



Statistics At A Glance

As of December 31, 2005

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								
				International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Fourth Quarter 2005												
Number of FDIC-Insured	8,832	7,527	1,305	4	1,685	33	4,617	886	125	425	995	62
Number of FDIC-Supervised	5,245	4,802	443	0	1,159	13	2,771	351	68	254	599	30
Total Assets	\$ 10,877	9,040	1,837	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	5,153	1,068	589	116	94	2,961	961	70	34	105	1,292
Net Income (QTR)	\$ 32.886	27.709	5.177	3.664	0.395	1.963	13.962	4.199	0.396	0.442	0.307	7.557
Percent Profitable (QTR)	% 90.6	90.8	89.6	100.0	91.5	90.9	91.8	89.2	87.2	75.8	91.2	95.2
Average Return on Assets (QTR)	% 1.22	1.24	1.14	0.79	1.13	2.23	1.32	1.03	1.36	3.78	0.96	1.32
Average Return on Equity (QTR)	% 11.90	12.26	10.28	9.61	10.53	10.24	12.22	11.06	13.43	19.36	8.82	13.88
Net Interest Margin (QTR)	% 3.49	3.59	3.04	2.58	4.14	8.88	3.91	2.74	4.49	2.92	3.80	3.09
Equity to Assets	% 10.29	10.10	11.23	8.30	10.56	21.58	10.84	9.39	10.11	19.51	10.83	9.53
Noncurrent Loan Rate - Total Loans *	% 0.74	0.75	0.72	0.99	0.82	1.75	0.61	0.71	0.62	0.78	0.79	0.69
Real Estate Loans	% 0.71	0.70	0.72	1.13	0.78	1.54	0.61	0.72	0.41	0.83	0.77	0.83
C&I Loans	% 0.76	0.75	0.88	1.03	1.32	1.23	0.66	0.88	0.69	0.88	1.20	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 **	% 155.04	170.49	90.30	141.53	169.46	241.15	187.78	68.79	253.82	184.63	159.85	128.66
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.66	0.33	0.86	0.25	6.17	0.29	0.19	1.67	0.36	0.30	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)	% 0.46	0.42	1.08	0.21	0.74	3.14	0.53	0.28	3.24	0.41	0.78	0.31
Consumer Loans (QTR)	% 3.25	3.28	3.01	3.14	1.15	6.46	1.24	3.15	2.27	0.97	0.99	1.53
Fourth Quarter 2004												
Number of FDIC-Insured	8,976	7,631	1,345	5	1,731	34	4,424	990	132	466	1,119	75
Number of FDIC-Supervised	5,264	4,805	459	0	1,190	11	2,608	405	70	264	682	34
Total Assets	\$ 10,106	8,414	1,692	1,881	139	383	3,302	1,504	104	52	143	2,598
Total Loans	\$ 6,119	4,904	1,214	799	88	294	2,278	1,061	83	13	80	1,422
Domestic Deposits	\$ 5,719	4,727	991	559	113	106	2,320	863	58	38	117	1,546
Net Income (QTR)	\$ 31.212	26.480	4.733	3.626	0.363	3.340	10.223	4.510	0.418	0.227	0.352	8.154
Percent Profitable (QTR)	% 90.4	90.1	91.7	100.0	89.7	88.2	91.0	91.6	93.2	80.0	91.4	94.7
Average Return on Assets (QTR)	% 1.25	1.28	1.14	0.77	1.06	3.72	1.25	1.22	1.50	1.74	0.99	1.27
Average Return on Equity (QTR)	% 12.35	12.80	10.30	9.68	9.78	19.31	12.64	11.74	14.30	9.94	9.11	12.37
Net Interest Margin (QTR)	% 3.63	3.73	3.18	2.60	4.14	9.47	3.97	3.05	4.74	3.27	3.89	3.37
Equity to Assets	% 10.29	10.11	11.18	8.05	10.78	20.56	10.10	10.55	11.36	17.47	10.79	10.23
Noncurrent Loan Rate - Total Loans *	% 0.80	0.86	0.55	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
Real Estate Loans	% 0.61	0.65	0.51	0.94	0.84	0.09	0.56	0.54	0.34	0.93	0.84	0.70
C&I Loans	% 1.16	1.17	1.00	2.08	1.57	1.16	0.90	0.84	0.77	1.41	1.32	1.02
Consumer Loans	% 1.39	1.46	0.73	2.07	0.80	2.14	0.55	0.37	0.76	1.02	0.76	0.77
Coverage Ratio **	% 168.08	174.67	126.89	135.34	156.78	219.07	206.15	97.19	259.70	169.03	154.80	156.40
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.68	0.28	1.10	0.31	4.65	0.35	0.15	1.44	0.54	0.36	0.24
Real Estate Loans (QTR)	% 0.08	0.10	0.05	0.18	0.12	0.09	0.11	0.05	0.14	0.10	0.13	0.05
C&I Loans (QTR)	% 0.58	0.53	1.34	0.49	0.96	0.45	0.72	0.76	2.46	0.65	1.01	0.30
Consumer Loans (QTR)	% 2.95	3.02	2.27	3.62	0.80	5.19	1.34	1.67	2.19	2.42	0.98	1.21

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans