## Dollar Amounts in Billions

| Asset Concentration Group | Third Quarter 2018 | All Insured Institutions | Commercial Banks | Savings Institutions | Total Assets | Total Loans | Domestic Deposits | Bank Net Income (QTR) | Percent Profitable (QTR) | Average Return on Assets (QTR) | Average Return on Equity (QTR) | Net Interest Margin (QTR) | Equity to Assets | Noncurrent Loan Rate - Total Loans * | Real Estate Loans | C&I Loans | Loans to Individuals | Coverage Ratio ** | Net Charge-Off Rate - All Loans (QTR) | Real Estate Loans (QTR) | C&I Loans (QTR) | Loans to Individuals (QTR) | Coverage Ratio ** | Third Quarter 2017 | Number of FDIC-Insured | 5,738 | 4,971 | 767 | 11 | 5 | 1,422 | 2,943 | 445 | 62 | 271 | 520 | 59 | Number of FDIC-Supervised | 3,669 | 3,292 | 377 | 7 | 0 | 1,009 | 1,908 | 211 | 42 | 163 | 307 | 22 | Total Assets | $17,242 | 16,058 | 1,184 | 518 | 4.05 | 285 | 5,868 | 366 | 260 | 46 | 91 | 5,603 | Total Loans | $9,557 | 8,845 | 712 | 412 | 1,522 | 195 | 4,112 | 224 | 187 | 13 | 51 | 2,841 | Domestic Deposits | $11,920 | 10,991 | 928 | 292 | 1,997 | 234 | 4,567 | 286 | 220 | 37 | 76 | 4,191 | Bank Net Income (QTR) | $47,934 | 44,449 | 3,485 | 2,808 | 10,626 | 0.947 | 16,395 | 0.881 | 0.795 | 0.350 | 0.222 | 14,910 | Percent Profitable (QTR) | % 96.0 | 96.7 | 91.4 | 90.9 | 100.0 | 97.6 | 96.5 | 91.5 | 95.2 | 91.9 | 94.8 | 98.3 | Average Return on Assets (QTR) | % 1.12 | 1.11 | 1.19 | 2.21 | 1.01 | 1.34 | 1.13 | 0.97 | 1.23 | 3.06 | 0.98 | 1.07 | Average Return on Equity (QTR) | % 9.89 | 9.82 | 10.88 | 13.94 | 10.19 | 11.60 | 9.32 | 8.65 | 12.17 | 19.37 | 8.30 | 9.62 | Net Interest Margin (QTR) | % 3.30 | 3.25 | 3.88 | 11.14 | 2.45 | 3.81 | 3.50 | 2.88 | 3.67 | 2.77 | 3.53 | 2.96 | Equity to Assets | % 11.31 | 11.34 | 10.91 | 15.69 | 9.97 | 11.56 | 12.07 | 11.28 | 10.10 | 15.88 | 11.91 | 11.12 | Noncurrent Loan Rate - Total Loans * | % 1.20 | 1.17 | 1.54 | 1.50 | 1.25 | 1.08 | 0.91 | 2.41 | 0.50 | 1.42 | 1.00 | 1.51 | Real Estate Loans | % 1.63 | 1.62 | 1.76 | 0.58 | 2.28 | 1.03 | 0.94 | 2.64 | 0.56 | 1.59 | 1.14 | 2.71 | C&I Loans | % 1.00 | 1.00 | 0.80 | 0.82 | 0.99 | 1.53 | 0.88 | 0.53 | 0.77 | 0.42 | 0.53 | 0.63 | Loans to Individuals | % 0.94 | 0.89 | 1.41 | 1.53 | 0.88 | 0.53 | 0.77 | 0.42 | 0.53 | 0.63 | 1.39 | 0.69 | Coverage Ratio ** | % 107.55 | 108.44 | 98.11 | 304.55 | 110.48 | 130.94 | 117.51 | 30.95 | 169.80 | 103.81 | 115.89 | 76.28 | Net Charge-Off Rate - All Loans (QTR) | % 0.46 | 0.44 | 0.70 | 3.75 | 0.54 | 0.10 | 0.20 | 0.03 | 0.56 | 0.25 | 0.15 | 0.40 | Real Estate Loans (QTR) | % 0.03 | 0.03 | 0.01 | -0.05 | 0.05 | 0.01 | 0.04 | -0.01 | 0.00 | 0.07 | 0.06 | 0.01 | C&I Loans (QTR) | % 0.34 | 0.32 | 0.77 | 2.77 | 0.27 | 0.30 | 0.32 | 0.07 | 0.28 | 0.70 | 0.29 | 0.34 | Loans to Individuals (QTR) | % 2.16 | 2.08 | 3.02 | 3.80 | 2.53 | 0.46 | 1.05 | 1.15 | 0.94 | 0.64 | 0.72 | 1.71 | * Nonaccruing loans and loans past due 90+ days | ** Loss reserve as a percentage of noncurrent loans | See back of page for FDIC historical trends.