



Statistics At A Glance

As of December 31, 2007

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
Fourth Quarter 2007												
Number of FDIC-Insured	8,533	7,282	1,251	5	1,591	27	4,773	786	108	374	813	56
Number of FDIC-Supervised	5,197	4,772	425	0	1,104	10	2,961	317	55	230	499	21
Total Assets	\$ 13,039	11,176	1,863	2,784	158	479	4,619	1,334	94	38	110	3,423
Total Loans	\$ 7,906	6,626	1,280	1,237	105	369	3,261	944	76	9	63	1,843
Domestic Deposits	\$ 6,912	5,807	1,105	743	128	142	3,149	737	70	26	90	1,826
Net Income (QTR)	\$ 5.816	10.540	-4.724	-1.383	0.424	3.027	3.948	-3.230	0.156	0.214	0.258	2.402
Percent Profitable (QTR)	% 82.3	83.2	77.0	60.0	89.3	88.9	79.8	79.1	79.6	71.9	91.1	87.5
Average Return on Assets (QTR)	% 0.18	0.38	-1.00	-0.20	1.10	2.61	0.35	-0.94	0.66	2.30	0.95	0.29
Average Return on Equity (QTR)	% 1.74	3.76	-8.70	-2.55	9.73	11.96	3.14	-10.51	5.29	11.46	8.24	2.78
Net Interest Margin (QTR)	% 3.30	3.38	2.86	2.63	3.99	8.97	3.58	2.52	4.43	3.10	3.73	2.96
Equity to Assets	% 10.37	10.24	11.17	8.01	11.17	21.26	11.03	8.61	12.63	20.04	11.46	10.32
Noncurrent Loan Rate - Total Loans *	% 1.39	1.30	1.86	1.42	1.05	2.00	1.31	1.87	1.98	0.77	0.95	1.15
Real Estate Loans	% 1.71	1.62	2.01	1.95	1.20	1.81	1.62	1.94	3.17	0.82	0.99	1.60
C&I Loans	% 0.66	0.64	0.92	0.34	1.35	2.21	0.74	0.88	0.73	1.21	1.16	0.54
Consumer Loans	% 1.43	1.48	0.98	2.09	0.73	2.10	0.67	0.96	0.94	0.49	0.78	0.83
Coverage Ratio **	% 92.54	102.84	55.35	103.22	121.50	207.47	93.62	45.74	61.51	172.87	123.83	80.15
Net Charge-Off Rate - All Loans (QTR)	% 0.83	0.86	0.68	1.05	0.31	4.23	0.60	0.66	1.03	0.26	0.33	0.55
Real Estate Loans (QTR)	% 0.44	0.43	0.49	0.68	0.19	2.61	0.43	0.54	0.16	0.02	0.12	0.30
C&I Loans (QTR)	% 0.87	0.85	1.24	0.97	0.68	5.13	0.70	1.35	2.59	0.38	0.87	0.54
Consumer Loans (QTR)	% 2.75	2.77	2.54	2.88	0.75	4.39	1.55	3.16	1.82	0.95	1.04	1.92
Fourth Quarter 2006												
Number of FDIC-Insured	8,680	7,401	1,279	4	1,634	26	4,713	817	123	411	895	57
Number of FDIC-Supervised	5,220	4,785	435	0	1,139	10	2,874	325	64	244	541	23
Total Assets	\$ 11,860	10,090	1,770	2,337	149	408	4,905	1,445	110	42	120	2,344
Total Loans	\$ 7,233	5,981	1,252	1,037	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	98	1,238
Net Income (QTR)	\$ 35.238	31.236	4.002	5.665	0.389	3.353	14.568	3.237	0.439	0.228	0.298	7.061
Percent Profitable (QTR)	% 87.5	88.1	84.4	100.0	89.2	96.2	88.1	84.8	82.9	72.7	90.9	96.5
Average Return on Assets (QTR)	% 1.20	1.25	0.91	0.96	1.06	3.43	1.20	0.91	1.54	2.17	1.00	1.21
Average Return on Equity (QTR)	% 11.43	12.18	7.72	12.26	9.78	13.81	10.85	9.73	11.95	10.06	9.12	12.38
Net Interest Margin (QTR)	% 3.20	3.24	2.97	1.92	3.99	8.10	3.68	2.69	5.74	3.17	3.68	2.85
Equity to Assets	% 10.52	10.21	12.31	7.75	10.73	22.88	11.16	9.91	14.16	21.12	10.98	9.78
Noncurrent Loan Rate - Total Loans *	% 0.79	0.80	0.78	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.80
Real Estate Loans	% 0.82	0.84	0.78	1.05	0.89	2.67	0.76	0.70	0.88	0.76	0.83	1.03
C&I Loans	% 0.63	0.62	0.74	0.55	1.45	1.64	0.62	0.66	1.31	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 **	% 135.11	144.76	87.83	121.83	154.17	201.53	158.33	70.71	176.30	193.38	150.09	92.60
Net Charge-Off Rate - All Loans (QTR)	% 0.47	0.48	0.44	0.36	0.30	3.88	0.35	0.19	1.62	0.32	0.28	0.29
Real Estate Loans (QTR)	% 0.15	0.13	0.21	0.17	0.12	1.59	0.21	0.07	0.07	0.11	0.09	0.06
C&I Loans (QTR)	% 0.51	0.48	0.90	0.24	0.91	3.95	0.53	0.35	3.04	0.85	0.79	0.25
Consumer Loans (QTR)	% 2.09	2.03	2.68	1.23	0.88	4.02	1.11	2.78	2.22	0.80	0.91	1.57

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.