



Statistics At A Glance

As of June 30, 2010

Dollar Amounts in Billions Second Quarter 2010	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
Number of FDIC-Insured	7,830	6,676	1,154	20	4	1,579	4,265	745	83	293	779	62
Number of FDIC-Supervised	4,814	4,413	401	8	0	1,094	2,721	289	49	165	464	24
Total Assets	\$ 13,221	11,969	1,252	718	3,059	189	4,358	795	97	38	124	3,841
Total Loans	\$ 7,395	6,621	775	600	1,090	122	2,960	470	73	10	69	2,001
Domestic Deposits	\$ 7,668	6,769	898	242	977	155	3,257	529	80	28	103	2,296
Bank Net Income (QTR)	\$ 21.597	19.706	1.891	2.582	7.737	0.489	2.271	1.287	0.304	0.145	0.145	6.638
Percent Profitable (QTR)	% 79.8	80.0	78.5	85.0	100.0	91.6	71.7	85.5	92.8	86.3	89.3	95.2
Average Return on Assets (QTR)	% 0.65	0.66	0.60	1.41	1.00	1.04	0.21	0.65	1.27	1.53	0.47	0.70
Average Return on Equity (QTR)	% 5.86	5.92	5.39	8.74	11.05	9.23	1.91	6.56	11.98	8.48	4.12	5.65
Net Interest Margin (QTR)	% 3.76	3.81	3.32	11.19	2.72	3.95	3.76	3.09	4.50	2.82	3.71	3.27
Equity to Assets	% 11.25	11.24	11.35	16.62	9.27	11.33	11.01	10.02	10.65	18.34	11.37	12.29
Noncurrent Loan Rate - Total Loans *	% 5.22	5.34	4.17	2.62	6.75	1.97	4.65	4.57	1.25	2.15	2.11	6.61
Real Estate Loans	% 7.32	7.76	4.70	4.89	10.63	2.38	5.81	4.81	1.15	2.66	2.38	9.99
C&I Loans	% 2.91	2.90	3.10	2.95	5.25	2.34	2.51	3.02	0.72	1.38	2.35	2.34
Consumer Loans	% 1.95	1.99	1.27	2.61	2.06	0.75	1.43	1.07	1.32	0.95	0.71	1.18
Coverage Ratio **	% 65.13	67.05	44.13	377.17	59.77	78.84	55.95	33.05	227.76	82.92	67.10	44.45
Net Charge-Off Rate - All Loans (QTR)	% 2.64	2.77	1.46	11.60	1.81	0.65	1.96	1.13	2.20	0.61	0.46	1.90
Real Estate Loans (QTR)	% 1.94	2.09	1.02	6.33	2.11	0.59	2.03	1.04	1.61	0.60	0.39	2.19
C&I Loans (QTR)	% 1.82	1.77	2.67	17.12	0.88	1.64	1.72	1.13	5.44	0.24	0.92	1.08
Consumer Loans (QTR)	% 6.35	6.51	3.92	11.52	3.13	0.57	2.37	3.21	2.11	1.05	0.64	2.61
Second Quarter 2009												
Number of FDIC-Insured	8,195	6,995	1,200	24	5	1,551	4,637	808	80	294	743	53
Number of FDIC-Supervised	5,039	4,632	407	9	0	1,073	2,948	319	40	166	464	20
Total Assets	\$ 13,300	11,894	1,406	485	3,204	170	5,947	933	84	36	102	2,339
Total Loans	\$ 7,625	6,714	911	350	1,195	113	4,124	606	68	9	57	1,105
Domestic Deposits	\$ 7,555	6,612	943	154	972	137	4,201	554	68	26	84	1,359
Bank Net Income (QTR)	\$ -4.376	-4.233	-0.144	-0.873	-4.296	0.330	-3.006	1.296	0.128	0.117	0.177	1.751
Percent Profitable (QTR)	% 70.7	71.1	68.3	58.3	60.0	87.8	61.2	76.9	85.0	77.2	84.0	67.9
Average Return on Assets (QTR)	% -0.13	-0.14	-0.04	-0.73	-0.54	0.78	-0.20	0.56	0.64	1.28	0.70	0.29
Average Return on Equity (QTR)	% -1.26	-1.36	-0.40	-3.03	-6.36	7.01	-1.93	6.12	6.74	7.94	6.15	2.78
Net Interest Margin (QTR)	% 3.46	3.49	3.23	10.44	2.93	3.90	3.60	3.24	4.13	2.70	3.74	2.45
Equity to Assets	% 10.55	10.58	10.37	24.51	8.42	11.08	10.54	9.47	9.95	16.59	11.36	10.91
Noncurrent Loan Rate - Total Loans *	% 4.35	4.36	4.31	3.41	5.64	1.75	4.21	4.11	1.38	2.34	1.76	4.50
Real Estate Loans	% 5.64	5.82	4.72	2.13	7.76	2.11	5.43	4.33	1.18	2.88	1.99	6.48
C&I Loans	% 2.80	2.78	3.07	5.05	4.83	2.18	2.20	1.55	0.39	2.55	1.86	2.55
Consumer Loans	% 2.19	2.24	1.63	3.67	2.81	0.95	1.33	1.24	1.61	0.68	0.79	1.03
Coverage Ratio **	% 63.62	66.68	40.75	264.41	67.63	79.57	53.39	34.95	214.81	60.62	74.31	56.51
Net Charge-Off Rate - All Loans (QTR)	% 2.56	2.67	1.82	10.78	3.07	0.61	2.07	1.27	2.80	0.71	0.51	2.31
Real Estate Loans (QTR)	% 2.06	2.21	1.24	1.73	3.05	0.44	1.97	1.18	1.36	0.38	0.37	2.57
C&I Loans (QTR)	% 2.43	2.35	4.01	16.28	2.65	1.43	2.08	1.63	4.98	0.61	0.77	1.68
Consumer Loans (QTR)	% 5.70	5.74	5.22	11.32	4.81	1.07	3.37	3.28	3.27	1.52	0.99	2.87

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.