



# Statistics At A Glance

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Other								
				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
<b>Fourth Quarter 2012</b>												
Number of FDIC-Insured	7,083	6,096	987	19	5	1,537	3,497	660	51	414	827	73
Number of FDIC-Supervised	4,460	4,020	440	10	0	1,066	2,281	300	33	239	500	31
Total Assets	\$ 14,451	13,391	1,060	601	3,808	240	4,339	628	102	65	146	4,522
Total Loans	\$ 7,696	7,048	648	479	1,296	145	2,901	379	71	18	79	2,327
Domestic Deposits	\$ 9,447	8,644	803	313	1,555	200	3,373	481	84	52	124	3,265
Bank Net Income (QTR)	\$ 34.667	31.996	2.670	4.551	6.667	0.665	9.621	1.349	0.296	0.172	0.300	11.047
Percent Profitable (QTR)	% 86.0	86.6	82.5	100.0	100.0	91.0	84.6	82.7	84.3	82.9	86.1	93.2
Average Return on Assets (QTR)	% 0.97	0.96	1.01	3.08	0.70	1.13	0.90	0.86	1.18	1.05	0.83	0.99
Average Return on Equity (QTR)	% 8.59	8.60	8.45	20.88	7.77	9.96	7.45	7.69	12.08	7.24	7.12	8.26
Net Interest Margin (QTR)	% 3.32	3.33	3.24	8.90	2.52	3.71	3.65	2.97	3.96	2.60	3.53	2.91
Equity to Assets	% 11.17	11.11	11.94	14.68	8.93	11.14	11.93	11.09	9.58	14.28	11.46	11.85
Noncurrent Loan Rate - Total Loans *	% 3.60	3.62	3.32	1.39	3.82	1.27	2.54	3.82	1.17	2.44	2.07	5.49
Real Estate Loans	% 6.00	6.25	4.08	3.93	8.69	1.67	3.50	4.10	2.12	2.98	2.34	9.75
C&I Loans	% 0.87	0.85	1.42	1.33	0.95	1.47	1.00	1.74	1.51	1.56	1.78	0.57
Loans to Individuals	% 1.16	1.16	1.11	1.40	1.33	0.57	0.73	0.95	0.83	0.74	0.93	1.06
Coverage Ratio **	% 58.54	59.59	46.02	293.66	78.07	118.67	69.15	36.98	156.85	79.85	75.84	33.21
Net Charge-Off Rate - All Loans (QTR)	% 0.97	0.99	0.83	3.55	1.04	0.34	0.70	0.59	1.50	0.64	0.46	0.85
Real Estate Loans (QTR)	% 0.84	0.89	0.53	3.26	0.96	0.36	0.78	0.58	2.25	0.56	0.42	1.00
C&I Loans (QTR)	% 0.42	0.39	1.26	3.38	0.03	0.78	0.49	0.67	1.29	0.95	0.75	0.29
Loans to Individuals (QTR)	% 2.48	2.49	2.31	3.58	3.24	0.54	1.02	1.57	1.23	0.63	0.72	1.69
<b>Fourth Quarter 2011</b>												
Number of FDIC-Insured	7,357	6,291	1,066	18	4	1,545	3,770	731	59	377	790	63
Number of FDIC-Supervised	4,598	4,151	447	9	0	1,080	2,424	322	36	231	473	23
Total Assets	\$ 13,892	12,649	1,243	539	3,456	216	4,087	825	97	56	139	4,477
Total Loans	\$ 7,474	6,719	755	444	1,251	130	2,716	481	71	16	76	2,289
Domestic Deposits	\$ 8,758	7,829	929	248	1,359	180	3,137	606	83	44	116	2,986
Bank Net Income (QTR)	\$ 25.323	23.660	1.663	4.192	5.198	0.551	3.907	0.990	0.337	0.296	0.291	9.561
Percent Profitable (QTR)	% 79.8	80.1	78.0	94.4	100.0	88.8	73.5	82.2	83.1	83.0	86.5	96.8
Average Return on Assets (QTR)	% 0.73	0.75	0.54	3.13	0.60	1.04	0.38	0.48	1.39	2.11	0.84	0.86
Average Return on Equity (QTR)	% 6.52	6.73	4.52	20.28	6.78	9.12	3.27	4.63	13.97	14.42	7.34	7.05
Net Interest Margin (QTR)	% 3.57	3.59	3.42	10.51	2.92	3.86	3.81	2.92	4.56	2.95	3.70	3.05
Equity to Assets	% 11.16	11.10	11.84	15.11	8.89	11.22	11.69	10.39	9.82	14.51	11.45	12.08
Noncurrent Loan Rate - Total Loans *	% 4.19	4.25	3.67	1.71	4.22	1.70	3.53	3.89	1.68	2.59	2.13	5.81
Real Estate Loans	% 6.60	6.98	4.34	5.14	8.90	2.19	4.66	4.14	1.75	3.04	2.47	9.91
C&I Loans	% 1.29	1.26	1.88	1.92	1.37	1.99	1.49	1.50	0.75	1.85	1.87	0.94
Loans to Individuals	% 1.41	1.45	1.01	1.71	1.56	0.64	1.42	0.54	1.69	1.09	0.75	0.96
Coverage Ratio **	% 61.01	62.50	45.59	297.84	88.71	93.73	59.35	37.18	120.95	82.74	73.86	39.72
Net Charge-Off Rate - All Loans (QTR)	% 1.38	1.43	0.99	4.34	1.72	0.51	1.12	0.90	1.88	0.65	0.73	1.10
Real Estate Loans (QTR)	% 1.26	1.33	0.79	7.65	1.45	0.57	1.25	0.88	2.37	0.69	0.70	1.38
C&I Loans (QTR)	% 0.78	0.77	1.01	5.56	0.73	0.93	0.85	1.36	5.62	1.12	1.01	0.46
Loans to Individuals (QTR)	% 2.91	2.96	2.28	4.31	4.25	0.68	1.28	1.17	1.55	-0.65	0.95	1.48

\* Nonaccruing loans and loans past due 90+ days

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