



Statistics At A Glance

As of June 30, 2015

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 2015												
Number of FDIC-Insured	6,348	5,472	876	14	4	1,484	3,145	545	55	353	682	66
Number of FDIC-Supervised	4,037	3,629	408	8	0	1,055	2,043	257	36	210	406	22
Total Assets	\$ 15,753	14,679	1,074	510	3,747	258	5,194	445	178	61	123	5,236
Total Loans	\$ 8,547	7,880	667	390	1,353	168	3,527	276	132	17	68	2,618
Domestic Deposits	\$ 10,586	9,762	824	280	1,710	213	4,003	337	150	48	103	3,742
Bank Net Income (QTR)	\$ 42.990	39.741	3.249	3.609	8.952	0.780	12.418	1.027	0.547	0.048	0.314	15.294
Percent Profitable (QTR)	% 94.4	94.9	90.9	100.0	100.0	97.0	94.3	91.4	90.9	90.9	92.7	98.5
Average Return on Assets (QTR)	% 1.09	1.08	1.22	2.89	0.94	1.21	0.96	0.92	1.22	0.31	1.02	1.17
Average Return on Equity (QTR)	% 9.74	9.67	10.69	19.18	9.76	10.60	8.03	8.08	12.07	2.08	8.72	10.49
Net Interest Margin (QTR)	% 3.06	3.03	3.44	9.34	2.30	3.62	3.21	2.55	3.60	2.65	3.50	2.82
Equity to Assets	% 11.23	11.22	11.37	14.83	9.78	11.40	11.96	11.52	10.26	15.10	11.70	11.13
Noncurrent Loan Rate - Total Loans *	% 1.69	1.68	1.88	0.97	1.95	0.95	1.11	2.73	1.32	1.61	1.56	2.41
Real Estate Loans	% 2.83	2.89	2.38	0.48	4.38	1.11	1.45	3.03	3.56	1.86	1.77	4.86
C&I Loans	% 0.61	0.60	0.71	0.64	0.55	1.21	0.65	0.84	0.40	1.50	1.60	0.53
Loans to Individuals	% 0.75	0.73	0.92	1.01	0.97	0.54	0.63	0.53	0.52	0.64	0.58	0.56
Coverage Ratio **	% 82.69	83.46	74.57	331.40	86.28	151.99	108.13	39.04	84.06	111.32	92.27	53.65
Net Charge-Off Rate - All Loans (QTR)	% 0.42	0.41	0.56	2.80	0.57	0.12	0.17	0.13	0.58	0.18	0.24	0.39
Real Estate Loans (QTR)	% 0.13	0.14	0.08	0.05	0.15	0.04	0.11	0.10	0.22	0.10	0.10	0.19
C&I Loans (QTR)	% 0.24	0.22	0.89	2.07	0.29	0.24	0.20	0.60	0.09	0.00	0.89	0.16
Loans to Individuals (QTR)	% 1.79	1.74	2.27	2.89	2.41	0.33	0.65	0.94	0.76	0.62	0.57	1.48
Second Quarter 2014												
Number of FDIC-Insured	6,656	5,722	934	16	4	1,493	3,300	569	56	391	765	62
Number of FDIC-Supervised	4,219	3,790	429	8	0	1,050	2,149	268	35	225	460	24
Total Assets	\$ 15,172	14,106	1,066	601	3,802	251	5,059	458	213	63	139	4,586
Total Loans	\$ 8,109	7,448	661	468	1,325	158	3,444	274	153	18	76	2,195
Domestic Deposits	\$ 10,059	9,246	812	330	1,668	208	3,872	340	175	51	116	3,298
Bank Net Income (QTR)	\$ 40.070	37.072	2.998	4.515	8.223	0.750	12.496	0.994	0.571	0.324	0.308	11.889
Percent Profitable (QTR)	% 93.2	94.1	87.7	100.0	100.0	96.9	92.6	90.2	94.6	89.3	92.2	96.8
Average Return on Assets (QTR)	% 1.07	1.06	1.14	3.03	0.87	1.20	1.00	0.87	1.08	2.05	0.89	1.05
Average Return on Equity (QTR)	% 9.50	9.49	9.65	20.62	9.34	10.76	8.32	7.48	11.06	14.93	7.75	9.14
Net Interest Margin (QTR)	% 3.15	3.13	3.46	9.27	2.37	3.63	3.47	2.95	3.43	2.70	3.49	2.58
Equity to Assets	% 11.25	11.20	11.84	14.61	9.38	11.26	12.05	11.71	9.83	13.99	11.63	11.45
Noncurrent Loan Rate - Total Loans *	% 2.24	2.24	2.20	1.00	2.47	1.06	1.63	3.04	1.15	1.83	1.84	3.40
Real Estate Loans	% 3.82	3.95	2.76	0.58	5.84	1.29	2.26	3.38	1.83	2.13	2.06	6.48
C&I Loans	% 0.58	0.57	0.92	0.82	0.50	1.40	0.67	1.37	0.50	1.65	1.78	0.39
Loans to Individuals	% 0.90	0.90	0.93	1.02	1.03	0.53	0.82	1.06	0.77	0.66	0.91	0.73
Coverage Ratio **	% 70.60	71.10	64.91	331.46	81.28	136.96	86.56	41.42	87.85	104.00	79.78	38.59
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.50	0.56	2.96	0.77	0.13	0.27	0.25	0.45	0.28	0.26	0.25
Real Estate Loans (QTR)	% 0.21	0.21	0.15	0.00	0.25	0.09	0.23	0.13	0.15	0.15	0.18	0.17
C&I Loans (QTR)	% 0.23	0.21	0.82	2.52	0.17	0.25	0.21	0.58	0.09	0.58	0.78	0.11
Loans to Individuals (QTR)	% 2.04	2.02	2.28	3.02	3.26	0.32	0.90	2.59	0.73	0.49	0.42	1.06

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

See back of page for FDIC historical trends.