Statistics At A Glance

Dollar Amounts in Billions Fourth Quarter 2010		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		7,657	6,529	1,128	22	4	1,559	4,087	716	73	315	813	68
Number of FDIC-Supervised		4,715	4,317	398	8	0	1,085	2,616	272	43	180	487	24
Total Assets	$	13,321	12,068	1,254	705	3,038	200	4,099	789	114	43	132	4,201
Total Loans	$	7,376	6,595	781	610	1,050	126	2,784	467	87	12	74	2,167
Domestic Deposits	$	7,873	6,965	908	267	1,011	166	3,090	543	91	33	110	2,562
Bank Net Income (QTR)	$	21.656	19.474	2.181	4.847	4.593	0.435	2.568	1.219	0.416	0.131	0.233	7.213
Percent Profitable (QTR)	%	74.9	74.6	76.5	86.4	100.0	86.0	67.7	79.3	87.7	75.2	83.6	86.8
Average Return on Assets (QTR)	%	0.65	0.64	0.70	2.77	0.60	0.88	0.25	0.62	1.44	1.19	0.71	0.69
Average Return on Equity (QTR)	%	5.81	5.79	5.96	18.72	6.68	7.92	2.18	6.19	13.28	7.29	6.29	5.71
Net Interest Margin (QTR)	%	3.71	3.74	3.39	10.79	2.60	3.95	3.83	3.00	4.45	2.64	3.71	3.27
Equity to Assets	%	11.16	11.10	11.75	14.96	8.93	10.87	11.44	10.06	11.02	16.32	11.04	12.04
Noncurrent Loan Rate - Total Loans *	%	4.87	4.96	4.15	2.20	6.31	1.83	4.33	4.29	1.44	2.10	2.19	6.18
Real Estate Loans	%	7.04	7.41	4.81	5.67	10.25	2.34	5.47	4.51	2.03	2.41	2.50	9.62
C&I Loans	%	2.46	2.44	2.72	2.46	4.56	2.13	2.22	1.68	0.72	1.89	2.16	1.80
Consumer Loans	%	1.77	1.82	1.16	2.25	1.94	0.68	1.29	0.66	1.25	0.88	0.85	1.31
Coverage Ratio **	%	64.18	66.43	41.44	372.36	62.79	85.19	56.78	33.65	173.47	87.79	68.61	43.73
Net Charge-Off Rate - All Loans (QTR)	%	2.27	2.38	1.35	7.68	2.25	0.71	1.96	1.04	2.10	0.75	0.72	1.59
Real Estate Loans (QTR)	%	1.97	2.13	0.99	5.99	2.96	0.70	2.16	0.97	1.70	0.45	0.65	1.76
C&I Loans (QTR)	%	1.50	1.45	2.39	9.21	1.37	1.61	1.58	0.97	4.85	1.94	1.19	0.83
Consumer Loans (QTR)	%	4.78	4.89	3.35	7.84	3.44	0.86	1.81	3.05	2.04	1.01	1.00	2.70
Fourth Quarter 2009													
Number of FDIC-Insured		8,012	6,839	1,173	23	4	1,568	4,453	766	83	289	770	56
Number of FDIC-Supervised		4,941	4,533	408	8	0	1,082	2,860	300	46	158	467	20
Total Assets	$	13,087	11,823	1,264	502	3,107	182	4,547	810	96	38	116	3,689
Total Loans	$	7,282	6,495	787	359	1,084	118	3,124	485	76	10	65	1,961
Domestic Deposits	$	7,697	6,803	894	241	962	149	3,377	527	78	28	96	2,238
Bank Net Income (QTR)	$	-1.836	-2.377	0.541	0.709	2.307	0.241	-9.482	1.318	0.076	0.119	0.211	2.665
Percent Profitable (QTR)	%	64.9	64.5	67.3	73.9	75.0	78.6	55.0	74.0	71.1	69.9	81.4	76.8
Average Return on Assets (QTR)	%	-0.06	-0.08	0.17	0.58	0.29	0.54	-0.84	0.65	0.32	1.25	0.73	0.29
Average Return on Equity (QTR)	%	-0.52	-0.74	1.60	2.65	3.41	4.83	-7.91	6.98	2.86	7.01	6.43	2.42
Net Interest Margin (QTR)	%	3.53	3.56	3.21	9.64	2.82	4.00	3.64	3.07	3.85	2.75	3.81	3.24
Equity to Assets	%	10.88	10.90	10.76	21.50	8.75	10.95	10.48	9.48	11.15	17.74	11.27	11.95
Noncurrent Loan Rate - Total Loans *	%	5.44	5.60	4.12	3.36	7.40	1.84	4.71	4.63	1.76	1.91	1.77	6.59
Real Estate Loans	%	7.22	7.66	4.58	5.44	10.78	2.24	5.84	4.88	2.33	2.39	2.03	9.61
C&I Loans	%	3.41	3.43	2.97	4.55	6.01	2.35	2.66	1.93	0.91	1.33	1.75	3.23
Consumer Loans	%	2.18	2.23	1.56	3.61	2.43	0.97	1.33	1.32	1.62	0.91	0.81	1.39
Coverage Ratio **	%	57.70	58.78	45.58	277.70	58.58	81.85	53.90	30.93	171.03	83.03	74.92	43.83
Net Charge-Off Rate - All Loans (QTR)	%	3.00	3.14	1.89	9.50	3.59	1.04	2.59	1.34	2.66	0.77	0.84	2.80
Real Estate Loans (QTR)	%	2.67	2.88	1.40	2.62	3.60	0.97	2.66	1.20	2.33	0.59	0.64	2.99
C&I Loans (QTR)	%	2.71	2.66	3.63	15.77	2.79	2.41	2.55	1.47	6.61	1.28	1.67	1.93
Consumer Loans (QTR)	%	5.60	5.71	4.38	10.02	6.38	1.59	2.62	4.16	2.44	0.96	1.30	3.83

* Nonaccruing loans and loans past due 90+ days
** Loss reserve as a percentage of noncurrent loans