



# Statistics At A Glance

As of December 31, 2017

Dollar Amounts in Billions	All Insured Institutions			Asset Concentration Group								
				Commercial Banks	Savings Institutions	Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion
<b>Fourth Quarter 2017</b>												
Number of FDIC-Insured	5,670	4,918	752	11	5	1,390	2,943	421	59	272	509	60
Number of FDIC-Supervised	3,637	3,266	371	7	0	982	1,915	195	41	168	306	23
Total Assets	\$ 17,416	16,220	1,197	563	4,197	283	6,026	349	271	47	89	5,592
Total Loans	\$ 9,721	9,007	714	456	1,550	191	4,233	209	195	13	50	2,823
Domestic Deposits	\$ 12,081	11,151	931	306	2,025	234	4,716	274	228	38	75	4,186
Bank Net Income (QTR)	\$ 25.532	22.809	2.723	-0.039	-4.175	0.335	13.511	0.563	0.464	0.223	0.175	14.474
Percent Profitable (QTR)	% 83.8	86.0	69.4	63.6	80.0	89.6	82.6	73.6	76.3	80.9	85.5	86.7
Average Return on Assets (QTR)	% 0.59	0.57	0.92	-0.03	-0.40	0.48	0.91	0.65	0.69	1.91	0.79	1.04
Average Return on Equity (QTR)	% 5.24	5.01	8.52	-0.19	-4.01	4.21	7.56	5.75	6.89	12.52	6.58	9.35
Net Interest Margin (QTR)	% 3.31	3.27	3.87	11.17	2.46	3.75	3.49	2.92	3.67	2.73	3.48	2.95
Equity to Assets	% 11.22	11.25	10.75	15.10	9.84	11.18	11.95	11.22	10.00	15.25	11.94	11.09
Noncurrent Loan Rate - Total Loans *	% 1.20	1.17	1.58	1.53	1.27	0.96	0.86	2.71	0.49	1.33	1.10	1.56
Real Estate Loans	% 1.66	1.65	1.78	0.66	2.33	0.94	0.91	2.98	0.50	1.51	1.14	2.95
C&I Loans	% 0.90	0.90	0.90	0.91	1.03	1.28	0.96	0.45	0.35	1.27	1.04	0.75
Loans to Individuals	% 0.97	0.92	1.46	1.56	0.89	0.49	0.76	0.50	0.55	0.56	1.20	0.74
Coverage Ratio **	% 106.32	107.18	98.26	285.81	107.71	146.06	119.63	27.78	170.63	107.79	114.21	73.16
Net Charge-Off Rate - All Loans (QTR)	% 0.55	0.52	0.86	4.18	0.56	0.24	0.23	0.06	0.62	0.28	0.18	0.51
Real Estate Loans (QTR)	% 0.04	0.04	0.03	-0.04	0.01	0.09	0.05	0.01	0.04	0.09	0.06	0.03
C&I Loans (QTR)	% 0.45	0.42	1.06	2.69	0.24	0.82	0.43	0.87	0.30	0.57	0.55	0.51
Loans to Individuals (QTR)	% 2.38	2.26	3.51	4.24	2.51	0.69	1.08	1.18	1.03	0.76	0.71	1.94
<b>Fourth Quarter 2016</b>												
Number of FDIC-Insured	5,913	5,112	801	13	5	1,429	3,025	462	65	300	549	65
Number of FDIC-Supervised	3,787	3,397	390	8	0	1,014	1,971	221	44	178	326	25
Total Assets	\$ 16,780	15,628	1,152	519	4,053	285	5,628	332	256	51	98	5,559
Total Loans	\$ 9,305	8,604	701	418	1,476	191	3,928	209	180	14	55	2,833
Domestic Deposits	\$ 11,647	10,735	912	274	1,951	236	4,417	263	215	41	83	4,167
Bank Net Income (QTR)	\$ 43.186	39.765	3.421	2.815	10.516	0.766	12.781	0.833	0.508	0.409	0.213	14.345
Percent Profitable (QTR)	% 91.5	92.0	88.0	100.0	100.0	90.9	92.8	87.9	87.7	86.3	91.1	95.4
Average Return on Assets (QTR)	% 1.03	1.02	1.20	2.21	1.03	1.08	0.91	1.01	0.80	3.21	0.87	1.04
Average Return on Equity (QTR)	% 9.23	9.11	11.01	14.71	10.39	9.40	7.67	8.88	7.99	20.65	7.50	9.44
Net Interest Margin (QTR)	% 3.16	3.12	3.67	10.82	2.37	3.68	3.35	2.84	3.44	2.73	3.43	2.80
Equity to Assets	% 11.10	11.12	10.85	14.85	9.97	11.30	11.81	11.28	10.04	15.21	11.42	10.85
Noncurrent Loan Rate - Total Loans *	% 1.42	1.40	1.70	1.42	1.57	0.97	1.05	2.97	0.94	1.46	1.20	1.80
Real Estate Loans	% 1.95	1.95	2.02	0.56	2.79	0.94	1.09	3.21	1.51	1.67	1.30	3.22
C&I Loans	% 1.28	1.30	0.83	0.87	1.47	1.45	1.30	1.07	0.15	1.42	1.19	1.19
Loans to Individuals	% 0.92	0.89	1.28	1.44	1.02	0.53	0.76	0.47	0.59	0.88	0.82	0.63
Coverage Ratio **	% 92.17	93.03	83.61	270.75	92.71	143.66	105.05	29.10	103.30	104.97	108.55	65.88
Net Charge-Off Rate - All Loans (QTR)	% 0.52	0.51	0.65	3.76	0.61	0.25	0.27	0.06	0.60	0.33	0.23	0.42
Real Estate Loans (QTR)	% 0.05	0.06	0.03	0.53	0.04	0.08	0.06	0.03	0.06	0.19	0.12	0.03
C&I Loans (QTR)	% 0.50	0.49	0.79	2.47	0.47	0.69	0.57	0.14	0.07	0.48	0.75	0.39
Loans to Individuals (QTR)	% 2.20	2.15	2.81	3.81	2.63	0.80	1.01	1.15	1.00	0.71	0.74	1.72

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

See back of page for FDIC historical trends.