Statistics At A Glance

As of September 30, 2016

Dollar Amounts in Billions					Asset Concentration Group								
Third Quarter 2016		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		5,980	5,170	810	13	5	1,461	3,013	478	62	304	584	60
Number of FDIC-Supervised		3,827	3,437	390	8	0	1,039	1,969	222	44	175	349	21
Total Assets	$	16,767	15,637	1,129	501	4,146	273	5,679	387	205	55	103	5,418
Total Loans	$	9,233	8,544	689	394	1,490	185	3,946	242	144	15	59	2,758
Domestic Deposits	$	11,461	10,570	891	254	1,972	224	4,449	310	172	44	87	3,950
Bank Net Income (QTR)	$	45.593	42.234	3.359	2.833	9.274	0.880	14.147	0.994	0.519	0.362	0.244	16.341
Percent Profitable (QTR)	%	95.4	95.9	92.3	100.0	100.0	98.2	95.0	92.9	100.0	94.1	92.8	98.3
Average Return on Assets (QTR)	%	1.10	1.09	1.20	2.26	0.90	1.29	1.01	1.04	1.02	2.66	0.95	1.22
Average Return on Equity (QTR)	%	9.76	9.67	10.92	15.08	9.17	11.14	8.40	9.12	10.11	17.21	7.90	10.90
Net Interest Margin (QTR)	%	3.18	3.14	3.66	10.54	2.35	3.73	3.29	2.76	3.66	2.63	3.58	2.95
Equity to Assets	%	11.22	11.23	10.98	15.17	9.79	11.61	11.98	11.33	10.00	15.46	12.01	11.10
Noncurrent Loan Rate - Total Loans *	%	1.45	1.43	1.71	1.29	1.60	0.98	1.06	2.69	1.17	1.43	1.25	1.89
Real Estate Loans	%	2.02	2.02	2.04	0.63	2.93	0.97	1.09	3.01	2.59	1.62	1.40	3.44
C&I Loans	%	1.34	1.35	0.93	0.78	1.45	1.48	1.35	0.91	0.25	1.32	1.18	1.28
Loans to Individuals	%	0.85	0.82	1.22	1.31	0.98	0.58	0.71	0.24	0.60	0.92	0.76	0.58
Coverage Ratio **	%	91.09	91.90	82.63	304.34	93.49	144.47	104.44	29.24	99.94	109.89	106.46	63.86
Net Charge-Off Rate - All Loans (QTR)	%	0.44	0.43	0.61	3.11	0.48	0.09	0.23	0.04	0.66	0.16	0.19	0.41
Real Estate Loans (QTR)	%	0.05	0.05	0.04	0.24	0.10	0.01	0.04	0.03	0.12	0.04	0.08	0.06
C&I Loans (QTR)	%	0.43	0.42	0.77	2.36	0.29	0.27	0.49	0.08	0.07	0.10	0.45	0.39
Loans to Individuals (QTR)	%	1.85	1.78	2.66	3.14	2.11	0.47	0.91	0.30	0.91	0.63	0.64	1.54
Third Quarter 2015													
Number of FDIC-Insured		6,270	5,410	860	14	4	1,494	3,125	515	56	337	663	62
Number of FDIC-Supervised		3,995	3,588	407	8	0	1,061	2,040	241	39	193	392	21
Total Assets	$	15,800	14,726	1,074	519	3,837	275	5,509	416	184	55	118	4,887
Total Loans	$	8,642	7,974	669	400	1,353	182	3,767	261	136	15	65	2,463
Domestic Deposits	$	10,649	9,822	827	294	1,726	225	4,232	317	154	44	100	3,557
Bank Net Income (QTR)	$	40.376	37.589	2.787	3.647	8.114	0.251	13.570	0.599	0.489	0.348	0.226	13.131
Percent Profitable (QTR)	%	94.8	95.5	90.6	100.0	100.0	97.6	94.8	90.1	92.9	90.2	94.6	98.4
Average Return on Assets (QTR)	%	1.03	1.02	1.04	2.83	0.84	0.37	1.00	0.57	1.08	2.55	0.76	1.08
Average Return on Equity (QTR)	%	9.09	9.09	9.17	19.11	8.50	3.19	8.45	4.93	10.53	16.62	6.36	9.47
Net Interest Margin (QTR)	%	3.08	3.04	3.49	9.70	2.29	3.71	3.28	2.55	3.71	2.66	3.51	2.72
Equity to Assets	%	11.33	11.33	11.36	14.83	9.98	11.49	11.81	11.63	10.22	15.50	12.10	11.42
Noncurrent Loan Rate - Total Loans *	%	1.61	1.59	1.82	1.08	1.89	0.88	1.13	2.68	1.28	1.66	1.46	2.24
Real Estate Loans	%	2.62	2.66	2.25	0.35	4.07	1.00	1.45	2.89	3.37	1.93	1.66	4.55
C&I Loans	%	0.69	0.69	0.72	0.62	0.77	1.23	0.71	0.89	0.26	1.54	1.32	0.59
Loans to Individuals	%	0.80	0.77	1.04	1.13	0.98	0.55	0.68	0.49	0.57	0.74	0.62	0.55
Coverage Ratio **	%	85.19	86.01	76.64	301.00	85.79	159.50	107.03	38.39	85.63	103.67	98.91	54.67
Net Charge-Off Rate - All Loans (QTR)	%	0.40	0.39	0.53	2.61	0.49	0.08	0.20	0.12	0.58	0.19	0.18	0.37
Real Estate Loans (QTR)	%	0.09	0.09	0.06	0.34	0.08	0.04	0.08	0.08	0.14	0.12	0.09	0.11
C&I Loans (QTR)	%	0.25	0.24	0.78	1.94	0.17	0.21	0.25	0.32	0.04	-0.03	0.46	0.20
Loans to Individuals (QTR)	%	1.71	1.67	2.16	2.69	2.24	0.36	0.84	1.52	0.80	0.56	0.61	1.41

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

See back of page for FDIC historical trends.