



Statistics At A Glance

Dollar Amounts in Billions First Quarter 2012	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	7,307	6,263	1,044	18	5	1,491	3,681	714	52	426	851	69
Number of FDIC-Supervised	4,571	4,127	444	9	0	1,035	2,389	322	30	255	509	22
Total Assets	\$ 13,926	12,781	1,145	559	3,661	212	4,070	811	98	68	152	4,295
Total Loans	\$ 7,411	6,738	673	450	1,261	125	2,672	446	70	19	82	2,286
Domestic Deposits	\$ 8,826	7,948	878	276	1,371	177	3,140	623	85	54	128	2,970
Bank Net Income (QTR)	\$ 35.332	32.535	2.797	4.709	7.814	0.667	8.513	1.617	0.430	0.287	0.376	10.918
Percent Profitable (QTR)	% 89.7	90.2	86.2	100.0	100.0	96.0	86.2	88.8	90.4	91.3	92.9	91.3
Average Return on Assets (QTR)	% 1.02	1.02	0.99	3.33	0.85	1.27	0.84	0.81	1.78	1.73	1.00	1.02
Average Return on Equity (QTR)	% 9.07	9.12	8.52	21.86	9.45	11.21	7.25	7.61	18.59	12.42	8.86	8.29
Net Interest Margin (QTR)	% 3.52	3.54	3.31	10.02	2.76	3.76	3.74	2.78	4.48	2.86	3.58	3.15
Equity to Assets	% 11.27	11.24	11.56	15.17	9.14	11.29	11.67	10.63	9.56	13.80	11.24	12.32
Noncurrent Loan Rate - Total Loans *	% 4.11	4.17	3.59	1.60	4.21	1.68	3.36	3.71	1.59	2.70	2.19	5.80
Real Estate Loans	% 6.56	6.90	4.26	6.15	9.10	2.15	4.45	3.96	1.07	3.26	2.51	9.95
C&I Loans	% 1.16	1.14	1.84	1.63	1.18	1.96	1.36	1.79	0.61	1.67	1.92	0.81
Consumer Loans	% 1.37	1.39	1.04	1.61	1.58	0.58	1.42	0.72	1.79	0.99	0.62	0.87
Coverage Ratio **	% 60.04	61.55	42.45	294.26	85.35	97.43	59.43	37.54	121.59	76.88	73.63	39.04
Net Charge-Off Rate - All Loans (QTR)	% 1.17	1.17	1.19	4.18	1.48	0.17	0.76	0.95	1.55	0.25	0.37	1.01
Real Estate Loans (QTR)	% 1.08	1.09	0.96	1.33	1.63	0.20	0.86	0.95	1.47	0.24	0.36	1.30
C&I Loans (QTR)	% 0.56	0.52	1.52	4.29	0.33	0.30	0.54	0.83	5.49	0.08	0.51	0.39
Consumer Loans (QTR)	% 2.69	2.71	2.45	4.20	3.73	0.30	0.98	1.23	1.40	0.47	0.44	1.30
First Quarter 2011												
Number of FDIC-Insured	7,574	6,453	1,121	21	4	1,531	3,983	699	72	354	844	66
Number of FDIC-Supervised	4,663	4,266	397	8	0	1,069	2,546	258	42	206	509	25
Total Assets	\$ 13,414	12,157	1,257	676	3,165	200	4,085	796	118	52	137	4,186
Total Loans	\$ 7,249	6,485	764	575	1,053	121	2,731	454	86	15	75	2,139
Domestic Deposits	\$ 7,991	7,064	927	267	1,045	168	3,108	567	96	41	115	2,585
Bank Net Income (QTR)	\$ 28.753	26.944	1.809	6.364	4.643	0.519	6.066	0.960	0.387	0.171	0.272	9.373
Percent Profitable (QTR)	% 84.3	85.0	80.6	95.2	100.0	94.1	78.5	84.5	93.1	88.4	90.3	92.4
Average Return on Assets (QTR)	% 0.86	0.89	0.58	3.68	0.60	1.04	0.59	0.48	1.33	1.34	0.80	0.90
Average Return on Equity (QTR)	% 7.68	7.98	4.96	23.80	6.79	9.56	5.16	4.69	12.28	8.81	7.17	7.39
Net Interest Margin (QTR)	% 3.66	3.69	3.42	10.92	2.53	3.80	3.78	3.06	4.36	2.81	3.70	3.23
Equity to Assets	% 11.25	11.22	11.57	16.03	8.72	10.95	11.60	10.30	10.81	15.07	11.17	12.22
Noncurrent Loan Rate - Total Loans *	% 4.72	4.80	4.03	2.02	5.54	1.95	4.20	4.43	1.49	2.28	2.28	6.14
Real Estate Loans	% 7.03	7.42	4.68	5.94	9.88	2.48	5.38	4.65	1.50	2.76	2.61	9.84
C&I Loans	% 1.89	1.85	2.65	2.19	2.27	2.11	2.04	2.23	0.61	1.60	2.08	1.47
Consumer Loans	% 1.62	1.67	1.05	2.08	1.72	0.69	1.23	0.48	1.54	0.78	0.81	1.14
Coverage Ratio **	% 63.90	66.05	42.19	374.40	66.41	83.97	57.97	33.68	159.99	82.04	68.43	43.72
Net Charge-Off Rate - All Loans (QTR)	% 1.83	1.91	1.17	6.67	1.96	0.31	1.34	0.98	1.77	0.76	0.39	1.40
Real Estate Loans (QTR)	% 1.47	1.57	0.86	6.09	2.12	0.33	1.43	0.94	1.37	0.53	0.33	1.58
C&I Loans (QTR)	% 1.14	1.08	2.29	8.16	1.40	0.55	1.12	1.91	4.26	1.22	0.74	0.49
Consumer Loans (QTR)	% 4.30	4.43	2.59	6.81	3.77	0.45	1.59	1.48	1.73	0.60	0.53	2.68

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans