



Statistics At A Glance

Dollar Amounts in Billions Third 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	7,181	6,168	1,013	17	5	1,538	3,577	706	53	397	818	70
Number of FDIC-Supervised	4,510	4,062	448	9	0	1,064	2,337	324	31	227	489	29
Total Assets	\$ 14,223	13,070	1,153	580	3,774	224	4,126	822	117	63	143	4,374
Total Loans	\$ 7,578	6,901	677	463	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)	\$ 37.589	34.715	2.874	4.580	9.249	0.759	9.421	1.531	0.480	0.225	0.373	10.971
Percent Profitable (QTR)	% 89.5	90.1	85.7	100.0	100.0	96.9	86.1	88.1	90.6	88.4	91.6	91.4
Average Return on Assets (QTR)	% 1.06	1.07	1.00	3.19	0.99	1.36	0.92	0.75	1.67	1.42	1.05	1.01
Average Return on Equity (QTR)	% 9.38	9.46	8.49	21.59	10.86	11.76	7.76	6.97	16.80	9.49	8.89	8.11
Net Interest Margin (QTR)	% 3.43	3.44	3.30	10.24	2.58	3.83	3.72	2.72	4.26	2.75	3.60	3.02
Equity to Assets	% 11.39	11.34	11.88	14.83	9.17	11.68	11.87	10.83	9.96	15.05	11.87	12.44
Noncurrent Loan Rate - Total Loans *	% 3.85	3.90	3.34	1.38	4.06	1.42	2.85	3.57	1.98	2.51	2.06	5.76
Real Estate Loans	% 6.34	6.68	4.02	2.53	9.27	1.84	3.82	3.80	2.32	3.00	2.39	10.23
C&I Loans	% 0.97	0.94	1.56	1.24	0.96	1.76	1.14	1.78	1.36	1.48	1.73	0.68
Consumer Loans	% 1.23	1.24	1.08	1.40	1.36	0.58	1.28	0.95	1.90	1.09	0.72	0.80
Coverage Ratio **	% 57.16	58.28	43.80	307.41	76.99	110.22	64.84	36.30	101.57	80.10	76.78	33.88
Net Charge-Off Rate - All Loans (QTR)	% 1.18	1.21	0.93	3.66	1.74	0.23	0.74	0.76	1.26	0.42	0.47	1.07
Real Estate Loans (QTR)	% 1.20	1.28	0.65	22.92	2.38	0.23	0.86	0.76	1.49	0.38	0.44	1.48
C&I Loans (QTR)	% 0.52	0.49	1.12	3.63	0.58	0.48	0.46	0.24	3.83	0.28	0.75	0.30
Consumer Loans (QTR)	% 2.46	2.45	2.57	3.69	3.41	0.45	0.91	2.02	1.08	0.47	0.63	1.41
Third Quarter 2011												
Number of FDIC-Insured	7,437	6,352	1,085	18	5	1,552	3,855	713	71	363	801	59
Number of FDIC-Supervised	4,641	4,193	448	9	0	1,091	2,481	310	44	212	471	23
Total Assets	\$ 13,812	12,564	1,248	532	3,665	209	4,171	798	99	54	136	4,148
Total Loans	\$ 7,340	6,587	753	439	1,214	128	452	71	15	15	74	2,203
Domestic Deposits	\$ 8,505	7,582	923	231	1,309	173	3,183	579	85	43	113	2,791
Bank Net Income (QTR)	\$ 35.246	32.685	2.561	4.056	9.761	0.664	7.941	1.507	0.506	0.281	0.360	10.170
Percent Profitable (QTR)	% 85.4	86.1	81.5	94.4	100.0	96.1	78.9	87.5	91.5	89.5	91.1	91.5
Average Return on Assets (QTR)	% 1.03	1.05	0.83	3.04	1.07	1.28	0.77	0.76	2.07	2.12	1.06	0.99
Average Return on Equity (QTR)	% 9.13	9.36	6.98	18.99	12.15	11.27	6.52	7.19	21.20	13.65	9.19	7.99
Net Interest Margin (QTR)	% 3.56	3.57	3.44	10.70	2.77	3.95	3.85	3.02	4.51	2.97	3.74	3.00
Equity to Assets	% 11.30	11.24	11.90	15.79	8.81	11.50	11.93	10.61	9.86	15.50	11.68	12.37
Noncurrent Loan Rate - Total Loans *	% 4.28	4.36	3.63	1.71	4.36	1.86	3.74	4.07	1.49	2.35	2.40	5.77
Real Estate Loans	% 6.61	7.00	4.26	4.81	8.96	2.40	4.87	4.34	1.17	2.89	2.79	9.59
C&I Loans	% 1.48	1.46	1.96	1.98	1.54	2.17	1.73	1.78	0.87	1.56	2.04	1.06
Consumer Loans	% 1.40	1.43	0.99	1.71	1.61	0.71	1.27	0.49	1.63	0.94	0.82	0.96
Coverage Ratio **	% 62.78	64.50	44.74	322.77	91.18	86.57	58.21	36.79	136.04	78.95	67.34	41.89
Net Charge-Off Rate - All Loans (QTR)	% 1.46	1.52	0.96	5.07	1.68	0.41	1.14	0.77	1.56	0.27	0.54	1.27
Real Estate Loans (QTR)	% 1.27	1.37	0.69	6.03	1.61	0.40	1.23	0.78	1.31	0.37	0.51	1.47
C&I Loans (QTR)	% 0.83	0.77	1.95	6.14	0.74	1.02	0.96	0.50	5.23	0.57	0.68	0.42
Consumer Loans (QTR)	% 3.41	3.52	2.04	5.06	4.40	0.60	1.17	0.91	1.46	-0.73	0.91	2.48

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans