



Statistics At A Glance

Dollar Amounts in Billions Second 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	8,615	7,350	1,265	4	1,645	26	4,731	804	119	378	851	57
Number of FDIC-Supervised	5,214	4,785	429	0	1,140	10	2,913	323	61	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	\$ 7,465	6,161	1,304	1,127	106	288	3,372	1,083	93	10	64	1,322
Domestic Deposits	\$ 6,692	5,522	1,169	683	127	100	3,310	968	82	29	93	1,300
Net Income (QTR)	\$ 36.734	31.915	4.819	6.172	0.488	3.293	13.799	3.517	0.882	0.251	0.317	8.015
Percent Profitable (QTR)	% 90.4	91.2	85.8	100.0	96.2	88.5	89.0	87.2	92.4	75.4	96.2	98.2
Average Return on Assets (QTR)	% 1.21	1.24	1.04	0.99	1.27	3.34	1.16	0.91	3.04	2.36	1.12	1.28
Average Return on Equity (QTR)	% 11.54	12.21	8.47	12.96	11.54	13.97	10.82	8.92	22.06	11.26	10.07	12.05
Net Interest Margin (QTR)	% 3.34	3.39	3.05	2.55	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	11.15	23.88	10.68	10.22	13.72	21.02	11.10	10.40
Noncurrent Loan Rate - Total Loans *	% 0.90	0.87	1.04	0.84	1.04	1.79	0.84	1.00	0.79	0.85	0.88	0.81
Real Estate Loans	% 1.01	0.98	1.09	1.16	1.12	2.40	0.95	1.03	0.33	0.87	0.90	1.08
C&I Loans	% 0.62	0.61	0.74	0.36	1.46	2.01	0.68	0.66	0.83	1.54	1.19	0.49
Consumer Loans	% 1.12	1.17	0.79	1.43	0.69	1.91	0.64	0.56	1.01	0.59	0.63	0.60
Coverage Ratio **	% 121.29	135.10	67.10	131.52	128.24	220.95	133.97	51.94	201.32	153.06	135.61	93.16
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.52	0.38	0.60	0.15	3.89	0.30	0.25	1.85	0.25	0.18	0.32
Real Estate Loans (QTR)	% 0.17	0.18	0.14	0.28	0.03	1.72	0.18	0.14	0.16	0.05	0.06	0.10
C&I Loans (QTR)	% 0.43	0.40	0.92	0.08	0.55	4.92	0.40	0.35	3.16	0.34	0.46	0.35
Consumer Loans (QTR)	% 2.34	2.32	2.56	2.60	0.58	4.18	1.13	2.01	2.45	0.89	0.65	1.41
Second Quarter 2006												
Number of FDIC-Insured	8,777	7,478	1,299	5	1,681	29	4,708	861	123	404	910	56
Number of FDIC-Supervised	5,240	4,795	445	0	1,158	11	2,837	342	64	247	553	28
Total Assets	\$ 11,526	9,605	1,921	2,098	147	377	4,552	1,765	98	45	117	2,328
Total Loans	\$ 7,060	5,659	1,401	887	98	262	3,163	1,262	77	10	66	1,233
Domestic Deposits	\$ 6,437	5,315	1,122	631	118	93	3,149	1,005	70	31	96	1,242
Net Income (QTR)	\$ 38.007	32.818	5.190	5.191	0.477	4.325	14.968	4.631	0.437	0.312	0.299	7.367
Percent Profitable (QTR)	% 93.2	93.5	91.3	100.0	96.8	89.7	93.0	92.0	95.1	77.7	94.7	100.0
Average Return on Assets (QTR)	% 1.34	1.39	1.09	1.01	1.31	4.64	1.33	1.07	1.79	2.74	1.02	1.29
Average Return on Equity (QTR)	% 12.96	13.64	9.86	12.45	12.16	17.10	13.03	9.92	18.37	12.66	9.45	13.96
Net Interest Margin (QTR)	% 3.46	3.54	3.05	2.54	4.10	9.49	3.86	2.79	4.70	3.54	3.74	3.00
Equity to Assets	% 10.27	10.12	11.04	8.05	10.73	27.09	10.20	10.64	9.92	21.35	10.79	9.13
Noncurrent Loan Rate - Total Loans *	% 0.70	0.70	0.68	0.90	0.88	1.83	0.58	0.66	0.72	0.72	0.76	0.63
Real Estate Loans	% 0.66	0.66	0.67	1.07	0.86	1.93	0.57	0.66	0.47	0.69	0.78	0.78
C&I Loans	% 0.70	0.68	0.93	0.83	1.33	1.29	0.66	0.84	1.28	1.25	1.03	0.53
Consumer Loans	% 1.14	1.20	0.65	1.56	0.74	1.89	0.63	0.52	0.79	0.58	0.57	0.53
Coverage Ratio **	% 158.57	174.60	91.59	145.13	155.99	228.73	196.53	70.59	203.62	205.67	162.65	130.03
Net Charge-Off Rate - All Loans (QTR)	% 0.35	0.39	0.20	0.59	0.17	3.43	0.17	0.13	0.92	0.56	0.18	0.19
Real Estate Loans (QTR)	% 0.06	0.06	0.04	0.10	0.05	0.77	0.06	0.04	0.06	0.03	0.06	0.04
C&I Loans (QTR)	% 0.28	0.26	0.64	0.05	0.71	3.58	0.31	0.14	2.37	0.54	0.35	0.20
Consumer Loans (QTR)	% 1.94	1.95	1.80	2.37	0.55	3.56	0.74	1.78	1.23	2.52	0.59	0.98

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans