



# Statistics At A Glance

As of December 31, 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>Fourth Quarter 2019</b>													
Number of FDIC-Insured	5,177	4,518	659	12	6	1,291	2,732	393	58	210	428	47	
Number of FDIC-Supervised	3,338	3,013	325	6	1	921	1,779	192	40	123	263	13	
Total Assets	\$ 18,645	17,491	1,154	531	4,494	284	6,723	393	231	38	76	5,876	
Total Loans	\$ 10,518	9,863	655	441	1,722	192	4,733	228	156	10	44	2,992	
Domestic Deposits	\$ 13,220	12,299	921	353	2,211	236	5,268	305	192	30	64	4,560	
Bank Net Income (QTR)	\$ 55.245	51.705	3.540	4.177	13.492	0.895	18.526	1.190	0.420	0.423	0.204	15.919	
Percent Profitable (QTR)	% 92.8	93.5	87.9	100.0	100.0	93.1	94.3	86.8	91.4	83.8	90.9	97.9	
Average Return on Assets (QTR)	% 1.20	1.20	1.24	3.17	1.20	1.27	1.13	1.22	0.74	4.49	1.07	1.09	
Average Return on Equity (QTR)	% 10.58	10.54	11.29	24.87	11.76	10.70	9.24	11.12	6.91	24.22	8.35	9.91	
Net Interest Margin (QTR)	% 3.28	3.25	3.72	10.78	2.76	3.80	3.38	2.75	4.05	2.75	3.62	2.83	
Equity to Assets	% 11.32	11.35	10.84	12.81	10.21	11.85	12.27	10.95	10.46	18.48	12.80	10.93	
Noncurrent Loan Rate - Total Loans <sup>1</sup>	% 0.91	0.85	1.74	1.67	0.79	1.04	0.78	1.97	0.69	1.42	0.87	0.99	
Real Estate Loans	% 1.12	1.04	1.98	0.98	1.22	1.00	0.80	2.16	1.43	1.52	0.93	1.69	
C&I Loans	% 0.79	0.79	0.88	0.71	0.82	1.31	0.88	0.63	0.16	1.32	0.84	0.64	
Loans to Individuals	% 1.02	0.98	1.52	1.77	0.95	0.51	0.80	0.45	0.52	1.32	0.53	0.78	
Coverage Ratio <sup>2</sup>	% 129.73	135.73	85.57	267.58	178.94	135.53	117.54	30.74	154.59	106.18	142.98	101.42	
Net Charge-Off Rate - All Loans (QTR)	% 0.54	0.52	0.82	4.07	0.75	0.23	0.23	0.05	0.87	0.34	0.17	0.42	
Real Estate Loans (QTR)	% 0.02	0.02	0.01	0.08	-0.01	0.10	0.03	-0.01	-0.05	0.07	0.07	0.01	
C&I Loans (QTR)	% 0.42	0.42	0.70	2.39	0.51	0.69	0.41	0.43	0.16	1.53	0.37	0.28	
Loans to Individuals (QTR)	% 2.41	2.31	3.53	4.25	2.74	0.80	1.27	1.28	1.21	0.61	0.68	1.87	
<b>Fourth Quarter 2018</b>													
Number of FDIC-Insured	5,406	4,715	691	12	5	1,346	2,866	401	69	227	431	49	
Number of FDIC-Supervised	3,483	3,140	343	6	0	959	1,858	189	45	138	271	17	
Total Assets	\$ 17,943	16,728	1,215	652	4,286	287	6,374	346	218	37	76	5,668	
Total Loans	\$ 10,152	9,460	692	536	1,622	197	4,523	205	154	10	44	2,861	
Domestic Deposits	\$ 12,613	11,645	968	384	2,071	238	4,981	272	179	29	64	4,394	
Bank Net Income (QTR)	\$ 59.344	55.414	3.930	5.422	10.932	0.865	19.821	0.957	0.709	0.385	0.210	20.044	
Percent Profitable (QTR)	% 92.8	93.4	89.0	100.0	100.0	91.6	94.7	87.0	87.0	87.7	92.8	95.9	
Average Return on Assets (QTR)	% 1.33	1.34	1.31	3.36	1.03	1.22	1.26	1.12	1.32	3.96	1.11	1.42	
Average Return on Equity (QTR)	% 11.84	11.81	12.17	21.97	10.33	10.79	10.53	9.97	12.45	24.67	9.10	12.90	
Net Interest Margin (QTR)	% 3.48	3.45	3.93	10.77	2.63	3.88	3.62	2.96	4.34	2.81	3.80	3.08	
Equity to Assets	% 11.25	11.29	10.74	15.29	9.88	11.34	11.94	11.08	10.51	16.74	12.31	11.04	
Noncurrent Loan Rate - Total Loans <sup>1</sup>	% 0.99	0.95	1.54	1.54	0.93	1.06	0.78	2.07	0.68	1.28	1.01	1.17	
Real Estate Loans	% 1.32	1.29	1.59	2.12	1.70	1.03	0.82	2.20	1.41	1.48	1.07	2.22	
C&I Loans	% 0.68	0.67	1.13	0.68	0.64	1.33	0.80	1.07	0.42	1.03	0.96	0.49	
Loans to Individuals	% 1.03	0.97	1.65	1.61	0.94	0.50	0.90	0.45	0.50	0.71	0.70	0.74	
Coverage Ratio <sup>2</sup>	% 124.39	126.86	103.64	281.31	137.93	132.49	126.16	31.58	153.88	127.03	124.61	88.29	
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.48	0.82	3.85	0.49	0.21	0.21	0.06	0.80	0.25	0.22	0.39	
Real Estate Loans (QTR)	% 0.02	0.02	0.00	0.00	-0.02	0.09	0.03	0.01	-0.04	0.03	0.10	0.01	
C&I Loans (QTR)	% 0.32	0.32	0.41	2.07	0.23	0.44	0.39	-0.01	0.85	0.21	0.56	0.15	
Loans to Individuals (QTR)	% 2.38	2.25	3.74	4.03	2.53	0.89	1.21	1.18	1.06	0.91	0.76	1.87	

<sup>1</sup>Nonaccruing loans and loans past due 90+ days.

<sup>2</sup>Loss reserve as a percentage of noncurrent loans.

See back of page for FDIC historical trends.