



Statistics At A Glance

As of September 30, 2020

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 Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Third Quarter 2020												
Number of FDIC-Insured	5,033	4,401	632	11	5	1,182	2,768	303	36	230	430	68
Number of FDIC-Supervised	3,239	2,927	312	6	0	851	1,796	137	24	133	272	20
Total Assets	\$ 21,220	19,897	1,322	509	5,288	281	7,505	636	132	40	87	6,742
Total Loans	\$ 10,911	10,249	661	375	1,720	184	5,106	170	99	11	49	3,197
Domestic Deposits	\$ 15,670	14,587	1,083	341	2,773	233	6,088	557	111	32	73	5,462
Bank Net Income (QTR)	\$ 51.187	48.049	3.137	3.806	12.656	0.918	19.661	1.645	0.482	0.262	0.250	11.507
Percent Profitable (QTR)	% 95.3	95.8	91.3	100.0	100.0	96.0	96.2	90.1	91.7	87.0	95.6	94.1
Average Return on Assets (QTR)	% 0.97	0.97	0.96	3.00	0.96	1.31	1.05	1.06	1.48	2.64	1.16	0.68
Average Return on Equity (QTR)	% 9.47	9.46	9.60	26.13	10.62	11.43	9.42	12.18	15.65	15.69	9.53	6.81
Net Interest Margin (QTR)	% 2.68	2.65	3.04	9.28	2.05	3.44	3.05	1.89	3.10	2.34	3.21	2.25
Equity to Assets	% 10.29	10.31	10.01	11.51	9.11	11.55	11.25	8.63	9.31	17.08	12.22	10.10
Noncurrent Loan Rate - Total Loans ¹	% 1.17	1.07	2.70	1.14	1.17	1.13	1.01	0.88	0.43	1.12	0.94	1.46
Real Estate Loans	% 1.60	1.41	3.63	0.65	1.92	1.18	1.19	0.96	0.37	1.44	1.04	2.56
C&I Loans	% 1.03	1.04	0.93	0.61	1.43	0.97	0.90	0.47	1.71	0.44	0.75	1.12
Loans to Individuals	% 0.74	0.73	0.92	1.20	0.70	0.45	0.62	0.11	0.33	0.56	0.53	0.64
Coverage Ratio ²	% 191.51	208.31	88.23	904.17	270.74	126.81	149.51	79.13	525.00	131.80	128.56	142.82
Net Charge-Off Rate - All Loans (QTR)	% 0.46	0.46	0.59	3.63	0.67	0.12	0.23	0.01	0.85	0.12	0.08	0.39
Real Estate Loans (QTR)	% 0.06	0.06	0.01	0.05	0.04	0.08	0.06	-0.01	0.00	0.06	0.03	0.07
C&I Loans (QTR)	% 0.49	0.49	0.21	2.52	0.60	0.26	0.44	0.16	0.79	0.10	0.23	0.44
Loans to Individuals (QTR)	% 1.90	1.82	2.88	3.76	2.52	0.22	0.82	0.17	1.19	0.37	0.39	1.20
Third Quarter 2019												
Number of FDIC-Insured	5,258	4,588	670	12	5	1,324	2,756	393	68	217	433	50
Number of FDIC-Supervised	3,386	3,054	332	6	0	941	1,787	195	46	129	266	16
Total Assets	\$ 18,482	17,308	1,174	522	4,509	285	6,674	386	226	38	76	5,765
Total Loans	\$ 10,400	9,719	682	429	1,692	196	4,699	226	157	10	44	2,946
Domestic Deposits	\$ 12,981	12,051	930	347	2,161	235	5,205	300	185	30	64	4,455
Bank Net Income (QTR)	\$ 57.337	53.089	4.248	4.470	13.871	1.027	18.918	1.237	0.854	0.323	0.233	16.404
Percent Profitable (QTR)	% 95.6	96.1	92.8	100.0	100.0	96.1	96.1	92.1	100.0	90.8	95.8	98.0
Average Return on Assets (QTR)	% 1.25	1.24	1.46	3.43	1.23	1.45	1.15	1.30	1.53	3.43	1.23	1.15
Average Return on Equity (QTR)	% 10.96	10.81	13.14	27.35	11.98	12.20	9.42	11.62	13.93	18.94	9.36	10.20
Net Interest Margin (QTR)	% 3.35	3.31	3.89	10.99	2.76	3.88	3.46	2.81	4.27	2.89	3.64	2.92
Equity to Assets	% 11.35	11.37	11.07	12.72	10.14	11.94	12.18	11.03	11.05	18.10	13.22	11.16
Noncurrent Loan Rate - Total Loans ¹	% 0.92	0.87	1.57	1.61	0.87	1.08	0.77	1.89	0.67	1.24	0.95	1.01
Real Estate Loans	% 1.15	1.09	1.71	1.06	1.42	1.03	0.79	2.05	1.33	1.35	1.01	1.74
C&I Loans	% 0.81	0.80	1.01	0.66	0.87	1.40	0.86	0.85	0.22	0.90	0.99	0.68
Loans to Individuals	% 0.97	0.92	1.54	1.71	0.91	0.65	0.77	0.43	0.51	1.25	0.48	0.69
Coverage Ratio ²	% 131.01	135.70	93.96	276.58	164.24	129.50	125.66	32.20	158.18	118.15	127.78	100.48
Net Charge-Off Rate - All Loans (QTR)	% 0.51	0.48	0.83	3.94	0.71	0.15	0.24	0.03	0.78	0.16	0.12	0.37
Real Estate Loans (QTR)	% 0.00	0.00	-0.01	0.01	0.00	0.06	0.02	-0.02	-0.03	0.10	0.03	-0.08
C&I Loans (QTR)	% 0.41	0.41	0.56	2.26	0.36	0.48	0.45	0.30	0.32	0.11	0.31	0.28
Loans to Individuals (QTR)	% 2.33	2.20	3.76	4.13	2.69	0.51	1.24	1.10	1.08	0.54	0.58	1.80

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.