



Statistics At A Glance

As of March 31, 2019

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
First Quarter 2019												
Number of FDIC-Insured	5,362	4,681	681	12	5	1,315	2,853	395	70	235	424	53
Number of FDIC-Supervised	3,459	3,122	337	6	0	935	1,856	194	44	143	263	18
Total Assets	\$ 18,090	16,907	1,183	663	4,340	284	6,326	356	220	39	76	5,786
Total Loans	\$ 10,147	9,474	674	517	1,589	194	4,485	212	152	11	43	2,944
Domestic Deposits	\$ 12,685	11,744	941	388	2,082	235	4,960	276	182	31	64	4,466
Bank Net Income (QTR)	\$ 60.714	56.704	4.011	5.011	13.067	0.947	19.212	1.063	0.724	0.339	0.204	20.148
Percent Profitable (QTR)	% 96.1	96.6	92.4	100.0	100.0	97.1	96.4	90.4	98.6	94.5	96.5	96.2
Average Return on Assets (QTR)	% 1.35	1.35	1.36	3.05	1.21	1.34	1.23	1.21	1.33	3.53	1.09	1.39
Average Return on Equity (QTR)	% 11.93	11.89	12.62	19.98	12.29	11.61	10.21	10.96	12.54	20.91	8.80	12.47
Net Interest Margin (QTR)	% 3.42	3.39	3.87	10.37	2.62	3.78	3.54	2.91	4.26	3.08	3.61	3.04
Equity to Assets	% 11.37	11.40	10.87	15.22	9.85	11.70	12.09	11.05	10.61	17.09	12.44	11.25
Noncurrent Loan Rate - Total Loans *	% 0.99	0.95	1.59	1.54	0.96	1.18	0.80	1.95	0.67	1.40	0.99	1.14
Real Estate Loans	% 1.27	1.23	1.67	1.88	1.60	1.11	0.83	2.07	1.38	1.62	1.06	1.99
C&I Loans	% 0.82	0.81	1.01	0.70	0.85	1.46	0.85	1.12	0.25	1.05	0.96	0.75
Loans to Individuals	% 1.02	0.96	1.64	1.62	0.96	0.53	0.87	0.43	0.50	1.03	0.59	0.70
Coverage Ratio **	% 124.27	127.39	98.10	287.81	136.99	116.62	124.16	32.53	159.25	116.03	124.10	90.61
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.48	0.88	4.09	0.55	0.19	0.17	0.02	0.79	0.23	0.08	0.38
Real Estate Loans (QTR)	% 0.03	0.03	0.00	0.07	0.03	0.11	0.03	-0.02	0.03	0.02	0.03	0.01
C&I Loans (QTR)	% 0.27	0.26	0.37	2.35	0.20	0.35	0.20	0.26	0.47	0.15	0.07	0.25
Loans to Individuals (QTR)	% 2.47	2.33	4.04	4.27	2.75	0.58	1.22	1.00	1.06	1.16	0.50	1.83
First Quarter 2018												
Number of FDIC-Insured	5,607	4,881	726	11	6	1,355	2,935	412	61	273	496	58
Number of FDIC-Supervised	3,598	3,246	352	7	1	961	1,905	191	42	169	301	21
Total Assets	\$ 17,532	16,328	1,204	542	4,368	271	6,054	353	278	45	86	5,534
Total Loans	\$ 9,752	9,046	706	433	1,633	183	4,260	210	199	13	48	2,774
Domestic Deposits	\$ 12,257	11,299	958	293	2,114	225	4,761	274	233	37	73	4,248
Bank Net Income (QTR)	\$ 55.841	51.769	4.072	3.641	12.957	0.881	18.646	0.916	0.979	0.356	0.217	17.248
Percent Profitable (QTR)	% 95.9	96.4	92.4	100.0	100.0	96.8	96.7	91.7	96.7	91.6	94.8	93.1
Average Return on Assets (QTR)	% 1.28	1.27	1.36	2.64	1.20	1.30	1.24	1.04	1.42	3.17	1.02	1.25
Average Return on Equity (QTR)	% 11.41	11.32	12.65	16.95	12.10	11.61	10.42	9.30	14.16	19.94	8.70	11.25
Net Interest Margin (QTR)	% 3.32	3.28	3.89	10.89	2.49	3.73	3.51	2.91	3.70	2.84	3.51	2.98
Equity to Assets	% 11.21	11.24	10.82	16.03	9.89	11.20	11.88	11.27	10.05	15.71	11.58	11.06
Noncurrent Loan Rate - Total Loans *	% 1.15	1.12	1.64	1.56	1.15	1.12	0.85	2.86	0.57	1.42	1.07	1.47
Real Estate Loans	% 1.60	1.57	1.84	0.81	2.14	1.07	0.89	3.03	0.80	1.57	1.12	2.79
C&I Loans	% 0.86	0.85	1.13	0.88	0.82	1.37	0.98	4.45	0.39	1.43	0.99	0.65
Loans to Individuals	% 0.96	0.91	1.44	1.59	0.85	0.52	0.76	0.46	0.53	0.86	1.17	0.70
Coverage Ratio **	% 110.01	111.45	97.43	300.42	114.73	127.28	121.07	25.77	143.35	104.42	118.82	76.86
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.47	0.86	4.26	0.54	0.07	0.19	0.04	0.61	0.14	0.15	0.40
Real Estate Loans (QTR)	% 0.02	0.02	0.02	0.11	0.06	0.00	0.02	0.01	-0.02	0.06	0.01	0.00
C&I Loans (QTR)	% 0.28	0.27	0.71	2.94	0.27	0.16	0.32	-0.04	0.37	-0.02	0.89	0.17
Loans to Individuals (QTR)	% 2.43	2.31	3.65	4.32	2.52	0.51	1.19	1.11	1.05	0.59	0.57	1.92

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

See back of page for FDIC historical trends.