



Statistics At A Glance

As of December 31, 2010

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 2010												
Number of FDIC-Insured	7,657	6,529	1,128	22	4	1,559	4,087	716	73	315	813	68
Number of FDIC-Supervised	4,715	4,317	398	8	0	1,085	2,616	272	43	180	487	24
Total Assets	\$ 13,321	12,068	1,254	705	3,038	200	4,099	789	114	43	132	4,201
Total Loans	\$ 7,376	6,595	781	610	1,050	126	2,784	467	87	12	74	2,167
Domestic Deposits	\$ 7,873	6,965	908	267	1,011	166	3,090	543	91	33	110	2,562
Bank Net Income (QTR)	\$ 21.656	19.474	2.181	4.847	4.593	0.435	2.568	1.219	0.416	0.131	0.233	7.213
Percent Profitable (QTR)	% 74.9	74.6	76.5	86.4	100.0	86.0	67.7	79.3	87.7	75.2	83.6	86.8
Average Return on Assets (QTR)	% 0.65	0.64	0.70	2.77	0.60	0.88	0.25	0.62	1.44	1.19	0.71	0.69
Average Return on Equity (QTR)	% 5.81	5.79	5.96	18.72	6.68	7.92	2.18	6.19	13.28	7.29	6.29	5.71
Net Interest Margin (QTR)	% 3.71	3.74	3.39	10.79	2.60	3.95	3.83	3.00	4.45	2.64	3.71	3.27
Equity to Assets	% 11.16	11.10	11.75	14.96	8.93	10.87	11.44	10.06	11.02	16.32	11.04	12.04
Noncurrent Loan Rate - Total Loans *	% 4.87	4.96	4.15	2.20	6.31	1.83	4.33	4.29	1.44	2.10	2.19	6.18
Real Estate Loans	% 7.04	7.41	4.81	5.67	10.25	2.34	5.47	4.51	2.03	2.41	2.50	9.62
C&I Loans	% 2.46	2.44	2.72	2.46	4.56	2.13	2.22	1.68	0.72	1.89	2.16	1.80
Consumer Loans	% 1.77	1.82	1.16	2.25	1.94	0.68	1.29	0.66	1.25	0.88	0.85	1.31
Coverage Ratio **	% 64.18	66.43	41.44	372.36	62.79	85.19	56.78	33.65	173.47	87.79	68.61	43.73
Net Charge-Off Rate - All Loans (QTR)	% 2.27	2.38	1.35	7.68	2.25	0.71	1.96	1.04	2.10	0.75	0.72	1.59
Real Estate Loans (QTR)	% 1.97	2.13	0.99	5.99	2.96	0.70	2.16	0.97	1.70	0.45	0.65	1.76
C&I Loans (QTR)	% 1.50	1.45	2.39	9.21	1.37	1.61	1.58	0.97	4.85	1.94	1.19	0.83
Consumer Loans (QTR)	% 4.78	4.89	3.35	7.84	3.44	0.86	1.81	3.05	2.04	1.01	1.00	2.70
Fourth Quarter 2009												
Number of FDIC-Insured	8,012	6,839	1,173	23	4	1,568	4,453	766	83	289	770	56
Number of FDIC-Supervised	4,941	4,533	408	8	0	1,082	2,860	300	46	158	467	20
Total Assets	\$ 13,087	11,823	1,264	502	3,107	182	4,547	810	96	38	116	3,689
Total Loans	\$ 7,282	6,495	787	359	1,084	118	3,124	485	76	10	65	1,961
Domestic Deposits	\$ 7,697	6,803	894	241	962	149	3,377	527	78	28	96	2,238
Bank Net Income (QTR)	\$ -1.836	-2.377	0.541	0.709	2.307	0.241	-9.482	1.318	0.076	0.119	0.211	2.665
Percent Profitable (QTR)	% 64.9	64.5	67.3	73.9	75.0	78.6	55.0	74.0	71.1	69.9	81.4	76.8
Average Return on Assets (QTR)	% -0.06	-0.08	0.17	0.58	0.29	0.54	-0.84	0.65	0.32	1.25	0.73	0.29
Average Return on Equity (QTR)	% -0.52	-0.74	1.60	2.65	3.41	4.83	-7.91	6.98	2.86	7.01	6.43	2.42
Net Interest Margin (QTR)	% 3.53	3.56	3.21	9.64	2.82	4.00	3.64	3.07	3.85	2.75	3.81	3.24
Equity to Assets	% 10.88	10.90	10.76	21.50	8.75	10.95	10.48	9.48	11.15	17.74	11.27	11.95
Noncurrent Loan Rate - Total Loans *	% 5.44	5.60	4.12	3.36	7.40	1.84	4.71	4.63	1.76	1.91	1.77	6.59
Real Estate Loans	% 7.22	7.66	4.58	5.44	10.78	2.24	5.84	4.88	2.33	2.39	2.03	9.61
C&I Loans	% 3.41	3.43	2.97	4.55	6.01	2.35	2.66	1.93	0.91	1.33	1.75	3.23
Consumer Loans	% 2.18	2.23	1.56	3.61	2.43	0.97	1.33	1.32	1.62	0.91	0.81	1.39
Coverage Ratio **	% 57.70	58.78	45.58	277.70	58.58	81.85	53.90	30.93	171.03	83.03	74.92	43.83
Net Charge-Off Rate - All Loans (QTR)	% 3.00	3.14	1.89	9.50	3.59	1.04	2.59	1.34	2.66	0.77	0.84	2.80
Real Estate Loans (QTR)	% 2.67	2.88	1.40	2.62	3.60	0.97	2.66	1.20	2.33	0.59	0.64	2.99
C&I Loans (QTR)	% 2.71	2.66	3.63	15.77	2.79	2.41	2.55	1.47	6.61	1.28	1.67	1.93
Consumer Loans (QTR)	% 5.60	5.71	4.38	10.02	6.38	1.59	2.62	4.16	2.44	0.96	1.30	3.83

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.