



Statistics At A Glance

Dollar Amounts in Billions Third Quarter 2008	All Insured Institutions	Commercial Banks	Savings Institutions	Other								
				Credit Card Lenders	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Number of FDIC-Insured	8,384	7,146	1,238	26	4	1,587	4,811	826	101	297	692	40
Number of FDIC-Supervised	5,134	4,715	419	9	0	1,108	3,021	345	54	172	414	11
Total Assets	\$ 13,574	12,050	1,523	468	3,263	168	6,078	1,059	72	36	95	2,335
Total Loans	\$ 7,990	6,942	1,048	344	1,396	114	4,255	737	61	8	54	1,020
Domestic Deposits	\$ 7,222	6,273	949	154	1,013	134	4,014	600	59	25	77	1,147
Net Income (QTR)	\$ 1,726	8,284	-6,558	0.451	3.702	0.424	-1.677	-3.100	0.165	0.012	0.151	1.599
Percent Profitable (QTR)	% 75.9	77.3	67.7	80.8	100.0	91.4	69.0	75.1	86.1	79.1	87.1	67.5
Average Return on Assets (QTR)	% 0.05	0.28	-1.73	0.39	0.49	1.01	-0.11	-1.17	0.93	0.13	0.64	0.28
Average Return on Equity (QTR)	% 0.53	2.86	-18.64	1.84	6.59	9.21	-1.03	-15.07	9.99	0.67	5.70	3.17
Net Interest Margin (QTR)	% 3.37	3.40	3.17	9.28	2.69	4.00	3.64	2.99	4.80	3.07	3.88	2.45
Equity to Assets	% 9.63	9.67	9.33	20.86	7.13	11.07	10.67	7.99	9.15	19.55	11.20	8.61
Noncurrent Loan Rate - Total Loans *	% 2.31	2.23	2.83	2.35	2.27	1.40	2.40	2.88	0.93	0.91	1.25	1.78
Real Estate Loans	% 3.12	3.12	3.13	2.22	3.54	1.69	3.19	3.04	0.90	0.97	1.35	2.74
C&I Loans	% 1.01	1.00	1.28	3.10	0.55	1.75	1.09	0.83	0.71	1.54	1.58	0.95
Consumer Loans	% 1.50	1.53	1.10	2.44	1.85	0.76	0.93	0.70	1.00	0.49	0.75	0.67
Coverage Ratio **	% 84.69	88.69	63.85	248.14	104.00	91.62	70.75	57.38	211.15	146.05	96.94	83.19
Net Charge-Off Rate - All Loans (QTR)	% 1.42	1.43	1.35	6.24	1.44	0.41	1.21	1.03	2.00	0.43	0.34	1.11
Real Estate Loans (QTR)	% 1.18	1.21	1.03	3.38	1.74	0.29	1.13	0.99	0.82	0.11	0.16	1.30
C&I Loans (QTR)	% 1.05	0.97	2.77	8.94	0.67	1.00	1.00	0.34	4.09	0.02	0.62	0.58
Consumer Loans (QTR)	% 3.56	3.56	3.57	6.37	2.78	1.00	2.76	2.24	2.56	1.25	1.09	1.89
Third Quarter 2007												
Number of FDIC-Insured	8,559	7,303	1,256	28	4	1,634	4,739	780	120	376	821	57
Number of FDIC-Supervised	5,193	4,767	426	10	0	1,134	2,915	313	61	229	506	25
Total Assets	\$ 12,706	10,792	1,914	424	2,644	157	5,054	1,454	96	40	111	2,726
Total Loans	\$ 7,704	6,381	1,323	309	1,200	106	3,528	1,025	77	10	63	1,385
Domestic Deposits	\$ 6,740	5,570	1,170	111	698	127	3,401	847	72	28	91	1,365
Net Income (QTR)	\$ 28,714	27,372	1,342	4,228	4,454	0,508	12,279	1,101	0,275	0,219	0,295	5,355
Percent Profitable (QTR)	% 89.0	89.9	83.5	92.9	100.0	96.2	87.1	85.8	90.8	75.8	94.3	91.2
Average Return on Assets (QTR)	% 0.92	1.03	0.29	4.07	0.69	1.30	0.99	0.31	1.17	2.20	1.07	0.81
Average Return on Equity (QTR)	% 8.83	10.18	2.37	17.07	8.91	11.61	9.15	3.21	10.86	11.33	9.32	7.65
Net Interest Margin (QTR)	% 3.35	3.43	2.90	8.75	2.69	4.00	3.69	2.61	4.50	3.14	3.72	2.88
Equity to Assets	% 10.45	10.20	11.85	23.17	7.78	11.32	10.86	9.44	11.89	19.54	11.58	10.55
Noncurrent Loan Rate - Total Loans *	% 1.08	1.02	1.34	1.85	1.05	1.02	1.01	1.33	0.62	0.92	0.93	0.96
Real Estate Loans	% 1.27	1.22	1.42	2.48	1.44	1.15	1.19	1.36	0.39	0.95	0.98	1.33
C&I Loans	% 0.63	0.62	0.79	1.96	0.32	1.33	0.69	0.94	0.74	1.66	1.15	0.56
Consumer Loans	% 1.18	1.21	0.90	1.96	1.62	0.71	0.67	0.85	0.82	0.55	0.66	0.52
Coverage Ratio **	% 104.83	117.46	58.43	217.39	117.20	127.75	113.26	45.95	179.84	147.77	126.59	77.04
Net Charge-Off Rate - All Loans (QTR)	% 0.57	0.58	0.53	3.98	0.77	0.26	0.32	0.42	1.04	0.32	0.22	0.42
Real Estate Loans (QTR)	% 0.22	0.21	0.26	1.53	0.40	0.11	0.19	0.27	0.09	0.03	0.09	0.16
C&I Loans (QTR)	% 0.49	0.46	0.93	4.79	0.12	0.92	0.44	0.41	2.66	0.16	0.55	0.47
Consumer Loans (QTR)	% 2.53	2.44	3.39	4.21	3.07	0.64	1.08	4.46	1.68	0.77	0.69	1.64

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans