



Statistics At A Glance

As of June 30, 2017

| 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 |
| Second Quarter 2017 | | | | | | | | | | | | |
| Number of FDIC-Insured | 5,787 | 5,011 | 776 | 12 | 5 | 1,417 | 2,960 | 453 | 60 | 276 | 546 | 58 |
| Number of FDIC-Supervised | 3,711 | 3,330 | 381 | 8 | 0 | 1,007 | 1,932 | 219 | 42 | 167 | 314 | 22 |
| Total Assets | \$ 17,067 | 15,890 | 1,176 | 506 | 4,194 | 281 | 5,909 | 359 | 262 | 48 | 97 | 5,411 |
| Total Loans | \$ 9,458 | 8,749 | 709 | 402 | 1,516 | 191 | 4,136 | 213 | 187 | 13 | 54 | 2,746 |
| Domestic Deposits | \$ 11,781 | 10,847 | 933 | 273 | 1,987 | 231 | 4,618 | 283 | 218 | 39 | 82 | 4,049 |
| Bank Net Income (QTR) | \$ 48.258 | 44.879 | 3.379 | 2.569 | 9.866 | 0.865 | 15.904 | 0.826 | 0.732 | 0.356 | 0.209 | 16.932 |
| Percent Profitable (QTR) | % 95.9 | 96.3 | 93.2 | 100.0 | 100.0 | 96.8 | 96.3 | 93.4 | 93.3 | 92.8 | 94.3 | 100.0 |
| Average Return on Assets (QTR) | % 1.14 | 1.13 | 1.15 | 2.05 | 0.95 | 1.24 | 1.09 | 0.93 | 1.13 | 2.96 | 0.86 | 1.25 |
| Average Return on Equity (QTR) | % 10.11 | 10.07 | 10.66 | 13.01 | 9.56 | 10.87 | 9.09 | 8.46 | 11.02 | 19.77 | 7.33 | 11.26 |
| Net Interest Margin (QTR) | % 3.22 | 3.19 | 3.68 | 10.86 | 2.39 | 3.72 | 3.43 | 2.49 | 3.59 | 2.70 | 3.47 | 2.92 |
| Equity to Assets | % 11.31 | 11.34 | 10.94 | 15.91 | 9.90 | 11.47 | 12.00 | 11.15 | 10.28 | 15.24 | 11.88 | 11.23 |
| Noncurrent Loan Rate - Total Loans * | % 1.23 | 1.21 | 1.57 | 1.33 | 1.31 | 1.05 | 0.93 | 2.61 | 0.82 | 1.25 | 1.18 | 1.56 |
| Real Estate Loans | % 1.68 | 1.66 | 1.83 | 0.53 | 2.38 | 1.01 | 0.96 | 2.85 | 1.32 | 1.42 | 1.21 | 2.82 |
| C&I Loans | % 1.08 | 1.09 | 0.82 | 0.85 | 1.11 | 1.45 | 1.14 | 0.60 | 0.56 | 1.03 | 1.07 | 0.98 |
| Loans to Individuals | % 0.85 | 0.82 | 1.23 | 1.36 | 0.85 | 0.51 | 0.72 | 0.42 | 0.50 | 0.83 | 1.56 | 0.62 |
| Coverage Ratio ** | % 104.30 | 105.32 | 94.61 | 328.88 | 104.85 | 134.82 | 114.19 | 28.99 | 119.48 | 119.83 | 110.23 | 74.72 |
| Net Charge-Off Rate - All Loans (QTR) | % 0.48 | 0.46 | 0.73 | 4.07 | 0.51 | 0.20 | 0.22 | 0.00 | 0.59 | 0.19 | 0.24 | 0.39 |
| Real Estate Loans (QTR) | % 0.02 | 0.03 | 0.00 | 0.32 | 0.01 | 0.04 | 0.03 | -0.03 | 0.02 | 0.07 | 0.06 | 0.02 |
| C&I Loans (QTR) | % 0.40 | 0.38 | 0.77 | 2.81 | 0.31 | 0.45 | 0.45 | 0.31 | 0.19 | 0.37 | 0.40 | 0.31 |
| Loans to Individuals (QTR) | % 2.21 | 2.11 | 3.22 | 4.13 | 2.44 | 0.52 | 0.98 | 1.02 | 1.00 | 0.47 | 0.53 | 1.70 |
| Second Quarter 2016 | | | | | | | | | | | | |
| Number of FDIC-Insured | 6,058 | 5,238 | 820 | 13 | 4 | 1,466 | 3,029 | 491 | 63 | 324 | 605 | 63 |
| Number of FDIC-Supervised | 3,878 | 3,482 | 396 | 8 | 0 | 1,041 | 1,982 | 228 | 46 | 186 | 364 | 23 |
| Total Assets | \$ 16,534 | 15,426 | 1,108 | 502 | 3,967 | 271 | 5,986 | 396 | 201 | 56 | 104 | 5,051 |
| Total Loans | \$ 9,121 | 8,447 | 674 | 382 | 1,441 | 182 | 4,140 | 248 | 145 | 16 | 58 | 2,509 |
| Domestic Deposits | \$ 11,201 | 10,333 | 868 | 280 | 1,853 | 223 | 4,603 | 315 | 169 | 45 | 88 | 3,626 |
| Bank Net Income (QTR) | \$ 43.588 | 39.862 | 3.726 | 2.809 | 9.485 | 0.829 | 15.754 | 0.930 | 0.483 | 0.353 | 0.245 | 12.701 |
| Percent Profitable (QTR) | % 95.4 | 96.1 | 90.6 | 100.0 | 100.0 | 96.9 | 96.0 | 90.4 | 95.2 | 91.7 | 94.2 | 98.4 |
| Average Return on Assets (QTR) | % 1.06 | 1.04 | 1.36 | 2.27 | 0.96 | 1.23 | 1.06 | 0.95 | 0.96 | 2.50 | 0.94 | 1.01 |
| Average Return on Equity (QTR) | % 9.45 | 9.25 | 12.28 | 15.24 | 9.68 | 10.70 | 8.97 | 8.20 | 9.52 | 16.47 | 7.95 | 9.08 |
| Net Interest Margin (QTR) | % 3.08 | 3.04 | 3.66 | 10.08 | 2.38 | 3.69 | 3.30 | 2.79 | 3.62 | 2.72 | 3.53 | 2.61 |
| Equity to Assets | % 11.27 | 11.29 | 11.10 | 14.82 | 9.95 | 11.58 | 11.88 | 11.60 | 10.24 | 15.44 | 11.98 | 11.18 |
| Noncurrent Loan Rate - Total Loans * | % 1.50 | 1.48 | 1.65 | 1.14 | 1.70 | 0.96 | 1.12 | 2.50 | 1.13 | 1.46 | 1.23 | 2.01 |
| Real Estate Loans | % 2.13 | 2.14 | 1.98 | 0.53 | 3.13 | 0.97 | 1.24 | 2.77 | 2.78 | 1.69 | 1.36 | 3.68 |
| C&I Loans | % 1.34 | 1.36 | 0.78 | 0.77 | 1.48 | 1.33 | 1.27 | 0.98 | 0.17 | 1.21 | 1.29 | 1.42 |
| Loans to Individuals | % 0.78 | 0.75 | 1.10 | 1.15 | 0.92 | 0.55 | 0.68 | 0.27 | 0.55 | 0.78 | 0.71 | 0.53 |
| Coverage Ratio ** | % 89.20 | 89.44 | 86.50 | 328.56 | 90.66 | 147.28 | 102.87 | 34.18 | 101.16 | 109.03 | 110.55 | 59.22 |
| Net Charge-Off Rate - All Loans (QTR) | % 0.45 | 0.44 | 0.58 | 3.28 | 0.55 | 0.16 | 0.22 | 0.06 | 0.64 | 0.27 | 0.16 | 0.40 |
| Real Estate Loans (QTR) | % 0.06 | 0.06 | 0.04 | -0.01 | 0.05 | 0.04 | 0.05 | 0.04 | 0.17 | 0.21 | 0.08 | 0.09 |
| C&I Loans (QTR) | % 0.45 | 0.44 | 0.71 | 2.39 | 0.49 | 0.37 | 0.42 | 0.21 | 0.05 | 0.32 | 0.30 | 0.45 |
| Loans to Individuals (QTR) | % 1.87 | 1.82 | 2.42 | 3.32 | 2.30 | 0.43 | 0.93 | 0.35 | 0.87 | 0.44 | 0.50 | 1.43 |

* Nonaccruing loans and loans past due 90+ days.

** Loss reserve as a percentage of noncurrent loans.