



Statistics At A Glance

As of March 31, 2020

Dollar Amounts in Billions				Asset Concentration Group								
				Credit Card	International	Agricultural	Commercial	Mortgage	Consumer	Other	All Other	All Other
First Quarter 2020	All Insured Institutions	Commercial Banks	Savings Institutions	Lenders	Banks	Banks	Lenders	Lenders	Lenders	Specialized <\$1 Billion	<\$1 Billion	>\$1 Billion
Number of FDIC-Insured	5,116	4,464	652	11	6	1,260	2,707	384	50	214	428	56
Number of FDIC-Supervised	3,303	2,980	323	6	0	902	1,760	192	34	126	267	16
Total Assets	\$ 20,254	19,019	1,235	504	5,250	279	7,549	388	155	37	79	6,014
Total Loans	\$ 10,961	10,313	648	409	1,826	187	5,227	229	104	10	45	2,924
Domestic Deposits	\$ 14,306	13,319	987	336	2,616	231	5,814	302	129	29	66	4,782
Bank Net Income (QTR)	\$ 18.467	16.647	1.819	0.137	5.417	0.888	4.092	0.122	0.663	0.240	0.181	6.726
Percent Profitable (QTR)	% 92.7	94.3	81.4	72.7	100.0	96.9	92.4	83.3	90.0	89.3	93.9	87.5
Average Return on Assets (QTR)	% 0.38	0.36	0.61	0.11	0.44	1.28	0.22	0.13	1.79	2.64	0.93	0.47
Average Return on Equity (QTR)	% 3.50	3.35	5.82	0.89	4.71	10.80	1.87	1.30	17.39	14.65	7.27	4.39
Net Interest Margin (QTR)	% 3.13	3.10	3.56	10.66	2.54	3.69	3.29	2.61	3.30	2.80	3.57	2.71
Equity to Assets	% 10.44	10.46	10.25	11.51	8.77	11.85	11.63	9.66	9.61	17.77	12.66	10.25
Noncurrent Loan Rate - Total Loans ¹	% 0.93	0.88	1.79	1.72	0.80	1.24	0.84	1.93	0.60	1.25	0.94	0.99
Real Estate Loans	% 1.16	1.08	2.05	0.57	1.15	1.21	0.90	2.12	0.50	1.30	1.02	1.73
C&I Loans	% 0.83	0.82	1.05	0.75	0.79	1.39	0.89	0.70	3.75	1.47	0.91	0.69
Loans to Individuals	% 1.05	1.01	1.48	1.82	1.00	0.55	0.85	0.48	0.38	1.00	0.55	0.80
Coverage Ratio ²	% 192.23	201.43	120.14	483.65	290.91	116.63	162.94	32.61	357.09	122.41	134.10	144.41
Net Charge-Off Rate - All Loans (QTR)	% 0.55	0.53	0.82	4.32	0.75	0.10	0.26	0.04	0.54	0.27	0.09	0.46
Real Estate Loans (QTR)	% 0.00	0.00	0.00	0.09	-0.09	0.04	0.02	-0.01	-0.02	0.14	0.03	-0.01
C&I Loans (QTR)	% 0.47	0.47	0.38	2.52	0.44	0.19	0.47	0.20	0.17	0.28	0.03	0.37
Loans to Individuals (QTR)	% 2.51	2.41	3.69	4.52	2.96	0.62	1.38	1.39	0.82	0.98	0.53	1.95
First Quarter 2019												
Number of FDIC-Insured	5,362	4,681	681	12	5	1,316	2,854	395	70	234	423	53
Number of FDIC-Supervised	3,459	3,122	337	6	0	936	1,857	194	44	142	262	18
Total Assets	\$ 18,090	16,907	1,183	663	4,340	284	6,327	356	220	39	75	5,786
Total Loans	\$ 10,147	9,474	674	517	1,589	194	4,485	212	152	11	43	2,944
Domestic Deposits	\$ 12,685	11,744	941	388	2,082	235	4,961	276	182	31	63	4,466
Bank Net Income (QTR)	\$ 60.711	56.700	4.011	5.011	13.067	0.944	19.215	1.061	0.724	0.339	0.203	20.148
Percent Profitable (QTR)	% 96.0	96.6	92.2	100.0	100.0	96.9	96.4	90.4	97.1	94.4	96.5	96.2
Average Return on Assets (QTR)	% 1.35	1.35	1.36	3.05	1.21	1.33	1.23	1.21	1.32	3.55	1.09	1.39
Average Return on Equity (QTR)	% 11.93	11.89	12.62	19.98	12.29	11.57	10.21	10.94	12.54	20.94	8.80	12.47
Net Interest Margin (QTR)	% 3.42	3.39	3.87	10.37	2.62	3.78	3.54	2.91	4.26	3.08	3.61	3.04
Equity to Assets	% 11.37	11.40	10.87	15.22	9.85	11.70	12.09	11.05	10.61	17.16	12.47	11.25
Noncurrent Loan Rate - Total Loans ¹	% 0.99	0.95	1.59	1.54	0.95	1.19	0.80	1.95	0.67	1.39	0.99	1.14
Real Estate Loans	% 1.27	1.23	1.67	1.88	1.60	1.12	0.83	2.07	1.38	1.61	1.05	1.99
C&I Loans	% 0.82	0.81	1.01	0.70	0.85	1.48	0.85	1.12	0.25	1.05	0.96	0.75
Loans to Individuals	% 1.02	0.96	1.65	1.62	0.96	0.53	0.88	0.43	0.50	1.03	0.59	0.70
Coverage Ratio ²	% 124.49	127.65	98.01	287.81	138.78	115.62	124.15	32.53	159.26	116.25	124.62	90.61
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.48	0.88	4.09	0.55	0.19	0.17	0.02	0.79	0.24	0.08	0.38
Real Estate Loans (QTR)	% 0.02	0.02	0.00	0.07	0.02	0.11	0.03	-0.02	0.03	0.02	0.03	0.01
C&I Loans (QTR)	% 0.27	0.27	0.37	2.35	0.23	0.35	0.21	0.26	0.47	0.15	0.08	0.25
Loans to Individuals (QTR)	% 2.47	2.33	4.04	4.27	2.75	0.58	1.22	1.01	1.06	1.16	0.49	1.83

* Nonaccruing loans and loans past due 90+ days.

** Loss reserve as a percentage of noncurrent loans.

See back of page for FDIC historical trends.