



Statistics At A Glance

Dollar Amounts in Billions Third 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	7,760	6,622	1,138	22	5	1,583	4,171	723	82	320	790	64
Number of FDIC-Supervised	4,779	4,381	398	8	0	1,101	2,670	281	45	184	467	23
Total Assets	\$ 13,383	12,130	1,253	705	3,278	194	4,442	789	104	45	132	3,695
Total Loans	\$ 7,389	6,611	779	600	1,104	125	3,016	466	77	12	73	1,917
Domestic Deposits	\$ 7,738	6,837	901	251	1,006	159	3,284	539	86	34	109	2,269
Bank Net Income (QTR)	\$ 14.532	12.297	2.235	-6.852	5.037	0.525	4.049	1.400	0.415	0.213	0.292	9.455
Percent Profitable (QTR)	% 81.1	81.4	79.5	86.4	100.0	92.8	73.2	86.2	95.1	86.3	89.5	95.3
Average Return on Assets (QTR)	% 0.44	0.41	0.72	-3.85	0.63	1.09	0.37	0.71	1.63	1.94	0.89	1.02
Average Return on Equity (QTR)	% 3.88	3.63	6.24	-23.73	6.88	9.61	3.24	7.06	15.39	11.60	7.86	8.33
Net Interest Margin (QTR)	% 3.75	3.79	3.35	11.35	2.69	4.00	3.80	3.12	4.47	2.76	3.74	3.21
Equity to Assets	% 11.25	11.21	11.63	15.82	9.06	11.40	11.39	10.11	10.58	17.17	11.41	12.33
Noncurrent Loan Rate - Total Loans *	% 5.12	5.21	4.33	2.29	6.44	1.94	4.54	4.82	1.32	2.69	2.53	6.71
Real Estate Loans	% 7.28	7.67	4.97	4.41	10.23	2.38	5.72	5.09	1.42	3.31	2.97	10.25
C&I Loans	% 2.78	2.77	2.99	2.38	4.99	2.37	2.39	2.59	0.75	2.13	2.16	2.24
Consumer Loans	% 1.87	1.92	1.24	2.35	2.31	0.73	1.38	1.10	1.32	0.85	0.75	1.23
Coverage Ratio **	% 63.93	66.18	40.88	403.00	60.68	80.41	56.02	30.69	199.45	69.24	58.85	42.45
Net Charge-Off Rate - All Loans (QTR)	% 2.32	2.43	1.39	8.79	1.85	0.56	1.95	1.12	1.96	0.98	0.52	1.64
Real Estate Loans (QTR)	% 1.83	1.97	1.02	5.05	1.98	0.60	2.07	1.03	1.31	0.91	0.46	1.80
C&I Loans (QTR)	% 1.72	1.67	2.58	11.18	1.60	0.97	1.72	1.56	5.11	1.24	0.97	0.94
Consumer Loans (QTR)	% 5.12	5.24	3.29	8.82	2.92	0.62	2.09	2.91	1.94	0.87	0.70	2.66
Third Quarter 2009												
Number of FDIC-Insured	8,099	6,911	1,188	24	4	1,580	4,540	795	81	284	732	59
Number of FDIC-Supervised	4,981	4,573	408	9	0	1,091	2,893	313	43	161	448	23
Total Assets	\$ 13,246	11,865	1,381	500	3,183	178	5,184	852	96	38	103	3,112
Total Loans	\$ 7,415	6,537	878	340	1,133	118	3,575	547	76	9	58	1,558
Domestic Deposits	\$ 7,553	6,630	923	226	946	143	3,717	509	77	28	84	1,823
Bank Net Income (QTR)	\$ 2.039	0.765	1.274	0.416	-0.310	0.412	-4.071	0.544	0.049	0.098	0.189	4.712
Percent Profitable (QTR)	% 72.9	73.1	72.1	66.7	50.0	89.1	63.3	79.2	82.7	79.9	86.7	76.3
Average Return on Assets (QTR)	% 0.06	0.03	0.37	0.34	-0.04	0.93	-0.31	0.26	0.20	1.03	0.74	0.60
Average Return on Equity (QTR)	% 0.57	0.24	3.51	1.36	-0.46	8.34	-2.91	2.75	1.94	5.97	6.32	5.45
Net Interest Margin (QTR)	% 3.49	3.52	3.30	10.11	2.88	4.01	3.57	3.22	4.11	2.68	3.80	3.00
Equity to Assets	% 10.89	10.92	10.69	25.25	8.45	11.32	10.97	9.30	10.87	17.58	11.84	11.26
Noncurrent Loan Rate - Total Loans *	% 4.96	5.02	4.52	3.08	6.96	1.89	4.62	4.36	1.51	1.61	1.81	5.43
Real Estate Loans	% 6.43	6.71	4.95	2.72	9.52	2.31	5.77	4.55	1.62	2.01	2.07	8.03
C&I Loans	% 3.57	3.58	3.48	4.43	6.95	2.40	2.82	2.06	0.85	1.75	1.95	2.91
Consumer Loans	% 2.08	2.12	1.63	3.35	2.67	0.97	1.25	1.43	1.55	0.48	0.83	1.28
Coverage Ratio **	% 59.98	62.26	41.13	299.84	59.07	75.85	51.27	33.57	196.00	88.97	73.29	53.13
Net Charge-Off Rate - All Loans (QTR)	% 2.72	2.80	2.10	10.67	3.18	0.60	2.13	1.59	2.64	0.80	0.57	2.63
Real Estate Loans (QTR)	% 2.23	2.34	1.62	1.99	3.19	0.49	2.05	1.51	1.89	0.58	0.42	2.75
C&I Loans (QTR)	% 2.64	2.55	4.32	17.87	2.52	1.23	2.32	1.51	5.34	1.45	1.21	2.07
Consumer Loans (QTR)	% 5.69	5.78	4.64	11.30	5.18	1.20	2.59	3.83	2.69	0.76	0.99	3.96

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans