



Statistics At A Glance

As of June 30, 2020

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	
Second Quarter 2020														
Number of FDIC-Insured		5,066	4,430	636	11	5	1,199	2,789	296	39	217	442	68	
Number of FDIC-Supervised		3,264	2,949	315	6	0	864	1,811	135	27	126	275	20	
Total Assets	\$	21,138	19,841	1,297	505	5,240	280	7,467	610	129	38	86	6,782	
Total Loans	\$	10,995	10,331	664	376	1,729	186	5,113	168	93	10	48	3,272	
Domestic Deposits	\$	15,518	14,464	1,054	344	2,720	232	6,013	531	109	30	72	5,468	
Bank Net Income (QTR)	\$	18.784	16.226	2.558	0.143	3.965	0.958	9.009	1.744	0.166	0.276	0.268	2.255	
Percent Profitable (QTR)	%	94.6	95.2	90.6	54.5	100.0	97.4	94.6	90.9	82.1	88.0	95.9	89.7	
Average Return on Assets (QTR)	%	0.36	0.33	0.81	0.11	0.30	1.43	0.50	1.17	0.51	3.01	1.30	0.14	
Average Return on Equity (QTR)	%	3.53	3.24	8.03	0.98	3.41	12.22	4.38	13.79	5.38	18.11	10.30	1.34	
Net Interest Margin (QTR)	%	2.81	2.79	3.11	9.19	2.23	3.72	3.17	2.04	2.97	2.50	3.44	2.38	
Equity to Assets	%	10.16	10.17	10.00	11.48	8.99	11.46	11.15	8.62	9.58	16.40	12.36	9.90	
Noncurrent Loan Rate - Total Loans ¹	%	1.08	1.01	2.05	1.48	1.02	1.19	0.89	0.82	0.53	1.14	0.94	1.37	
Real Estate Loans	%	1.37	1.26	2.59	0.65	1.32	1.25	1.01	0.90	0.27	1.46	1.04	2.32	
C&I Loans	%	1.01	1.01	0.80	0.75	1.36	0.95	0.86	0.33	3.70	0.63	0.72	1.09	
Loans to Individuals	%	0.90	0.87	1.24	1.56	0.92	0.47	0.62	0.13	0.30	0.55	0.54	0.76	
Coverage Ratio ²	%	205.25	217.56	110.86	689.57	320.83	117.79	163.83	80.19	479.24	129.12	128.79	148.19	
Net Charge-Off Rate - All Loans (QTR)	%	0.57	0.56	0.75	4.26	0.80	0.19	0.28	0.02	0.34	0.36	0.07	0.50	
Real Estate Loans (QTR)	%	0.04	0.04	0.01	0.06	0.00	0.05	0.04	-0.02	0.04	0.20	0.05	0.04	
C&I Loans (QTR)	%	0.64	0.65	0.38	2.58	0.68	0.32	0.62	0.03	-0.04	0.07	-0.03	0.59	
Loans to Individuals (QTR)	%	2.36	2.27	3.39	4.45	3.00	0.38	1.16	0.61	0.50	1.44	0.44	1.66	
Second Quarter 2019														
Number of FDIC-Insured		5,303	4,630	673	11	5	1,329	2,803	389	70	220	426	50	
Number of FDIC-Supervised		3,418	3,086	332	6	0	945	1,817	189	47	131	267	16	
Total Assets	\$	18,266	17,097	1,169	521	4,489	291	6,584	357	222	38	76	5,688	
Total Loans	\$	10,300	9,625	675	423	1,693	202	4,668	221	155	10	44	2,885	
Domestic Deposits	\$	12,748	11,823	924	344	2,124	239	5,117	275	183	30	63	4,373	
Bank Net Income (QTR)	\$	62.517	58.731	3.786	4.188	13.931	0.966	20.399	0.975	0.798	0.285	0.272	20.704	
Percent Profitable (QTR)	%	96.1	96.7	91.8	100.0	100.0	97.6	96.2	91.3	97.1	93.2	96.0	98.0	
Average Return on Assets (QTR)	%	1.38	1.38	1.30	3.21	1.24	1.33	1.25	1.09	1.44	3.04	1.44	1.46	
Average Return on Equity (QTR)	%	12.06	12.08	11.80	26.13	11.93	11.30	10.32	10.03	13.41	17.60	11.17	12.96	
Net Interest Margin (QTR)	%	3.39	3.35	3.87	10.53	2.77	3.84	3.51	2.87	4.24	2.96	3.71	3.01	
Equity to Assets	%	11.47	11.49	11.08	12.32	10.46	11.94	12.18	11.06	10.93	17.57	13.09	11.32	
Noncurrent Loan Rate - Total Loans ¹	%	0.93	0.89	1.49	1.48	0.88	1.17	0.77	1.91	0.64	1.14	0.93	1.05	
Real Estate Loans	%	1.19	1.15	1.60	1.71	1.48	1.12	0.79	2.05	1.29	1.30	0.99	1.88	
C&I Loans	%	0.79	0.79	1.04	0.65	0.84	1.37	0.86	1.00	0.24	0.79	0.85	0.66	
Loans to Individuals	%	0.92	0.88	1.44	1.57	0.88	0.49	0.79	0.42	0.48	0.83	0.62	0.67	
Coverage Ratio ²	%	130.26	133.67	101.29	303.96	161.64	116.63	126.43	32.51	163.77	126.40	137.95	96.99	
Net Charge-Off Rate - All Loans (QTR)	%	0.50	0.47	0.94	4.33	0.73	0.17	0.19	0.02	0.79	0.15	0.16	0.35	
Real Estate Loans (QTR)	%	0.00	0.00	0.00	-0.01	-0.02	0.04	0.02	-0.02	-0.04	-0.01	0.05	-0.06	
C&I Loans (QTR)	%	0.33	0.32	0.79	2.26	0.36	0.26	0.31	-0.15	0.72	0.19	0.30	0.25	
Loans to Individuals (QTR)	%	2.44	2.29	4.13	4.56	2.89	0.59	1.16	1.11	1.07	0.58	0.89	1.77	

* Nonaccruing loans and loans past due 90+ days.

** Loss reserve as a percentage of noncurrent loans.