



Statistics At A Glance

As of June 30, 2009

Dollar Amounts in Billions Second Quarter 2009	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	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

See back of page for FDIC historical trends.