



Statistics At A Glance

Dollar Amounts in Billions <u>First Quarter 2009</u>	All Insured Institutions	Commercial Banks	Savings Institutions									
				Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Number of FDIC-Insured	8,246	7,037	1,209	25	5	1,524	4,681	836	80	305	745	45
Number of FDIC-Supervised	5,070	4,660	410	9	0	1,062	2,974	336	43	176	456	14
Total Assets	\$ 13,542	12,007	1,535	476	3,203	165	6,004	1,100	73	36	104	2,380
Total Loans	\$ 7,734	6,721	1,013	347	1,225	109	4,158	734	60	9	59	1,033
Domestic Deposits	\$ 7,538	6,567	971	174	978	134	4,168	612	61	27	86	1,299
Net Income (QTR)	\$ 7,560	7,663	-0.102	-1.669	5.069	0.312	-0.753	1.395	0.013	0.024	0.242	2.927
Percent Profitable (QTR)	% 78.4	78.8	75.7	44.0	100.0	92.4	71.0	83.1	83.8	80.7	89.9	75.6
Average Return on Assets (QTR)	% 0.22	0.25	-0.03	-1.36	0.61	0.75	-0.05	0.52	0.07	0.27	0.94	0.49
Average Return on Equity (QTR)	% 2.26	2.58	-0.28	-6.18	7.96	6.84	-0.49	6.02	0.77	1.63	8.17	5.17
Net Interest Margin (QTR)	% 3.39	3.43	3.17	10.44	3.00	3.81	3.53	3.16	4.51	2.87	3.78	2.21
Equity to Assets	% 10.15	10.17	9.95	23.54	8.44	11.06	10.29	8.92	9.25	16.24	11.43	9.76
Noncurrent Loan Rate - Total Loans *	% 3.77	3.72	4.06	3.53	4.86	1.84	3.54	4.16	1.17	1.73	1.50	3.66
Real Estate Loans	% 4.89	4.99	4.42	1.46	6.77	2.19	4.58	4.39	1.09	2.09	1.65	5.71
C&I Loans	% 2.23	2.20	2.81	4.77	3.72	2.19	1.81	1.19	0.65	1.60	1.66	1.83
Consumer Loans	% 2.11	2.15	1.68	3.69	2.53	0.93	1.30	1.20	1.25	0.64	0.72	0.91
Coverage Ratio **	% 66.49	70.19	43.98	251.73	67.95	77.23	58.29	36.71	253.80	87.90	84.26	55.65
Net Charge-Off Rate - All Loans (QTR)	% 1.94	2.01	1.50	8.57	2.42	0.52	1.44	1.12	2.56	0.43	0.30	1.87
Real Estate Loans (QTR)	% 1.44	1.53	1.04	2.04	2.37	0.39	1.20	1.04	1.18	0.29	0.17	2.31
C&I Loans (QTR)	% 1.82	1.73	3.32	12.31	2.23	0.84	1.56	0.57	7.83	0.51	0.51	0.97
Consumer Loans (QTR)	% 4.88	4.92	4.45	8.75	4.17	0.86	3.30	3.52	2.80	0.44	0.87	2.52
<u>First Quarter 2008</u>												
Number of FDIC-Insured	8,494	7,240	1,254	26	6	1,550	4,752	809	102	362	835	52
Number of FDIC-Supervised	5,176	4,753	423	10	0	1,071	2,961	332	53	212	517	20
Total Assets	\$ 13,369	11,495	1,875	448	3,086	158	5,272	1,364	66	38	112	2,824
Total Loans	\$ 7,968	6,666	1,301	326	1,252	103	3,705	976	56	9	63	1,478
Domestic Deposits	\$ 7,069	5,937	1,132	145	800	128	3,493	782	54	27	92	1,548
Net Income (QTR)	\$ 19,270	19,251	0.018	5.179	2.600	0.463	10.145	-0.727	0.211	0.206	0.281	0.912
Percent Profitable (QTR)	% 85.8	86.8	79.7	92.3	83.3	96.5	82.1	82.9	90.2	74.0	93.9	86.5
Average Return on Assets (QTR)	% 0.58	0.68	0.00	4.59	0.35	1.19	0.78	-0.21	1.30	2.20	1.01	0.13
Average Return on Equity (QTR)	% 5.69	6.69	0.04	20.56	4.44	10.59	6.83	-2.59	14.31	10.70	8.94	1.36
Net Interest Margin (QTR)	% 3.33	3.38	3.02	8.64	2.84	3.84	3.67	2.73	4.90	3.05	3.61	2.61
Equity to Assets	% 10.18	10.08	10.81	22.85	7.57	11.22	11.36	8.09	9.01	20.28	11.32	9.61
Noncurrent Loan Rate - Total Loans *	% 1.72	1.61	2.25	2.23	1.61	1.28	1.76	2.39	0.83	0.94	1.04	1.25
Real Estate Loans	% 2.21	2.14	2.45	2.05	2.49	1.48	2.26	2.48	0.63	1.00	1.09	1.78
C&I Loans	% 0.79	0.77	1.04	2.82	0.46	1.56	0.87	1.12	0.82	1.35	1.33	0.64
Consumer Loans	% 1.47	1.51	1.04	2.35	2.07	0.75	0.81	1.02	0.97	0.57	0.73	0.71
Coverage Ratio **	% 88.47	95.73	61.82	223.61	108.65	102.59	77.14	54.99	209.09	144.78	114.70	90.27
Net Charge-Off Rate - All Loans (QTR)	% 0.99	0.95	1.19	4.97	1.13	0.17	0.71	1.14	1.78	0.21	0.17	0.64
Real Estate Loans (QTR)	% 0.73	0.65	0.97	2.94	1.26	0.13	0.57	1.09	0.47	0.04	0.09	0.59
C&I Loans (QTR)	% 0.68	0.64	1.41	6.65	0.29	0.30	0.65	1.09	4.55	0.01	0.20	0.41
Consumer Loans (QTR)	% 3.07	3.02	3.52	5.16	3.08	0.52	2.17	2.50	2.33	0.63	0.64	1.66

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans