



# Statistics At A Glance

As of March 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
<b>First Quarter 2015</b>												
Number of FDIC-Insured	6,419	5,570	849	15	4	1,464	3,151	556	58	387	713	71
Number of FDIC-Supervised	4,084	3,671	413	8	0	1,034	2,059	260	37	234	428	24
Total Assets	\$ 15,778	14,737	1,041	490	3,855	255	4,927	462	182	64	132	5,412
Total Loans	\$ 8,362	7,724	638	375	1,318	160	3,369	280	129	17	72	2,641
Domestic Deposits	\$ 10,578	9,775	803	267	1,755	213	3,832	342	154	51	112	3,853
Bank Net Income (QTR)	\$ 39.841	36.961	2.880	3.703	8.637	0.746	11.115	0.858	0.459	0.342	0.295	13.687
Percent Profitable (QTR)	% 94.4	95.1	89.9	100.0	100.0	97.5	94.0	91.7	91.4	90.4	93.7	97.2
Average Return on Assets (QTR)	% 1.02	1.01	1.12	3.04	0.90	1.17	0.91	0.76	1.02	2.18	0.90	1.02
Average Return on Equity (QTR)	% 9.12	9.08	9.69	19.98	9.50	10.34	7.60	6.49	10.31	14.84	7.71	9.11
Net Interest Margin (QTR)	% 3.02	2.99	3.45	9.59	2.26	3.53	3.27	2.60	3.53	2.64	3.46	2.70
Equity to Assets	% 11.18	11.16	11.44	15.30	9.52	11.45	11.98	11.34	9.93	14.68	11.71	11.23
Noncurrent Loan Rate - Total Loans *	% 1.83	1.81	2.01	1.09	2.14	0.96	1.20	2.80	1.46	1.64	1.64	2.56
Real Estate Loans	% 3.09	3.15	2.53	0.49	4.89	1.13	1.57	3.10	3.77	1.97	1.82	5.19
C&I Loans	% 0.54	0.54	0.72	0.71	0.48	1.24	0.65	1.05	0.51	1.43	1.60	0.37
Loans to Individuals	% 0.83	0.81	1.05	1.13	1.07	0.55	0.68	0.56	0.58	0.54	1.06	0.62
Coverage Ratio **	% 79.13	79.77	72.06	301.94	82.83	153.51	103.79	39.47	78.66	109.74	86.65	52.20
Net Charge-Off Rate - All Loans (QTR)	% 0.43	0.42	0.55	2.80	0.63	0.02	0.15	0.15	0.60	0.13	0.14	0.41
Real Estate Loans (QTR)	% 0.16	0.17	0.11	0.25	0.39	-0.02	0.09	0.14	0.23	0.02	0.08	0.21
C&I Loans (QTR)	% 0.18	0.15	0.84	2.19	0.16	0.13	0.15	0.00	0.07	0.13	0.21	0.12
Loans to Individuals (QTR)	% 1.83	1.80	2.12	2.87	2.34	0.33	0.70	0.93	0.79	0.49	0.42	1.62
<b>First Quarter 2014</b>												
Number of FDIC-Insured	6,730	5,810	920	16	4	1,480	3,324	563	54	444	783	62
Number of FDIC-Supervised	4,249	3,818	431	8	0	1,043	2,155	260	34	263	463	23
Total Assets	\$ 14,910	13,872	1,038	592	3,724	245	4,977	576	164	70	141	4,420
Total Loans	\$ 7,931	7,300	631	453	1,300	149	3,363	340	111	20	76	2,119
Domestic Deposits	\$ 9,922	9,128	795	327	1,622	206	3,845	431	139	57	119	3,174
Bank Net Income (QTR)	\$ 37.264	34.406	2.858	5.143	7.166	0.674	11.722	1.199	0.415	0.321	0.289	10.335
Percent Profitable (QTR)	% 92.6	93.7	85.8	100.0	100.0	96.0	92.3	88.5	94.4	89.6	91.4	96.8
Average Return on Assets (QTR)	% 1.01	1.00	1.11	3.48	0.77	1.11	0.95	0.84	1.02	1.85	0.82	0.94
Average Return on Equity (QTR)	% 8.99	8.95	9.51	23.59	8.29	10.10	8.01	7.20	10.66	13.75	7.17	8.19
Net Interest Margin (QTR)	% 3.16	3.14	3.47	9.44	2.37	3.55	3.44	2.99	3.34	2.71	3.47	2.62
Equity to Assets	% 11.22	11.18	11.70	14.75	9.34	11.06	11.92	11.69	9.64	13.54	11.56	11.49
Noncurrent Loan Rate - Total Loans *	% 2.46	2.48	2.28	1.14	2.62	1.15	1.81	2.60	1.56	1.83	2.00	3.82
Real Estate Loans	% 4.16	4.33	2.80	0.60	6.04	1.37	2.52	2.91	4.14	2.21	2.24	7.23
C&I Loans	% 0.60	0.59	1.03	0.90	0.54	1.51	0.69	0.81	0.81	1.55	1.85	0.39
Loans to Individuals	% 1.01	1.00	1.07	1.17	1.12	0.58	0.91	1.20	0.81	0.55	0.91	0.83
Coverage Ratio **	% 67.77	67.98	65.20	309.27	83.31	131.71	81.51	48.50	77.47	104.38	77.15	35.75
Net Charge-Off Rate - All Loans (QTR)	% 0.52	0.52	0.59	3.03	0.72	0.07	0.27	0.24	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	0.79	2.42	0.19	0.11	0.23	0.04	0.08	0.02	0.20	0.09
Loans to Individuals (QTR)	% 2.05	2.04	2.22	3.11	2.74	0.43	0.98	0.93	0.87	0.35	0.25	1.35

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

See back of page for FDIC historical trends.