



# Statistics At A Glance

As of September 30, 2005

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>Third Quarter 2005</b>												
Number of FDIC-Insured	8,854	7,540	1,314	4	1,732	29	4,553	928	125	420	993	70
Number of FDIC-Supervised	5,245	4,795	450	0	1,199	10	2,731	376	70	244	583	32
Total Assets	\$ 10,700	8,904	1,796	1,839	143	360	3,667	1,677	109	48	129	2,729
Total Loans	\$ 6,577	5,266	1,311	816	94	267	2,571	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)	\$ 34.637	29.776	4.860	4.632	0.477	2.892	12.579	4.247	0.474	0.210	0.357	8.769
Percent Profitable (QTR)	% 94.0	94.4	92.3	100.0	97.7	93.1	93.6	92.6	96.8	82.1	95.6	95.7
Average Return on Assets (QTR)	% 1.31	1.35	1.10	1.02	1.35	3.16	1.39	1.03	1.76	1.77	1.12	1.30
Average Return on Equity (QTR)	% 12.69	13.29	9.93	12.34	12.34	14.43	13.55	9.59	18.23	9.18	10.27	13.27
Net Interest Margin (QTR)	% 3.50	3.60	3.03	2.55	4.17	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	10.87	22.07	10.21	10.67	9.58	19.27	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	0.82	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	0.81	0.66
C&I Loans	% 0.89	0.88	1.02	1.27	1.48	1.15	0.82	0.84	0.80	0.96	1.30	0.68
Consumer Loans	% 1.14	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	158.46	253.52	199.52	64.50	256.36	191.62	155.05	156.50
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	0.04	0.19	0.07	0.02	0.10	0.06	0.05	0.04
C&I Loans (QTR)	% 0.25	0.20	1.04	-0.19	0.39	2.34	0.38	0.24	2.76	0.16	0.38	0.17
Consumer Loans (QTR)	% 2.90	3.04	1.69	4.93	0.91	4.63	1.00	1.21	1.80	0.80	0.75	1.13
<b>Third Quarter 2004</b>												
Number of FDIC-Insured	9,024	7,660	1,364	6	1,783	35	4,385	1,000	136	458	1,138	83
Number of FDIC-Supervised	5,265	4,797	468	0	1,230	11	2,572	405	74	261	675	37
Total Assets	\$ 9,877	8,245	1,632	1,566	138	368	3,195	1,405	212	54	148	2,792
Total Loans	\$ 5,981	4,815	1,166	621	88	270	2,183	1,022	162	14	83	1,539
Domestic Deposits	\$ 5,564	4,587	977	403	111	103	2,229	805	104	40	120	1,648
Net Income (QTR)	\$ 32.443	27.725	4.718	3.373	0.453	3.598	10.600	3.980	0.594	0.205	0.419	9.220
Percent Profitable (QTR)	% 94.1	94.4	92.8	100.0	97.0	85.7	93.3	94.3	95.6	85.6	96.2	95.2
Average Return on Assets (QTR)	% 1.33	1.36	1.17	0.86	1.33	4.10	1.34	1.15	1.16	1.53	1.14	1.34
Average Return on Equity (QTR)	% 13.54	14.17	10.71	11.97	12.40	21.06	13.13	13.21	10.67	9.16	10.66	13.52
Net Interest Margin (QTR)	% 3.62	3.71	3.18	2.67	4.14	8.76	3.92	3.12	4.04	3.02	3.89	3.34
Equity to Assets	% 10.13	9.97	10.98	7.27	10.87	20.78	10.40	8.74	13.62	16.95	10.92	10.25
Noncurrent Loan Rate - Total Loans *	% 0.85	0.91	0.58	1.66	1.03	1.77	0.69	0.74	0.74	0.92	0.94	0.64
Real Estate Loans	% 0.65	0.69	0.54	0.92	0.96	0.07	0.61	0.72	0.84	0.85	0.90	0.55
C&I Loans	% 1.41	1.43	1.09	3.09	1.73	1.32	1.02	1.25	1.43	1.35	1.55	1.15
Consumer Loans	% 1.32	1.39	0.67	2.33	0.80	1.94	0.57	0.61	0.49	0.90	0.81	0.77
Coverage Ratio **	% 165.49	171.23	127.99	115.30	143.05	255.85	196.30	72.55	202.13	179.98	145.42	196.59
Net Charge-Off Rate - All Loans (QTR)	% 0.51	0.57	0.24	0.89	0.20	4.24	0.28	0.10	1.10	0.27	0.26	0.26
Real Estate Loans (QTR)	% 0.07	0.08	0.04	0.07	0.06	0.07	0.09	0.03	0.26	0.03	0.06	0.05
C&I Loans (QTR)	% 0.45	0.41	1.06	0.35	0.53	5.26	0.55	0.37	1.96	0.47	0.63	0.18
Consumer Loans (QTR)	% 2.58	2.64	1.99	2.87	0.68	4.62	1.17	1.28	2.01	1.31	1.01	1.65

\* Nonaccruing loans and loans past due 90+ days

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