



Statistics At A Glance

As of September 30, 2012

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 2012													
Number of FDIC-Insured	7,181	6,168	1,013	17	5	1,538	3,577	706	53	397	818	70	
Number of FDIC-Supervised	4,510	4,062	448	9	0	1,064	2,337	324	31	227	489	29	
Total Assets	\$ 14,223	13,070	1,153	580	3,774	224	4,126	822	117	63	143	4,374	
Total Loans	\$ 7,578	6,901	677	463	1,281	137	2,751	443	81	18	78	2,324	
Domestic Deposits	\$ 9,060	8,178	882	291	1,447	185	3,187	642	96	50	119	3,042	
Bank Net Income (QTR)	\$ 37,589	34,715	2,874	4,580	9,249	0,759	9,421	1,531	0,480	0,225	0,373	10,971	
Percent Profitable (QTR)	% 89.5	90.1	85.7	100.0	100.0	96.9	86.1	88.1	90.6	88.4	91.6	91.4	
Average Return on Assets (QTR)	% 1.06	1.07	1.00	3.19	0.99	1.36	0.92	0.75	1.67	1.42	1.05	1.01	
Average Return on Equity (QTR)	% 9.38	9.46	8.49	21.59	10.86	11.76	7.76	6.97	16.80	9.49	8.89	8.11	
Net Interest Margin (QTR)	% 3.43	3.44	3.30	10.24	2.58	3.83	3.72	2.72	4.26	2.75	3.60	3.02	
Equity to Assets	% 11.39	11.34	11.88	14.83	9.17	11.68	11.87	10.83	9.96	15.05	11.87	12.44	
Noncurrent Loan Rate - Total Loans *	% 3.85	3.90	3.34	1.38	4.06	1.42	2.85	3.57	1.98	2.51	2.06	5.76	
Real Estate Loans	% 6.34	6.68	4.02	2.53	9.27	1.84	3.82	3.80	2.32	3.00	2.39	10.23	
C&I Loans	% 0.97	0.94	1.56	1.24	0.96	1.76	1.14	1.78	1.36	1.48	1.73	0.68	
Consumer Loans	% 1.23	1.24	1.08	1.40	1.36	0.58	1.28	0.95	1.90	1.09	0.72	0.80	
Coverage Ratio **	% 57.16	58.28	43.80	307.41	76.99	110.22	64.84	36.30	101.57	80.10	76.78	33.88	
Net Charge-Off Rate - All Loans (QTR)	% 1.18	1.21	0.93	3.66	1.74	0.23	0.74	0.76	1.26	0.42	0.47	1.07	
Real Estate Loans (QTR)	% 1.20	1.28	0.65	22.92	2.38	0.23	0.86	0.76	1.49	0.38	0.44	1.48	
C&I Loans (QTR)	% 0.52	0.49	1.12	3.63	0.58	0.48	0.46	0.24	3.83	0.28	0.75	0.30	
Consumer Loans (QTR)	% 2.46	2.45	2.57	3.69	3.41	0.45	0.91	2.02	1.08	0.47	0.63	1.41	
Third Quarter 2011													
Number of FDIC-Insured	7,437	6,352	1,085	18	5	1,552	3,855	713	71	363	801	59	
Number of FDIC-Supervised	4,641	4,193	448	9	0	1,091	2,481	310	44	212	471	23	
Total Assets	\$ 13,812	12,564	1,248	532	3,665	209	4,171	798	99	54	136	4,148	
Total Loans	\$ 7,340	6,587	753	439	1,214	128	452	71	15	74	2,203		
Domestic Deposits	\$ 8,505	7,582	923	231	1,309	173	3,183	579	85	43	113	2,791	
Bank Net Income (QTR)	\$ 35,246	32,685	2,561	4,056	9,761	0,664	7,941	1,507	0,506	0,281	0,360	10,170	
Percent Profitable (QTR)	% 85.4	86.1	81.5	94.4	100.0	96.1	78.9	87.5	91.5	89.5	91.1	91.5	
Average Return on Assets (QTR)	% 1.03	1.05	0.83	3.04	1.07	1.28	0.77	0.76	2.07	2.12	1.06	0.99	
Average Return on Equity (QTR)	% 9.13	9.36	6.98	18.99	12.15	11.27	6.52	7.19	21.20	13.65	9.19	7.99	
Net Interest Margin (QTR)	% 3.56	3.57	3.44	10.70	2.77	3.95	3.85	3.02	4.51	2.97	3.74	3.00	
Equity to Assets	% 11.30	11.24	11.90	15.79	8.81	11.50	11.93	10.61	9.86	15.50	11.68	12.37	
Noncurrent Loan Rate - Total Loans *	% 4.28	4.36	3.63	1.71	4.36	1.86	3.74	4.07	1.49	2.35	2.40	5.77	
Real Estate Loans	% 6.61	7.00	4.26	4.81	8.96	2.40	4.87	4.34	1.17	2.89	2.79	9.59	
C&I Loans	% 1.48	1.46	1.96	1.98	1.54	2.17	1.73	1.78	0.87	1.56	2.04	1.06	
Consumer Loans	% 1.40	1.43	0.99	1.71	1.61	0.71	1.27	0.49	1.63	0.94	0.82	0.96	
Coverage Ratio **	% 62.78	64.50	44.74	322.77	91.18	86.57	58.21	36.79	136.04	78.95	67.34	41.89	
Net Charge-Off Rate - All Loans (QTR)	% 1.46	1.52	0.96	5.07	1.68	0.41	1.14	0.77	1.56	0.27	0.54	1.27	
Real Estate Loans (QTR)	% 1.27	1.37	0.69	6.03	1.61	0.40	1.23	0.78	1.31	0.37	0.51	1.47	
C&I Loans (QTR)	% 0.83	0.77	1.95	6.14	0.74	1.02	0.96	0.50	5.23	0.57	0.68	0.42	
Consumer Loans (QTR)	% 3.41	3.52	2.04	5.06	4.40	0.60	1.17	0.91	1.46	-0.73	0.91	2.48	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.