



Statistics At A Glance

Dollar Amounts in Billions Second 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	7,830	6,676	1,154	20	4	1,579	4,265	745	83	293	779	62
Number of FDIC-Supervised	4,814	4,413	401	8	0	1,094	2,721	289	49	165	464	24
Total Assets	\$ 13,221	11,969	1,252	718	3,059	189	4,358	795	97	38	124	3,841
Total Loans	\$ 7,395	6,621	775	600	1,090	122	2,960	470	73	10	69	2,001
Domestic Deposits	\$ 7,668	6,769	898	242	977	155	3,257	529	80	28	103	2,296
Bank Net Income (QTR)	\$ 21.597	19.706	1.891	2.582	7.737	0.489	2.271	1.287	0.304	0.145	0.145	6.638
Percent Profitable (QTR)	% 79.8	80.0	78.5	85.0	100.0	91.6	71.7	85.5	92.8	86.3	89.3	95.2
Average Return on Assets (QTR)	% 0.65	0.66	0.60	1.41	1.00	1.04	0.21	0.65	1.27	1.53	0.47	0.70
Average Return on Equity (QTR)	% 5.86	5.92	5.39	8.74	11.05	9.23	1.91	6.56	11.98	8.48	4.12	5.65
Net Interest Margin (QTR)	% 3.76	3.81	3.32	11.19	2.72	3.95	3.76	3.09	4.50	2.82	3.71	3.27
Equity to Assets	% 11.25	11.24	11.35	16.62	9.27	11.33	11.01	10.02	10.65	18.34	11.37	12.29
Noncurrent Loan Rate - Total Loans *	% 5.22	5.34	4.17	2.62	6.75	1.97	4.65	4.57	1.25	2.15	2.11	6.61
Real Estate Loans	% 7.32	7.76	4.70	4.89	10.63	2.38	5.81	4.81	1.15	2.66	2.38	9.99
C&I Loans	% 2.91	2.90	3.10	2.95	5.25	2.34	2.51	3.02	0.72	1.38	2.35	2.34
Consumer Loans	% 1.95	1.99	1.27	2.61	2.06	0.75	1.43	1.07	1.32	0.95	0.71	1.18
Coverage Ratio **	% 65.13	67.05	44.13	377.17	59.77	78.84	55.95	33.05	227.76	82.92	67.10	44.45
Net Charge-Off Rate - All Loans (QTR)	% 2.64	2.77	1.46	11.60	1.81	0.65	1.96	1.13	2.20	0.61	0.46	1.90
Real Estate Loans (QTR)	% 1.94	2.09	1.02	6.33	2.11	0.59	2.03	1.04	1.61	0.60	0.39	2.19
C&I Loans (QTR)	% 1.82	1.77	2.67	17.12	0.88	1.64	1.72	1.13	5.44	0.24	0.92	1.08
Consumer Loans (QTR)	% 6.35	6.51	3.92	11.52	3.13	0.57	2.37	3.21	2.11	1.05	0.64	2.61
Second Quarter 2009												
Number of FDIC-Insured	8,195	6,995	1,200	24	5	1,551	4,637	808	80	294	743	53
Number of FDIC-Supervised	5,039	4,632	407	9	0	1,073	2,948	319	40	166	464	20
Total Assets	\$ 13,300	11,894	1,406	485	3,204	170	5,947	933	84	36	102	2,339
Total Loans	\$ 7,625	6,714	911	350	1,195	113	4,124	606	68	9	57	1,105
Domestic Deposits	\$ 7,555	6,612	943	154	972	137	4,201	554	68	26	84	1,359
Bank Net Income (QTR)	\$ -4.376	-4.233	-0.144	-0.873	-4.296	0.330	-3.006	1.296	0.128	0.117	0.177	1.751
Percent Profitable (QTR)	% 70.7	71.1	68.3	58.3	60.0	87.8	61.2	76.9	85.0	77.2	84.0	67.9
Average Return on Assets (QTR)	% -0.13	-0.14	-0.04	-0.73	-0.54	0.78	-0.20	0.56	0.64	1.28	0.70	0.29
Average Return on Equity (QTR)	% -1.26	-1.36	-0.40	-3.03	-6.36	7.01	-1.93	6.12	6.74	7.94	6.15	2.78
Net Interest Margin (QTR)	% 3.46	3.49	3.23	10.44	2.93	3.90	3.60	3.24	4.13	2.70	3.74	2.45
Equity to Assets	% 10.55	10.58	10.37	24.51	8.42	11.08	10.54	9.47	9.95	16.59	11.36	10.91
Noncurrent Loan Rate - Total Loans *	% 4.35	4.36	4.31	3.41	5.64	1.75	4.21	4.11	1.38	2.34	1.76	4.50
Real Estate Loans	% 5.64	5.82	4.72	2.13	7.76	2.11	5.43	4.33	1.18	2.88	1.99	6.48
C&I Loans	% 2.80	2.78	3.07	5.05	4.83	2.18	2.20	1.55	0.39	2.55	1.86	2.55
Consumer Loans	% 2.19	2.24	1.63	3.67	2.81	0.95	1.33	1.24	1.61	0.68	0.79	1.03
Coverage Ratio **	% 63.62	66.68	40.75	264.41	67.63	79.57	53.39	34.95	214.81	60.62	74.31	56.51
Net Charge-Off Rate - All Loans (QTR)	% 2.56	2.67	1.82	10.78	3.07	0.61	2.07	1.27	2.80	0.71	0.51	2.31
Real Estate Loans (QTR)	% 2.06	2.21	1.24	1.73	3.05	0.44	1.97	1.18	1.36	0.38	0.37	2.57
C&I Loans (QTR)	% 2.43	2.35	4.01	16.28	2.65	1.43	2.08	1.63	4.98	0.61	0.77	1.68
Consumer Loans (QTR)	% 5.70	5.74	5.22	11.32	4.81	1.07	3.37	3.28	3.27	1.52	0.99	2.87

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans