



Statistics At A Glance

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions									
				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
Second Quarter 2006												
Number of FDIC-Insured	8,778	7,480	1,298	5	1,681	29	4,707	863	123	404	911	55
Number of FDIC-Supervised	5,241	4,797	444	0	1,158	11	2,837	342	64	248	553	28
Total Assets	\$ 11,524	9,602	1,921	2,098	147	377	4,550	1,767	98	44	117	2,326
Total Loans	\$ 7,059	5,658	1,401	887	98	262	3,163	1,262	77	10	66	1,233
Domestic Deposits	\$ 6,437	5,315	1,122	631	119	93	3,149	1,007	71	30	96	1,241
Net Income (QTR)	\$ 38.093	32.901	5.193	5.191	0.471	4.325	14.977	4.639	0.437	0.387	0.302	7.364
Percent Profitable (QTR)	% 93.2	93.6	91.4	100.0	96.8	89.7	93.0	92.0	95.9	77.5	95.2	100.0
Average Return on Assets (QTR)	% 1.34	1.39	1.09	1.01	1.30	4.64	1.33	1.07	1.79	3.37	1.03	1.29
Average Return on Equity (QTR)	% 12.99	13.67	9.87	12.45	12.02	17.10	13.04	9.92	18.38	15.64	9.53	13.96
Net Interest Margin (QTR)	% 3.46	3.54	3.05	2.54	4.10	9.49	3.86	2.79	4.70	3.33	3.75	3.00
Equity to Assets	% 10.27	10.12	11.04	8.05	10.72	27.09	10.21	10.65	9.92	21.54	10.80	9.13
Noncurrent Loan Rate - Total Loans *	% 0.70	0.70	0.68	0.90	0.88	1.83	0.58	0.66	0.72	0.73	0.76	0.63
Real Estate Loans	% 0.66	0.66	0.67	1.07	0.85	1.93	0.57	0.66	0.47	0.69	0.78	0.78
C&I Loans	% 0.70	0.68	0.92	0.83	1.32	1.29	0.66	0.83	1.28	1.29	1.02	0.53
Consumer Loans	% 1.14	1.20	0.65	1.56	0.74	1.89	0.63	0.52	0.79	0.57	0.58	0.53
Coverage Ratio **	% 158.66	174.71	91.61	145.13	156.28	228.73	196.64	70.82	203.61	202.48	161.58	130.01
Net Charge-Off Rate - All Loans (QTR)	% 0.35	0.38	0.20	0.59	0.17	3.43	0.17	0.13	0.92	0.54	0.18	0.19
Real Estate Loans (QTR)	% 0.06	0.06	0.04	0.10	0.05	0.77	0.06	0.04	0.06	0.03	0.06	0.04
C&I Loans (QTR)	% 0.28	0.26	0.64	0.05	0.70	3.58	0.31	0.14	2.37	0.49	0.35	0.20
Consumer Loans (QTR)	% 1.94	1.95	1.80	2.37	0.55	3.56	0.74	1.78	1.23	2.55	0.60	0.98
Second Quarter 2005												
Number of FDIC-Insured	8,868	7,549	1,319	6	1,731	29	4,545	953	118	422	1,005	59
Number of FDIC-Supervised	5,228	4,779	449	0	1,201	11	2,698	377	65	238	607	31
Total Assets	\$ 10,474	8,725	1,750	1,927	139	372	3,648	1,642	146	50	127	2,422
Total Loans	\$ 6,405	5,129	1,276	815	90	276	2,538	1,170	110	13	72	1,320
Domestic Deposits	\$ 5,926	4,900	1,026	582	112	101	2,554	939	83	36	104	1,414
Net Income (QTR)	\$ 34.346	29.201	5.145	3.403	0.465	2.926	12.381	4.898	0.530	0.199	0.346	9.197
Percent Profitable (QTR)	% 94.4	94.4	94.4	100.0	97.7	93.1	93.7	94.0	98.3	84.4	96.1	96.6
Average Return on Assets (QTR)	% 1.34	1.37	1.20	0.71	1.35	3.18	1.39	1.22	1.40	1.60	1.09	1.60
Average Return on Equity (QTR)	% 13.18	13.71	10.82	8.41	12.40	14.56	13.99	11.22	10.73	8.76	9.95	17.21
Net Interest Margin (QTR)	% 3.64	3.75	3.13	2.57	4.14	8.43	3.95	2.87	4.23	3.07	3.86	3.74
Equity to Assets	% 10.38	10.23	11.12	8.46	10.96	21.70	10.09	10.89	12.08	18.41	11.06	9.91
Noncurrent Loan Rate - Total Loans *	% 0.72	0.78	0.47	1.20	0.90	1.58	0.61	0.51	0.55	0.78	0.88	0.63
Real Estate Loans	% 0.59	0.66	0.43	1.08	0.81	0.15	0.56	0.50	0.40	0.79	0.85	0.63
C&I Loans	% 0.93	0.93	0.98	1.52	1.52	1.04	0.81	0.74	0.81	0.97	1.39	0.68
Consumer Loans	% 1.21	1.28	0.58	2.00	0.75	1.74	0.50	0.37	0.63	0.67	0.69	0.70
Coverage Ratio **	% 172.53	177.32	140.41	130.60	157.98	273.75	203.52	94.15	276.94	188.50	146.02	162.67
Net Charge-Off Rate - All Loans (QTR)	% 0.43	0.49	0.22	0.66	0.15	4.18	0.22	0.09	1.11	0.40	0.34	0.18
Real Estate Loans (QTR)	% 0.06	0.06	0.04	0.09	0.04	0.16	0.07	0.04	0.10	0.04	0.17	0.03
C&I Loans (QTR)	% 0.29	0.23	1.12	0.13	0.52	2.49	0.38	-0.05	2.70	0.96	0.61	0.09
Consumer Loans (QTR)	% 2.39	2.47	1.71	2.51	0.55	4.63	1.01	1.16	1.76	1.83	0.88	1.12

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans