



Statistics At A Glance

As of December 31, 2016

Dollar Amounts in Billions	All Insured Institutions	Asset Concentration Group										
		Commercial Banks	Savings Institutions	Credit Card	International	Agricultural	Commercial	Mortgage	Consumer	Other		
				Lenders	Banks	Banks	Lenders	Lenders	Lenders	<\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Fourth Quarter 2016												
Number of FDIC-Insured	5,913	5,113	800	13	5	1,429	3,026	461	65	300	549	65
Number of FDIC-Supervised	3,787	3,397	390	8	0	1,014	1,971	221	44	178	326	25
Total Assets	\$ 16,780	15,629	1,151	519	4,053	285	5,629	331	256	51	98	5,559
Total Loans	\$ 9,305	8,605	701	418	1,476	191	3,929	209	180	14	55	2,834
Domestic Deposits	\$ 11,647	10,736	912	274	1,951	236	4,417	263	215	41	83	4,167
Bank Net Income (QTR)	\$ 43.700	40.369	3.330	2.815	10.528	0.775	13.259	0.833	0.508	0.414	0.211	14.357
Percent Profitable (QTR)	% 91.9	92.5	87.9	100.0	100.0	91.5	93.4	87.6	86.2	87.0	90.9	95.4
Average Return on Assets (QTR)	% 1.04	1.03	1.17	2.21	1.03	1.10	0.95	1.01	0.80	3.26	0.87	1.04
Average Return on Equity (QTR)	% 9.34	9.24	10.73	14.71	10.40	9.50	7.95	8.89	7.99	20.91	7.44	9.45
Net Interest Margin (QTR)	% 3.16	3.12	3.67	10.82	2.36	3.68	3.35	2.84	3.44	2.73	3.44	2.80
Equity to Assets	% 11.11	11.13	10.85	14.85	9.97	11.30	11.82	11.29	10.04	15.24	11.42	10.85
Noncurrent Loan Rate - Total Loans *	% 1.41	1.39	1.70	1.39	1.57	0.97	1.04	2.97	0.94	1.46	1.20	1.80
Real Estate Loans	% 1.95	1.94	2.02	0.56	2.79	0.94	1.08	3.21	1.51	1.67	1.30	3.22
C&I Loans	% 1.27	1.29	0.83	0.87	1.47	1.46	1.28	1.06	0.15	1.42	1.19	1.19
Loans to Individuals	% 0.92	0.88	1.28	1.41	1.02	0.54	0.76	0.47	0.59	0.88	0.81	0.63
Coverage Ratio **	% 92.26	93.12	83.66	274.64	92.71	144.20	105.28	29.03	103.30	104.99	108.69	65.88
Net Charge-Off Rate - All Loans (QTR)	% 0.53	0.52	0.65	3.79	0.64	0.25	0.27	0.06	0.60	0.33	0.23	0.42
Real Estate Loans (QTR)	% 0.05	0.06	0.03	0.53	0.04	0.08	0.06	0.03	0.06	0.20	0.12	0.03
C&I Loans (QTR)	% 0.50	0.49	0.79	2.47	0.47	0.66	0.56	0.14	0.06	0.48	0.75	0.39
Loans to Individuals (QTR)	% 2.23	2.18	2.81	3.85	2.75	0.77	1.01	1.15	1.00	0.70	0.74	1.72
Fourth Quarter 2015												
Number of FDIC-Insured	6,182	5,338	844	14	4	1,479	3,089	500	65	332	632	67
Number of FDIC-Supervised	3,947	3,544	403	8	0	1,044	2,013	235	44	196	383	24
Total Assets	\$ 15,968	14,893	1,074	549	3,775	278	5,892	385	187	57	114	4,730
Total Loans	\$ 8,839	8,170	669	425	1,378	184	3,999	243	137	16	63	2,395
Domestic Deposits	\$ 10,905	10,065	840	317	1,756	230	4,522	306	157	46	96	3,475
Bank Net Income (QTR)	\$ 40.587	37.881	2.706	3.557	7.829	0.769	13.070	0.845	0.376	0.486	0.606	13.050
Percent Profitable (QTR)	% 90.4	91.2	85.7	100.0	100.0	91.9	91.7	84.4	86.2	85.2	87.8	95.5
Average Return on Assets (QTR)	% 1.02	1.02	1.03	2.66	0.82	1.12	0.90	0.90	0.81	3.41	2.14	1.12
Average Return on Equity (QTR)	% 9.08	9.07	9.19	18.30	8.18	9.80	7.59	7.80	7.99	22.44	17.92	9.97
Net Interest Margin (QTR)	% 3.12	3.10	3.36	9.74	2.40	3.70	3.17	2.80	3.69	2.67	3.45	2.81
Equity to Assets	% 11.24	11.25	11.03	14.29	10.13	11.32	11.76	11.37	10.12	15.02	11.80	11.08
Noncurrent Loan Rate - Total Loans *	% 1.56	1.54	1.76	1.17	1.81	0.80	1.13	2.65	1.26	1.46	1.44	2.18
Real Estate Loans	% 2.48	2.52	2.15	0.55	3.79	0.90	1.42	2.90	3.35	1.66	1.63	4.36
C&I Loans	% 0.78	0.78	0.75	0.69	0.77	1.14	0.81	0.82	0.22	1.26	1.32	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	0.78	0.59
Coverage Ratio **	% 85.97	86.72	78.02	274.03	87.52	172.14	103.85	36.45	89.88	115.08	95.46	55.14
Net Charge-Off Rate - All Loans (QTR)	% 0.49	0.48	0.68	3.01	0.68	0.17	0.24	0.10	0.71	0.32	0.21	0.44
Real Estate Loans (QTR)	% 0.14	0.15	0.05	0.06	0.32	0.09	0.09	0.07	0.36	0.12	0.15	0.15
C&I Loans (QTR)	% 0.39	0.37	0.72	1.92	0.40	0.48	0.35	0.16	0.06	0.93	0.30	0.34
Loans to Individuals (QTR)	% 1.90	1.80	2.89	3.12	2.23	0.60	0.97	0.82	0.92	0.73	0.49	1.58

* Nonaccruing loans and loans past due 90+ days.

** Loss reserve as a percentage of noncurrent loans.