



# Statistics At A Glance

As of September 30, 2008

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								
				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
<b>Third Quarter 2008</b>												
Number of FDIC-Insured	8,384	7,146	1,238	26	4	1,587	4,811	826	101	297	692	40
Number of FDIC-Supervised	5,134	4,715	419	9	0	1,108	3,021	345	54	172	414	11
Total Assets	\$ 13,574	12,050	1,523	468	3,263	168	6,078	1,059	72	36	95	2,335
Total Loans	\$ 7,990	6,942	1,048	344	1,396	114	4,255	737	61	8	54	1,020
Domestic Deposits	\$ 7,222	6,273	949	154	1,013	134	4,014	600	59	25	77	1,147
Net Income (QTR)	\$ 1,726	8,284	-6,558	0.451	3.702	0.424	-1.677	-3.100	0.165	0.012	0.151	1.599
Percent Profitable (QTR)	% 75.9	77.3	67.7	80.8	100.0	91.4	69.0	75.1	86.1	79.1	87.1	67.5
Average Return on Assets (QTR)	% 0.05	0.28	-1.73	0.39	0.49	1.01	-0.11	-1.17	0.93	0.13	0.64	0.28
Average Return on Equity (QTR)	% 0.53	2.86	-18.64	1.84	6.59	9.21	-1.03	-15.07	9.99	0.67	5.70	3.17
Net Interest Margin (QTR)	% 3.37	3.40	3.17	9.28	2.69	4.00	3.64	2.99	4.80	3.07	3.88	2.45
Equity to Assets	% 9.63	9.67	9.33	20.86	7.13	11.07	10.67	7.99	9.15	19.55	11.20	8.61
Noncurrent Loan Rate - Total Loans *	% 2.31	2.23	2.83	2.35	2.27	1.40	2.40	2.88	0.93	0.91	1.25	1.78
Real Estate Loans	% 3.12	3.12	3.13	2.22	3.54	1.69	3.19	3.04	0.90	0.97	1.35	2.74
C&I Loans	% 1.01	1.00	1.28	3.10	0.55	1.75	1.09	0.83	0.71	1.54	1.58	0.95
Consumer Loans	% 1.50	1.53	1.10	2.44	1.85	0.76	0.93	0.70	1.00	0.49	0.75	0.67
Coverage Ratio **	% 84.69	88.69	63.85	248.14	104.00	91.62	70.75	57.38	211.15	146.05	96.94	83.19
Net Charge-Off Rate - All Loans (QTR)	% 1.42	1.43	1.35	6.24	1.44	0.41	1.21	1.03	2.00	0.43	0.34	1.11
Real Estate Loans (QTR)	% 1.18	1.21	1.03	3.38	1.74	0.29	1.13	0.99	0.82	0.11	0.16	1.30
C&I Loans (QTR)	% 1.05	0.97	2.77	8.94	0.67	1.00	1.00	0.34	4.09	0.02	0.62	0.58
Consumer Loans (QTR)	% 3.56	3.56	3.57	6.37	2.78	1.00	2.76	2.24	2.56	1.25	1.09	1.89
<b>Third Quarter 2007</b>												
Number of FDIC-Insured	8,559	7,303	1,256	28	4	1,634	4,739	780	120	376	821	57
Number of FDIC-Supervised	5,193	4,767	426	10	0	1,134	2,915	313	61	229	506	25
Total Assets	\$ 12,706	10,792	1,914	424	2,644	157	5,054	1,454	96	40	111	2,726
Total Loans	\$ 7,704	6,381	1,323	309	1,200	106	3,528	1,025	77	10	63	1,385
Domestic Deposits	\$ 6,740	5,570	1,170	111	698	127	3,401	847	72	28	91	1,365
Net Income (QTR)	\$ 28,714	27,372	1,342	4,228	4,454	0,508	12,279	1,101	0,275	0,219	0,295	5,355
Percent Profitable (QTR)	% 89.0	89.9	83.5	92.9	100.0	96.2	87.1	85.8	90.8	75.8	94.3	91.2
Average Return on Assets (QTR)	% 0.92	1.03	0.29	4.07	0.69	1.30	0.99	0.31	1.17	2.20	1.07	0.81
Average Return on Equity (QTR)	% 8.83	10.18	2.37	17.07	8.91	11.61	9.15	3.21	10.86	11.33	9.32	7.65
Net Interest Margin (QTR)	% 3.35	3.43	2.90	8.75	2.69	4.00	3.69	2.61	4.50	3.14	3.72	2.88
Equity to Assets	% 10.45	10.20	11.85	23.17	7.78	11.32	10.86	9.44	11.89	19.54	11.58	10.55
Noncurrent Loan Rate - Total Loans *	% 1.08	1.02	1.34	1.85	1.05	1.02	1.01	1.33	0.62	0.92	0.93	0.96
Real Estate Loans	% 1.27	1.22	1.42	2.48	1.44	1.15	1.19	1.36	0.39	0.95	0.98	1.33
C&I Loans	% 0.63	0.62	0.79	1.96	0.32	1.33	0.69	0.94	0.74	1.66	1.15	0.56
Consumer Loans	% 1.18	1.21	0.90	1.96	1.62	0.71	0.67	0.85	0.82	0.55	0.66	0.52
Coverage Ratio **	% 104.83	117.46	58.43	217.39	117.20	127.75	113.26	45.95	179.84	147.77	126.59	77.04
Net Charge-Off Rate - All Loans (QTR)	% 0.57	0.58	0.53	3.98	0.77	0.26	0.32	0.42	1.04	0.32	0.22	0.42
Real Estate Loans (QTR)	% 0.22	0.21	0.26	1.53	0.40	0.11	0.19	0.27	0.09	0.03	0.09	0.16
C&I Loans (QTR)	% 0.49	0.46	0.93	4.79	0.12	0.92	0.44	0.41	2.66	0.16	0.55	0.47
Consumer Loans (QTR)	% 2.53	2.44	3.39	4.21	3.07	0.64	1.08	4.46	1.68	0.77	0.69	1.64

\* Nonaccruing loans and loans past due 90+ days

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

See back of page for FDIC historical trends.