



Statistics At A Glance

As of March 31, 2016

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
First Quarter 2016												
Number of FDIC-Insured	6,122	5,289	833	14	5	1,460	3,046	503	58	336	634	66
Number of FDIC-Supervised	3,911	3,510	401	8	0	1,036	1,991	237	40	192	382	25
Total Assets	\$ 16,293	15,203	1,091	540	4,015	276	5,742	405	193	60	113	4,951
Total Loans	\$ 8,939	8,273	667	409	1,430	183	3,937	253	136	17	62	2,511
Domestic Deposits	\$ 11,106	10,246	861	311	1,854	229	4,443	323	163	49	95	3,641
Bank Net Income (QTR)	\$ 39.056	35.690	3.366	3.750	8.195	0.838	12.899	0.968	0.509	0.351	0.248	11.297
Percent Profitable (QTR)	% 95.0	95.6	91.0	100.0	100.0	97.5	95.1	90.9	98.3	92.0	92.9	97.0
Average Return on Assets (QTR)	% 0.97	0.95	1.25	2.75	0.83	1.22	0.91	0.97	1.08	2.36	0.89	0.92
Average Return on Equity (QTR)	% 8.62	8.43	11.31	18.92	8.33	10.62	7.69	8.53	10.71	15.98	7.51	8.20
Net Interest Margin (QTR)	% 3.10	3.06	3.70	9.73	2.35	3.64	3.28	2.81	3.69	2.68	3.51	2.69
Equity to Assets	% 11.26	11.27	11.05	14.83	9.89	11.57	11.82	11.37	10.02	14.65	11.89	11.28
Noncurrent Loan Rate - Total Loans *	% 1.58	1.57	1.74	1.16	1.80	0.91	1.21	2.56	1.20	1.39	1.38	2.08
Real Estate Loans	% 2.32	2.35	2.12	0.51	3.41	0.95	1.37	2.82	3.31	1.63	1.48	3.91
C&I Loans	% 1.24	1.25	0.78	0.65	1.35	1.28	1.28	0.83	0.21	1.10	1.40	1.16
Loans to Individuals	% 0.82	0.79	1.08	1.21	0.98	0.59	0.67	0.34	0.53	0.69	1.06	0.56
Coverage Ratio **	% 85.47	85.91	80.55	294.19	87.48	154.06	97.85	34.94	95.76	120.00	100.85	57.61
Net Charge-Off Rate - All Loans (QTR)	% 0.46	0.44	0.60	3.07	0.57	0.10	0.20	0.06	0.68	0.07	0.15	0.42
Real Estate Loans (QTR)	% 0.07	0.07	0.04	-0.10	0.10	0.03	0.04	0.04	0.16	0.01	0.09	0.11
C&I Loans (QTR)	% 0.39	0.38	0.79	2.01	0.41	0.17	0.34	0.07	-0.01	-0.01	0.05	0.40
Loans to Individuals (QTR)	% 1.94	1.89	2.42	3.18	2.43	0.38	0.97	0.60	0.94	0.42	0.54	1.56
First Quarter 2015												
Number of FDIC-Insured	6,419	5,535	884	15	4	1,464	3,150	557	58	387	713	71
Number of FDIC-Supervised	4,084	3,671	413	8	0	1,034	2,058	260	37	234	429	24
Total Assets	\$ 15,778	14,717	1,061	490	3,855	255	4,927	462	182	64	132	5,412
Total Loans	\$ 8,362	7,710	652	375	1,318	160	3,369	280	129	17	72	2,641
Domestic Deposits	\$ 10,578	9,760	818	267	1,755	213	3,832	342	154	51	112	3,853
Bank Net Income (QTR)	\$ 39.821	36.914	2.907	3.703	8.637	0.746	11.097	0.858	0.458	0.342	0.295	13.686
Percent Profitable (QTR)	% 94.3	95.1	89.6	100.0	100.0	97.5	94.0	91.4	91.4	90.4	93.7	97.2
Average Return on Assets (QTR)	% 1.02	1.01	1.11	3.04	0.90	1.17	0.91	0.76	1.02	2.17	0.90	1.02
Average Return on Equity (QTR)	% 9.12	9.08	9.61	19.98	9.50	10.34	7.59	6.49	10.29	14.82	7.72	9.11
Net Interest Margin (QTR)	% 3.02	2.99	3.45	9.59	2.26	3.52	3.27	2.60	3.53	2.64	3.46	2.70
Equity to Assets	% 11.18	11.16	11.43	15.30	9.52	11.44	11.98	11.34	9.93	14.69	11.69	11.23
Noncurrent Loan Rate - Total Loans *	% 1.83	1.82	1.98	1.09	2.14	0.96	1.19	2.80	1.46	1.64	1.64	2.56
Real Estate Loans	% 3.09	3.16	2.48	0.49	4.89	1.13	1.57	3.10	3.77	1.97	1.82	5.19
C&I Loans	% 0.54	0.53	0.72	0.71	0.48	1.24	0.65	0.99	0.51	1.43	1.54	0.37
Loans to Individuals	% 0.83	0.81	1.04	1.13	1.07	0.55	0.68	0.56	0.58	0.54	1.03	0.62
Coverage Ratio **	% 79.14	79.76	72.44	301.94	82.83	153.59	103.81	39.51	78.66	109.70	87.38	52.20
Net Charge-Off Rate - All Loans (QTR)	% 0.43	0.42	0.54	2.80	0.63	0.02	0.15	0.15	0.60	0.13	0.14	0.41
Real Estate Loans (QTR)	% 0.16	0.17	0.11	0.25	0.39	-0.02	0.09	0.14	0.23	0.02	0.09	0.21
C&I Loans (QTR)	% 0.17	0.15	0.83	2.19	0.16	0.14	0.14	0.00	0.07	0.13	0.20	0.12
Loans to Individuals (QTR)	% 1.83	1.80	2.12	2.87	2.34	0.33	0.70	0.93	0.79	0.48	0.43	1.62

* Nonaccruing loans and loans past due 90+ days.

** Loss reserve as a percentage of noncurrent loans.