



Statistics At A Glance

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Other								
				International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
First Quarter 2007												
Number of FDIC-Insured	8,650	7,380	1,270	4	1,617	27	4,720	796	116	404	905	61
Number of FDIC-Supervised	5,216	4,783	433	0	1,120	10	2,903	313	62	239	543	26
Total Assets	\$ 11,981	10,134	1,847	2,436	149	408	4,758	1,507	99	46	119	2,459
Total Loans	\$ 7,277	5,971	1,306	1,055	99	298	3,315	1,040	77	10	67	1,316
Domestic Deposits	\$ 6,694	5,522	1,172	683	122	102	3,295	955	76	32	98	1,331
Net Income (QTR)	\$ 35.990	31.514	4.476	5.564	0.443	3.844	13.959	3.438	0.437	0.230	0.284	7.791
Percent Profitable (QTR)	% 91.1	92.0	86.1	100.0	96.1	88.9	90.7	86.4	92.2	77.5	94.3	98.4
Average Return on Assets (QTR)	% 1.21	1.25	0.97	0.93	1.19	3.70	1.18	0.91	1.79	2.05	0.96	1.27
Average Return on Equity (QTR)	% 11.44	12.20	7.95	12.10	11.05	15.38	10.46	9.07	17.38	10.02	8.61	12.97
Net Interest Margin (QTR)	% 3.32	3.38	3.06	2.46	3.91	8.17	3.73	2.71	5.03	3.15	3.63	2.89
Equity to Assets	% 10.58	10.27	12.29	7.67	10.87	24.48	11.33	10.15	10.25	20.27	11.14	9.76
Noncurrent Loan Rate - Total Loans *	% 0.83	0.82	0.89	0.86	1.04	1.82	0.75	0.84	0.68	0.66	0.85	0.77
Real Estate Loans	% 0.89	0.89	0.91	1.10	1.04	2.08	0.83	0.85	0.35	0.63	0.87	1.00
C&I Loans	% 0.62	0.61	0.78	0.41	1.60	1.97	0.64	0.73	1.06	1.19	1.20	0.54
Consumer Loans	% 1.17	1.22	0.77	1.56	0.70	1.99	0.65	0.56	0.81	0.49	0.60	0.60
Coverage Ratio **	% 129.89	142.42	77.20	126.57	130.62	212.73	149.58	59.67	209.78	201.00	142.43	94.97
Net Charge-Off Rate - All Loans (QTR)	% 0.45	0.47	0.33	0.57	0.14	3.86	0.22	0.21	1.43	0.18	0.15	0.31
Real Estate Loans (QTR)	% 0.10	0.10	0.08	0.21	0.04	1.57	0.09	0.09	0.14	0.03	0.05	0.08
C&I Loans (QTR)	% 0.35	0.32	0.76	0.07	0.48	3.96	0.29	0.28	3.11	0.27	0.30	0.33
Consumer Loans (QTR)	% 2.43	2.38	2.83	2.66	0.59	4.17	1.18	2.72	1.87	0.51	0.53	1.53
First Quarter 2006												
Number of FDIC-Insured	8,790	7,491	1,299	4	1,647	30	4,629	864	120	436	1,001	59
Number of FDIC-Supervised	5,235	4,792	443	0	1,135	12	2,786	341	64	261	609	27
Total Assets	\$ 11,210	9,333	1,877	1,972	140	370	3,845	1,746	99	50	129	2,859
Total Loans	\$ 6,864	5,498	1,365	862	92	250	2,715	1,246	76	12	71	1,540
Domestic Deposits	\$ 6,331	5,230	1,101	601	115	96	2,725	1,000	65	36	105	1,589
Net Income (QTR)	\$ 36.903	31.713	5.190	5.560	0.440	4.169	12.880	4.496	0.524	-0.163	0.340	8.657
Percent Profitable (QTR)	% 93.4	93.7	91.8	100.0	96.7	93.3	93.0	91.7	96.7	81.7	95.6	100.0
Average Return on Assets (QTR)	% 1.34	1.38	1.12	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
Average Return on Equity (QTR)	% 12.95	13.60	10.04	14.33	11.82	18.75	13.20	9.61	22.51	-6.62	9.66	12.82
Net Interest Margin (QTR)	% 3.46	3.55	3.04	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.08
Equity to Assets	% 10.38	10.23	11.12	7.95	10.81	27.22	10.29	10.81	9.63	19.39	11.04	9.55
Noncurrent Loan Rate - Total Loans *	% 0.71	0.71	0.69	0.90	0.90	1.73	0.61	0.68	0.63	0.74	0.78	0.62
Real Estate Loans	% 0.69	0.68	0.69	1.11	0.87	1.61	0.60	0.70	0.37	0.71	0.78	0.73
C&I Loans	% 0.71	0.69	0.89	0.78	1.43	1.30	0.71	0.67	0.83	1.08	1.07	0.57
Consumer Loans	% 1.08	1.14	0.61	1.43	0.74	1.82	0.55	0.44	0.76	0.64	0.60	0.63
Coverage Ratio **	% 159.78	176.62	90.35	151.39	157.14	262.02	189.82	69.43	227.10	201.19	165.71	144.90
Net Charge-Off Rate - All Loans (QTR)	% 0.32	0.36	0.19	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
Real Estate Loans (QTR)	% 0.05	0.06	0.03	0.11	0.02	1.01	0.06	0.04	0.06	0.00	0.02	0.05
C&I Loans (QTR)	% 0.22	0.18	0.72	0.03	0.28	2.21	0.27	0.15	2.21	0.14	0.28	0.15
Consumer Loans (QTR)	% 1.79	1.81	1.63	2.07	0.50	3.09	0.88	1.41	1.31	0.71	0.50	1.05

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans