



Statistics At A Glance

Dollar Amounts in Billions Fourth Quarter 2007	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	8,533	7,282	1,251	5	1,591	27	4,773	786	108	374	813	56
Number of FDIC-Supervised	5,197	4,772	425	0	1,104	10	2,961	317	55	230	499	21
Total Assets	\$ 13,039	11,176	1,863	2,784	158	479	4,619	1,334	94	38	110	3,423
Total Loans	\$ 7,906	6,626	1,280	1,237	105	369	3,261	944	76	9	63	1,843
Domestic Deposits	\$ 6,912	5,807	1,105	743	128	142	3,149	737	70	26	90	1,826
Net Income (QTR)	\$ 5.816	10.540	-4.724	-1.383	0.424	3.027	3.948	-3.230	0.156	0.214	0.258	2.402
Percent Profitable (QTR)	% 82.3	83.2	77.0	60.0	89.3	88.9	79.8	79.1	79.6	71.9	91.1	87.5
Average Return on Assets (QTR)	% 0.18	0.38	-1.00	-0.20	1.10	2.61	0.35	-0.94	0.66	2.30	0.95	0.29
Average Return on Equity (QTR)	% 1.74	3.76	-8.70	-2.55	9.73	11.96	3.14	-10.51	5.29	11.46	8.24	2.78
Net Interest Margin (QTR)	% 3.30	3.38	2.86	2.63	3.99	8.97	3.58	2.52	4.43	3.10	3.73	2.96
Equity to Assets	% 10.37	10.24	11.17	8.01	11.17	21.26	11.03	8.61	12.63	20.04	11.46	10.32
Noncurrent Loan Rate - Total Loans *	% 1.39	1.30	1.86	1.42	1.05	2.00	1.31	1.87	1.98	0.77	0.95	1.15
Real Estate Loans	% 1.71	1.62	2.01	1.95	1.20	1.81	1.62	1.94	3.17	0.82	0.99	1.60
C&I Loans	% 0.66	0.64	0.92	0.34	1.35	2.21	0.74	0.88	0.73	1.21	1.16	0.54
Consumer Loans	% 1.43	1.48	0.98	2.09	0.73	2.10	0.67	0.96	0.94	0.49	0.78	0.83
Coverage Ratio **	% 92.54	102.84	55.35	103.22	121.50	207.47	93.62	45.74	61.51	172.87	123.83	80.15
Net Charge-Off Rate - All Loans (QTR)	% 0.83	0.86	0.68	1.05	0.31	4.23	0.60	0.66	1.03	0.26	0.33	0.55
Real Estate Loans (QTR)	% 0.44	0.43	0.49	0.68	0.19	2.61	0.43	0.54	0.16	0.02	0.12	0.30
C&I Loans (QTR)	% 0.87	0.85	1.24	0.97	0.68	5.13	0.70	1.35	2.59	0.38	0.87	0.54
Consumer Loans (QTR)	% 2.75	2.77	2.54	2.88	0.75	4.39	1.55	3.16	1.82	0.95	1.04	1.92
Fourth Quarter 2006												
Number of FDIC-Insured	8,680	7,401	1,279	4	1,634	26	4,713	817	123	411	895	57
Number of FDIC-Supervised	5,220	4,785	435	0	1,139	10	2,874	325	64	244	541	23
Total Assets	\$ 11,860	10,090	1,770	2,337	149	408	4,905	1,445	110	42	120	2,344
Total Loans	\$ 7,233	5,981	1,252	1,037	99	294	3,394	1,015	88	9	67	1,230
Domestic Deposits	\$ 6,631	5,538	1,093	690	122	93	3,372	914	75	29	98	1,238
Net Income (QTR)	\$ 35.238	31.236	4.002	5.665	0.389	3.353	14.568	3.237	0.439	0.228	0.298	7.061
Percent Profitable (QTR)	% 87.5	88.1	84.4	100.0	89.2	96.2	88.1	84.8	82.9	72.7	90.9	96.5
Average Return on Assets (QTR)	% 1.20	1.25	0.91	0.96	1.06	3.43	1.20	0.91	1.54	2.17	1.00	1.21
Average Return on Equity (QTR)	% 11.43	12.18	7.72	12.26	9.78	13.81	10.85	9.73	11.95	10.06	9.12	12.38
Net Interest Margin (QTR)	% 3.20	3.24	2.97	1.92	3.99	8.10	3.68	2.69	5.74	3.17	3.68	2.85
Equity to Assets	% 10.52	10.21	12.31	7.75	10.73	22.88	11.16	9.91	14.16	21.12	10.98	9.78
Noncurrent Loan Rate - Total Loans *	% 0.79	0.80	0.78	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.80
Real Estate Loans	% 0.82	0.84	0.78	1.05	0.89	2.67	0.76	0.70	0.88	0.76	0.83	1.03
C&I Loans	% 0.63	0.62	0.74	0.55	1.45	1.64	0.62	0.66	1.31	0.97	1.12	0.55
Consumer Loans	% 1.20	1.24	0.83	1.44	0.73	2.01	0.65	0.64	1.08	0.66	0.67	0.71
Coverage Ratio **	% 135.11	144.76	87.83	121.83	154.17	201.53	158.33	70.71	176.30	193.38	150.09	92.60
Net Charge-Off Rate - All Loans (QTR)	% 0.47	0.48	0.44	0.36	0.30	3.88	0.35	0.19	1.62	0.32	0.28	0.29
Real Estate Loans (QTR)	% 0.15	0.13	0.21	0.17	0.12	1.59	0.21	0.07	0.07	0.11	0.09	0.06
C&I Loans (QTR)	% 0.51	0.48	0.90	0.24	0.91	3.95	0.53	0.35	3.04	0.85	0.79	0.25
Consumer Loans (QTR)	% 2.09	2.03	2.68	1.23	0.88	4.02	1.11	2.78	2.22	0.80	0.91	1.57

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans