



Statistics At A Glance

Dollar Amounts in Billions Fourth Quarter 2008	All Insured Institutions	Commercial Banks	Savings Institutions									
				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	8,305	7,085	1,220	26	5	1,558	4,752	838	91	281	710	44
Number of FDIC-Supervised	5,098	4,688	410	10	0	1,084	3,001	343	49	165	434	12
Total Assets	\$ 13,847	12,313	1,534	513	3,410	169	5,466	998	122	35	95	3,041
Total Loans	\$ 7,875	6,840	1,035	385	1,288	112	3,826	665	97	8	54	1,440
Domestic Deposits	\$ 7,496	6,543	953	176	1,075	136	3,703	548	86	25	77	1,671
Net Income (QTR)	\$ -32.109	-26.047	-6.062	-0.273	-0.320	0.290	-19.771	-3.972	-0.492	0.060	0.171	-7.803
Percent Profitable (QTR)	% 67.4	67.7	66.0	53.8	80.0	82.5	58.6	73.6	72.5	73.0	84.6	54.5
Average Return on Assets (QTR)	% -0.94	-0.86	-1.60	-0.22	-0.04	0.70	-1.47	-1.61	-1.65	0.70	0.73	-1.06
Average Return on Equity (QTR)	% -9.88	-8.97	-17.40	-1.08	-0.53	6.32	-14.18	-20.99	-16.92	3.72	6.46	-11.26
Net Interest Margin (QTR)	% 3.34	3.39	2.96	11.10	3.12	3.94	3.60	2.84	3.73	2.82	3.88	1.96
Equity to Assets	% 9.36	9.40	9.04	20.44	7.01	11.01	10.11	7.49	9.85	18.56	11.31	9.11
Noncurrent Loan Rate - Total Loans *	% 2.93	2.91	3.10	2.78	3.84	1.43	2.84	3.37	1.48	1.03	1.43	2.47
Real Estate Loans	% 3.80	3.89	3.41	2.73	5.09	1.78	3.67	3.49	2.15	1.08	1.57	3.82
C&I Loans	% 1.69	1.69	1.76	3.74	3.21	1.84	1.35	1.10	0.40	1.49	1.91	1.03
Consumer Loans	% 1.77	1.81	1.34	2.82	2.12	0.82	1.13	1.31	1.00	0.52	0.76	0.84
Coverage Ratio **	% 75.02	78.56	53.09	255.14	72.75	92.09	65.44	39.85	164.59	133.07	87.44	70.66
Net Charge-Off Rate - All Loans (QTR)	% 1.92	1.91	1.96	6.96	1.85	0.74	1.83	1.78	2.14	0.48	0.54	1.16
Real Estate Loans (QTR)	% 1.65	1.65	1.63	4.56	1.84	0.55	1.74	1.77	1.58	0.17	0.29	1.25
C&I Loans (QTR)	% 1.65	1.56	3.40	9.96	1.24	2.11	1.78	0.98	3.61	0.51	1.19	0.88
Consumer Loans (QTR)	% 4.06	4.06	4.09	7.09	3.64	1.12	3.01	2.87	2.62	0.93	1.28	1.78
Fourth Quarter 2007												
Number of FDIC-Insured	8,534	7,283	1,251	27	5	1,592	4,773	784	109	373	815	56
Number of FDIC-Supervised	5,198	4,773	425	10	0	1,104	2,962	317	55	230	499	21
Total Assets	\$ 13,034	11,176	1,858	479	2,784	158	4,619	1,328	95	38	110	3,423
Total Loans	\$ 7,907	6,626	1,280	368	1,237	105	3,262	943	77	9	63	1,843
Domestic Deposits	\$ 6,913	5,808	1,105	142	743	128	3,150	737	71	26	90	1,826
Net Income (QTR)	\$ 0.575	8.841	-8.266	2.326	-1.383	0.413	2.687	-6.728	0.148	0.194	0.252	2.666
Percent Profitable (QTR)	% 81.0	82.0	75.4	85.2	60.0	88.8	78.1	78.1	78.9	71.3	89.9	85.7
Average Return on Assets (QTR)	% 0.02	0.32	-1.75	2.01	-0.20	1.07	0.24	-1.97	0.62	2.09	0.92	0.32
Average Return on Equity (QTR)	% 0.17	3.16	-15.34	9.18	-2.55	9.47	2.14	-22.22	4.98	10.43	8.04	3.09
Net Interest Margin (QTR)	% 3.32	3.40	2.86	8.98	2.73	3.98	3.58	2.52	4.42	3.10	3.73	2.95
Equity to Assets	% 10.34	10.23	11.01	21.26	8.01	11.17	11.00	8.38	12.62	19.98	11.46	10.32
Noncurrent Loan Rate - Total Loans *	% 1.40	1.31	1.87	2.01	1.44	1.05	1.33	1.88	1.97	0.78	0.94	1.15
Real Estate Loans	% 1.73	1.64	2.01	1.81	2.02	1.21	1.65	1.94	3.15	0.83	0.98	1.61
C&I Loans	% 0.65	0.64	0.94	2.21	0.33	1.35	0.74	0.87	0.75	1.21	1.16	0.54
Consumer Loans	% 1.43	1.48	0.98	2.10	2.09	0.73	0.66	0.96	0.94	0.49	0.78	0.83
Coverage Ratio **	% 92.63	102.55	56.64	208.49	101.34	122.84	93.55	47.56	61.56	171.15	124.59	80.25
Net Charge-Off Rate - All Loans (QTR)	% 0.84	0.87	0.69	4.24	1.05	0.32	0.62	0.67	1.03	0.26	0.38	0.55
Real Estate Loans (QTR)	% 0.45	0.44	0.49	2.61	0.68	0.20	0.45	0.55	0.16	0.04	0.18	0.30
C&I Loans (QTR)	% 0.88	0.86	1.27	5.13	0.97	0.69	0.72	1.36	2.61	0.38	0.88	0.54
Consumer Loans (QTR)	% 2.75	2.77	2.54	4.39	2.88	0.77	1.57	3.16	1.83	0.95	1.04	1.92

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans