18.92	7.61	7.87	7.97
Net Interest Margin (QTR)	% 3.45	3.46	3.34	9.75	2.65	3.76	3.74	2.77	4.40	2.74	3.57	3.06
Equity to Assets	% 11.32	11.28	11.77	14.75	9.04	11.49	11.90	10.75	9.69	14.67	11.51	12.38
Noncurrent Loan Rate - Total Loans *	% 3.90	3.94	3.46	1.37	3.98	1.53	3.04	3.55	1.85	2.79	2.13	5.77
Real Estate Loans	% 6.33	6.65	4.16	4.12	8.86	1.98	4.06	3.81	2.10	3.38	2.46	10.08
C&I Loans	% 1.09	1.07	1.67	1.41	1.05	1.91	1.27	1.57	0.75	1.38	1.90	0.81
Loans to Individuals	% 1.21	1.23	0.93	1.38	1.44	0.54	1.19	0.76	1.81	1.05	0.65	0.78
Coverage Ratio **	% 60.28	61.80	42.67	314.37	83.93	103.55	63.16	37.34	108.33	77.55	75.39	38.15
Net Charge-Off Rate - All Loans (QTR)	% 1.10	1.12	0.87	4.02	1.37	0.23	0.75	0.64	1.53	0.55	0.43	0.92
Real Estate Loans (QTR)	% 0.96	1.02	0.58	4.56	1.34	0.21	0.84	0.64	1.40	0.36	0.37	1.18
C&I Loans (QTR)	% 0.58	0.54	1.66	4.12	0.40	0.49	0.56	0.66	5.01	0.48	0.83	0.41
Loans to Individuals (QTR)	% 2.58	2.60	2.21	4.05	3.69	0.38	0.86	1.24	1.42	0.55	0.55	1.20

\* Nonaccruing loans and loans past due 90+ days

\*\* Loss reserve as a percentage of noncurrent loans