



Statistics At A Glance

Dollar Amounts in Billions Third 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	8,560	7,303	1,257	4	1,634	28	4,739	781	120	377	820	57
Number of FDIC-Supervised	5,193	4,767	426	0	1,134	10	2,916	313	61	229	505	25
Total Assets	\$ 12,707	10,793	1,914	2,644	157	424	5,056	1,454	96	40	111	2,725
Total Loans	\$ 7,704	6,380	1,323	1,200	106	309	3,528	1,025	77	10	63	1,385
Domestic Deposits	\$ 6,741	5,572	1,170	698	127	111	3,402	847	72	28	91	1,365
Net Income (QTR)	\$ 28.669	27.270	1.399	4.454	0.510	4.137	12.160	1.133	0.275	0.223	0.295	5.483
Percent Profitable (QTR)	% 89.1	90.0	83.7	100.0	96.3	92.9	87.2	86.0	90.8	75.6	94.0	91.2
Average Return on Assets (QTR)	% 0.92	1.03	0.30	0.69	1.31	3.98	0.98	0.32	1.17	2.23	1.07	0.83
Average Return on Equity (QTR)	% 8.81	10.15	2.47	8.91	11.64	16.76	9.06	3.30	10.86	11.48	9.31	7.82
Net Interest Margin (QTR)	% 3.36	3.45	2.91	2.77	4.00	8.75	3.68	2.61	4.50	3.14	3.72	2.88
Equity to Assets	% 10.45	10.20	11.86	7.78	11.32	23.07	10.85	9.44	11.89	19.58	11.58	10.56
Noncurrent Loan Rate - Total Loans *	% 1.08	1.02	1.34	1.05	1.02	1.85	1.01	1.33	0.62	0.95	0.93	0.96
Real Estate Loans	% 1.27	1.22	1.42	1.44	1.15	2.48	1.19	1.36	0.39	0.94	0.98	1.32
C&I Loans	% 0.64	0.63	0.79	0.33	1.33	1.96	0.69	0.94	0.74	2.01	1.15	0.59
Consumer Loans	% 1.18	1.21	0.90	1.62	0.71	1.96	0.67	0.85	0.82	0.55	0.67	0.52
Coverage Ratio **	% 104.79	117.40	58.45	117.12	127.52	216.17	113.24	45.93	179.85	142.44	126.60	77.38
Net Charge-Off Rate - All Loans (QTR)	% 0.57	0.57	0.52	0.77	0.26	3.98	0.30	0.42	1.05	0.32	0.22	0.42
Real Estate Loans (QTR)	% 0.20	0.19	0.26	0.38	0.11	1.53	0.16	0.27	0.09	0.03	0.08	0.16
C&I Loans (QTR)	% 0.50	0.47	0.92	0.15	0.90	4.79	0.45	0.41	2.66	0.16	0.54	0.47
Consumer Loans (QTR)	% 2.53	2.43	3.40	3.07	0.64	4.21	1.07	4.46	1.70	0.77	0.70	1.64
Third Quarter 2006												
Number of FDIC-Insured	8,743	7,449	1,294	4	1,691	29	4,710	845	125	398	886	55
Number of FDIC-Supervised	5,235	4,794	441	0	1,140	10	2,915	323	60	221	523	23
Total Assets	\$ 11,754	9,761	1,992	2,129	152	382	4,673	1,790	107	42	117	2,361
Total Loans	\$ 7,167	5,733	1,434	887	102	272	3,255	1,260	85	9	66	1,230
Domestic Deposits	\$ 6,474	5,322	1,152	601	122	70	3,217	1,017	76	29	95	1,246
Net Income (QTR)	\$ 38.067	32.899	5.168	4.815	0.489	3.879	15.319	4.658	0.419	0.222	0.311	7.955
Percent Profitable (QTR)	% 92.4	92.9	89.4	100.0	93.4	79.3	89.3	82.7	88.8	71.6	92.0	101.8
Average Return on Assets (QTR)	% 1.31	1.36	1.06	0.92	1.30	4.09	1.32	1.06	1.60	2.12	1.07	1.35
Average Return on Equity (QTR)	% 12.67	13.31	9.70	11.77	12.05	15.07	12.90	10.00	16.20	9.43	9.75	14.12
Net Interest Margin (QTR)	% 3.38	3.48	2.90	2.44	4.06	9.54	3.78	2.64	4.95	3.18	3.70	2.97
Equity to Assets	% 10.41	10.31	10.91	7.82	10.94	27.18	10.39	10.54	9.76	22.46	11.11	9.73
Noncurrent Loan Rate - Total Loans *	% 0.73	0.74	0.71	0.90	0.86	1.90	0.65	0.65	0.77	0.73	0.76	0.66
Real Estate Loans	% 0.70	0.71	0.70	1.08	0.87	1.84	0.66	0.64	0.69	0.73	0.76	0.79
C&I Loans	% 0.73	0.71	0.97	0.78	1.39	1.59	0.69	0.90	1.19	1.04	1.10	0.62
Consumer Loans	% 1.17	1.22	0.75	1.54	0.75	1.94	0.66	0.62	0.77	0.70	0.61	0.58
Coverage Ratio **	% 148.16	163.40	85.02	141.80	157.66	213.38	173.98	68.97	169.54	197.70	163.11	122.09
Net Charge-Off Rate - All Loans (QTR)	% 0.40	0.43	0.27	0.64	0.15	3.86	0.19	0.18	1.21	0.12	0.17	0.23
Real Estate Loans (QTR)	% 0.07	0.07	0.06	0.13	0.05	0.76	0.08	0.06	0.10	0.03	0.03	0.04
C&I Loans (QTR)	% 0.30	0.27	0.73	0.08	0.37	3.46	0.30	0.14	3.88	0.06	0.36	0.21
Consumer Loans (QTR)	% 2.25	2.23	2.41	2.69	0.60	3.98	0.88	2.49	1.52	0.61	0.66	1.24

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans