



# Statistics At A Glance

As of December 31, 2006

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								
				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
<b>Fourth Quarter 2006</b>												
Number of FDIC-Insured	8,681	7,402	1,279	4	1,634	26	4,713	818	125	412	892	57
Number of FDIC-Supervised	5,220	4,785	435	0	1,139	10	2,872	325	66	245	540	23
Total Assets	\$ 11,860	10,091	1,770	2,337	149	408	4,905	1,445	110	42	119	2,344
Total Loans	\$ 7,233	5,981	1,252	1,036	99	294	3,394	1,015	88	9	67	1,230
Domestic Deposits	\$ 6,631	5,538	1,093	690	122	93	3,372	914	75	29	97	1,238
Net Income (QTR)	\$ 35.700	31.651	4.049	5.665	0.393	3.356	14.946	3.270	0.465	0.230	0.303	7.072
Percent Profitable (QTR)	% 88.1	88.6	85.0	100.0	89.8	96.2	88.6	85.5	84.0	72.1	91.6	96.5
Average Return on Assets (QTR)	% 1.21	1.26	0.92	0.96	1.07	3.44	1.23	0.92	1.63	2.19	1.02	1.21
Average Return on Equity (QTR)	% 11.58	12.34	7.81	12.26	9.87	13.82	11.12	9.83	12.62	10.16	9.29	12.40
Net Interest Margin (QTR)	% 3.20	3.24	2.97	1.93	4.00	8.10	3.69	2.69	5.74	3.20	3.70	2.85
Equity to Assets	% 10.52	10.21	12.31	7.75	10.73	22.88	11.17	9.91	14.18	21.09	10.97	9.78
Noncurrent Loan Rate - Total Loans *	% 0.78	0.79	0.78	0.85	0.87	1.90	0.68	0.69	1.04	0.73	0.81	0.80
Real Estate Loans	% 0.80	0.81	0.78	1.05	0.88	2.67	0.73	0.70	0.89	0.76	0.82	1.03
C&I Loans	% 0.64	0.64	0.73	0.55	1.46	1.64	0.64	0.66	1.32	0.97	1.12	0.55
Consumer Loans	% 1.20	1.24	0.83	1.44	0.73	2.01	0.65	0.64	1.08	0.66	0.67	0.71
Coverage Ratio **	% 136.84	146.98	87.85	121.24	154.57	201.47	163.63	70.65	175.73	193.54	150.24	92.48
Net Charge-Off Rate - All Loans (QTR)	% 0.46	0.46	0.44	0.36	0.28	3.88	0.32	0.19	1.62	0.34	0.26	0.29
Real Estate Loans (QTR)	% 0.13	0.11	0.21	0.17	0.11	1.59	0.18	0.06	0.07	0.13	0.07	0.06
C&I Loans (QTR)	% 0.47	0.44	0.89	0.24	0.81	3.95	0.47	0.34	3.04	0.85	0.75	0.25
Consumer Loans (QTR)	% 2.09	2.03	2.68	1.23	0.83	4.02	1.11	2.78	2.22	0.81	0.85	1.57
<b>Fourth Quarter 2005</b>												
Number of FDIC-Insured	8,833	7,526	1,307	4	1,685	33	4,617	887	125	425	995	62
Number of FDIC-Supervised	5,245	4,801	444	0	1,159	13	2,770	351	68	254	600	30
Total Assets	\$ 10,877	9,039	1,838	1,851	142	358	4,257	1,655	117	48	129	2,320
Total Loans	\$ 6,716	5,380	1,336	830	92	272	2,914	1,196	93	11	71	1,237
Domestic Deposits	\$ 6,221	5,152	1,068	589	116	94	2,961	961	70	34	105	1,292
Net Income (QTR)	\$ 32.677	27.512	5.165	3.664	0.392	1.903	13.928	4.162	0.396	0.441	0.304	7.487
Percent Profitable (QTR)	% 90.3	90.4	89.7	100.0	91.2	81.8	91.5	89.1	85.6	75.8	91.0	95.2
Average Return on Assets (QTR)	% 1.21	1.23	1.14	0.79	1.12	2.16	1.32	1.02	1.35	3.77	0.95	1.31
Average Return on Equity (QTR)	% 11.82	12.17	10.25	9.61	10.45	9.93	12.19	10.97	13.42	19.31	8.74	13.75
Net Interest Margin (QTR)	% 3.49	3.59	3.03	2.59	4.14	8.84	3.91	2.74	4.49	2.92	3.80	3.09
Equity to Assets	% 10.29	10.09	11.23	8.30	10.54	21.56	10.83	9.39	10.11	19.47	10.83	9.53
Noncurrent Loan Rate - Total Loans *	% 0.74	0.75	0.72	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
Real Estate Loans	% 0.71	0.70	0.73	1.13	0.78	1.54	0.61	0.72	0.41	0.81	0.77	0.83
C&I Loans	% 0.76	0.75	0.88	1.03	1.33	1.23	0.66	0.88	0.69	0.88	1.21	0.67
Consumer Loans	% 1.13	1.20	0.60	1.47	0.81	1.80	0.72	0.49	0.72	0.66	0.68	0.55
Coverage Ratio **	% 154.99	170.48	90.18	141.53	169.35	241.29	187.53	68.70	253.77	188.16	159.66	128.92
Net Charge-Off Rate - All Loans (QTR)	% 0.60	0.67	0.33	0.86	0.26	6.17	0.29	0.19	1.67	0.36	0.32	0.30
Real Estate Loans (QTR)	% 0.06	0.07	0.03	0.08	0.06	1.43	0.08	0.03	0.09	0.04	0.09	0.03
C&I Loans (QTR)	% 0.47	0.43	1.10	0.21	0.74	3.14	0.54	0.28	3.24	0.41	0.95	0.31
Consumer Loans (QTR)	% 3.24	3.27	3.00	3.14	1.15	6.46	1.23	3.15	2.27	0.97	1.00	1.53

\* Nonaccruing loans and loans past due 90+ days

\*\* Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.