



Statistics At A Glance

As of December 31, 2020

Dollar Amounts in Billions Fourth Quarter 2020	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
Number of FDIC-Insured	5,001	4,374	627	11	5	1,163	2,667	290	36	276	486	67
Number of FDIC-Supervised	3,221	2,909	312	6	0	839	1,730	134	22	159	312	19
Total Assets	\$ 21,884	20,506	1,378	493	5,554	288	7,592	684	145	51	106	6,972
Total Loans	\$ 10,863	10,203	660	386	1,760	177	5,020	165	104	14	58	3,178
Domestic Deposits	\$ 16,290	15,150	1,139	335	2,951	243	6,235	602	123	42	90	5,669
Bank Net Income (QTR)	\$ 59.909	56.234	3.675	5.625	14.241	0.826	21.931	1.492	0.817	0.336	0.273	14.369
Percent Profitable (QTR)	% 92.7	93.4	88.2	100.0	100.0	91.5	94.9	89.0	94.4	81.9	91.6	95.5
Average Return on Assets (QTR)	% 1.11	1.11	1.09	4.49	1.05	1.16	1.17	0.91	2.34	2.66	1.05	0.84
Average Return on Equity (QTR)	% 10.87	10.86	11.05	37.30	11.65	10.15	10.37	10.60	25.24	16.60	8.76	8.37
Net Interest Margin (QTR)	% 2.68	2.66	2.97	9.74	2.02	3.38	3.09	1.72	3.04	2.36	3.16	2.26
Equity to Assets	% 10.17	10.20	9.75	12.61	8.93	11.37	11.23	8.40	9.21	15.79	11.83	9.91
Noncurrent Loan Rate - Total Loans ¹	% 1.18	1.07	2.92	1.17	1.14	1.00	1.08	1.03	0.35	1.01	0.86	1.43
Real Estate Loans	% 1.65	1.43	3.92	0.64	1.90	1.03	1.31	1.11	0.41	1.23	0.91	2.49
C&I Loans	% 0.99	0.99	0.98	0.42	1.40	0.97	0.84	1.08	0.64	0.54	0.76	1.10
Loans to Individuals	% 0.86	0.85	1.04	1.24	0.85	0.45	0.81	0.15	0.33	0.51	0.57	0.75
Coverage Ratio ²	% 184.10	201.88	83.21	838.76	254.94	147.94	141.01	81.22	499.26	158.01	149.16	142.29
Net Charge-Off Rate - All Loans (QTR)	% 0.41	0.41	0.45	2.78	0.52	0.18	0.24	0.06	0.45	0.17	0.09	0.37
Real Estate Loans (QTR)	% 0.07	0.07	0.02	0.02	-0.02	0.09	0.07	0.00	0.03	0.07	0.04	0.12
C&I Loans (QTR)	% 0.47	0.48	0.29	1.95	0.56	0.45	0.43	0.69	1.44	0.09	0.28	0.42
Loans to Individuals (QTR)	% 1.52	1.48	2.09	2.87	1.86	0.47	0.82	0.32	0.52	0.52	0.39	1.09
Fourth Quarter 2019												
Number of FDIC-Insured	5,177	4,518	659	12	5	1,291	2,733	393	58	210	428	47
Number of FDIC-Supervised	3,338	3,013	325	6	0	921	1,780	192	40	123	263	13
Total Assets	\$ 18,645	17,491	1,154	531	4,481	284	6,736	393	231	38	76	5,876
Total Loans	\$ 10,518	9,863	655	441	1,713	192	4,742	228	156	10	44	2,992
Domestic Deposits	\$ 13,220	12,299	921	353	2,200	236	5,279	305	192	30	64	4,560
Bank Net Income (QTR)	\$ 54.897	51.490	3.407	4.177	13.300	0.889	18.511	1.168	0.306	0.422	0.203	15.919
Percent Profitable (QTR)	% 92.4	93.1	87.6	100.0	100.0	92.5	94.1	86.3	91.4	83.3	90.4	97.9
Average Return on Assets (QTR)	% 1.19	1.19	1.19	3.17	1.18	1.27	1.13	1.20	0.54	4.48	1.07	1.09
Average Return on Equity (QTR)	% 10.51	10.49	10.87	24.87	11.64	10.63	9.21	10.91	5.05	24.17	8.32	9.91
Net Interest Margin (QTR)	% 3.28	3.25	3.72	10.78	2.76	3.79	3.39	2.73	4.05	2.75	3.64	2.83
Equity to Assets	% 11.32	11.35	10.83	12.81	10.20	11.85	12.27	10.94	10.41	18.48	12.79	10.93
Noncurrent Loan Rate - Total Loans ¹	% 0.91	0.85	1.74	1.67	0.80	1.04	0.78	1.97	0.69	1.43	0.86	0.99
Real Estate Loans	% 1.12	1.04	1.98	0.98	1.22	1.01	0.80	2.15	1.43	1.52	0.93	1.69
C&I Loans	% 0.79	0.79	0.89	0.71	0.83	1.31	0.88	0.63	0.16	1.37	0.83	0.64
Loans to Individuals	% 1.02	0.98	1.52	1.77	0.95	0.51	0.80	0.45	0.52	1.33	0.52	0.78
Coverage Ratio ²	% 129.89	135.91	85.56	267.58	178.96	134.56	117.99	30.78	154.90	105.59	144.26	101.42
Net Charge-Off Rate - All Loans (QTR)	% 0.54	0.52	0.82	4.07	0.76	0.25	0.23	0.05	0.87	0.36	0.18	0.42
Real Estate Loans (QTR)	% 0.02	0.02	0.01	0.08	-0.01	0.10	0.03	-0.01	-0.05	0.07	0.07	0.01
C&I Loans (QTR)	% 0.43	0.42	0.71	2.39	0.51	0.75	0.42	0.43	0.16	1.53	0.41	0.28
Loans to Individuals (QTR)	% 2.41	2.31	3.53	4.25	2.74	0.81	1.27	1.28	1.21	0.72	0.68	1.87

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.