



Statistics At A Glance

As of March 31, 2014

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 2014												
Number of FDIC-Insured	6,730	5,809	921	16	4	1,481	3,323	563	54	444	783	62
Number of FDIC-Supervised	4,249	3,817	432	8	0	1,043	2,154	260	34	263	464	23
Total Assets	\$ 14,901	13,855	1,046	592	3,715	245	4,977	576	164	70	141	4,420
Total Loans	\$ 7,931	7,295	636	453	1,300	150	3,363	340	111	20	76	2,119
Domestic Deposits	\$ 9,922	9,120	802	327	1,622	207	3,845	431	139	57	119	3,174
Bank Net Income (QTR)	\$ 37.239	34.363	2.876	5.143	7.172	0.682	11.724	1.201	0.415	0.320	0.288	10.294
Percent Profitable (QTR)	% 92.7	93.8	86.0	100.0	100.0	96.2	92.4	88.8	94.4	89.6	91.4	96.8
Average Return on Assets (QTR)	% 1.01	1.00	1.11	3.48	0.77	1.12	0.95	0.84	1.02	1.85	0.82	0.94
Average Return on Equity (QTR)	% 8.99	8.95	9.49	23.59	8.29	10.21	8.01	7.22	10.64	13.73	7.16	8.17
Net Interest Margin (QTR)	% 3.17	3.14	3.46	9.45	2.37	3.55	3.44	2.99	3.31	2.71	3.47	2.62
Equity to Assets	% 11.23	11.19	11.71	14.74	9.38	11.06	11.92	11.68	9.64	13.54	11.55	11.48
Noncurrent Loan Rate - Total Loans *	% 2.46	2.48	2.26	1.14	2.62	1.14	1.81	2.60	1.56	1.84	1.99	3.82
Real Estate Loans	% 4.16	4.33	2.78	0.60	6.04	1.37	2.52	2.91	4.14	2.21	2.25	7.23
C&I Loans	% 0.60	0.58	1.02	0.90	0.54	1.51	0.68	0.80	0.81	1.58	1.72	0.39
Loans to Individuals	% 1.01	1.00	1.06	1.17	1.12	0.58	0.91	1.19	0.81	0.54	0.91	0.83
Coverage Ratio **	% 67.84	68.02	65.57	309.27	83.31	131.75	81.67	48.51	77.47	103.76	77.50	35.78
Net Charge-Off Rate - All Loans (QTR)	% 0.52	0.52	0.59	3.03	0.72	0.06	0.27	0.23	0.72	0.11	0.17	0.34
Real Estate Loans (QTR)	% 0.24	0.24	0.22	0.07	0.35	0.05	0.21	0.22	0.43	0.05	0.15	0.27
C&I Loans (QTR)	% 0.23	0.21	0.76	2.42	0.19	0.10	0.23	0.04	0.08	0.02	0.22	0.09
Loans to Individuals (QTR)	% 2.05	2.04	2.21	3.11	2.73	0.39	0.98	0.92	0.87	0.35	0.25	1.36
First Quarter 2013												
Number of FDIC-Insured	7,019	6,048	971	16	5	1,491	3,483	619	49	450	827	79
Number of FDIC-Supervised	4,415	3,978	437	9	0	1,034	2,266	277	30	269	499	31
Total Assets	\$ 14,424	13,362	1,062	594	3,839	231	4,224	566	106	69	149	4,646
Total Loans	\$ 7,659	7,026	633	452	1,290	135	2,827	352	71	20	81	2,432
Domestic Deposits	\$ 9,427	8,616	810	309	1,545	194	3,305	421	89	56	126	3,382
Bank Net Income (QTR)	\$ 40.308	37.585	2.723	4.625	9.072	0.657	9.453	1.333	0.387	0.265	0.344	14.172
Percent Profitable (QTR)	% 91.5	92.2	87.0	100.0	80.0	96.1	90.0	88.5	93.9	87.8	92.5	96.2
Average Return on Assets (QTR)	% 1.12	1.12	1.03	3.10	0.95	1.14	0.89	0.94	1.48	1.52	0.93	1.22
Average Return on Equity (QTR)	% 9.96	10.07	8.63	21.01	10.60	10.14	7.53	8.30	15.53	9.97	8.08	10.15
Net Interest Margin (QTR)	% 3.27	3.26	3.36	9.35	2.43	3.49	3.55	2.89	3.94	2.58	3.47	2.89
Equity to Assets	% 11.27	11.22	11.99	14.94	8.97	11.27	11.94	11.44	9.50	14.56	11.49	12.07
Noncurrent Loan Rate - Total Loans *	% 3.41	3.43	3.15	1.37	3.59	1.31	2.43	3.54	1.28	2.33	2.12	5.05
Real Estate Loans	% 5.71	5.95	3.86	1.74	8.25	1.65	3.34	3.79	2.48	2.86	2.41	9.02
C&I Loans	% 0.80	0.78	1.39	1.29	0.78	1.51	0.96	1.72	1.70	1.58	1.91	0.53
Loans to Individuals	% 1.13	1.14	1.10	1.39	1.34	0.61	0.75	0.75	0.85	0.65	0.86	0.98
Coverage Ratio **	% 59.54	60.41	48.96	300.68	78.62	120.37	71.06	39.36	141.69	82.71	74.93	34.00
Net Charge-Off Rate - All Loans (QTR)	% 0.83	0.84	0.67	3.41	1.17	0.10	0.51	0.42	1.18	0.34	0.29	0.63
Real Estate Loans (QTR)	% 0.66	0.70	0.35	0.02	1.14	0.10	0.56	0.41	1.18	0.35	0.24	0.73
C&I Loans (QTR)	% 0.37	0.34	1.06	3.42	0.31	0.15	0.39	0.37	0.93	0.18	0.38	0.18
Loans to Individuals (QTR)	% 2.32	2.33	2.24	3.43	3.27	0.27	0.82	1.44	1.18	0.47	0.64	1.42

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.