



Statistics At A Glance

Dollar Amounts in Billions Second Quarter 2005	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
Number of FDIC-Insured	8,868	7,549	1,319	6	1,731	29	4,546	953	118	422	1,004	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) \$	33.131	27.988	5.144	3.403	0.466	2.925	12.163	4.897	0.530	0.200	0.346	8.202
Percent Profitable (QTR) %	94.5	94.5	94.4	100.0	97.8	93.1	93.7	94.0	98.3	84.4	96.1	96.6
Average Return on Assets (QTR) %	1.28	1.29	1.20	0.71	1.35	3.18	1.35	1.22	1.40	1.61	1.09	1.36
Average Return on Equity (QTR) %	12.35	12.68	10.81	8.41	12.39	14.56	13.46	11.22	10.73	8.80	9.97	13.83
Net Interest Margin (QTR) %	3.49	3.57	3.12	2.57	4.13	8.43	3.86	2.87	4.23	3.06	3.86	3.24
Equity to Assets %	10.38	10.23	11.12	8.46	10.97	21.70	10.09	10.89	12.08	18.41	11.06	9.91
Noncurrent Loan Rate - Total Loans *	0.71	0.78	0.47	1.20	0.90	1.58	0.60	0.51	0.55	0.79	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	1.00	1.52	1.53	1.04	0.81	0.76	0.81	0.99	1.38	0.68
Consumer Loans %	1.21	1.28	0.58	2.00	0.77	1.74	0.50	0.37	0.63	0.67	0.69	0.70
Coverage Ratio **	172.58	177.39	140.33	130.60	157.80	273.74	203.68	94.16	276.94	188.05	145.90	162.68
Net Charge-Off Rate - All Loans (QTR) %	0.42	0.47	0.22	0.66	0.14	4.18	0.21	0.09	1.11	0.38	0.33	0.17
Real Estate Loans (QTR) %	0.05	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) %	0.28	0.23	1.13	0.13	0.50	2.49	0.37	-0.05	2.70	0.79	0.60	0.08
Consumer Loans (QTR) %	2.36	2.44	1.71	2.51	0.52	4.63	0.97	1.16	1.76	1.81	0.78	1.05
Second Quarter 2004												
Number of FDIC-Insured	9,078	7,694	1,384	6	1,775	36	4,350	997	144	488	1,195	87
Number of FDIC-Supervised	5,279	4,805	474	0	1,215	11	2,554	400	79	272	707	41
Total Assets \$	9,649	8,050	1,598	1,555	136	334	3,031	1,402	161	57	156	2,817
Total Loans \$	5,783	4,673	1,111	614	86	253	2,071	1,005	132	15	87	1,519
Domestic Deposits \$	5,463	4,507	956	410	110	89	2,125	801	80	42	128	1,678
Net Income (QTR) \$	31.155	26.638	4.518	2.582	0.430	3.403	10.159	4.115	0.613	0.181	0.428	9.245
Percent Profitable (QTR) %	93.9	94.3	91.9	83.3	96.8	91.7	93.2	94.5	96.5	83.4	95.6	95.4
Average Return on Assets (QTR) %	1.31	1.34	1.16	0.68	1.27	4.08	1.36	1.21	1.54	1.28	1.10	1.33
Average Return on Equity (QTR) %	13.85	14.63	10.55	9.30	11.89	22.93	14.45	13.76	19.37	7.78	10.44	13.43
Net Interest Margin (QTR) %	3.64	3.72	3.23	2.81	4.05	9.03	3.93	3.18	4.63	2.92	3.84	3.26
Equity to Assets %	9.50	9.22	10.94	7.18	10.52	18.01	9.35	8.65	7.99	16.25	10.38	10.23
Noncurrent Loan Rate - Total Loans *	0.89	0.96	0.59	1.81	1.09	1.70	0.73	0.73	0.86	0.93	0.95	0.69
Real Estate Loans %	0.67	0.72	0.55	0.96	0.99	0.25	0.65	0.72	1.00	0.81	0.92	0.56
C&I Loans %	1.61	1.62	1.32	3.62	1.80	1.34	1.10	1.38	1.54	1.69	1.50	1.38
Consumer Loans %	1.29	1.37	0.64	2.42	0.78	1.87	0.57	0.50	0.55	0.89	0.82	0.65
Coverage Ratio **	163.10	167.98	129.93	113.46	137.99	279.80	193.01	78.19	181.44	176.63	145.25	185.39
Net Charge-Off Rate - All Loans (QTR) %	0.58	0.65	0.25	0.99	0.18	5.08	0.32	0.11	1.15	0.41	0.29	0.31
Real Estate Loans (QTR) %	0.07	0.09	0.03	0.03	0.06	0.09	0.10	0.03	0.07	0.02	0.08	0.07
C&I Loans (QTR) %	0.59	0.56	1.20	0.44	0.47	3.14	0.65	0.49	2.20	0.38	0.51	0.46
Consumer Loans (QTR) %	2.88	2.96	2.17	3.16	0.62	5.63	1.26	1.11	2.12	2.52	1.14	1.56

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans