



# Statistics At A Glance

As of December 31, 2013

Dollar Amounts in Billions		All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group							Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
					Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders				
<b>Fourth Quarter 2013</b>														
Number of FDIC-Insured		6,812	5,876	936	16	4	1,532	3,377	588	55	406	772	62	
Number of FDIC-Supervised		4,312	3,873	439	8	0	1,070	2,197	270	36	240	468	23	
Total Assets	\$	14,723	13,670	1,052	591	3,691	262	4,922	487	162	63	138	4,407	
Total Loans	\$	7,893	7,246	647	469	1,299	164	3,318	297	111	18	75	2,141	
Domestic Deposits	\$	9,791	8,988	803	323	1,621	218	3,796	362	137	51	116	3,166	
Bank Net Income (QTR)	\$	40.263	37.377	2.886	5.441	8.590	0.703	12.064	1.168	0.366	0.346	0.275	11.310	
Percent Profitable (QTR)	%	87.8	88.7	82.6	100.0	100.0	91.8	87.2	83.0	94.5	83.5	87.4	96.8	
Average Return on Assets (QTR)	%	1.10	1.10	1.10	3.72	0.93	1.09	0.99	0.96	0.91	2.18	0.80	1.03	
Average Return on Equity (QTR)	%	9.87	9.92	9.33	25.40	10.23	9.81	8.39	8.29	9.48	16.21	7.05	8.87	
Net Interest Margin (QTR)	%	3.28	3.26	3.46	9.58	2.47	3.68	3.53	2.85	3.41	2.69	3.55	2.80	
Equity to Assets	%	11.16	11.12	11.76	14.73	9.30	10.98	11.79	11.62	9.51	13.50	11.34	11.52	
Noncurrent Loan Rate - Total Loans *	%	2.62	2.64	2.44	1.17	2.73	1.09	1.90	3.01	1.66	1.91	1.82	4.14	
Real Estate Loans	%	4.44	4.63	3.03	0.79	6.36	1.39	2.65	3.27	4.53	2.39	2.08	7.69	
C&I Loans	%	0.62	0.60	1.03	0.95	0.59	1.30	0.71	1.66	0.84	1.21	1.55	0.41	
Loans to Individuals	%	1.05	1.05	1.05	1.20	1.13	0.56	0.98	0.72	0.78	0.57	0.93	0.93	
Coverage Ratio **	%	65.61	66.09	59.70	296.22	82.57	132.85	80.03	42.96	75.78	96.95	82.55	34.55	
Net Charge-Off Rate - All Loans (QTR)	%	0.60	0.59	0.62	3.09	0.81	0.20	0.37	0.28	0.88	0.66	0.35	0.35	
Real Estate Loans (QTR)	%	0.34	0.35	0.25	4.17	0.51	0.16	0.33	0.26	0.62	0.61	0.29	0.32	
C&I Loans (QTR)	%	0.30	0.28	0.78	2.48	0.26	0.51	0.30	0.61	0.53	0.41	0.61	0.14	
Loans to Individuals (QTR)	%	2.04	2.02	2.31	3.16	2.79	0.56	1.02	1.25	1.00	0.92	0.79	1.10	
<b>Fourth Quarter 2012</b>														
Number of FDIC-Insured		7,083	6,096	987	19	5	1,537	3,499	659	51	414	826	73	
Number of FDIC-Supervised		4,460	4,020	440	10	0	1,066	2,282	299	33	239	500	31	
Total Assets	\$	14,451	13,391	1,060	601	3,808	240	4,339	628	102	65	146	4,522	
Total Loans	\$	7,696	7,048	648	479	1,296	145	2,902	379	71	18	79	2,327	
Domestic Deposits	\$	9,447	8,644	803	313	1,555	200	3,374	481	84	52	123	3,265	
Bank Net Income (QTR)	\$	34.434	31.787	2.647	4.551	6.667	0.662	9.480	1.331	0.292	0.166	0.287	10.998	
Percent Profitable (QTR)	%	85.0	85.5	81.9	100.0	100.0	90.5	83.0	82.7	86.3	81.9	85.7	90.4	
Average Return on Assets (QTR)	%	0.96	0.96	1.00	3.08	0.70	1.13	0.88	0.85	1.16	1.02	0.79	0.98	
Average Return on Equity (QTR)	%	8.53	8.54	8.38	20.88	7.77	9.92	7.34	7.59	11.92	7.01	6.84	8.22	
Net Interest Margin (QTR)	%	3.34	3.35	3.25	9.32	2.52	3.70	3.66	2.97	3.96	2.58	3.53	2.91	
Equity to Assets	%	11.17	11.10	11.94	14.67	8.93	11.14	11.93	11.09	9.57	14.27	11.47	11.84	
Noncurrent Loan Rate - Total Loans *	%	3.60	3.62	3.32	1.39	3.82	1.27	2.54	3.82	1.17	2.43	2.08	5.48	
Real Estate Loans	%	6.00	6.26	4.09	3.93	8.70	1.68	3.51	4.10	2.12	2.97	2.35	9.74	
C&I Loans	%	0.88	0.86	1.44	1.33	0.99	1.46	1.01	1.73	1.48	1.56	1.86	0.57	
Loans to Individuals	%	1.17	1.17	1.11	1.40	1.38	0.57	0.73	0.94	0.83	0.74	0.94	1.06	
Coverage Ratio **	%	58.55	59.62	45.85	293.16	78.06	118.57	69.10	36.99	157.10	80.18	75.84	33.25	
Net Charge-Off Rate - All Loans (QTR)	%	0.97	0.99	0.79	3.36	1.04	0.35	0.72	0.60	1.50	0.65	0.47	0.85	
Real Estate Loans (QTR)	%	0.85	0.89	0.54	3.26	0.96	0.36	0.80	0.59	2.25	0.56	0.43	1.00	
C&I Loans (QTR)	%	0.41	0.39	0.93	2.87	0.03	0.80	0.51	0.67	1.42	0.96	0.75	0.29	
Loans to Individuals (QTR)	%	2.43	2.46	2.11	3.42	3.24	0.54	1.07	1.58	1.23	0.64	0.73	1.69	

\* Nonaccruing loans and loans past due 90+ days

\*\* Loss reserve as a percentage of noncurrent loans