



Statistics At A Glance

As of June 30, 2016

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 2016												
Number of FDIC-Insured	6,058	5,238	820	13	4	1,466	3,031	493	63	322	603	63
Number of FDIC-Supervised	3,878	3,482	396	8	0	1,041	1,982	229	46	186	363	23
Total Assets	\$ 16,534	15,426	1,108	502	3,967	271	5,987	397	201	56	104	5,051
Total Loans	\$ 9,121	8,447	674	382	1,441	182	4,140	248	145	16	58	2,509
Domestic Deposits	\$ 11,201	10,333	868	280	1,853	223	4,603	315	169	45	87	3,626
Bank Net Income (QTR)	\$ 43.600	39.868	3.731	2.809	9.485	0.829	15.768	0.934	0.483	0.354	0.244	12.694
Percent Profitable (QTR)	% 95.5	96.2	91.1	100.0	100.0	97.0	96.0	90.9	95.2	92.5	94.4	98.4
Average Return on Assets (QTR)	% 1.06	1.04	1.36	2.27	0.96	1.23	1.06	0.95	0.96	2.53	0.94	1.01
Average Return on Equity (QTR)	% 9.45	9.25	12.30	15.24	9.68	10.71	8.97	8.23	9.52	16.68	7.93	9.07
Net Interest Margin (QTR)	% 3.08	3.04	3.66	10.08	2.37	3.69	3.30	2.79	3.62	2.72	3.52	2.62
Equity to Assets	% 11.28	11.29	11.10	14.82	9.95	11.58	11.88	11.60	10.23	15.42	11.98	11.18
Noncurrent Loan Rate - Total Loans *	% 1.49	1.48	1.65	1.14	1.70	0.96	1.12	2.50	1.13	1.39	1.24	2.01
Real Estate Loans	% 2.13	2.14	1.98	0.53	3.13	0.97	1.24	2.77	2.78	1.59	1.36	3.68
C&I Loans	% 1.33	1.35	0.78	0.77	1.48	1.35	1.26	0.98	0.17	1.18	1.29	1.41
Loans to Individuals	% 0.78	0.75	1.10	1.15	0.92	0.55	0.68	0.27	0.55	0.79	0.71	0.52
Coverage Ratio **	% 89.22	89.47	86.44	328.56	90.66	146.38	102.92	34.17	101.16	114.38	110.81	59.22
Net Charge-Off Rate - All Loans (QTR)	% 0.45	0.44	0.58	3.28	0.55	0.16	0.22	0.06	0.64	0.20	0.16	0.40
Real Estate Loans (QTR)	% 0.06	0.06	0.04	-0.01	0.05	0.05	0.05	0.04	0.17	0.11	0.08	0.09
C&I Loans (QTR)	% 0.45	0.44	0.71	2.39	0.49	0.37	0.42	0.21	0.05	0.32	0.27	0.45
Loans to Individuals (QTR)	% 1.87	1.82	2.42	3.32	2.30	0.47	0.93	0.35	0.87	0.44	0.50	1.43
Second Quarter 2015												
Number of FDIC-Insured	6,348	5,474	874	14	4	1,484	3,146	545	55	353	681	66
Number of FDIC-Supervised	4,037	3,629	408	8	0	1,055	2,044	257	36	210	405	22
Total Assets	\$ 15,754	14,680	1,074	510	3,747	258	5,195	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	9,763	824	280	1,710	213	4,004	337	150	48	103	3,742
Bank Net Income (QTR)	\$ 43.015	39.765	3.251	3.609	8.952	0.780	12.444	1.030	0.543	0.050	0.312	15.296
Percent Profitable (QTR)	% 94.2	94.8	90.6	100.0	100.0	96.8	94.1	91.4	90.9	90.7	92.8	98.5
Average Return on Assets (QTR)	% 1.09	1.08	1.22	2.89	0.94	1.21	0.96	0.92	1.21	0.33	1.02	1.17
Average Return on Equity (QTR)	% 9.75	9.67	10.70	19.18	9.76	10.59	8.05	8.10	11.97	2.15	8.69	10.50
Net Interest Margin (QTR)	% 3.07	3.04	3.44	9.34	2.30	3.62	3.24	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	11.51	10.26	15.10	11.71	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	3.04	3.56	1.84	1.77	4.86
C&I Loans	% 0.61	0.60	0.70	0.64	0.54	1.21	0.65	0.84	0.40	1.62	1.64	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	0.56	0.56
Coverage Ratio **	% 82.69	83.46	74.61	331.40	86.28	152.05	108.15	39.04	84.08	111.48	92.17	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	0.20	0.19	0.39
Real Estate Loans (QTR)	% 0.13	0.14	0.08	0.05	0.15	0.04	0.10	0.10	0.22	0.10	0.10	0.19
C&I Loans (QTR)	% 0.24	0.22	0.90	2.07	0.29	0.24	0.21	0.60	0.09	0.15	0.31	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

* Nonaccruing loans and loans past due 90+ days.

** Loss reserve as a percentage of noncurrent loans.

See back of page for FDIC historical trends.