Statistics At A Glance

Dollar Amounts in Billions **First Quarter 2013**		All Insured Institutions	Commercial Banks	Savings Institutions	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		7,019	6,048	971	16	5	1,491	3,483	619	49	450	827	79
Number of FDIC-Supervised		4,415	3,978	437	9	0	1,034	2,266	277	30	269	499	31
Total Assets	$	14,425	13,363	1,062	594	3,839	231	4,224	566	106	69	149	4,646
Total Loans	$	7,659	7,026	633	452	1,290	135	2,827	352	71	20	81	2,432
Domestic Deposits	$	9,427	8,616	810	309	1,545	194	3,305	421	89	56	126	3,382
Bank Net Income (QTR)	$	40.292	37.564	2.728	4.625	9.072	0.657	9.433	1.334	0.388	0.265	0.346	14.171
Percent Profitable (QTR)	%	91.6	92.3	87.3	100.0	80.0	96.1	90.2	88.9	95.9	88.0	92.9	96.2
Average Return on Assets (QTR)	%	1.12	1.12	1.03	3.10	0.95	1.14	0.89	0.94	1.49	1.52	0.94	1.22
Average Return on Equity (QTR)	%	9.95	10.06	8.65	21.01	10.60	10.14	7.51	8.30	15.58	9.96	8.14	10.15
Net Interest Margin (QTR)	%	3.27	3.27	3.36	9.42	2.44	3.50	3.55	2.89	3.94	2.58	3.47	2.89
Equity to Assets	%	11.28	11.22	11.99	14.94	8.97	11.27	11.95	11.44	9.50	14.56	11.49	12.07
Noncurrent Loan Rate - Total Loans *	%	3.41	3.43	3.14	1.37	3.59	1.31	2.42	3.54	1.28	2.33	2.11	5.05
Real Estate Loans	%	5.71	5.95	3.84	1.74	8.25	1.65	3.34	3.79	2.48	2.86	2.40	9.03
C&I Loans	%	0.80	0.78	1.40	1.29	0.75	1.51	0.96	1.74	1.70	1.58	1.91	0.53
Loans to Individuals	%	1.13	1.13	1.10	1.39	1.34	0.61	0.75	0.75	0.85	0.65	0.86	0.97
Coverage Ratio **	%	59.53	60.39	49.13	300.68	78.64	120.44	71.07	39.39	141.61	82.67	75.22	33.99
Net Charge-Off Rate - All Loans (QTR)	%	0.83	0.85	0.67	3.49	1.17	0.10	0.51	0.42	1.18	0.35	0.29	0.63
Real Estate Loans (QTR)	%	0.66	0.70	0.35	0.02	1.14	0.10	0.55	0.41	1.18	0.36	0.24	0.73
C&I Loans (QTR)	%	0.36	0.34	1.05	3.42	0.30	0.15	0.39	0.37	0.93	0.18	0.35	0.18
Loans to Individuals (QTR)	%	2.34	2.35	2.24	3.53	3.25	0.27	0.82	1.44	1.18	0.47	0.64	1.41
First Quarter 2012													
Number of FDIC-Insured		7,308	6,264	1,044	18	5	1,492	3,680	716	52	427	851	67
Number of FDIC-Supervised		4,572	4,128	444	9	0	1,036	2,389	322	30	256	508	22
Total Assets	$	13,926	12,781	1,145	559	3,660	213	4,069	825	98	68	153	4,281
Total Loans	$	7,411	6,739	673	450	1,261	125	2,672	447	70	19	82	2,285
Domestic Deposits	$	8,826	7,948	878	276	1,371	177	3,140	635	85	54	128	2,959
Bank Net Income (QTR)	$	34.793	32.014	2.779	4.709	7.355	0.667	8.443	1.676	0.431	0.285	0.374	10.853
Percent Profitable (QTR)	%	89.4	90.0	85.4	100.0	100.0	96.1	85.9	88.1	90.4	90.6	92.5	89.6
Average Return on Assets (QTR)	%	1.00	1.00	0.98	3.33	0.80	1.27	0.84	0.82	1.78	1.71	0.99	1.01
Average Return on Equity (QTR)	%	8.94	8.98	8.47	21.86	8.90	11.21	7.20	7.73	18.62	12.31	8.79	8.26
Net Interest Margin (QTR)	%	3.51	3.53	3.30	9.82	2.76	3.76	3.74	2.78	4.48	2.88	3.58	3.15
Equity to Assets	%	11.26	11.24	11.56	15.16	9.13	11.28	11.66	10.65	9.56	13.79	11.23	12.32
Noncurrent Loan Rate - Total Loans *	%	4.12	4.17	3.59	1.60	4.21	1.68	3.37	3.72	1.60	2.71	2.19	5.80
Real Estate Loans	%	6.56	6.90	4.26	3.68	9.08	2.15	4.45	3.99	1.06	3.25	2.50	9.94
C&I Loans	%	1.17	1.14	1.83	1.63	1.18	1.96	1.37	1.80	0.61	1.69	1.91	0.81
Loans to Individuals	%	1.38	1.40	1.04	1.61	1.63	0.57	1.42	0.72	1.79	1.00	0.62	0.87
Coverage Ratio **	%	60.07	61.59	42.42	294.26	85.35	97.53	59.52	37.46	121.63	79.39	73.83	39.05
Net Charge-Off Rate - All Loans (QTR)	%	1.17	1.17	1.15	4.17	1.48	0.17	0.77	0.96	1.55	0.26	0.33	0.99
Real Estate Loans (QTR)	%	1.07	1.10	0.92	1.10	1.63	0.19	0.87	0.96	1.47	0.25	0.30	1.27
C&I Loans (QTR)	%	0.56	0.52	1.59	4.33	0.33	0.31	0.54	0.84	5.49	0.07	0.52	0.39
Loans to Individuals (QTR)	%	2.69	2.71	2.41	4.19	3.73	0.31	0.98	1.23	1.40	0.48	0.43	1.30

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans