



Statistics At A Glance

As of September 30, 2015

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 2015												
Number of FDIC-Insured	6,270	5,410	860	14	4	1,494	3,124	515	57	337	663	62
Number of FDIC-Supervised	3,995	3,588	407	8	0	1,061	2,039	241	40	193	392	21
Total Assets	\$ 15,800	14,727	1,074	520	3,837	275	5,509	416	185	55	118	4,887
Total Loans	\$ 8,642	7,974	669	400	1,353	182	3,767	261	136	15	65	2,463
Domestic Deposits	\$ 10,649	9,822	827	294	1,726	225	4,232	317	154	44	100	3,557
Bank Net Income (QTR)	\$ 40.356	37.568	2.788	3.647	8.114	0.252	13.550	0.599	0.490	0.349	0.224	13.132
Percent Profitable (QTR)	% 95.0	95.6	90.9	100.0	100.0	97.6	94.9	90.5	93.0	90.2	94.9	98.4
Average Return on Assets (QTR)	% 1.02	1.02	1.04	2.83	0.84	0.37	0.99	0.57	1.08	2.55	0.76	1.08
Average Return on Equity (QTR)	% 9.09	9.08	9.17	19.11	8.50	3.19	8.44	4.93	10.52	16.65	6.31	9.47
Net Interest Margin (QTR)	% 3.08	3.04	3.49	9.70	2.29	3.71	3.28	2.55	3.71	2.66	3.51	2.72
Equity to Assets	% 11.33	11.33	11.36	14.83	9.98	11.48	11.81	11.63	10.22	15.49	12.10	11.42
Noncurrent Loan Rate - Total Loans *	% 1.61	1.59	1.83	1.08	1.89	0.88	1.13	2.68	1.28	1.66	1.46	2.24
Real Estate Loans	% 2.62	2.66	2.25	0.35	4.06	1.00	1.45	2.89	3.36	1.93	1.66	4.55
C&I Loans	% 0.69	0.69	0.72	0.62	0.77	1.23	0.71	0.89	0.26	1.54	1.32	0.59
Loans to Individuals	% 0.80	0.77	1.04	1.13	0.98	0.55	0.68	0.49	0.57	0.74	0.62	0.55
Coverage Ratio **	% 85.19	86.01	76.62	301.00	85.79	159.49	107.04	38.38	85.61	103.65	99.21	54.67
Net Charge-Off Rate - All Loans (QTR)	% 0.40	0.39	0.53	2.61	0.49	0.08	0.20	0.12	0.58	0.19	0.18	0.37
Real Estate Loans (QTR)	% 0.09	0.09	0.06	0.34	0.08	0.04	0.08	0.08	0.15	0.12	0.09	0.11
C&I Loans (QTR)	% 0.25	0.24	0.78	1.94	0.17	0.21	0.25	0.31	0.04	-0.03	0.46	0.20
Loans to Individuals (QTR)	% 1.71	1.67	2.16	2.69	2.24	0.36	0.84	1.53	0.80	0.57	0.61	1.41
Third Quarter 2014												
Number of FDIC-Insured	6,589	5,670	919	16	3	1,501	3,284	570	50	371	729	65
Number of FDIC-Supervised	4,177	3,756	421	8	0	1,065	2,124	268	33	212	442	25
Total Assets	\$ 15,349	14,280	1,069	606	3,691	254	5,186	435	168	60	129	4,820
Total Loans	\$ 8,160	7,492	668	477	1,275	163	3,532	271	119	17	70	2,236
Domestic Deposits	\$ 10,173	9,358	815	323	1,633	209	3,975	321	140	49	108	3,414
Bank Net Income (QTR)	\$ 38.411	35.320	3.091	4.674	7.267	0.812	12.218	0.925	0.494	0.319	0.294	11.408
Percent Profitable (QTR)	% 93.4	94.2	88.0	100.0	100.0	97.4	92.6	90.4	100.0	87.3	93.0	95.4
Average Return on Assets (QTR)	% 1.01	1.00	1.16	3.10	0.79	1.28	0.95	0.83	1.18	2.12	0.92	0.96
Average Return on Equity (QTR)	% 8.98	8.91	9.84	21.00	8.30	11.33	7.91	6.95	11.98	14.93	7.74	8.57
Net Interest Margin (QTR)	% 3.15	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	11.82	14.90	9.50	11.40	11.97	12.03	9.96	14.30	11.91	11.09
Noncurrent Loan Rate - Total Loans *	% 2.11	2.11	2.11	1.04	2.44	1.03	1.50	3.12	1.44	1.64	1.85	3.11
Real Estate Loans	% 3.57	3.69	2.62	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	0.84	0.74	0.52	1.35	0.63	1.08	0.60	1.50	1.83	0.36
Loans to Individuals	% 0.93	0.92	1.04	1.07	1.07	0.54	0.80	0.57	0.77	0.63	0.98	0.78
Coverage Ratio **	% 72.85	73.35	67.35	318.98	80.17	140.95	90.26	38.50	79.31	114.03	78.97	40.87
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	0.12	0.30	0.22	0.01	0.06	0.58	0.37	0.12
Loans to Individuals (QTR)	% 1.83	1.81	2.03	2.67	2.52	0.42	0.92	0.95	0.71	0.47	0.58	1.28

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans