



Statistics At A Glance

Dollar Amounts in Billions Second Quarter 2009	All Insured Institutions	Commercial Banks	Savings Institutions									
				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	8,195	6,995	1,200	24	5	1,551	4,637	809	81	294	742	52
Number of FDIC-Supervised	5,039	4,632	407	9	0	1,073	2,948	320	40	166	463	20
Total Assets	\$ 13,301	11,895	1,406	485	3,204	170	5,947	933	86	36	102	2,338
Total Loans	\$ 7,625	6,714	911	350	1,195	113	4,124	606	69	9	57	1,103
Domestic Deposits	\$ 7,555	6,611	943	154	972	137	4,201	554	70	26	84	1,357
Net Income (QTR)	\$ -3.712	-3.694	-0.018	-0.873	-4.296	0.336	-2.429	1.299	0.119	0.110	0.188	1.833
Percent Profitable (QTR)	% 71.7	72.1	69.4	58.3	60.0	88.5	62.4	78.2	84.0	77.2	84.5	69.2
Average Return on Assets (QTR)	% -0.11	-0.12	-0.01	-0.73	-0.54	0.79	-0.16	0.56	0.57	1.21	0.75	0.30
Average Return on Equity (QTR)	% -1.07	-1.19	-0.05	-3.03	-6.36	7.14	-1.56	6.13	6.07	7.51	6.55	2.91
Net Interest Margin (QTR)	% 3.48	3.51	3.23	10.44	2.93	3.90	3.60	3.24	4.10	2.68	3.74	2.61
Equity to Assets	% 10.56	10.58	10.38	24.51	8.42	11.08	10.55	9.47	9.96	16.58	11.37	10.91
Noncurrent Loan Rate - Total Loans *	% 4.35	4.36	4.32	3.41	5.64	1.75	4.21	4.16	1.48	2.34	1.76	4.50
Real Estate Loans	% 5.64	5.82	4.73	2.13	7.76	2.11	5.43	4.39	1.46	2.88	1.98	6.49
C&I Loans	% 2.79	2.78	3.06	5.05	4.83	2.18	2.20	1.53	0.60	2.56	1.86	2.55
Consumer Loans	% 2.20	2.24	1.63	3.67	2.81	0.95	1.33	1.24	1.61	0.68	0.79	1.03
Coverage Ratio **	% 63.54	66.60	40.80	264.41	67.63	79.22	53.30	34.89	203.44	60.53	73.77	56.43
Net Charge-Off Rate - All Loans (QTR)	% 2.55	2.66	1.77	10.78	3.07	0.60	2.04	1.27	2.85	0.71	0.49	2.30
Real Estate Loans (QTR)	% 2.04	2.20	1.19	1.73	3.05	0.43	1.94	1.18	1.52	0.38	0.37	2.56
C&I Loans (QTR)	% 2.44	2.36	3.96	16.28	2.73	1.44	2.07	1.62	4.86	0.61	0.78	1.68
Consumer Loans (QTR)	% 5.68	5.71	5.22	11.32	4.69	1.07	3.37	3.29	3.31	1.52	0.99	2.86
Second Quarter 2008												
Number of FDIC-Insured	8,451	7,203	1,248	27	6	1,585	4,788	844	98	306	754	43
Number of FDIC-Supervised	5,163	4,744	419	10	0	1,101	2,993	347	52	179	466	15
Total Assets	\$ 13,301	11,426	1,875	450	2,981	166	5,363	1,376	71	33	99	2,763
Total Loans	\$ 7,996	6,681	1,315	327	1,211	111	3,786	985	60	8	55	1,452
Domestic Deposits	\$ 7,029	5,879	1,150	140	760	133	3,533	804	58	22	81	1,499
Net Income (QTR)	\$ 4.750	10.026	-5.276	2.680	1.977	0.483	3.251	-5.023	0.146	0.151	0.243	0.841
Percent Profitable (QTR)	% 81.9	82.7	77.2	77.8	66.7	94.6	76.0	82.9	85.7	78.4	91.9	81.4
Average Return on Assets (QTR)	% 0.14	0.35	-1.13	2.39	0.26	1.17	0.24	-1.46	0.82	1.82	0.99	0.12
Average Return on Equity (QTR)	% 1.40	3.47	-10.58	10.64	3.38	10.60	2.15	-18.29	8.85	8.59	8.77	1.28
Net Interest Margin (QTR)	% 3.37	3.41	3.16	9.07	2.87	3.87	3.65	2.98	4.61	3.05	3.68	2.63
Equity to Assets	% 10.16	10.11	10.46	21.98	7.86	10.94	11.31	7.90	9.39	20.93	11.16	9.42
Noncurrent Loan Rate - Total Loans *	% 2.08	1.92	2.90	2.30	1.98	1.33	2.07	3.13	0.91	0.92	1.11	1.56
Real Estate Loans	% 2.73	2.58	3.19	1.96	2.89	1.63	2.68	3.27	0.89	0.99	1.16	2.35
C&I Loans	% 1.05	1.05	1.12	3.00	1.20	1.49	1.01	1.19	0.72	1.21	1.49	0.76
Consumer Loans	% 1.46	1.48	1.20	2.36	1.94	0.77	0.83	1.17	0.97	0.46	0.77	0.69
Coverage Ratio **	% 86.96	92.28	69.09	234.08	104.33	96.12	72.92	65.68	217.24	152.19	108.65	92.71
Net Charge-Off Rate - All Loans (QTR)	% 1.32	1.24	1.73	5.87	1.27	0.26	1.00	1.82	1.75	0.66	0.29	0.94
Real Estate Loans (QTR)	% 1.16	1.03	1.59	3.15	1.60	0.24	0.91	1.79	0.58	0.27	0.15	1.07
C&I Loans (QTR)	% 0.87	0.82	1.67	8.13	0.23	0.45	0.90	1.61	4.28	0.40	0.50	0.56
Consumer Loans (QTR)	% 3.31	3.29	3.47	6.05	3.22	0.73	2.21	2.83	2.25	0.53	0.74	1.58

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans