



Statistics At A Glance

As of December 31, 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	
Fourth Quarter 2008													
Number of FDIC-Insured	8,305	7,085	1,220	26	5	1,558	4,752	838	91	281	710	44	
Number of FDIC-Supervised	5,098	4,688	410	10	0	1,084	3,001	343	49	165	434	12	
Total Assets	\$ 13,847	12,313	1,534	513	3,410	169	5,466	998	122	35	95	3,041	
Total Loans	\$ 7,875	6,840	1,035	385	1,288	112	3,826	665	97	8	54	1,440	
Domestic Deposits	\$ 7,496	6,543	953	176	1,075	136	3,703	548	86	25	77	1,671	
Net Income (QTR)	\$ -32.109	-26.047	-6.062	-0.273	-0.320	0.290	-19.771	-3.972	-0.492	0.060	0.171	-7.803	
Percent Profitable (QTR)	% 67.4	67.7	66.0	53.8	80.0	82.5	58.6	73.6	72.5	73.0	84.6	54.5	
Average Return on Assets (QTR)	% -0.94	-0.86	-1.60	-0.22	-0.04	0.70	-1.47	-1.61	-1.65	0.70	0.73	-1.06	
Average Return on Equity (QTR)	% -9.88	-8.97	-17.40	-1.08	-0.53	6.32	-14.18	-20.99	-16.92	3.72	6.46	-11.26	
Net Interest Margin (QTR)	% 3.34	3.39	2.96	11.10	3.12	3.94	3.60	2.84	3.73	2.82	3.88	1.96	
Equity to Assets	% 9.36	9.40	9.04	20.44	7.01	11.01	10.11	7.49	9.85	18.56	11.31	9.11	
Noncurrent Loan Rate - Total Loans *	% 2.93	2.91	3.10	2.78	3.84	1.43	2.84	3.37	1.48	1.03	1.43	2.47	
Real Estate Loans	% 3.80	3.89	3.41	2.73	5.09	1.78	3.67	3.49	2.15	1.08	1.57	3.82	
C&I Loans	% 1.69	1.69	1.76	3.74	3.21	1.84	1.35	1.10	0.40	1.49	1.91	1.03	
Consumer Loans	% 1.77	1.81	1.34	2.82	2.12	0.82	1.13	1.31	1.00	0.52	0.76	0.84	
Coverage Ratio **	% 75.02	78.56	53.09	255.14	72.75	92.09	65.44	39.85	164.59	133.07	87.44	70.66	
Net Charge-Off Rate - All Loans (QTR)	% 1.92	1.91	1.96	6.96	1.85	0.74	1.83	1.78	2.14	0.48	0.54	1.16	
Real Estate Loans (QTR)	% 1.65	1.65	1.63	4.56	1.84	0.55	1.74	1.77	1.58	0.17	0.29	1.25	
C&I Loans (QTR)	% 1.65	1.56	3.40	9.96	1.24	2.11	1.78	0.98	3.61	0.51	1.19	0.88	
Consumer Loans (QTR)	% 4.06	4.06	4.09	7.09	3.64	1.12	3.01	2.87	2.62	0.93	1.28	1.78	
Fourth Quarter 2007													
Number of FDIC-Insured	8,534	7,283	1,251	27	5	1,592	4,773	784	109	373	815	56	
Number of FDIC-Supervised	5,198	4,773	425	10	0	1,104	2,962	317	55	230	499	21	
Total Assets	\$ 13,034	11,176	1,858	479	2,784	158	4,619	1,328	95	38	110	3,423	
Total Loans	\$ 7,907	6,626	1,280	368	1,237	105	3,262	943	77	9	63	1,843	
Domestic Deposits	\$ 6,913	5,808	1,105	142	743	128	3,150	737	71	26	90	1,826	
Net Income (QTR)	\$ 0.575	8.841	-8.266	2.326	-1.383	0.413	2.687	-6.728	0.148	0.194	0.252	2.666	
Percent Profitable (QTR)	% 81.0	82.0	75.4	85.2	60.0	88.8	78.1	78.1	78.9	71.3	89.9	85.7	
Average Return on Assets (QTR)	% 0.02	0.32	-1.75	2.01	-0.20	1.07	0.24	-1.97	0.62	2.09	0.92	0.32	
Average Return on Equity (QTR)	% 0.17	3.16	-15.34	9.18	-2.55	9.47	2.14	-22.22	4.98	10.43	8.04	3.09	
Net Interest Margin (QTR)	% 3.32	3.40	2.86	8.98	2.73	3.98	3.58	2.52	4.42	3.10	3.73	2.95	
Equity to Assets	% 10.34	10.23	11.01	21.26	8.01	11.17	11.00	8.38	12.62	19.98	11.46	10.32	
Noncurrent Loan Rate - Total Loans *	% 1.40	1.31	1.87	2.01	1.44	1.05	1.33	1.88	1.97	0.78	0.94	1.15	
Real Estate Loans	% 1.73	1.64	2.01	1.81	2.02	1.21	1.65	1.94	3.15	0.83	0.98	1.61	
C&I Loans	% 0.65	0.64	0.94	2.21	0.33	1.35	0.74	0.87	0.75	1.21	1.16	0.54	
Consumer Loans	% 1.43	1.48	0.98	2.10	2.09	0.73	0.66	0.96	0.94	0.49	0.78	0.83	
Coverage Ratio **	% 92.63	102.55	56.64	208.49	101.34	122.84	93.55	47.56	61.56	171.15	124.59	80.25	
Net Charge-Off Rate - All Loans (QTR)	% 0.84	0.87	0.69	4.24	1.05	0.32	0.62	0.67	1.03	0.26	0.38	0.55	
Real Estate Loans (QTR)	% 0.45	0.44	0.49	2.61	0.68	0.20	0.45	0.55	0.16	0.04	0.18	0.30	
C&I Loans (QTR)	% 0.88	0.86	1.27	5.13	0.97	0.69	0.72	1.36	2.61	0.38	0.88	0.54	
Consumer Loans (QTR)	% 2.75	2.77	2.54	4.39	2.88	0.77	1.57	3.16	1.83	0.95	1.04	1.92	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.