



Statistics At A Glance

As of December 31, 2018

Dollar Amounts in Billions	All Insured Institutions	Commercial		Asset Concentration Group								
		Banks	Savings Institutions	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
Fourth Quarter 2018												
Number of FDIC-Insured	5,406	4,715	691	12	5	1,346	2,866	401	69	226	432	49
Number of FDIC-Supervised	3,483	3,140	343	6	0	959	1,858	189	45	138	271	17
Total Assets	\$ 17,943	16,728	1,215	652	4,286	287	6,374	346	218	36	76	5,668
Total Loans	\$ 10,152	9,460	692	536	1,622	197	4,523	206	154	10	44	2,861
Domestic Deposits	\$ 12,613	11,645	968	384	2,071	238	4,981	272	179	29	64	4,394
Bank Net Income (QTR)	\$ 59.062	55.124	3.937	5.422	10.904	0.873	19.821	0.911	0.710	0.382	0.212	19.827
Percent Profitable (QTR)	% 93.5	94.0	90.0	100.0	100.0	92.1	95.4	87.5	88.4	88.1	93.3	95.9
Average Return on Assets (QTR)	% 1.33	1.33	1.31	3.36	1.02	1.23	1.26	1.07	1.32	3.97	1.12	1.41
Average Return on Equity (QTR)	% 11.78	11.75	12.19	21.97	10.30	10.88	10.53	9.49	12.47	24.76	9.12	12.76
Net Interest Margin (QTR)	% 3.48	3.45	3.92	10.77	2.62	3.88	3.62	2.97	4.34	2.85	3.80	3.08
Equity to Assets	% 11.25	11.29	10.74	15.29	9.88	11.34	11.94	11.08	10.51	16.72	12.35	11.04
Noncurrent Loan Rate - Total Loans *	% 0.99	0.95	1.54	1.54	0.93	1.04	0.78	2.07	0.68	1.28	1.00	1.17
Real Estate Loans	% 1.32	1.29	1.59	2.12	1.70	1.02	0.82	2.20	1.41	1.48	1.07	2.22
C&I Loans	% 0.68	0.67	1.13	0.68	0.64	1.31	0.80	1.07	0.42	1.03	0.96	0.49
Loans to Individuals	% 1.03	0.97	1.65	1.61	0.94	0.50	0.90	0.45	0.50	0.67	0.72	0.74
Coverage Ratio **	124.43	126.90	103.64	281.31	137.93	134.21	126.18	31.58	153.67	126.83	125.13	88.29
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.48	0.82	3.85	0.49	0.19	0.21	0.06	0.80	0.24	0.22	0.39
Real Estate Loans (QTR)	% 0.02	0.02	0.00	0.00	-0.02	0.08	0.02	0.01	-0.04	0.03	0.10	0.01
C&I Loans (QTR)	% 0.32	0.32	0.41	2.07	0.23	0.42	0.39	-0.01	0.85	0.21	0.57	0.15
Loans to Individuals (QTR)	% 2.38	2.25	3.74	4.03	2.53	0.89	1.21	1.18	1.06	0.86	0.79	1.87
Fourth Quarter 2017												
Number of FDIC-Insured	5,670	4,918	752	11	5	1,389	2,944	420	59	272	510	60
Number of FDIC-Supervised	3,637	3,267	370	7	0	981	1,915	194	41	168	308	23
Total Assets	\$ 17,415	16,218	1,198	563	4,196	283	6,026	349	271	47	89	5,592
Total Loans	\$ 9,721	9,006	715	456	1,550	191	4,233	209	195	13	50	2,823
Domestic Deposits	\$ 12,081	11,150	931	306	2,025	234	4,717	273	228	38	75	4,186
Bank Net Income (QTR)	\$ 25.303	22.487	2.816	-0.049	-4.521	0.336	13.469	0.566	0.462	0.334	0.173	14.532
Percent Profitable (QTR)	% 83.4	85.6	69.0	63.6	80.0	89.7	82.1	73.6	71.2	79.8	85.1	88.3
Average Return on Assets (QTR)	% 0.58	0.56	0.95	-0.04	-0.43	0.48	0.90	0.65	0.69	2.86	0.78	1.04
Average Return on Equity (QTR)	% 5.19	4.94	8.81	-0.23	-4.35	4.22	7.54	5.78	6.86	18.69	6.51	9.39
Net Interest Margin (QTR)	% 3.31	3.27	3.88	11.17	2.46	3.77	3.50	2.92	3.66	2.80	3.55	2.95
Equity to Assets	% 11.22	11.25	10.75	15.10	9.83	11.18	11.95	11.22	10.00	15.26	11.94	11.09
Noncurrent Loan Rate - Total Loans *	% 1.20	1.17	1.58	1.54	1.27	0.97	0.86	2.71	0.49	1.35	1.10	1.56
Real Estate Loans	% 1.66	1.65	1.78	0.66	2.33	0.95	0.91	2.98	0.49	1.54	1.15	2.95
C&I Loans	% 0.90	0.90	0.90	0.91	1.03	1.30	0.96	0.44	0.35	1.27	1.04	0.75
Loans to Individuals	% 0.97	0.92	1.46	1.57	0.89	0.49	0.76	0.50	0.55	0.56	1.20	0.74
Coverage Ratio **	106.30	107.15	98.39	284.47	107.71	144.82	119.74	27.74	169.94	105.97	114.35	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	0.36	0.18	0.51
Real Estate Loans (QTR)	% 0.04	0.04	0.04	-0.04	0.01	0.10	0.05	0.03	0.03	0.16	0.07	0.03
C&I Loans (QTR)	% 0.45	0.43	0.99	2.69	0.24	0.84	0.44	0.05	0.30	0.57	0.61	0.51
Loans to Individuals (QTR)	% 2.38	2.26	3.51	4.24	2.51	0.69	1.08	1.18	1.03	0.98	0.72	1.94

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.