



Statistics At A Glance

As of December 31, 2018

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								All Other <\$1 Billion	All Other >\$1 Billion
				Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion			
Fourth Quarter 2018													
Number of FDIC-Insured	5,406	4,715	691	12	5	1,346	2,866	401	69	226		432	49
Number of FDIC-Supervised	3,483	3,140	343	6	0	959	1,858	189	45	138		271	17
Total Assets \$	17,943	16,728	1,215	652	4,286	287	6,374	346	218	36		76	5,668
Total Loans \$	10,152	9,460	692	536	1,622	197	4,523	206	154	10		44	2,861
Domestic Deposits \$	12,613	11,645	968	384	2,071	238	4,981	272	179	29		64	4,394
Bank Net Income (QTR) \$	59.062	55.124	3.937	5.422	10.904	0.873	19.821	0.911	0.710	0.382		0.212	19.827
Percent Profitable (QTR) %	93.5	94.0	90.0	100.0	100.0	92.1	95.4	87.5	88.4	88.1		93.3	95.9
Average Return on Assets (QTR) %	1.33	1.33	1.31	3.36	1.02	1.23	1.26	1.07	1.32	3.97		1.12	1.41
Average Return on Equity (QTR) %	11.78	11.75	12.19	21.97	10.30	10.88	10.53	9.49	12.47	24.76		9.12	12.76
Net Interest Margin (QTR) %	3.48	3.45	3.92	10.77	2.62	3.88	3.62	2.97	4.34	2.85		3.80	3.08
Equity to Assets %	11.25	11.29	10.74	15.29	9.88	11.34	11.94	11.08	10.51	16.72		12.35	11.04
Noncurrent Loan Rate - Total Loans *	0.99	0.95	1.54	1.54	0.93	1.04	0.78	2.07	0.68	1.28		1.00	1.17
Real Estate Loans %	1.32	1.29	1.59	2.12	1.70	1.02	0.82	2.20	1.41	1.48		1.07	2.22
C&I Loans %	0.68	0.67	1.13	0.68	0.64	1.31	0.80	1.07	0.42	1.03		0.96	0.49
Loans to Individuals %	1.03	0.97	1.65	1.61	0.94	0.50	0.90	0.45	0.50	0.67		0.72	0.74
Coverage Ratio **	124.43	126.90	103.64	281.31	137.93	134.21	126.18	31.58	153.67	126.83		125.13	88.29
Net Charge-Off Rate - All Loans (QTR) %	0.50	0.48	0.82	3.85	0.49	0.19	0.21	0.06	0.80	0.24		0.22	0.39
Real Estate Loans (QTR) %	0.02	0.02	0.00	0.00	-0.02	0.08	0.02	0.01	-0.04	0.03		0.10	0.01
C&I Loans (QTR) %	0.32	0.32	0.41	2.07	0.23	0.42	0.39	-0.01	0.85	0.21		0.57	0.15
Loans to Individuals (QTR) %	2.38	2.25	3.74	4.03	2.53	0.89	1.21	1.18	1.06	0.86		0.79	1.87
Fourth Quarter 2017													
Number of FDIC-Insured	5,670	4,918	752	11	5	1,389	2,944	420	59	272		510	60
Number of FDIC-Supervised	3,637	3,267	370	7	0	981	1,915	194	41	168		308	23
Total Assets \$	17,415	16,218	1,198	563	4,196	283	6,026	349	271	47		89	5,592
Total Loans \$	9,721	9,006	715	456	1,550	191	4,233	209	195	13		50	2,823
Domestic Deposits \$	12,081	11,150	931	306	2,025	234	4,717	273	228	38		75	4,186
Bank Net Income (QTR) \$	25.303	22.487	2.816	-0.049	-4.521	0.336	13.469	0.566	0.462	0.334		0.173	14.532
Percent Profitable (QTR) %	83.4	85.6	69.0	63.6	80.0	89.7	82.1	73.6	71.2	79.8		85.1	88.3
Average Return on Assets (QTR) %	0.58	0.56	0.95	-0.04	-0.43	0.48	0.90	0.65	0.69	2.86		0.78	1.04
Average Return on Equity (QTR) %	5.19	4.94	8.81	-0.23	-4.35	4.22	7.54	5.78	6.86	18.69		6.51	9.39
Net Interest Margin (QTR) %	3.31	3.27	3.88	11.17	2.46	3.77	3.50	2.92	3.66	2.80		3.55	2.95
Equity to Assets %	11.22	11.25	10.75	15.10	9.83	11.18	11.95	11.22	10.00	15.26		11.94	11.09
Noncurrent Loan Rate - Total Loans *	1.20	1.17	1.58	1.54	1.27	0.97	0.86	2.71	0.49	1.35		1.10	1.56
Real Estate Loans %	1.66	1.65	1.78	0.66	2.33	0.95	0.91	2.98	0.49	1.54		1.15	2.95
C&I Loans %	0.90	0.90	0.90	0.91	1.03	1.30	0.96	0.44	0.35	1.27		1.04	0.75
Loans to Individuals %	0.97	0.92	1.46	1.57	0.89	0.49	0.76	0.50	0.55	0.56		1.20	0.74
Coverage Ratio **	106.30	107.15	98.39	284.47	107.71	144.82	119.74	27.74	169.94	105.97		114.35	73.16
Net Charge-Off Rate - All Loans (QTR) %	0.55	0.52	0.86	4.18	0.56	0.24	0.23	0.06	0.62	0.36		0.18	0.51
Real Estate Loans (QTR) %	0.04	0.04	0.04	-0.04	0.01	0.10	0.05	0.03	0.03	0.16		0.07	0.03
C&I Loans (QTR) %	0.45	0.43	0.99	2.69	0.24	0.84	0.44	0.05	0.30	0.57		0.61	0.51
Loans to Individuals (QTR) %	2.38	2.26	3.51	4.24	2.51	0.69	1.08	1.18	1.03	0.98		0.72	1.94

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.