



Statistics At A Glance

As of September 30, 2018

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
Third Quarter 2018												
Number of FDIC-Insured	5,477	4,774	703	12	5	1,367	2,877	408	70	232	454	52
Number of FDIC-Supervised	3,527	3,178	349	6	0	974	1,866	196	44	143	280	18
Total Assets	\$ 17,673	16,480	1,192	640	4,246	285	6,233	352	213	36	78	5,590
Total Loans	\$ 9,939	9,256	684	509	1,580	198	4,424	217	153	10	45	2,803
Domestic Deposits	\$ 12,322	11,380	942	371	2,040	234	4,865	273	174	28	66	4,271
Bank Net Income (QTR)	\$ 61.967	58.148	3.819	4.885	12.785	1.005	20.263	1.085	0.734	0.343	0.238	20.628
Percent Profitable (QTR)	% 96.5	97.0	92.9	100.0	100.0	97.8	96.6	92.6	92.9	94.4	96.7	96.2
Average Return on Assets (QTR)	% 1.41	1.42	1.30	3.09	1.21	1.42	1.31	1.24	1.38	3.85	1.21	1.48
Average Return on Equity (QTR)	% 12.48	12.51	12.05	20.19	12.08	12.54	10.95	11.27	13.10	22.75	10.12	13.37
Net Interest Margin (QTR)	% 3.45	3.42	3.90	10.74	2.59	3.89	3.59	3.00	4.37	3.00	3.73	3.05
Equity to Assets	% 11.28	11.32	10.74	15.27	9.98	11.32	11.96	11.00	10.67	16.85	12.08	11.06
Noncurrent Loan Rate - Total Loans *	% 1.02	0.98	1.50	1.42	0.96	1.12	0.80	2.16	0.66	1.35	1.06	1.23
Real Estate Loans	% 1.38	1.36	1.58	2.67	1.79	1.08	0.83	2.36	1.38	1.48	1.19	2.34
C&I Loans	% 0.73	0.71	1.32	0.63	0.65	1.33	0.90	0.71	0.49	1.15	0.89	0.50
Loans to Individuals	% 0.94	0.90	1.47	1.49	0.86	0.58	0.82	0.45	0.48	1.18	0.50	0.67
Coverage Ratio **	% 122.19	123.99	106.18	312.23	134.58	123.85	124.51	32.00	156.77	116.09	119.59	85.92
Net Charge-Off Rate - All Loans (QTR)	% 0.45	0.43	0.73	3.70	0.44	0.13	0.17	0.01	0.69	0.21	0.14	0.37
Real Estate Loans (QTR)	% 0.00	0.01	-0.01	-0.01	-0.07	0.03	0.03	-0.03	0.00	0.10	0.04	0.00
C&I Loans (QTR)	% 0.26	0.25	0.51	2.26	0.17	0.35	0.24	0.09	0.35	0.24	0.34	0.20
Loans to Individuals (QTR)	% 2.25	2.14	3.43	3.88	2.50	0.52	1.06	1.10	0.95	0.89	0.64	1.75
Third Quarter 2017												
Number of FDIC-Insured	5,738	4,971	767	11	5	1,422	2,943	445	62	271	520	59
Number of FDIC-Supervised	3,669	3,292	377	7	0	1,009	1,908	211	42	163	307	22
Total Assets	\$ 17,242	16,058	1,184	518	4,205	285	5,868	366	260	46	91	5,603
Total Loans	\$ 9,557	8,845	712	412	1,522	195	4,112	224	187	13	51	2,841
Domestic Deposits	\$ 11,920	10,991	928	292	1,997	234	4,587	286	220	37	76	4,191
Bank Net Income (QTR)	\$ 47.934	44.449	3.485	2.808	10.626	0.947	16.395	0.881	0.795	0.350	0.222	14.910
Percent Profitable (QTR)	% 96.0	96.7	91.4	90.9	100.0	97.6	96.5	91.5	95.2	91.9	94.8	98.3
Average Return on Assets (QTR)	% 1.12	1.11	1.19	2.21	1.01	1.34	1.13	0.97	1.23	3.06	0.98	1.07
Average Return on Equity (QTR)	% 9.89	9.82	10.88	13.94	10.19	11.60	9.32	8.65	12.17	19.37	8.30	9.62
Net Interest Margin (QTR)	% 3.30	3.25	3.88	11.14	2.45	3.81	3.50	2.88	3.67	2.77	3.53	2.96
Equity to Assets	% 11.31	11.34	10.91	15.69	9.97	11.56	12.07	11.28	10.10	15.88	11.91	11.12
Noncurrent Loan Rate - Total Loans *	% 1.20	1.17	1.54	1.50	1.25	1.08	0.91	2.41	0.50	1.42	1.10	1.51
Real Estate Loans	% 1.63	1.62	1.76	0.58	2.28	1.03	0.94	2.64	0.56	1.59	1.14	2.71
C&I Loans	% 1.00	1.00	0.80	0.82	0.99	1.53	1.08	0.52	0.47	1.49	0.92	0.88
Loans to Individuals	% 0.94	0.89	1.41	1.53	0.88	0.53	0.77	0.42	0.53	0.63	1.39	0.69
Coverage Ratio **	% 107.55	108.44	99.11	304.55	110.48	130.94	117.51	30.95	169.80	103.81	115.89	76.28
Net Charge-Off Rate - All Loans (QTR)	% 0.46	0.44	0.70	3.75	0.54	0.10	0.20	0.03	0.56	0.25	0.15	0.40
Real Estate Loans (QTR)	% 0.03	0.03	0.01	-0.05	0.05	0.01	0.04	-0.01	0.00	0.07	0.06	0.01
C&I Loans (QTR)	% 0.34	0.32	0.77	2.77	0.27	0.30	0.32	0.07	0.28	0.70	0.29	0.34
Loans to Individuals (QTR)	% 2.16	2.08	3.02	3.80	2.53	0.46	1.05	1.15	0.94	0.64	0.72	1.71

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.