



Statistics At A Glance

As of June 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
Second Quarter 2019												
Number of FDIC-Insured	5,303	4,630	673	11	5	1,329	2,803	388	70	220	426	51
Number of FDIC-Supervised	3,418	3,086	332	6	0	945	1,817	188	47	131	267	17
Total Assets	\$ 18,267	17,098	1,169	521	4,489	291	6,584	356	222	38	76	5,691
Total Loans	\$ 10,300	9,624	675	423	1,693	202	4,668	220	155	10	44	2,885
Domestic Deposits	\$ 12,748	11,823	924	344	2,124	239	5,117	274	183	30	63	4,374
Bank Net Income (QTR)	\$ 62,574	58,787	3,787	4,188	13,931	0,968	20,419	1,003	0,798	0,286	0,272	20,710
Percent Profitable (QTR)	% 96.2	96.8	92.0	100.0	100.0	97.7	96.3	91.5	97.1	93.6	96.0	98.0
Average Return on Assets (QTR)	% 1.38	1.38	1.30	3.21	1.24	1.34	1.25	1.13	1.44	3.05	1.44	1.46
Average Return on Equity (QTR)	% 12.07	12.09	11.81	26.13	11.93	11.32	10.33	10.35	13.41	17.65	11.18	12.96
Net Interest Margin (QTR)	% 3.39	3.36	3.87	10.53	2.77	3.84	3.51	2.88	4.24	2.97	3.71	3.01
Equity to Assets	% 11.47	11.49	11.08	12.32	10.46	11.94	12.18	11.05	10.93	17.57	13.09	11.31
Noncurrent Loan Rate - Total Loans *	% 0.93	0.89	1.49	1.48	0.88	1.17	0.77	1.84	0.64	1.14	0.92	1.05
Real Estate Loans	% 1.19	1.14	1.60	1.71	1.48	1.11	0.79	1.97	1.29	1.30	0.99	1.88
C&I Loans	% 0.79	0.79	1.04	0.65	0.84	1.37	0.86	1.01	0.23	0.79	0.85	0.66
Loans to Individuals	% 0.92	0.88	1.44	1.57	0.88	0.49	0.79	0.42	0.48	0.83	0.62	0.67
Coverage Ratio **	% 130.53	133.97	101.30	303.96	161.64	116.66	126.54	33.78	163.89	126.40	138.23	96.99
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.47	0.94	4.33	0.73	0.17	0.19	0.02	0.79	0.15	0.16	0.35
Real Estate Loans (QTR)	% 0.00	0.00	0.00	-0.01	-0.02	0.04	0.02	-0.02	-0.04	-0.01	0.05	-0.06
C&I Loans (QTR)	% 0.33	0.32	0.79	2.26	0.36	0.25	0.31	-0.13	0.72	0.19	0.30	0.25
Loans to Individuals (QTR)	% 2.44	2.29	4.13	4.56	2.89	0.59	1.16	1.12	1.07	0.58	0.89	1.77
Second Quarter 2018												
Number of FDIC-Insured	5,542	4,834	708	12	5	1,383	2,894	406	71	245	475	51
Number of FDIC-Supervised	3,569	3,219	350	6	0	981	1,883	191	47	149	293	19
Total Assets	\$ 17,533	16,367	1,166	626	4,222	284	6,168	356	217	39	81	5,540
Total Loans	\$ 9,857	9,188	668	492	1,579	195	4,360	212	153	11	46	2,808
Domestic Deposits	\$ 12,235	11,311	925	359	2,030	236	4,816	276	177	31	68	4,241
Bank Net Income (QTR)	\$ 60,115	56,587	3,528	4,249	13,021	0,947	19,579	0,957	0,647	0,369	0,230	20,117
Percent Profitable (QTR)	% 96.0	96.6	91.9	100.0	100.0	96.7	96.7	92.6	93.0	93.9	93.7	100.0
Average Return on Assets (QTR)	% 1.37	1.38	1.22	2.73	1.23	1.34	1.28	1.07	1.20	3.76	1.14	1.45
Average Return on Equity (QTR)	% 12.20	12.26	11.37	17.77	12.36	11.91	10.75	9.45	11.69	22.74	9.62	13.10
Net Interest Margin (QTR)	% 3.38	3.35	3.79	10.26	2.53	3.83	3.55	2.95	4.00	2.94	3.66	3.02
Equity to Assets	% 11.30	11.33	10.76	15.29	10.02	11.31	11.91	11.23	10.35	16.60	11.89	11.12
Noncurrent Loan Rate - Total Loans *	% 1.06	1.03	1.54	1.33	1.05	1.12	0.80	2.59	0.64	1.22	1.02	1.34
Real Estate Loans	% 1.47	1.44	1.67	1.88	1.98	1.10	0.82	2.72	1.26	1.32	1.13	2.55
C&I Loans	% 0.79	0.78	1.32	0.67	0.74	1.31	0.93	4.60	0.44	1.17	0.95	0.56
Loans to Individuals	% 0.88	0.84	1.37	1.40	0.84	0.53	0.72	0.43	0.46	0.86	0.52	0.64
Coverage Ratio **	% 117.73	119.38	102.61	334.66	124.21	125.39	126.16	27.42	161.90	122.00	126.00	80.75
Net Charge-Off Rate - All Loans (QTR)	% 0.48	0.45	0.88	4.02	0.50	0.19	0.16	0.01	1.14	0.04	0.09	0.36
Real Estate Loans (QTR)	% 0.01	0.00	0.07	0.32	-0.11	0.03	0.02	-0.03	1.04	0.02	0.03	0.01
C&I Loans (QTR)	% 0.28	0.28	0.43	2.34	0.24	0.47	0.28	0.15	0.84	-0.63	0.09	0.18
Loans to Individuals (QTR)	% 2.38	2.23	4.01	4.16	2.77	0.44	1.01	1.01	1.22	0.58	0.58	1.76

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.