



Statistics At A Glance

As of December 31, 2013

Dollar Amounts in Billions Fourth Quarter 2013	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
Number of FDIC-Insured	6,812	5,876	936	16	4	1,532	3,377	588	55	406	772	62
Number of FDIC-Supervised	4,312	3,873	439	8	0	1,070	2,197	270	36	240	468	23
Total Assets	\$ 14,723	13,670	1,052	591	3,691	262	4,922	487	162	63	138	4,407
Total Loans	\$ 7,893	7,246	647	469	1,299	164	3,318	297	111	18	75	2,141
Domestic Deposits	\$ 9,791	8,988	803	323	1,621	218	3,796	362	137	51	116	3,166
Bank Net Income (QTR)	\$ 40.263	37.377	2.886	5.441	8.590	0.703	12.064	1.168	0.366	0.346	0.275	11.310
Percent Profitable (QTR)	% 87.8	88.7	82.6	100.0	100.0	91.8	87.2	83.0	94.5	83.5	87.4	96.8
Average Return on Assets (QTR)	% 1.10	1.10	1.10	3.72	0.93	1.09	0.99	0.96	0.91	2.18	0.80	1.03
Average Return on Equity (QTR)	% 9.87	9.92	9.33	25.40	10.23	9.81	8.39	8.29	9.48	16.21	7.05	8.87
Net Interest Margin (QTR)	% 3.28	3.26	3.46	9.58	2.47	3.68	3.53	2.85	3.41	2.69	3.55	2.80
Equity to Assets	% 11.16	11.12	11.76	14.73	9.30	10.98	11.79	11.62	9.51	13.50	11.34	11.52
Noncurrent Loan Rate - Total Loans *	% 2.62	2.64	2.44	1.17	2.73	1.09	1.90	3.01	1.66	1.91	1.82	4.14
Real Estate Loans	% 4.44	4.63	3.03	0.79	6.36	1.39	2.65	3.27	4.53	2.39	2.08	7.69
C&I Loans	% 0.62	0.60	1.03	0.95	0.59	1.30	0.71	1.66	0.84	1.21	1.55	0.41
Loans to Individuals	% 1.05	1.05	1.05	1.20	1.13	0.56	0.98	0.72	0.78	0.57	0.93	0.93
Coverage Ratio **	% 65.61	66.09	59.70	296.22	82.57	132.85	80.03	42.96	75.78	96.95	82.55	34.55
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.59	0.62	3.09	0.81	0.20	0.37	0.28	0.88	0.66	0.35	0.35
Real Estate Loans (QTR)	% 0.34	0.35	0.25	4.17	0.51	0.16	0.33	0.26	0.62	0.61	0.29	0.32
C&I Loans (QTR)	% 0.30	0.28	0.78	2.48	0.26	0.51	0.30	0.61	0.53	0.41	0.61	0.14
Loans to Individuals (QTR)	% 2.04	2.02	2.31	3.16	2.79	0.56	1.02	1.25	1.00	0.92	0.79	1.10
Fourth Quarter 2012												
Number of FDIC-Insured	7,083	6,096	987	19	5	1,537	3,499	659	51	414	826	73
Number of FDIC-Supervised	4,460	4,020	440	10	0	1,066	2,282	299	33	239	500	31
Total Assets	\$ 14,451	13,391	1,060	601	3,808	240	4,339	628	102	65	146	4,522
Total Loans	\$ 7,696	7,048	648	479	1,296	145	2,902	379	71	18	79	2,327
Domestic Deposits	\$ 9,447	8,644	803	313	1,555	200	3,374	481	84	52	123	3,265
Bank Net Income (QTR)	\$ 34.434	31.787	2.647	4.551	6.667	0.662	9.480	1.331	0.292	0.166	0.287	10.998
Percent Profitable (QTR)	% 85.0	85.5	81.9	100.0	100.0	90.5	83.0	82.7	86.3	81.9	85.7	90.4
Average Return on Assets (QTR)	% 0.96	0.96	1.00	3.08	0.70	1.13	0.88	0.85	1.16	1.02	0.79	0.98
Average Return on Equity (QTR)	% 8.53	8.54	8.38	20.88	7.77	9.92	7.34	7.59	11.92	7.01	6.84	8.22
Net Interest Margin (QTR)	% 3.34	3.35	3.25	9.32	2.52	3.70	3.66	2.97	3.96	2.58	3.53	2.91
Equity to Assets	% 11.17	11.10	11.94	14.67	8.93	11.14	11.93	11.09	9.57	14.27	11.47	11.84
Noncurrent Loan Rate - Total Loans *	% 3.60	3.62	3.32	1.39	3.82	1.27	2.54	3.82	1.17	2.43	2.08	5.48
Real Estate Loans	% 6.00	6.26	4.09	3.93	8.70	1.68	3.51	4.10	2.12	2.97	2.35	9.74
C&I Loans	% 0.88	0.86	1.44	1.33	0.99	1.46	1.01	1.73	1.48	1.56	1.86	0.57
Loans to Individuals	% 1.17	1.17	1.11	1.40	1.38	0.57	0.73	0.94	0.83	0.74	0.94	1.06
Coverage Ratio **	% 58.55	59.62	45.85	293.16	78.06	118.57	69.10	36.99	157.10	80.18	75.84	33.25
Net Charge-Off Rate - All Loans (QTR)	% 0.97	0.99	0.79	3.36	1.04	0.35	0.72	0.60	1.50	0.65	0.47	0.85
Real Estate Loans (QTR)	% 0.85	0.89	0.54	3.26	0.96	0.36	0.80	0.59	2.25	0.56	0.43	1.00
C&I Loans (QTR)	% 0.41	0.39	0.93	2.87	0.03	0.80	0.51	0.67	1.42	0.96	0.75	0.29
Loans to Individuals (QTR)	% 2.43	2.46	2.11	3.42	3.24	0.54	1.07	1.58	1.23	0.64	0.73	1.69

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans