



Statistics At A Glance

As of September 30, 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 |
| Third Quarter 2006 | | | | | | | | | | | | |
| Number of FDIC-Insured | 8,743 | 7,450 | 1,293 | 4 | 1,691 | 29 | 4,711 | 846 | 125 | 396 | 886 | 55 |
| Number of FDIC-Supervised | 5,237 | 4,796 | 441 | 0 | 1,173 | 11 | 2,842 | 339 | 65 | 240 | 541 | 26 |
| Total Assets | \$ 11,758 | 9,765 | 1,992 | 2,129 | 152 | 382 | 4,671 | 1,792 | 107 | 41 | 117 | 2,366 |
| Total Loans | \$ 7,169 | 5,735 | 1,434 | 887 | 102 | 272 | 3,255 | 1,261 | 85 | 9 | 66 | 1,232 |
| Domestic Deposits | \$ 6,475 | 5,323 | 1,152 | 601 | 122 | 70 | 3,217 | 1,019 | 76 | 28 | 95 | 1,246 |
| Net Income (QTR) | \$ 37.629 | 32.468 | 5.160 | 4.815 | 0.492 | 3.879 | 15.333 | 4.651 | 0.419 | 0.223 | 0.311 | 7.506 |
| Percent Profitable (QTR) | % 92.6 | 93.1 | 89.6 | 100.0 | 97.0 | 96.6 | 92.3 | 89.1 | 92.0 | 77.0 | 95.5 | 96.4 |
| Average Return on Assets (QTR) | % 1.29 | 1.34 | 1.06 | 0.92 | 1.31 | 4.09 | 1.32 | 1.06 | 1.60 | 2.17 | 1.06 | 1.28 |
| Average Return on Equity (QTR) | % 12.47 | 13.06 | 9.68 | 11.77 | 12.11 | 15.07 | 12.91 | 9.98 | 16.22 | 9.58 | 9.74 | 13.01 |
| Net Interest Margin (QTR) | % 3.38 | 3.48 | 2.90 | 2.44 | 4.06 | 9.54 | 3.78 | 2.63 | 4.95 | 3.22 | 3.70 | 2.96 |
| Equity to Assets | % 10.46 | 10.36 | 10.91 | 7.82 | 10.94 | 27.18 | 10.39 | 10.53 | 9.77 | 22.70 | 11.11 | 9.94 |
| Noncurrent Loan Rate - Total Loans * | % 0.73 | 0.74 | 0.71 | 0.90 | 0.86 | 1.90 | 0.64 | 0.65 | 0.77 | 0.72 | 0.76 | 0.65 |
| Real Estate Loans | % 0.70 | 0.71 | 0.69 | 1.08 | 0.87 | 1.84 | 0.65 | 0.64 | 0.69 | 0.74 | 0.76 | 0.79 |
| C&I Loans | % 0.73 | 0.72 | 0.97 | 0.78 | 1.39 | 1.59 | 0.70 | 0.89 | 1.19 | 1.11 | 1.10 | 0.62 |
| Consumer Loans | % 1.17 | 1.22 | 0.75 | 1.54 | 0.75 | 1.94 | 0.66 | 0.62 | 0.77 | 0.63 | 0.61 | 0.58 |
| Coverage Ratio ** | % 148.42 | 163.68 | 85.10 | 141.80 | 157.34 | 213.38 | 174.16 | 69.03 | 169.54 | 199.62 | 163.02 | 123.42 |
| Net Charge-Off Rate - All Loans (QTR) | % 0.40 | 0.43 | 0.27 | 0.64 | 0.15 | 3.86 | 0.19 | 0.18 | 1.21 | 0.12 | 0.17 | 0.23 |
| Real Estate Loans (QTR) | % 0.07 | 0.07 | 0.06 | 0.13 | 0.05 | 0.76 | 0.08 | 0.06 | 0.10 | 0.03 | 0.03 | 0.04 |
| C&I Loans (QTR) | % 0.30 | 0.27 | 0.73 | 0.08 | 0.36 | 3.46 | 0.30 | 0.14 | 3.88 | 0.06 | 0.36 | 0.21 |
| Consumer Loans (QTR) | % 2.25 | 2.23 | 2.41 | 2.70 | 0.60 | 3.98 | 0.88 | 2.49 | 1.52 | 0.61 | 0.66 | 1.23 |
| Third Quarter 2005 | | | | | | | | | | | | |
| Number of FDIC-Insured | 8,858 | 7,541 | 1,317 | 4 | 1,733 | 29 | 4,557 | 928 | 125 | 420 | 992 | 70 |
| Number of FDIC-Supervised | 5,247 | 4,796 | 451 | 0 | 1,199 | 10 | 2,733 | 376 | 70 | 244 | 583 | 32 |
| Total Assets | \$ 10,701 | 8,904 | 1,797 | 1,839 | 143 | 360 | 3,667 | 1,677 | 109 | 48 | 129 | 2,729 |
| Total Loans | \$ 6,577 | 5,266 | 1,311 | 816 | 94 | 267 | 2,572 | 1,198 | 85 | 12 | 72 | 1,462 |
| Domestic Deposits | \$ 6,066 | 5,014 | 1,052 | 562 | 115 | 97 | 2,588 | 955 | 65 | 33 | 105 | 1,546 |
| Net Income (QTR) | \$ 34.659 | 29.803 | 4.856 | 4.632 | 0.473 | 2.892 | 12.571 | 4.242 | 0.474 | 0.211 | 0.356 | 8.809 |
| Percent Profitable (QTR) | % 93.9 | 94.2 | 92.3 | 100.0 | 97.6 | 93.1 | 93.5 | 92.6 | 96.0 | 82.1 | 95.4 | 95.7 |
| Average Return on Assets (QTR) | % 1.31 | 1.35 | 1.10 | 1.02 | 1.33 | 3.16 | 1.39 | 1.03 | 1.76 | 1.77 | 1.12 | 1.31 |
| Average Return on Equity (QTR) | % 12.70 | 13.30 | 9.92 | 12.34 | 12.23 | 14.43 | 13.54 | 9.58 | 18.23 | 9.21 | 10.27 | 13.33 |
| Net Interest Margin (QTR) | % 3.50 | 3.60 | 3.03 | 2.55 | 4.16 | 9.01 | 3.97 | 2.75 | 4.75 | 2.99 | 3.79 | 3.13 |
| Equity to Assets | % 10.25 | 10.10 | 10.99 | 8.23 | 10.86 | 22.07 | 10.21 | 10.67 | 9.58 | 19.26 | 10.83 | 9.66 |
| Noncurrent Loan Rate - Total Loans * | % 0.74 | 0.75 | 0.69 | 1.02 | 0.88 | 1.83 | 0.61 | 0.73 | 0.67 | 0.78 | 0.83 | 0.62 |
| Real Estate Loans | % 0.67 | 0.66 | 0.69 | 1.07 | 0.85 | 1.00 | 0.56 | 0.75 | 0.51 | 0.77 | 0.82 | 0.66 |
| C&I Loans | % 0.89 | 0.88 | 1.01 | 1.27 | 1.48 | 1.15 | 0.83 | 0.84 | 0.80 | 0.96 | 1.30 | 0.68 |
| Consumer Loans | % 1.13 | 1.20 | 0.58 | 1.49 | 0.80 | 1.92 | 0.51 | 0.37 | 0.72 | 0.76 | 0.65 | 0.69 |
| Coverage Ratio ** | % 162.98 | 179.00 | 92.83 | 146.29 | 158.50 | 253.52 | 199.38 | 64.53 | 256.39 | 191.81 | 154.45 | 156.65 |
| Net Charge-Off Rate - All Loans (QTR) | % 0.51 | 0.59 | 0.20 | 1.19 | 0.16 | 4.28 | 0.23 | 0.10 | 1.39 | 0.18 | 0.20 | 0.26 |
| Real Estate Loans (QTR) | % 0.05 | 0.06 | 0.02 | 0.08 | 0.03 | 0.19 | 0.07 | 0.02 | 0.10 | 0.06 | 0.06 | 0.04 |
| C&I Loans (QTR) | % 0.25 | 0.20 | 1.04 | -0.19 | 0.42 | 2.34 | 0.39 | 0.24 | 2.76 | 0.16 | 0.39 | 0.17 |
| Consumer Loans (QTR) | % 2.90 | 3.04 | 1.69 | 4.93 | 0.91 | 4.63 | 1.00 | 1.21 | 1.80 | 0.79 | 0.76 | 1.13 |

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.