



Statistics At A Glance

As of September 30, 2013

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
Third Quarter 2013												
Number of FDIC-Insured	6,891	5,937	954	17	4	1,536	3,434	596	47	400	791	66
Number of FDIC-Supervised	4,346	3,907	439	9	0	1,071	2,231	275	29	236	469	26
Total Assets	\$ 14,596	13,538	1,059	596	3,722	244	4,774	554	149	64	138	4,355
Total Loans	\$ 7,802	7,162	640	466	1,287	152	3,217	336	103	18	75	2,149
Domestic Deposits	\$ 9,600	8,791	808	313	1,577	202	3,701	412	127	51	116	3,100
Bank Net Income (QTR)	\$ 36.008	33.145	2.863	5.022	4.791	0.756	11.721	1.287	0.393	0.319	0.293	11.426
Percent Profitable (QTR)	% 91.4	92.4	85.5	100.0	100.0	96.7	90.0	86.1	97.9	88.0	91.7	98.5
Average Return on Assets (QTR)	% 0.99	0.99	1.09	3.38	0.52	1.25	0.99	0.92	1.04	1.99	0.85	1.06
Average Return on Equity (QTR)	% 8.92	8.90	9.19	22.57	5.88	11.35	8.35	8.19	11.04	14.57	7.51	8.96
Net Interest Margin (QTR)	% 3.26	3.25	3.38	9.53	2.35	3.70	3.56	3.09	3.30	2.63	3.53	2.77
Equity to Assets	% 11.11	11.06	11.80	14.89	8.82	11.01	11.81	11.40	9.64	13.71	11.34	11.77
Noncurrent Loan Rate - Total Loans *	% 2.83	2.85	2.65	1.15	2.97	1.13	2.08	3.07	0.91	2.14	1.96	4.45
Real Estate Loans	% 4.77	4.97	3.28	0.85	6.80	1.42	2.90	3.32	2.01	2.62	2.21	8.14
C&I Loans	% 0.72	0.70	1.14	0.91	0.71	1.46	0.81	1.72	0.13	1.39	1.89	0.51
Loans to Individuals	% 1.04	1.04	1.01	1.17	1.20	0.60	0.94	1.13	0.66	0.64	0.94	0.91
Coverage Ratio **	% 64.49	65.17	56.39	325.13	82.09	132.46	77.01	43.62	132.73	87.81	79.36	34.16
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.61	0.56	2.91	0.86	0.09	0.35	0.30	0.68	0.41	0.31	0.42
Real Estate Loans (QTR)	% 0.36	0.37	0.25	-0.13	0.57	0.07	0.32	0.27	0.65	0.27	0.25	0.39
C&I Loans (QTR)	% 0.28	0.26	0.85	2.69	0.26	0.22	0.26	0.84	0.06	0.57	0.69	0.13
Loans to Individuals (QTR)	% 2.03	2.03	2.00	2.95	2.84	0.35	0.99	0.89	0.75	0.52	0.53	1.36
Third Quarter 2012												
Number of FDIC-Insured	7,181	6,168	1,013	17	5	1,539	3,576	706	53	397	818	70
Number of FDIC-Supervised	4,510	4,062	448	9	0	1,065	2,336	324	31	227	489	29
Total Assets	\$ 14,223	13,070	1,153	580	3,774	224	4,125	822	117	63	143	4,374
Total Loans	\$ 7,578	6,901	677	464	1,281	137	2,751	443	81	18	78	2,324
Domestic Deposits	\$ 9,060	8,178	882	291	1,447	185	3,187	642	96	50	119	3,042
Bank Net Income (QTR)	\$ 37.485	34.614	2.872	4.580	9.159	0.756	9.412	1.533	0.480	0.224	0.370	10.971
Percent Profitable (QTR)	% 89.3	90.0	85.1	100.0	100.0	96.6	86.0	87.5	90.6	87.9	91.4	91.4
Average Return on Assets (QTR)	% 1.06	1.07	1.00	3.19	0.98	1.36	0.92	0.75	1.67	1.42	1.04	1.01
Average Return on Equity (QTR)	% 9.35	9.43	8.48	21.59	10.75	11.71	7.76	6.98	16.80	9.47	8.84	8.11
Net Interest Margin (QTR)	% 3.42	3.43	3.30	9.97	2.58	3.82	3.72	2.72	4.26	2.75	3.60	3.02
Equity to Assets	% 11.38	11.34	11.88	14.82	9.17	11.68	11.87	10.83	9.96	15.04	11.86	12.44
Noncurrent Loan Rate - Total Loans *	% 3.87	3.92	3.35	1.37	4.06	1.43	2.89	3.57	1.99	2.51	2.07	5.76
Real Estate Loans	% 6.37	6.70	4.03	2.53	9.27	1.84	3.88	3.80	2.32	2.99	2.40	10.22
C&I Loans	% 0.97	0.95	1.58	1.24	0.96	1.78	1.14	1.82	1.36	1.48	1.75	0.68
Loans to Individuals	% 1.24	1.25	1.08	1.39	1.41	0.58	1.29	0.95	1.90	1.09	0.71	0.80
Coverage Ratio **	% 56.98	58.09	43.77	307.20	76.99	110.11	64.01	36.25	101.57	80.27	76.77	33.91
Net Charge-Off Rate - All Loans (QTR)	% 1.18	1.20	0.93	3.53	1.74	0.23	0.74	0.76	1.26	0.42	0.49	1.07
Real Estate Loans (QTR)	% 1.20	1.28	0.66	22.92	2.38	0.23	0.86	0.76	1.49	0.38	0.46	1.48
C&I Loans (QTR)	% 0.52	0.49	1.11	3.63	0.58	0.48	0.46	0.22	3.83	0.30	0.79	0.30
Loans to Individuals (QTR)	% 2.41	2.40	2.57	3.55	3.41	0.45	0.91	2.01	1.08	0.47	0.63	1.41

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans