



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
First Quarter 2008												
Number of FDIC-Insured	8,494	7,240	1,254	6	1,550	26	4,749	807	102	364	838	52
Number of FDIC-Supervised	5,176	4,753	423	0	1,071	10	2,960	330	53	214	518	20
Total Assets	\$ 13,369	11,495	1,875	3,086	158	449	5,271	1,363	66	39	113	2,824
Total Loans	\$ 7,968	6,666	1,301	1,252	103	326	3,705	975	56	9	63	1,478
Domestic Deposits	\$ 7,069	5,937	1,132	800	128	145	3,492	781	54	28	93	1,548
Net Income (QTR)	\$ 19.347	19.302	0.045	2.600	0.466	5.189	10.197	-0.720	0.211	0.209	0.284	0.911
Percent Profitable (QTR)	% 86.1	87.1	80.1	83.3	96.6	92.3	82.5	83.0	90.2	73.9	94.3	86.5
Average Return on Assets (QTR)	% 0.59	0.68	0.01	0.35	1.20	4.60	0.78	-0.21	1.30	2.18	1.02	0.13
Average Return on Equity (QTR)	% 5.72	6.71	0.09	4.44	10.66	20.59	6.87	-2.57	14.31	10.74	9.00	1.36
Net Interest Margin (QTR)	% 3.33	3.38	3.02	2.83	3.84	8.64	3.67	2.73	4.90	3.07	3.61	2.61
Equity to Assets	% 10.18	10.08	10.81	7.57	11.22	22.86	11.36	8.09	9.01	19.97	11.33	9.61
Noncurrent Loan Rate - Total Loans *	% 1.71	1.60	2.24	1.55	1.27	2.22	1.76	2.39	0.83	0.93	1.04	1.25
Real Estate Loans	% 2.19	2.12	2.44	2.33	1.46	2.05	2.25	2.48	0.63	0.97	1.09	1.77
C&I Loans	% 0.79	0.78	1.06	0.47	1.55	2.82	0.87	1.14	0.81	1.35	1.33	0.65
Consumer Loans	% 1.47	1.51	1.04	2.06	0.75	2.35	0.81	1.01	0.97	0.60	0.72	0.71
Coverage Ratio **	% 88.88	96.24	61.96	112.56	103.49	222.70	77.12	54.97	209.06	146.56	114.53	90.28
Net Charge-Off Rate - All Loans (QTR)	% 0.99	0.95	1.19	1.13	0.14	4.97	0.70	1.15	1.78	0.23	0.17	0.64
Real Estate Loans (QTR)	% 0.73	0.65	0.98	1.26	0.09	2.94	0.56	1.09	0.47	0.04	0.08	0.59
C&I Loans (QTR)	% 0.67	0.63	1.40	0.29	0.30	6.65	0.65	1.11	4.50	0.02	0.22	0.41
Consumer Loans (QTR)	% 3.07	3.02	3.51	3.08	0.51	5.16	2.17	2.50	2.33	0.76	0.62	1.66
First Quarter 2007												
Number of FDIC-Insured	8,649	7,379	1,270	4	1,617	26	4,719	798	115	403	906	61
Number of FDIC-Supervised	5,215	4,782	433	0	1,120	10	2,903	315	61	238	542	26
Total Assets	\$ 11,982	10,135	1,847	2,436	149	407	4,758	1,507	99	46	119	2,461
Total Loans	\$ 7,278	5,972	1,306	1,056	99	297	3,315	1,040	77	10	67	1,316
Domestic Deposits	\$ 6,695	5,523	1,172	683	122	102	3,295	956	76	32	98	1,331
Net Income (QTR)	\$ 35.644	31.173	4.471	5.564	0.442	3.977	13.603	3.437	0.433	0.229	0.293	7.666
Percent Profitable (QTR)	% 91.0	91.9	85.7	100.0	96.0	88.5	90.5	86.0	92.2	77.4	94.3	98.4
Average Return on Assets (QTR)	% 1.20	1.24	0.97	0.93	1.19	3.84	1.15	0.91	1.77	2.03	0.99	1.25
Average Return on Equity (QTR)	% 11.33	12.07	7.94	12.10	11.02	15.93	10.20	9.07	17.24	9.94	8.77	12.76
Net Interest Margin (QTR)	% 3.32	3.38	3.02	2.46	3.91	8.18	3.72	2.71	5.03	3.15	3.63	2.89
Equity to Assets	% 10.58	10.27	12.29	7.67	10.87	24.50	11.33	10.15	10.25	20.27	11.26	9.75
Noncurrent Loan Rate - Total Loans *	% 0.84	0.83	0.89	0.87	1.04	1.82	0.77	0.84	0.68	0.66	0.85	0.78
Real Estate Loans	% 0.91	0.91	0.91	1.13	1.05	2.08	0.86	0.86	0.35	0.63	0.87	1.01
C&I Loans	% 0.62	0.61	0.78	0.41	1.55	1.97	0.64	0.73	1.06	1.19	1.20	0.55
Consumer Loans	% 1.17	1.22	0.77	1.55	0.70	2.00	0.65	0.56	0.81	0.50	0.62	0.60
Coverage Ratio **	% 127.97	139.88	77.16	125.21	130.87	212.70	145.46	59.61	210.26	200.85	143.19	94.32
Net Charge-Off Rate - All Loans (QTR)	% 0.45	0.48	0.33	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
Real Estate Loans (QTR)	% 0.10	0.11	0.08	0.21	0.04	1.57	0.10	0.09	0.14	0.03	0.06	0.08
C&I Loans (QTR)	% 0.35	0.32	0.76	0.07	0.47	3.96	0.30	0.28	3.11	0.27	0.30	0.33
Consumer Loans (QTR)	% 2.43	2.38	2.83	2.65	0.59	4.17	1.19	2.72	1.87	0.51	0.65	1.53

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans