



Statistics At A Glance

As of December 31, 2015

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	All Other <\$1 Billion	All Other >\$1 Billion
Fourth Quarter 2015												
Number of FDIC-Insured	6,182	5,338	844	14	4	1,479	3,091	501	65	332	629	67
Number of FDIC-Supervised	3,947	3,544	403	8	0	1,044	2,015	236	44	196	380	24
Total Assets	\$ 15,968	14,893	1,074	549	3,775	278	5,893	386	187	57	113	4,730
Total Loans	\$ 8,840	8,170	669	425	1,378	184	4,000	244	137	16	62	2,395
Domestic Deposits	\$ 10,905	10,065	840	317	1,756	230	4,523	306	157	46	95	3,475
Bank Net Income (QTR)	\$ 40,848	38,142	2,706	3,557	7,829	0,774	13,226	0,845	0,384	0,486	0,606	13,140
Percent Profitable (QTR)	% 90.9	91.7	86.0	100.0	100.0	92.4	92.4	85.0	87.7	84.6	87.6	95.5
Average Return on Assets (QTR)	% 1.03	1.03	1.03	2.66	0.82	1.13	0.91	0.89	0.83	3.41	2.17	1.12
Average Return on Equity (QTR)	% 9.13	9.13	9.19	18.30	8.18	9.87	7.68	7.79	8.16	22.47	18.13	10.03
Net Interest Margin (QTR)	% 3.13	3.11	3.36	9.74	2.40	3.70	3.17	2.81	3.69	2.67	3.45	2.83
Equity to Assets	% 11.24	11.26	11.03	14.29	10.13	11.32	11.77	11.36	10.12	15.02	11.78	11.08
Noncurrent Loan Rate - Total Loans *	% 1.56	1.54	1.76	1.17	1.81	0.80	1.12	2.64	1.27	1.46	1.45	2.18
Real Estate Loans	% 2.48	2.52	2.15	0.55	3.79	0.90	1.43	2.89	3.36	1.66	1.64	4.36
C&I Loans	% 0.78	0.78	0.75	0.69	0.77	1.14	0.80	0.82	0.22	1.27	1.30	0.72
Loans to Individuals	% 0.85	0.82	1.10	1.21	1.02	0.56	0.71	0.42	0.57	0.88	0.77	0.59
Coverage Ratio **	% 86.01	86.76	78.02	274.03	87.52	172.13	104.03	36.46	89.69	114.86	95.15	55.14
Net Charge-Off Rate - All Loans (QTR)	% 0.49	0.47	0.68	3.01	0.68	0.16	0.22	0.10	0.70	0.32	0.22	0.44
Real Estate Loans (QTR)	% 0.13	0.14	0.05	0.06	0.32	0.09	0.09	0.07	0.32	0.13	0.15	0.15
C&I Loans (QTR)	% 0.37	0.36	0.72	1.92	0.40	0.44	0.32	0.16	0.05	0.92	0.31	0.34
Loans to Individuals (QTR)	% 1.90	1.80	2.89	3.12	2.23	0.58	0.97	0.82	0.92	0.73	0.48	1.58
Fourth Quarter 2014												
Number of FDIC-Insured	6,509	5,607	902	15	3	1,515	3,222	553	52	374	708	67
Number of FDIC-Supervised	4,138	3,720	418	8	0	1,066	2,102	263	33	220	422	24
Total Assets	\$ 15,554	14,475	1,079	484	3,736	273	4,879	440	176	62	129	5,375
Total Loans	\$ 8,309	7,631	678	387	1,283	176	3,344	274	125	17	70	2,633
Domestic Deposits	\$ 10,368	9,543	825	250	1,708	227	3,770	328	148	49	108	3,780
Bank Net Income (QTR)	\$ 36,496	33,348	3,148	3,707	4,234	0,739	11,779	0,990	0,401	0,380	0,252	14,013
Percent Profitable (QTR)	% 90.1	90.7	86.1	100.0	66.7	92.1	90.4	87.0	92.3	85.3	88.6	97.0
Average Return on Assets (QTR)	% 0.95	0.93	1.18	3.08	0.46	1.09	0.98	0.91	0.93	2.48	0.79	1.05
Average Return on Equity (QTR)	% 8.46	8.34	9.99	20.45	4.81	9.52	8.12	7.49	9.34	16.81	6.65	9.42
Net Interest Margin (QTR)	% 3.12	3.09	3.51	9.76	2.39	3.70	3.40	2.70	3.58	2.73	3.50	2.72
Equity to Assets	% 11.15	11.10	11.75	15.13	9.45	11.42	11.97	12.07	9.88	14.78	11.81	11.11
Noncurrent Loan Rate - Total Loans *	% 1.96	1.95	2.03	1.10	2.31	0.95	1.32	2.98	1.56	1.64	1.76	2.71
Real Estate Loans	% 3.34	3.45	2.54	0.43	5.41	1.19	1.78	3.29	3.70	1.92	1.97	5.52
C&I Loans	% 0.50	0.49	0.77	0.72	0.45	1.23	0.60	0.89	0.51	1.50	1.60	0.32
Loans to Individuals	% 0.89	0.88	1.05	1.14	1.08	0.55	0.74	0.55	0.75	0.63	1.03	0.72
Coverage Ratio **	% 75.39	75.95	69.33	284.22	80.12	146.35	96.96	38.24	73.82	112.67	81.65	50.04
Net Charge-Off Rate - All Loans (QTR)	% 0.48	0.48	0.52	2.74	0.73	0.20	0.25	0.12	0.64	0.50	0.32	0.38
Real Estate Loans (QTR)	% 0.18	0.19	0.11	0.09	0.37	0.13	0.20	0.09	0.26	0.40	0.21	0.09
C&I Loans (QTR)	% 0.28	0.26	0.64	1.83	0.35	0.58	0.24	0.11	0.37	0.49	1.08	0.19
Loans to Individuals (QTR)	% 1.90	1.87	2.23	2.83	2.52	0.52	0.81	1.00	0.82	0.92	0.57	1.70

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

See back of page for FDIC historical trends.