



Statistics At A Glance

As of June 30, 2008

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
Second Quarter 2008												
Number of FDIC-Insured	8,451	7,203	1,248	6	1,584	27	4,786	845	98	306	756	43
Number of FDIC-Supervised	5,163	4,744	419	0	1,101	10	2,993	347	52	179	466	15
Total Assets	\$ 13,301	11,426	1,875	2,981	166	450	5,359	1,379	71	33	99	2,763
Total Loans	\$ 7,996	6,681	1,315	1,211	111	327	3,784	987	60	8	56	1,452
Domestic Deposits	\$ 7,029	5,879	1,150	760	133	140	3,531	806	58	22	81	1,499
Net Income (QTR)	\$ 4.959	10.156	-5.197	1.977	0.485	2.702	3.414	-5.017	0.148	0.159	0.251	0.841
Percent Profitable (QTR)	% 82.1	82.9	77.7	66.7	94.6	77.8	76.5	83.2	84.7	78.4	92.2	81.4
Average Return on Assets (QTR)	% 0.15	0.35	-1.11	0.26	1.18	2.41	0.26	-1.46	0.82	1.90	1.02	0.12
Average Return on Equity (QTR)	% 1.46	3.51	-10.43	3.38	10.63	10.73	2.25	-18.24	8.93	8.95	9.00	1.28
Net Interest Margin (QTR)	% 3.37	3.41	3.16	2.86	3.87	9.08	3.65	2.98	4.61	3.04	3.68	2.63
Equity to Assets	% 10.16	10.11	10.46	7.86	10.94	21.98	11.31	7.90	9.39	21.18	11.18	9.42
Noncurrent Loan Rate - Total Loans *	% 2.04	1.87	2.89	1.72	1.34	2.30	2.07	3.12	0.91	0.96	1.11	1.56
Real Estate Loans	% 2.70	2.56	3.18	2.70	1.64	1.96	2.68	3.26	0.89	1.06	1.16	2.35
C&I Loans	% 0.90	0.89	1.12	0.45	1.50	3.00	1.02	1.19	0.72	1.20	1.48	0.78
Consumer Loans	% 1.46	1.48	1.20	1.94	0.77	2.36	0.83	1.17	0.97	0.46	0.77	0.69
Coverage Ratio **	% 88.55	94.54	68.90	120.04	95.85	233.60	72.88	65.63	217.38	150.22	108.47	92.38
Net Charge-Off Rate - All Loans (QTR)	% 1.32	1.24	1.76	1.27	0.25	5.87	0.99	1.85	1.75	0.52	0.29	0.94
Real Estate Loans (QTR)	% 1.16	1.01	1.62	1.60	0.22	3.15	0.90	1.82	0.58	0.03	0.15	1.07
C&I Loans (QTR)	% 0.87	0.82	1.66	0.23	0.45	8.13	0.90	1.60	4.25	0.40	0.45	0.56
Consumer Loans (QTR)	% 3.31	3.29	3.47	3.22	0.73	6.05	2.21	2.81	2.25	0.53	0.73	1.58
Second Quarter 2007												
Number of FDIC-Insured	8,614	7,350	1,264	4	1,645	26	4,731	805	118	377	851	57
Number of FDIC-Supervised	5,215	4,786	429	0	1,140	10	2,914	324	60	221	523	23
Total Assets	\$ 12,261	10,411	1,850	2,544	156	395	4,789	1,551	118	42	113	2,553
Total Loans	\$ 7,467	6,163	1,304	1,128	106	288	3,372	1,083	93	10	64	1,323
Domestic Deposits	\$ 6,692	5,523	1,169	683	127	100	3,310	969	82	29	93	1,300
Net Income (QTR)	\$ 36.776	31.973	4.803	6.172	0.484	3.297	13.978	3.512	0.882	0.245	0.312	7.893
Percent Profitable (QTR)	% 90.2	91.0	85.5	100.0	96.0	88.5	88.8	86.8	94.1	75.3	95.5	98.2
Average Return on Assets (QTR)	% 1.21	1.25	1.04	0.99	1.26	3.34	1.17	0.91	3.04	2.31	1.10	1.26
Average Return on Equity (QTR)	% 11.56	12.24	8.44	12.96	11.46	13.95	10.96	8.91	22.07	11.00	9.92	11.87
Net Interest Margin (QTR)	% 3.33	3.38	3.05	2.51	4.01	8.30	3.71	2.70	5.90	3.04	3.70	2.92
Equity to Assets	% 10.43	10.08	12.41	7.64	11.13	23.96	10.68	10.22	13.73	20.98	11.10	10.39
Noncurrent Loan Rate - Total Loans *	% 0.91	0.88	1.05	0.85	1.05	1.75	0.86	1.00	0.79	0.85	0.88	0.81
Real Estate Loans	% 1.03	1.00	1.10	1.19	1.12	2.40	0.98	1.03	0.32	0.87	0.90	1.09
C&I Loans	% 0.62	0.61	0.74	0.36	1.46	2.00	0.68	0.66	0.83	1.54	1.19	0.49
Consumer Loans	% 1.11	1.15	0.79	1.43	0.69	1.86	0.64	0.56	1.01	0.59	0.63	0.60
Coverage Ratio **	% 120.00	133.65	66.42	129.72	127.04	226.30	131.00	51.96	201.54	153.51	135.58	92.64
Net Charge-Off Rate - All Loans (QTR)	% 0.49	0.51	0.38	0.60	0.15	3.89	0.28	0.25	1.85	0.25	0.18	0.32
Real Estate Loans (QTR)	% 0.15	0.15	0.13	0.26	0.03	1.72	0.14	0.14	0.09	0.06	0.06	0.10
C&I Loans (QTR)	% 0.44	0.41	0.91	0.11	0.56	4.92	0.41	0.35	3.16	0.34	0.47	0.34
Consumer Loans (QTR)	% 2.34	2.31	2.57	2.60	0.57	4.18	1.11	2.01	2.48	0.87	0.64	1.41

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.