



Statistics At A Glance

As of December 31, 2014

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
Fourth Quarter 2014												
Number of FDIC-Insured	6,509	5,642	867	15	3	1,515	3,222	553	52	374	708	67
Number of FDIC-Supervised	4,138	3,719	419	8	0	1,066	2,102	263	33	220	422	24
Total Assets	\$ 15,554	14,484	1,069	484	3,736	273	4,878	440	176	62	129	5,376
Total Loans	\$ 8,309	7,638	671	387	1,283	176	3,344	274	125	17	70	2,633
Domestic Deposits	\$ 10,368	9,550	818	250	1,708	227	3,769	328	148	49	108	3,780
Bank Net Income (QTR)	\$ 36.919	33.772	3.147	3.702	4.830	0.741	11.554	0.997	0.403	0.382	0.267	14.044
Percent Profitable (QTR)	% 90.6	91.2	86.9	100.0	100.0	92.3	91.1	87.5	94.2	85.8	89.0	95.5
Average Return on Assets (QTR)	% 0.96	0.94	1.19	3.08	0.52	1.10	0.96	0.91	0.93	2.49	0.83	1.05
Average Return on Equity (QTR)	% 8.56	8.44	10.06	20.43	5.48	9.55	7.97	7.54	9.36	16.89	7.02	9.44
Net Interest Margin (QTR)	% 3.12	3.09	3.51	9.76	2.39	3.70	3.40	2.70	3.58	2.72	3.50	2.72
Equity to Assets	% 11.15	11.11	11.77	15.13	9.48	11.42	11.97	12.07	9.87	14.78	11.83	11.12
Noncurrent Loan Rate - Total Loans *	% 1.96	1.95	2.04	1.10	2.31	0.95	1.32	2.97	1.56	1.62	1.76	2.71
Real Estate Loans	% 3.35	3.44	2.57	0.43	5.41	1.18	1.78	3.28	3.70	1.88	1.98	5.52
C&I Loans	% 0.50	0.49	0.77	0.72	0.45	1.23	0.60	0.88	0.51	1.58	1.54	0.32
Loans to Individuals	% 0.89	0.88	1.05	1.14	1.08	0.55	0.74	0.55	0.75	0.64	1.05	0.72
Coverage Ratio **	% 75.38	75.93	69.37	284.22	80.12	146.48	96.89	38.27	73.82	114.52	81.13	50.03
Net Charge-Off Rate - All Loans (QTR)	% 0.48	0.47	0.53	2.74	0.73	0.19	0.24	0.12	0.65	0.45	0.26	0.38
Real Estate Loans (QTR)	% 0.17	0.18	0.11	0.09	0.37	0.13	0.19	0.09	0.26	0.40	0.18	0.09
C&I Loans (QTR)	% 0.27	0.26	0.64	1.83	0.35	0.57	0.23	0.11	0.37	0.15	0.60	0.19
Loans to Individuals (QTR)	% 1.91	1.88	2.22	2.83	2.53	0.54	0.81	0.99	0.82	0.90	0.57	1.70
Fourth Quarter 2013												
Number of FDIC-Insured	6,812	5,876	936	16	4	1,532	3,378	588	55	405	772	62
Number of FDIC-Supervised	4,312	3,873	439	8	0	1,070	2,197	270	36	240	468	23
Total Assets	\$ 14,731	13,679	1,052	591	3,701	262	4,921	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)	\$ 39.820	36.926	2.894	5.345	8.590	0.697	11.689	1.172	0.363	0.345	0.261	11.358
Percent Profitable (QTR)	% 87.3	88.1	82.3	100.0	100.0	91.6	86.4	82.7	90.9	83.2	86.7	96.8
Average Return on Assets (QTR)	% 1.09	1.09	1.10	3.65	0.92	1.08	0.96	0.96	0.91	2.18	0.76	1.04
Average Return on Equity (QTR)	% 9.76	9.79	9.36	24.95	10.23	9.73	8.13	8.31	9.40	16.20	6.70	8.90
Net Interest Margin (QTR)	% 3.27	3.26	3.45	9.58	2.46	3.68	3.53	2.85	3.38	2.69	3.56	2.80
Equity to Assets	% 11.16	11.11	11.76	14.73	9.28	10.97	11.79	11.62	9.51	13.50	11.34	11.52
Noncurrent Loan Rate - Total Loans *	% 2.63	2.64	2.44	1.17	2.73	1.09	1.91	3.01	1.66	1.83	1.83	4.14
Real Estate Loans	% 4.45	4.63	3.03	0.79	6.36	1.39	2.65	3.27	4.53	2.28	2.08	7.70
C&I Loans	% 0.63	0.62	1.03	0.95	0.60	1.30	0.71	1.66	0.84	1.19	1.59	0.42
Loans to Individuals	% 1.05	1.05	1.05	1.20	1.13	0.56	0.98	0.72	0.78	0.56	0.93	0.93
Coverage Ratio **	% 65.58	66.06	59.67	296.22	82.57	132.87	79.99	42.96	75.78	100.96	82.54	34.52
Net Charge-Off Rate - All Loans (QTR)	% 0.62	0.61	0.62	3.09	0.81	0.20	0.38	0.28	0.88	0.66	0.37	0.40
Real Estate Loans (QTR)	% 0.35	0.36	0.25	4.17	0.51	0.16	0.34	0.26	0.62	0.58	0.29	0.32
C&I Loans (QTR)	% 0.31	0.29	0.78	2.48	0.27	0.52	0.31	0.61	0.53	0.51	0.72	0.14
Loans to Individuals (QTR)	% 2.12	2.11	2.31	3.16	2.79	0.58	1.02	1.25	1.00	0.91	0.80	1.46

* Nonaccruing loans and loans past due 90+ days
 ** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.