



Statistics At A Glance

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Other								
				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
Fourth Quarter 2009												
Number of FDIC-Insured	8,012	6,839	1,173	23	4	1,564	4,456	767	82	289	771	56
Number of FDIC-Supervised	4,941	4,533	408	8	0	1,081	2,860	301	45	158	468	20
Total Assets	\$ 13,109	\$ 11,846	\$ 1,263	522	3,107	182	4,550	809	96	38	116	3,689
Total Loans	\$ 7,286	\$ 6,500	\$ 786	359	1,084	118	3,129	485	76	10	66	1,961
Domestic Deposits	\$ 7,697	\$ 6,803	\$ 894	241	962	149	3,377	527	77	28	97	2,238
Net Income (QTR)	\$ 0.914	\$ 0.278	\$ 0.636	0.697	2.307	0.261	-6.940	1.349	0.223	0.119	0.221	2.677
Percent Profitable (QTR)	% 67.3	% 66.9	% 69.7	73.9	75.0	79.9	58.2	76.7	75.6	69.2	82.9	78.6
Average Return on Assets (QTR)	% 0.03	% 0.01	% 0.20	0.55	0.29	0.58	-0.61	0.67	0.93	1.25	0.77	0.29
Average Return on Equity (QTR)	% 0.25	% 0.09	% 1.88	2.19	3.41	5.23	-5.77	7.15	8.41	7.02	6.73	2.44
Net Interest Margin (QTR)	% 3.49	% 3.53	% 3.21	9.64	2.82	4.00	3.64	3.07	4.23	2.78	3.82	3.11
Equity to Assets	% 11.04	% 11.07	% 10.78	24.58	8.75	10.96	10.53	9.49	11.11	17.74	11.29	11.95
Noncurrent Loan Rate - Total Loans *	% 5.37	% 5.53	% 4.06	3.36	7.40	1.83	4.69	4.54	1.73	1.91	1.77	6.40
Real Estate Loans	% 7.10	% 7.53	% 4.51	5.44	10.65	2.22	5.83	4.78	2.29	2.39	2.03	9.28
C&I Loans	% 3.44	% 3.47	% 2.96	4.55	6.30	2.35	2.63	1.94	0.90	1.33	1.73	3.23
Consumer Loans	% 2.20	% 2.25	% 1.57	3.61	2.53	0.98	1.34	1.34	1.60	0.91	0.82	1.39
Coverage Ratio **	% 58.13	% 59.20	% 46.13	277.70	58.58	81.74	53.37	31.55	173.80	83.08	74.29	45.17
Net Charge-Off Rate - All Loans (QTR)	% 2.89	% 3.02	% 1.84	9.50	3.18	1.01	2.50	1.23	2.63	0.77	0.80	2.80
Real Estate Loans (QTR)	% 2.57	% 2.78	% 1.34	2.62	3.33	0.97	2.56	1.08	2.33	0.59	0.60	2.99
C&I Loans (QTR)	% 2.67	% 2.62	% 3.60	15.77	2.80	2.25	2.47	1.45	6.62	1.28	1.64	1.93
Consumer Loans (QTR)	% 5.30	% 5.38	% 4.37	10.02	4.68	1.57	2.61	4.16	2.39	0.96	1.28	3.83
Fourth Quarter 2008												
Number of FDIC-Insured	8,305	7,086	1,219	26	5	1,559	4,753	839	91	279	709	44
Number of FDIC-Supervised	5,097	4,688	409	10	0	1,085	3,000	344	49	163	434	12
Total Assets	\$ 13,841	\$ 12,309	\$ 1,532	513	3,410	169	5,461	997	122	34	95	3,040
Total Loans	\$ 7,874	\$ 6,838	\$ 1,035	385	1,288	112	3,824	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)	\$ -37.773	\$ -29.509	\$ -8.264	-0.262	-0.320	0.277	-24.599	-4.439	-0.498	0.053	0.135	-8.121
Percent Profitable (QTR)	% 65.4	% 65.6	% 64.2	53.8	80.0	81.8	55.9	71.6	72.5	71.7	83.1	50.0
Average Return on Assets (QTR)	% -1.10	% -0.96	% -2.18	-0.21	-0.04	0.67	-1.83	-1.80	-1.68	0.62	0.58	-1.07
Average Return on Equity (QTR)	% -11.59	% -10.14	% -23.87	-1.04	-0.53	6.05	-17.72	-23.52	-17.13	3.26	5.11	-11.50
Net Interest Margin (QTR)	% 3.33	% 3.38	% 2.96	11.11	3.12	3.93	3.60	2.84	3.72	2.81	3.88	1.93
Equity to Assets	% 9.33	% 9.38	% 8.93	20.47	7.01	10.99	10.04	7.45	9.85	18.63	11.28	9.11
Noncurrent Loan Rate - Total Loans *	% 2.97	% 2.95	% 3.11	2.78	3.74	1.43	2.88	3.39	1.48	1.04	1.42	2.64
Real Estate Loans	% 3.86	% 3.96	% 3.43	2.73	4.88	1.78	3.73	3.51	2.15	1.09	1.58	4.14
C&I Loans	% 1.69	% 1.69	% 1.75	3.74	3.23	1.84	1.36	1.08	0.40	1.51	1.74	1.02
Consumer Loans	% 1.77	% 1.81	% 1.34	2.82	2.12	0.82	1.13	1.31	1.00	0.51	0.75	0.84
Coverage Ratio **	% 74.42	% 0.00	% 53.55	255.14	74.61	92.94	64.99	40.48	165.23	131.80	88.21	66.17
Net Charge-Off Rate - All Loans (QTR)	% 1.95	% 1.94	% 2.00	6.96	1.85	0.74	1.89	1.80	2.14	0.52	0.56	1.16
Real Estate Loans (QTR)	% 1.69	% 1.70	% 1.67	4.56	1.83	0.54	1.82	1.79	1.58	0.17	0.30	1.25
C&I Loans (QTR)	% 1.62	% 1.53	% 3.42	9.96	1.01	2.12	1.82	0.90	3.61	0.52	1.19	0.88
Consumer Loans (QTR)	% 4.12	% 4.13	% 4.09	7.09	3.96	1.12	3.01	2.87	2.62	1.15	1.33	1.78

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans