



# Statistics At A Glance

As of December 31, 2011

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
<b>Fourth Quarter 2011</b>												
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
<b>Fourth Quarter 2010</b>												
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

See back of page for FDIC historical trends.