



# Statistics At A Glance

As of September 30, 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
<b>Third Quarter 2007</b>												
Number of FDIC-Insured	8,560	7,303	1,257	4	1,634	28	4,739	781	120	377	820	57
Number of FDIC-Supervised	5,193	4,767	426	0	1,134	10	2,916	313	61	229	505	25
Total Assets	\$ 12,707	10,793	1,914	2,644	157	424	5,056	1,454	96	40	111	2,725
Total Loans	\$ 7,704	6,380	1,323	1,200	106	309	3,528	1,025	77	10	63	1,385
Domestic Deposits	\$ 6,741	5,572	1,170	698	127	111	3,402	847	72	28	91	1,365
Net Income (QTR)	\$ 28.669	27.270	1.399	4.454	0.510	4.137	12.160	1.133	0.275	0.223	0.295	5.483
Percent Profitable (QTR)	% 89.1	90.0	83.7	100.0	96.3	92.9	87.2	86.0	90.8	75.6	94.0	91.2
Average Return on Assets (QTR)	% 0.92	1.03	0.30	0.69	1.31	3.98	0.98	0.32	1.17	2.23	1.07	0.83
Average Return on Equity (QTR)	% 8.81	10.15	2.47	8.91	11.64	16.76	9.06	3.30	10.86	11.48	9.31	7.82
Net Interest Margin (QTR)	% 3.36	3.45	2.91	2.77	4.00	8.75	3.68	2.61	4.50	3.14	3.72	2.88
Equity to Assets	% 10.45	10.20	11.86	7.78	11.32	23.07	10.85	9.44	11.89	19.58	11.58	10.56
Noncurrent Loan Rate - Total Loans *	% 1.08	1.02	1.34	1.05	1.02	1.85	1.01	1.33	0.62	0.95	0.93	0.96
Real Estate Loans	% 1.27	1.22	1.42	1.44	1.15	2.48	1.19	1.36	0.39	0.94	0.98	1.32
C&I Loans	% 0.64	0.63	0.79	0.33	1.33	1.96	0.69	0.94	0.74	2.01	1.15	0.59
Consumer Loans	% 1.18	1.21	0.90	1.62	0.71	1.96	0.67	0.85	0.82	0.55	0.67	0.52
Coverage Ratio **	% 104.79	117.40	58.45	117.12	127.52	216.17	113.24	45.93	179.85	142.44	126.60	77.38
Net Charge-Off Rate - All Loans (QTR)	% 0.57	0.57	0.52	0.77	0.26	3.98	0.30	0.42	1.05	0.32	0.22	0.42
Real Estate Loans (QTR)	% 0.20	0.19	0.26	0.38	0.11	1.53	0.16	0.27	0.09	0.03	0.08	0.16
C&I Loans (QTR)	% 0.50	0.47	0.92	0.15	0.90	4.79	0.45	0.41	2.66	0.16	0.54	0.47
Consumer Loans (QTR)	% 2.53	2.43	3.40	3.07	0.64	4.21	1.07	4.46	1.70	0.77	0.70	1.64
<b>Third Quarter 2006</b>												
Number of FDIC-Insured	8,743	7,449	1,294	4	1,691	29	4,710	845	125	398	886	55
Number of FDIC-Supervised	5,235	4,794	441	0	1,140	10	2,915	323	60	221	523	23
Total Assets	\$ 11,754	9,761	1,992	2,129	152	382	4,673	1,790	107	42	117	2,361
Total Loans	\$ 7,167	5,733	1,434	887	102	272	3,255	1,260	85	9	66	1,230
Domestic Deposits	\$ 6,474	5,322	1,152	601	122	70	3,217	1,017	76	29	95	1,246
Net Income (QTR)	\$ 38.067	32.899	5.168	4.815	0.489	3.879	15.319	4.658	0.419	0.222	0.311	7.955
Percent Profitable (QTR)	% 92.4	92.9	89.4	100.0	93.4	79.3	89.3	82.7	88.8	71.6	92.0	101.8
Average Return on Assets (QTR)	% 1.31	1.36	1.06	0.92	1.30	4.09	1.32	1.06	1.60	2.12	1.07	1.35
Average Return on Equity (QTR)	% 12.67	13.31	9.70	11.77	12.05	15.07	12.90	10.00	16.20	9.43	9.75	14.12
Net Interest Margin (QTR)	% 3.38	3.48	2.90	2.44	4.06	9.54	3.78	2.64	4.95	3.18	3.70	2.97
Equity to Assets	% 10.41	10.31	10.91	7.82	10.94	27.18	10.39	10.54	9.76	22.46	11.11	9.73
Noncurrent Loan Rate - Total Loans *	% 0.73	0.74	0.71	0.90	0.86	1.90	0.65	0.65	0.77	0.73	0.76	0.66
Real Estate Loans	% 0.70	0.71	0.70	1.08	0.87	1.84	0.66	0.64	0.69	0.73	0.76	0.79
C&I Loans	% 0.73	0.71	0.97	0.78	1.39	1.59	0.69	0.90	1.19	1.04	1.10	0.62
Consumer Loans	% 1.17	1.22	0.75	1.54	0.75	1.94	0.66	0.62	0.77	0.70	0.61	0.58
Coverage Ratio **	% 148.16	163.40	85.02	141.80	157.66	213.38	173.98	68.97	169.54	197.70	163.11	122.09
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	0.37	3.46	0.30	0.14	3.88	0.06	0.36	0.21
Consumer Loans (QTR)	% 2.25	2.23	2.41	2.69	0.60	3.98	0.88	2.49	1.52	0.61	0.66	1.24

\* Nonaccruing loans and loans past due 90+ days

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

See back of page for FDIC historical trends.