



Statistics At A Glance

As of June 30, 2014

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
Second Quarter 2014												
Number of FDIC-Insured	6,656	5,757	899	16	4	1,493	3,300	570	56	390	765	62
Number of FDIC-Supervised	4,217	3,788	429	8	0	1,049	2,149	268	35	224	460	24
Total Assets	\$ 15,165	14,106	1,059	601	3,795	251	5,060	459	213	63	139	4,586
Total Loans	\$ 8,109	7,455	655	468	1,325	158	3,444	274	153	18	76	2,195
Domestic Deposits	\$ 10,059	9,252	807	330	1,668	208	3,872	340	175	51	116	3,298
Bank Net Income (QTR)	\$ 40.243	37.253	2.990	4.515	8.229	0.752	12.658	0.995	0.571	0.326	0.309	11.888
Percent Profitable (QTR)	% 93.2	94.1	87.4	100.0	100.0	97.0	92.6	90.0	94.6	89.2	92.4	96.8
Average Return on Assets (QTR)	% 1.07	1.07	1.14	3.03	0.88	1.20	1.01	0.87	1.08	2.07	0.89	1.05
Average Return on Equity (QTR)	% 9.54	9.53	9.67	20.62	9.33	10.79	8.43	7.48	11.06	15.04	7.79	9.13
Net Interest Margin (QTR)	% 3.15	3.13	3.46	9.27	2.37	3.63	3.46	2.95	3.43	2.70	3.49	2.58
Equity to Assets	% 11.26	11.21	11.86	14.61	9.42	11.26	12.05	11.71	9.83	13.99	11.63	11.45
Noncurrent Loan Rate - Total Loans *	% 2.24	2.24	2.22	1.00	2.47	1.06	1.63	3.04	1.15	1.83	1.86	3.40
Real Estate Loans	% 3.82	3.95	2.78	0.58	5.84	1.29	2.27	3.38	1.83	2.13	2.09	6.48
C&I Loans	% 0.58	0.56	0.92	0.82	0.50	1.39	0.67	1.36	0.50	1.65	1.80	0.39
Loans to Individuals	% 0.90	0.90	0.92	1.02	1.03	0.54	0.82	1.03	0.77	0.66	0.91	0.73
Coverage Ratio **	% 70.54	71.03	64.84	331.46	81.28	137.38	86.32	41.42	87.85	103.77	78.75	38.59
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.49	0.56	2.96	0.77	0.12	0.26	0.25	0.45	0.28	0.26	0.25
Real Estate Loans (QTR)	% 0.19	0.19	0.15	0.00	0.25	0.09	0.20	0.13	0.15	0.15	0.18	0.17
C&I Loans (QTR)	% 0.23	0.21	0.82	2.52	0.17	0.24	0.21	0.56	0.09	0.58	0.77	0.11
Loans to Individuals (QTR)	% 2.04	2.02	2.27	3.02	3.26	0.28	0.90	2.53	0.73	0.49	0.42	1.06
Second Quarter 2013												
Number of FDIC-Insured	6,940	5,980	960	16	4	1,521	3,455	603	47	416	810	68
Number of FDIC-Supervised	4,375	3,937	438	9	0	1,059	2,253	274	30	241	483	26
Total Assets	\$ 14,405	13,346	1,059	590	3,645	236	4,724	562	104	64	144	4,335
Total Loans	\$ 7,732	7,091	642	460	1,276	145	3,189	340	71	18	79	2,155
Domestic Deposits	\$ 9,396	8,589	807	308	1,508	196	3,648	419	87	52	121	3,057
Bank Net Income (QTR)	\$ 38.200	35.416	2.784	4.841	9.329	0.716	9.301	1.481	0.436	0.292	0.343	11.460
Percent Profitable (QTR)	% 91.6	92.3	87.8	100.0	100.0	96.6	89.9	88.9	97.9	88.2	92.7	95.6
Average Return on Assets (QTR)	% 1.06	1.06	1.05	3.27	1.03	1.21	0.79	1.07	1.68	1.79	0.95	1.05
Average Return on Equity (QTR)	% 9.46	9.51	8.80	21.76	11.52	10.85	6.62	9.41	17.35	12.31	8.30	8.90
Net Interest Margin (QTR)	% 3.25	3.25	3.34	9.34	2.38	3.58	3.54	2.85	3.90	2.55	3.44	2.81
Equity to Assets	% 11.17	11.11	11.91	15.10	8.87	11.01	11.86	11.23	9.84	14.42	11.32	11.79
Noncurrent Loan Rate - Total Loans *	% 3.09	3.12	2.86	1.18	3.36	1.18	2.23	3.26	1.23	2.31	2.02	4.83
Real Estate Loans	% 5.22	5.44	3.53	1.16	7.75	1.50	3.12	3.50	2.61	2.86	2.27	8.84
C&I Loans	% 0.75	0.73	1.25	1.08	0.69	1.38	0.86	1.82	1.41	1.49	1.82	0.51
Loans to Individuals	% 1.05	1.05	0.97	1.19	1.24	0.59	0.87	0.77	0.77	0.63	1.45	0.89
Coverage Ratio **	% 62.29	63.10	52.53	325.55	79.31	128.55	74.06	40.73	141.39	84.41	78.50	33.75
Net Charge-Off Rate - All Loans (QTR)	% 0.73	0.74	0.69	3.38	1.05	0.14	0.46	0.41	1.07	0.45	0.38	0.48
Real Estate Loans (QTR)	% 0.56	0.58	0.37	0.32	1.13	0.13	0.47	0.41	1.15	0.46	0.33	0.53
C&I Loans (QTR)	% 0.34	0.31	1.08	3.17	0.26	0.31	0.32	0.29	1.37	0.26	0.73	0.18
Loans to Individuals (QTR)	% 2.19	2.18	2.25	3.42	3.01	0.32	0.98	1.15	1.04	0.46	0.53	1.15

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

See back of page for FDIC historical trends.