



# Statistics At A Glance

As of September 30, 2019

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 <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
<b>Third Quarter 2019</b>												
Number of FDIC-Insured	5,256	4,587	669	12	5	1,324	2,753	393	68	217	434	50
Number of FDIC-Supervised	3,384	3,053	331	6	0	941	1,784	195	46	129	267	16
Total Assets	\$ 18,480	17,308	1,172	522	4,509	285	6,672	386	226	38	77	5,765
Total Loans	\$ 10,399	9,719	680	429	1,692	196	4,697	226	157	10	44	2,946
Domestic Deposits	\$ 12,980	12,051	929	347	2,161	235	5,203	300	185	30	64	4,455
Bank Net Income (QTR)	\$ 57.354	53.096	4.258	4.470	13.871	1.028	18.931	1.237	0.855	0.322	0.237	16.404
Percent Profitable (QTR)	% 95.9	96.3	93.1	100.0	100.0	96.5	96.2	92.1	100.0	90.8	96.8	98.0
Average Return on Assets (QTR)	% 1.25	1.24	1.46	3.43	1.23	1.45	1.15	1.30	1.53	3.42	1.24	1.14
Average Return on Equity (QTR)	% 10.96	10.81	13.18	27.35	11.98	12.21	9.42	11.62	13.93	18.88	9.45	10.20
Net Interest Margin (QTR)	% 3.35	3.31	3.89	10.99	2.76	3.88	3.46	2.83	4.27	2.89	3.68	2.92
Equity to Assets	% 11.35	11.37	11.07	12.72	10.14	11.94	12.18	11.03	11.05	18.10	13.19	11.16
Noncurrent Loan Rate - Total Loans *	% 0.92	0.87	1.58	1.61	0.87	1.08	0.77	1.89	0.67	1.23	0.95	1.01
Real Estate Loans	% 1.15	1.09	1.71	1.06	1.42	1.03	0.79	2.05	1.32	1.35	1.02	1.74
C&I Loans	% 0.81	0.80	1.01	0.66	0.87	1.40	0.86	0.85	0.21	0.85	0.98	0.68
Loans to Individuals	% 0.97	0.92	1.54	1.71	0.91	0.65	0.77	0.43	0.51	1.25	0.48	0.69
Coverage Ratio **	% 130.99	135.70	93.82	276.58	164.24	129.54	125.61	32.19	158.46	118.69	127.35	100.48
Net Charge-Off Rate - All Loans (QTR)	% 0.51	0.48	0.82	3.94	0.71	0.15	0.24	0.03	0.78	0.17	0.14	0.37
Real Estate Loans (QTR)	% -0.01	-0.01	-0.01	0.01	-0.01	0.06	0.02	-0.02	-0.04	0.11	0.04	-0.08
C&I Loans (QTR)	% 0.41	0.41	0.41	2.26	0.38	0.48	0.45	0.30	0.32	0.11	0.34	0.28
Loans to Individuals (QTR)	% 2.33	2.20	3.76	4.13	2.69	0.51	1.24	1.10	1.08	0.56	0.69	1.80
<b>Third Quarter 2018</b>												
Number of FDIC-Insured	5,477	4,774	703	12	5	1,366	2,878	408	70	233	453	52
Number of FDIC-Supervised	3,527	3,178	349	6	0	973	1,867	196	44	143	280	18
Total Assets	\$ 17,673	16,480	1,192	640	4,246	285	6,233	352	213	36	78	5,590
Total Loans	\$ 9,939	9,255	684	509	1,580	198	4,424	217	153	10	45	2,803
Domestic Deposits	\$ 12,322	11,380	942	371	2,040	233	4,865	273	174	28	66	4,271
Bank Net Income (QTR)	\$ 61.877	58.062	3.815	4.885	12.785	1.004	20.256	1.075	0.734	0.344	0.238	20.557
Percent Profitable (QTR)	% 96.4	97.0	92.5	100.0	100.0	97.7	96.5	92.2	92.9	94.4	96.7	96.2
Average Return on Assets (QTR)	% 1.41	1.42	1.30	3.09	1.21	1.42	1.31	1.22	1.38	3.82	1.22	1.48
Average Return on Equity (QTR)	% 12.46	12.49	12.04	20.19	12.08	12.53	10.95	11.18	13.10	22.56	10.17	13.32
Net Interest Margin (QTR)	% 3.45	3.42	3.90	10.74	2.59	3.89	3.59	3.00	4.37	3.00	3.73	3.05
Equity to Assets	% 11.28	11.32	10.74	15.27	9.98	11.32	11.96	10.99	10.67	16.87	12.05	11.06
Noncurrent Loan Rate - Total Loans *	% 1.02	0.98	1.50	1.42	0.96	1.12	0.80	2.17	0.67	1.36	1.07	1.23
Real Estate Loans	% 1.38	1.35	1.58	2.67	1.79	1.08	0.83	2.36	1.38	1.48	1.19	2.34
C&I Loans	% 0.73	0.72	1.32	0.63	0.65	1.33	0.90	0.72	0.50	1.15	0.89	0.50
Loans to Individuals	% 0.94	0.90	1.47	1.49	0.86	0.58	0.82	0.44	0.48	1.21	0.48	0.67
Coverage Ratio **	% 122.19	124.00	106.14	312.23	134.58	123.92	124.54	32.03	156.65	116.67	119.46	85.92
Net Charge-Off Rate - All Loans (QTR)	% 0.45	0.43	0.73	3.70	0.44	0.13	0.17	0.01	0.69	0.23	0.14	0.37
Real Estate Loans (QTR)	% 0.00	0.01	-0.01	-0.01	-0.07	0.03	0.03	-0.03	0.00	0.10	0.04	-0.01
C&I Loans (QTR)	% 0.25	0.24	0.51	2.26	0.08	0.36	0.24	0.09	0.35	0.24	0.34	0.20
Loans to Individuals (QTR)	% 2.25	2.14	3.43	3.88	2.50	0.52	1.06	1.10	0.95	0.97	0.61	1.75

\* Nonaccruing loans and loans past due 90+ days

\*\* Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.