



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
Fourth Quarter 2006												
Number of FDIC-Insured	8,681	7,402	1,279	4	1,634	26	4,713	818	125	412	892	57
Number of FDIC-Supervised	5,220	4,785	435	0	1,139	10	2,872	325	66	245	540	23
Total Assets	\$ 11,860	10,091	1,770	2,337	149	408	4,905	1,445	110	42	119	2,344
Total Loans	\$ 7,233	5,981	1,252	1,036	99	294	3,394	1,015	88	9	67	1,230
Domestic Deposits	\$ 6,631	5,538	1,093	690	122	93	3,372	914	75	29	97	1,238
Net Income (QTR)	\$ 35.700	31.651	4.049	5.665	0.393	3.356	14.946	3.270	0.465	0.230	0.303	7.072
Percent Profitable (QTR)	% 88.1	88.6	85.0	100.0	89.8	96.2	88.6	85.5	84.0	72.1	91.6	96.5
Average Return on Assets (QTR)	% 1.21	1.26	0.92	0.96	1.07	3.44	1.23	0.92	1.63	2.19	1.02	1.21
Average Return on Equity (QTR)	% 11.58	12.34	7.81	12.26	9.87	13.82	11.12	9.83	12.62	10.16	9.29	12.40
Net Interest Margin (QTR)	% 3.20	3.24	2.97	1.93	4.00	8.10	3.69	2.69	5.74	3.20	3.70	2.85
Equity to Assets	% 10.52	10.21	12.31	7.75	10.73	22.88	11.17	9.91	14.18	21.09	10.97	9.78
Noncurrent Loan Rate - Total Loans *	% 0.78	0.79	0.78	0.85	0.87	1.90	0.68	0.69	1.04	0.73	0.81	0.80
Real Estate Loans	% 0.80	0.81	0.78	1.05	0.88	2.67	0.73	0.70	0.89	0.76	0.82	1.03
C&I Loans	% 0.64	0.64	0.73	0.55	1.46	1.64	0.64	0.66	1.32	0.97	1.12	0.55
Consumer Loans	% 1.20	1.24	0.83	1.44	0.73	2.01	0.65	0.64	1.08	0.66	0.67	0.71
Coverage Ratio **	% 136.84	146.98	87.85	121.24	154.57	201.47	163.63	70.65	175.73	193.54	150.24	92.48
Net Charge-Off Rate - All Loans (QTR)	% 0.46	0.46	0.44	0.36	0.28	3.88	0.32	0.19	1.62	0.34	0.26	0.29
Real Estate Loans (QTR)	% 0.13	0.11	0.21	0.17	0.11	1.59	0.18	0.06	0.07	0.13	0.07	0.06
C&I Loans (QTR)	% 0.47	0.44	0.89	0.24	0.81	3.95	0.47	0.34	3.04	0.85	0.75	0.25
Consumer Loans (QTR)	% 2.09	2.03	2.68	1.23	0.83	4.02	1.11	2.78	2.22	0.81	0.85	1.57
Fourth Quarter 2005												
Number of FDIC-Insured	8,833	7,526	1,307	4	1,685	33	4,617	887	125	425	995	62
Number of FDIC-Supervised	5,245	4,801	444	0	1,159	13	2,770	351	68	254	600	30
Total Assets	\$ 10,877	9,039	1,838	1,851	142	358	4,257	1,655	117	48	129	2,320
Total Loans	\$ 6,716	5,380	1,336	830	92	272	2,914	1,196	93	11	71	1,237
Domestic Deposits	\$ 6,221	5,152	1,068	589	116	94	2,961	961	70	34	105	1,292
Net Income (QTR)	\$ 32.677	27.512	5.165	3.664	0.392	1.903	13.928	4.162	0.396	0.441	0.304	7.487
Percent Profitable (QTR)	% 90.3	90.4	89.7	100.0	91.2	81.8	91.5	89.1	85.6	75.8	91.0	95.2
Average Return on Assets (QTR)	% 1.21	1.23	1.14	0.79	1.12	2.16	1.32	1.02	1.35	3.77	0.95	1.31
Average Return on Equity (QTR)	% 11.82	12.17	10.25	9.61	10.45	9.93	12.19	10.97	13.42	19.31	8.74	13.75
Net Interest Margin (QTR)	% 3.49	3.59	3.03	2.59	4.14	8.84	3.91	2.74	4.49	2.92	3.80	3.09
Equity to Assets	% 10.29	10.09	11.23	8.30	10.54	21.56	10.83	9.39	10.11	19.47	10.83	9.53
Noncurrent Loan Rate - Total Loans *	% 0.74	0.75	0.72	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
Real Estate Loans	% 0.71	0.70	0.73	1.13	0.78	1.54	0.61	0.72	0.41	0.81	0.77	0.83
C&I Loans	% 0.76	0.75	0.88	1.03	1.33	1.23	0.66	0.88	0.69	0.88	1.21	0.67
Consumer Loans	% 1.13	1.20	0.60	1.47	0.81	1.80	0.72	0.49	0.72	0.66	0.68	0.55
Coverage Ratio **	% 154.99	170.48	90.18	141.53	169.35	241.29	187.53	68.70	253.77	188.16	159.66	128.92
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.67	0.33	0.86	0.26	6.17	0.29	0.19	1.67	0.36	0.32	0.30
Real Estate Loans (QTR)	% 0.06	0.07	0.03	0.08	0.06	1.43	0.08	0.03	0.09	0.04	0.09	0.03
C&I Loans (QTR)	% 0.47	0.43	1.10	0.21	0.74	3.14	0.54	0.28	3.24	0.41	0.95	0.31
Consumer Loans (QTR)	% 3.24	3.27	3.00	3.14	1.15	6.46	1.23	3.15	2.27	0.97	1.00	1.53

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans