



Statistics At A Glance

Dollar Amounts in Billions Fourth Quarter 2011	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	7,357	6,290	1,067	18	4	1,545	3,768	732	59	378	790	63
Number of FDIC-Supervised	4,597	4,149	448	9	0	1,080	2,422	322	36	232	474	22
Total Assets	\$ 13,883	12,640	1,244	539	3,456	216	4,083	829	97	57	139	4,469
Total Loans	\$ 7,466	6,710	755	444	1,251	130	2,713	482	71	16	76	2,282
Domestic Deposits	\$ 8,755	7,826	929	248	1,359	180	3,132	608	83	44	116	2,985
Bank Net Income (QTR)	\$ 26.340	24.344	1.997	4.197	5.198	0.560	4.597	1.051	0.338	0.301	0.304	9.795
Percent Profitable (QTR)	% 81.1	81.4	79.3	94.4	100.0	89.5	75.3	83.1	86.4	83.3	87.2	96.8
Average Return on Assets (QTR)	% 0.76	0.77	0.64	3.14	0.60	1.05	0.45	0.51	1.40	2.10	0.88	0.88
Average Return on Equity (QTR)	% 6.78	6.92	5.42	20.30	6.78	9.28	3.84	4.90	14.02	13.37	7.66	7.23
Net Interest Margin (QTR)	% 3.57	3.59	3.43	10.49	2.92	3.86	3.81	2.93	4.55	2.92	3.69	3.05
Equity to Assets	% 11.18	11.12	11.87	15.11	8.89	11.22	11.71	10.40	9.82	15.64	11.46	12.11
Noncurrent Loan Rate - Total Loans *	% 4.09	4.14	3.66	1.71	4.20	1.70	3.51	3.86	1.67	2.51	2.13	5.52
Real Estate Loans	% 6.42	6.77	4.33	5.14	8.89	2.19	4.63	4.11	1.75	3.02	2.47	9.39
C&I Loans	% 1.29	1.26	1.88	1.92	1.28	1.96	1.52	1.49	0.75	1.83	1.87	0.94
Consumer Loans	% 1.41	1.45	1.00	1.71	1.56	0.64	1.42	0.55	1.69	1.10	0.76	0.96
Coverage Ratio **	% 62.52	64.19	45.68	297.84	89.17	93.64	59.37	37.37	120.96	84.21	73.73	41.98
Net Charge-Off Rate - All Loans (QTR)	% 1.37	1.42	0.98	4.34	1.72	0.49	1.09	0.89	1.88	0.43	0.68	1.11
Real Estate Loans (QTR)	% 1.24	1.31	0.78	7.65	1.45	0.55	1.20	0.87	2.37	0.50	0.65	1.39
C&I Loans (QTR)	% 0.78	0.76	0.98	5.56	0.73	0.90	0.84	1.37	5.62	0.99	0.94	0.46
Consumer Loans (QTR)	% 2.91	2.96	2.28	4.31	4.25	0.68	1.29	1.13	1.55	-0.67	0.92	1.48
Fourth Quarter 2010												
Number of FDIC-Insured	7,658	6,530	1,128	22	4	1,559	4,085	718	73	314	814	69
Number of FDIC-Supervised	4,715	4,318	397	8	0	1,085	2,615	272	43	179	488	25
Total Assets	\$ 13,319	12,066	1,253	705	3,038	200	4,095	789	114	43	132	4,203
Total Loans	\$ 7,375	6,595	780	610	1,050	126	2,783	467	87	12	74	2,168
Domestic Deposits	\$ 7,873	6,965	908	267	1,011	166	3,088	543	91	33	110	2,564
Bank Net Income (QTR)	\$ 21.404	19.411	1.992	4.861	4.593	0.417	0.793	1.166	0.419	0.133	0.204	8.818
Percent Profitable (QTR)	% 72.9	72.6	74.5	86.4	100.0	84.8	64.8	78.0	87.7	75.5	82.7	84.1
Average Return on Assets (QTR)	% 0.64	0.64	0.64	2.78	0.60	0.85	0.08	0.60	1.46	1.22	0.62	0.84
Average Return on Equity (QTR)	% 5.75	5.78	5.45	18.78	6.68	7.60	0.67	5.92	13.38	7.42	5.51	6.98
Net Interest Margin (QTR)	% 3.69	3.72	3.38	10.79	2.58	3.95	3.83	3.00	4.45	2.64	3.72	3.21
Equity to Assets	% 11.15	11.09	11.73	14.96	8.93	10.86	11.40	10.05	11.00	16.31	11.01	12.04
Noncurrent Loan Rate - Total Loans *	% 4.87	4.96	4.12	2.20	6.30	1.85	4.32	4.23	1.44	2.10	2.16	6.18
Real Estate Loans	% 7.03	7.41	4.76	5.67	10.27	2.35	5.46	4.45	2.03	2.38	2.45	9.63
C&I Loans	% 2.45	2.43	2.72	2.46	4.57	2.17	2.20	1.55	0.73	2.03	2.16	1.79
Consumer Loans	% 1.76	1.80	1.16	2.25	1.86	0.68	1.28	0.65	1.25	0.88	0.84	1.31
Coverage Ratio **	% 64.47	66.68	41.96	372.36	62.81	84.97	57.51	34.26	173.56	88.05	69.46	43.70
Net Charge-Off Rate - All Loans (QTR)	% 2.30	2.40	1.42	7.68	2.25	0.73	2.02	1.06	2.32	0.75	0.75	1.60
Real Estate Loans (QTR)	% 2.00	2.16	1.06	5.99	2.96	0.72	2.23	0.99	1.71	0.46	0.67	1.76
C&I Loans (QTR)	% 1.54	1.48	2.53	9.21	1.40	1.56	1.63	0.99	4.82	1.96	1.18	0.86
Consumer Loans (QTR)	% 4.80	4.90	3.36	7.84	3.45	0.86	1.83	3.05	2.38	1.01	1.01	2.70

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans