



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
Second Quarter 2008												
Number of FDIC-Insured	8,451	7,203	1,248	6	1,584	27	4,786	845	98	306	756	43
Number of FDIC-Supervised	5,163	4,744	419	0	1,101	10	2,993	347	52	179	466	15
Total Assets	\$ 13,301	11,426	1,875	2,981	166	450	5,359	1,379	71	33	99	2,763
Total Loans	\$ 7,996	6,681	1,315	1,211	111	327	3,784	987	60	8	56	1,452
Domestic Deposits	\$ 7,029	5,879	1,150	760	133	140	3,531	806	58	22	81	1,499
Net Income (QTR)	\$ 4.959	10.156	-5.197	1.977	0.485	2.702	3.414	-5.017	0.148	0.159	0.251	0.841
Percent Profitable (QTR)	% 82.1	82.9	77.7	66.7	94.6	77.8	76.5	83.2	84.7	78.4	92.2	81.4
Average Return on Assets (QTR)	% 0.15	0.35	-1.11	0.26	1.18	2.41	0.26	-1.46	0.82	1.90	1.02	0.12
Average Return on Equity (QTR)	% 1.46	3.51	-10.43	3.38	10.63	10.73	2.25	-18.24	8.93	8.95	9.00	1.28
Net Interest Margin (QTR)	% 3.37	3.41	3.16	2.86	3.87	9.08	3.65	2.98	4.61	3.04	3.68	2.63
Equity to Assets	% 10.16	10.11	10.46	7.86	10.94	21.98	11.31	7.90	9.39	21.18	11.18	9.42
Noncurrent Loan Rate - Total Loans *	% 2.04	1.87	2.89	1.72	1.34	2.30	2.07	3.12	0.91	0.96	1.11	1.56
Real Estate Loans	% 2.70	2.56	3.18	2.70	1.64	1.96	2.68	3.26	0.89	1.06	1.16	2.35
C&I Loans	% 0.90	0.89	1.12	0.45	1.50	3.00	1.02	1.19	0.72	1.20	1.48	0.78
Consumer Loans	% 1.46	1.48	1.20	1.94	0.77	2.36	0.83	1.17	0.97	0.46	0.77	0.69
Coverage Ratio **	% 88.55	94.54	68.90	120.04	95.85	233.60	72.88	65.63	217.38	150.22	108.47	92.38
Net Charge-Off Rate - All Loans (QTR)	% 1.32	1.24	1.76	1.27	0.25	5.87	0.99	1.85	1.75	0.52	0.29	0.94
Real Estate Loans (QTR)	% 1.16	1.01	1.62	1.60	0.22	3.15	0.90	1.82	0.58	0.03	0.15	1.07
C&I Loans (QTR)	% 0.87	0.82	1.66	0.23	0.45	8.13	0.90	1.60	4.25	0.40	0.45	0.56
Consumer Loans (QTR)	% 3.31	3.29	3.47	3.22	0.73	6.05	2.21	2.81	2.25	0.53	0.73	1.58
Second Quarter 2007												
Number of FDIC-Insured	8,614	7,350	1,264	4	1,645	26	4,731	805	118	377	851	57
Number of FDIC-Supervised	5,215	4,786	429	0	1,140	10	2,914	324	60	221	523	23
Total Assets	\$ 12,261	10,411	1,850	2,544	156	395	4,789	1,551	118	42	113	2,553
Total Loans	\$ 7,467	6,163	1,304	1,128	106	288	3,372	1,083	93	10	64	1,323
Domestic Deposits	\$ 6,692	5,523	1,169	683	127	100	3,310	969	82	29	93	1,300
Net Income (QTR)	\$ 36.776	31.973	4.803	6.172	0.484	3.297	13.978	3.512	0.882	0.245	0.312	7.893
Percent Profitable (QTR)	% 90.2	91.0	85.5	100.0	96.0	88.5	88.8	86.8	94.1	75.3	95.5	98.2
Average Return on Assets (QTR)	% 1.21	1.25	1.04	0.99	1.26	3.34	1.17	0.91	3.04	2.31	1.10	1.26
Average Return on Equity (QTR)	% 11.56	12.24	8.44	12.96	11.46	13.95	10.96	8.91	22.07	11.00	9.92	11.87
Net Interest Margin (QTR)	% 3.33	3.38	3.05	2.51	4.01	8.30	3.71	2.70	5.90	3.04	3.70	2.92
Equity to Assets	% 10.43	10.08	12.41	7.64	11.13	23.96	10.68	10.22	13.73	20.98	11.10	10.39
Noncurrent Loan Rate - Total Loans *	% 0.91	0.88	1.05	0.85	1.05	1.75	0.86	1.00	0.79	0.85	0.88	0.81
Real Estate Loans	% 1.03	1.00	1.10	1.19	1.12	2.40	0.98	1.03	0.32	0.87	0.90	1.09
C&I Loans	% 0.62	0.61	0.74	0.36	1.46	2.00	0.68	0.66	0.83	1.54	1.19	0.49
Consumer Loans	% 1.11	1.15	0.79	1.43	0.69	1.86	0.64	0.56	1.01	0.59	0.63	0.60
Coverage Ratio **	% 120.00	133.65	66.42	129.72	127.04	226.30	131.00	51.96	201.54	153.51	135.58	92.64
Net Charge-Off Rate - All Loans (QTR)	% 0.49	0.51	0.38	0.60	0.15	3.89	0.28	0.25	1.85	0.25	0.18	0.32
Real Estate Loans (QTR)	% 0.15	0.15	0.13	0.26	0.03	1.72	0.14	0.14	0.09	0.06	0.06	0.10
C&I Loans (QTR)	% 0.44	0.41	0.91	0.11	0.56	4.92	0.41	0.35	3.16	0.34	0.47	0.34
Consumer Loans (QTR)	% 2.34	2.31	2.57	2.60	0.57	4.18	1.11	2.01	2.48	0.87	0.64	1.41

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans