



Statistics At A Glance

Dollar Amounts in Billions Second Quarter 2012	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	7,246	6,222	1,024	18	5	1,542	3,636	712	51	402	815	65
Number of FDIC-Supervised	4,551	4,101	450	9	0	1,064	2,378	326	31	236	484	23
Total Assets	\$ 14,031	12,890	1,141	567	3,711	220	4,160	825	97	65	144	4,241
Total Loans	\$ 7,513	6,838	675	462	1,280	134	2,766	454	69	19	78	2,251
Domestic Deposits	\$ 8,914	8,038	876	288	1,423	182	3,201	636	83	51	121	2,928
Bank Net Income (QTR)	\$ 34.452	31.560	2.893	4.183	6.506	0.704	10.008	1.751	0.441	0.180	0.327	10.351
Percent Profitable (QTR)	% 89.1	89.6	85.6	94.4	100.0	95.7	85.5	89.0	94.1	90.0	91.7	89.2
Average Return on Assets (QTR)	% 0.99	0.98	1.02	2.97	0.71	1.28	0.96	0.85	1.81	1.08	0.91	0.98
Average Return on Equity (QTR)	% 8.73	8.73	8.70	19.86	7.77	11.23	8.13	7.98	18.90	7.65	7.94	7.97
Net Interest Margin (QTR)	% 3.46	3.47	3.32	9.90	2.65	3.77	3.74	2.77	4.40	2.74	3.58	3.06
Equity to Assets	% 11.32	11.29	11.77	14.76	9.04	11.50	11.91	10.75	9.69	14.67	11.51	12.38
Noncurrent Loan Rate - Total Loans *	% 3.89	3.93	3.45	1.38	3.97	1.53	3.00	3.57	1.84	2.76	2.13	5.78
Real Estate Loans	% 6.32	6.63	4.16	4.12	8.87	1.98	4.01	3.83	2.10	3.35	2.46	10.09
C&I Loans	% 1.09	1.06	1.66	1.41	1.05	1.92	1.26	1.56	0.77	1.38	1.91	0.81
Consumer Loans	% 1.20	1.22	0.94	1.38	1.37	0.54	1.19	0.80	1.81	1.05	0.64	0.78
Coverage Ratio **	% 60.40	61.95	42.65	314.56	83.93	103.76	63.79	37.24	108.06	78.06	75.32	38.11
Net Charge-Off Rate - All Loans (QTR)	% 1.10	1.12	0.87	4.05	1.37	0.21	0.76	0.64	1.52	0.54	0.43	0.92
Real Estate Loans (QTR)	% 0.96	1.02	0.58	5.54	1.34	0.19	0.84	0.63	1.38	0.36	0.37	1.18
C&I Loans (QTR)	% 0.58	0.54	1.71	4.16	0.40	0.46	0.56	0.66	5.00	0.47	0.82	0.41
Consumer Loans (QTR)	% 2.58	2.61	2.19	4.07	3.69	0.36	0.85	1.26	1.42	0.55	0.55	1.20
Second Quarter 2011												
Number of FDIC-Insured	7,513	6,413	1,100	20	4	1,544	3,953	716	72	347	794	63
Number of FDIC-Supervised	4,632	4,240	392	8	0	1,083	2,533	267	44	197	476	24
Total Assets	\$ 13,603	12,369	1,234	656	3,328	204	4,132	774	98	50	129	4,231
Total Loans	\$ 7,316	6,565	751	557	1,121	125	2,760	445	70	14	70	2,154
Domestic Deposits	\$ 8,226	7,315	910	230	1,182	170	3,142	556	83	39	107	2,717
Bank Net Income (QTR)	\$ 28.534	26.352	2.182	6.589	3.729	0.571	7.282	1.072	0.408	0.248	0.257	8.378
Percent Profitable (QTR)	% 84.3	85.1	79.8	100.0	100.0	96.2	77.8	86.0	91.7	87.9	88.9	93.7
Average Return on Assets (QTR)	% 0.85	0.86	0.71	3.96	0.46	1.12	0.71	0.55	1.67	1.94	0.80	0.80
Average Return on Equity (QTR)	% 7.50	7.66	6.04	23.82	5.41	10.11	6.02	5.29	17.12	12.91	7.04	6.50
Net Interest Margin (QTR)	% 3.61	3.64	3.42	10.83	2.47	3.89	3.82	3.03	4.53	2.81	3.71	3.17
Equity to Assets	% 11.29	11.24	11.82	17.21	8.28	11.26	11.86	10.56	9.93	15.65	11.51	12.29
Noncurrent Loan Rate - Total Loans *	% 4.39	4.46	3.80	1.78	4.76	1.91	3.93	4.07	1.30	2.41	2.42	5.85
Real Estate Loans	% 6.72	7.11	4.43	4.91	9.26	2.43	5.07	4.33	1.26	2.96	2.81	9.58
C&I Loans	% 1.64	1.61	2.24	1.94	1.78	2.09	1.87	1.79	1.04	1.58	2.18	1.22
Consumer Loans	% 1.42	1.46	0.93	1.78	1.59	0.67	1.23	0.48	1.31	0.83	0.76	0.99
Coverage Ratio **	% 64.67	66.72	43.63	384.01	71.13	85.04	58.91	38.00	176.52	80.46	67.22	44.38
Net Charge-Off Rate - All Loans (QTR)	% 1.59	1.64	1.09	5.58	1.43	0.37	1.27	1.03	1.79	0.41	0.48	1.24
Real Estate Loans (QTR)	% 1.42	1.52	0.83	8.47	1.76	0.36	1.39	1.03	1.38	0.40	0.46	1.58
C&I Loans (QTR)	% 0.89	0.84	1.78	6.02	0.61	0.65	1.02	0.96	5.65	0.06	0.76	0.44
Consumer Loans (QTR)	% 3.43	3.50	2.42	5.67	3.07	0.36	1.37	1.05	1.72	0.58	0.60	1.72

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans