



# Quarterly Banking Profile

First Quarter 2009

## INSURED INSTITUTION PERFORMANCE

- **Net Income of \$7.6 Billion Is Less than Half Year-Earlier Level**
- **Noninterest Income Registers Strong Rebound at Large Banks**
- **Aggressive Reserve Building Trails Growth in Troubled Loans**
- **Industry Assets Contract by \$302 Billion**
- **Total Equity Capital Increases by \$82.1 Billion**

*With great sadness we note the passing of L. William Seidman, Chairman of the FDIC from 1985 to 1991, and founder of the Quarterly Banking Profile. His wisdom and leadership through difficult times continue to inspire, as does his commitment to openness, transparency, and an informed public.*

### Highest Earnings in Four Quarters Are 61 Percent Lower than a Year Ago

Sharply higher trading revenues at large banks helped FDIC-insured institutions post an aggregate net profit of \$7.6 billion in the first quarter of 2009. Realized gains on securities and other assets at a few large institutions also contributed to the quarter's profits. First quarter earnings were \$11.7 billion (60.8 percent) lower than in the first quarter of 2008 but represented a significant recovery from the \$36.9 billion net loss the industry reported in the fourth quarter of 2008.<sup>1</sup> Provisions for loan and lease losses were lower than in the fourth quarter of 2008 but continued to rise on a year-over-year basis. The increase in loss provisions, higher charges for goodwill impairment, and reduced income from securitization activity were the primary causes of the year-over-year decline in industry net income. Evidence of earnings weakness was widespread in the first quarter; more than one out of every five institutions (21.6 percent) reported a net loss, and almost three out of every five (59.3 percent) reported lower net income than in the first quarter of 2008.

### Loss Provisions Continue to Weigh Heavily on Earnings

Insured institutions set aside \$60.9 billion in loan loss provisions in the first quarter, an increase of \$23.7 billion (63.6 percent) from the first quarter of 2008. Almost two out of every three insured institutions (65.4 percent) increased their loss provisions. Goodwill impairment charges and other intangible asset expenses rose to \$7.2 billion from \$2.8 billion a year earlier. Against these negative factors, total noninterest income contributed \$68.3 billion to pretax earnings, a \$7.8-billion (12.8 percent) improvement over the first quarter of 2008. Net interest income was \$4.4 billion (4.7 percent) higher, and realized gains on securities and other assets were up by \$1.9 billion (152.6 percent). The rebound in noninterest income stemmed primarily from higher trading revenue at a few large banks, but gains on loan sales and increased servicing fees also provided a boost to noninterest revenues. Trading revenues were \$7.6 billion higher than a year earlier, servicing fees were up by \$2.4 billion, and realized gains on securities and other assets were \$1.9 billion higher. Nevertheless, these positive developments were outweighed by the higher expenses for bad loans and goodwill impairment. The average return on assets (ROA) was 0.22 percent, less than half the 0.58 percent registered in the first quarter of 2008 and less than one-fifth the 1.20 percent ROA the industry enjoyed in the first quarter of 2007.

### Lower Funding Costs Lift Large Bank Margins

For the sixth consecutive quarter, falling interest rates caused declines in both average funding costs and average asset yields. The industry's average funding cost fell by more than its average asset yield in the quarter, and the quarterly net interest margin (NIM) improved from fourth quarter 2008 and first quarter 2008

<sup>1</sup> Amended financial reports received since the publication of the fourth quarter 2008 *Quarterly Banking Profile* caused the industry's fourth-quarter net loss to widen from \$32.1 billion to \$36.9 billion. The amendments included higher expenses for goodwill impairment and increased loan-loss provisions.

levels. The average NIM in the first quarter was 3.39 percent, compared to 3.34 percent in the fourth quarter of 2008 and 3.33 percent in the first quarter of 2008. This is the highest level for the industry NIM since the second quarter of 2006. However, most of the improvement was concentrated among larger institutions; more than half of all institutions (55.4 percent) reported lower NIMs compared to a year earlier, and almost two-thirds (66.0 percent) had lower NIMs than in the fourth quarter of 2008. The average NIM at institutions with less than \$1 billion in assets fell from 3.66 percent in the fourth quarter to 3.56 percent, a 21-year low.

## **Charge-Offs Continue to Rise in All Major Loan Categories**

First-quarter net charge-offs of \$37.8 billion were slightly lower than the \$38.5 billion the industry charged-off in the fourth quarter of 2008, but they were almost twice as high as the \$19.6 billion total in the first quarter of 2008. The year-over-year rise in charge-offs was led by loans to commercial and industrial (C&I) borrowers, where charge-offs increased by \$4.2 billion (170 percent); by credit cards (up \$3.4 billion, or 68.9 percent); by real estate construction loans (up \$2.9 billion, or 161.7 percent); and by closed-end 1-4 family residential real estate loans (up \$2.7 billion, or 64.9 percent). Net charge-offs in all major categories were higher than a year ago. The annualized net charge-off rate on total loans and leases was 1.94 percent, slightly below the 1.95 percent rate in the fourth quarter of 2008 that is the highest quarterly net charge-off rate in the 25 years that insured institutions have reported these data. Well over half of all insured institutions (58.3 percent) reported year-over-year increases in quarterly charge-offs.

## **Noncurrent Loans Rise by \$59.2 Billion**

The high level of charge-offs did not stem the growth in noncurrent loans in the first quarter. On the contrary, noncurrent loans and leases increased by \$59.2 billion (25.5 percent), the largest quarterly increase in the three years that noncurrent loans have been rising. The percentage of loans and leases that were noncurrent rose from 2.95 percent to 3.76 percent during the quarter; the noncurrent rate is now at the highest level since the second quarter of 1991. The rise in noncurrent loans was led by real estate loans, which accounted for 84 percent of the overall increase. Noncurrent closed-end 1–4 family residential mortgage loans increased by \$26.7 billion (28.1 percent), while noncurrent real estate construction loans were up by \$10.5 billion (20.3 percent), and noncurrent loans secured by nonfarm nonresidential real estate properties rose by \$6.9 billion (40 percent). All major loan categories experienced rising levels of noncurrent loans, and 58 percent of insured institutions reported increases in their noncurrent loans during the quarter.

## **Reserve Building Continues**

Loss provisions surpassed net charge-offs by \$23.1 billion in the first quarter, and the industry's loan loss reserves increased by \$20.0 billion (11.5 percent). The ratio of reserves to total loans rose during the quarter from 2.21 percent to 2.50 percent, an all-time high. The previous record level of 2.38 percent was reached at the end of the first quarter of 1992. Despite the rise in the level of reserves relative to total loans, the industry's ratio of reserves to noncurrent loans fell for a 12<sup>th</sup> consecutive quarter, from 74.8 percent to 66.5 percent, the lowest level in 17 years.

## **Industry Capital Registers Largest Quarterly Increase Since 2004**

Total equity capital of insured institutions increased by \$82.1 billion in the first quarter, the largest quarterly increase since the third quarter of 2004 (when more than half of the increase in equity consisted of goodwill). The industry's tier one leverage capital increased by a record \$69.8 billion (7.0 percent) during the quarter, and the average leverage capital ratio increased from 7.48 percent to 8.04 percent. Most of the aggregate increase in capital was concentrated among a relatively small number of institutions, including some institutions participating in the U.S. Treasury Department's Troubled Asset Relief Program (TARP). A majority of institutions (55.3 percent) reported declines in their leverage capital ratios during the quarter. A number of institutions reduced their dividend payments in the first quarter, as the total amount of dividends paid by insured institutions fell by almost half (\$6.8 billion) compared to the first quarter of 2008. Of the 3,603 institutions that paid dividends in the first quarter of 2008, two-thirds (2,337 institutions) reduced their dividends in the current quarter, including 995 institutions that eliminated first quarter dividends.

## **Downsizing at a Few Large Banks Causes \$302-Billion Decline in Industry Assets**

Total assets declined by \$301.7 billion (2.2 percent) during the quarter, as a few large banks reduced their loan portfolios and trading accounts. This is the largest percentage decline in industry assets in a single

quarter in the 25 years for which quarterly data are available. Eight large institutions accounted for the entire decline in industry assets; most insured institutions (67.3 percent) reported increased assets during the quarter, although only 47 percent had increases in their loan balances. The decline in industry assets consisted primarily of a \$159.6-billion (2.1-percent) reduction in loans and leases, a \$144.5-billion (14.9-percent) decline in assets in trading accounts, and a \$91.7-billion (12.7-percent) drop in Fed funds sold and securities purchased under resale agreements. Balances with Federal Reserve banks, which had increased by \$488.2 billion in the previous two quarters, declined by \$32.5 billion (6.3 percent) during the first quarter. Unused loan commitments fell for a fifth consecutive quarter, declining by \$532.0 billion (7.4 percent). Most of the reduction occurred in credit card lines, which fell by \$406.6 billion (9.9 percent), but unused commitments declined for all major loan categories during the quarter. The amount of assets securitized and sold declined by \$26.6 billion (1.4 percent) during the quarter.

## **Deposit Share of Funding Rises Even as Total Deposits Decline**

The decline in industry assets and the increase in equity capital meant a reduced need for funding during the quarter. Total deposits declined by \$81.3 billion (0.9 percent), while nondeposit liabilities fell by \$320.2 billion (9.1 percent). Deposits in domestic offices increased modestly (\$41.9 billion, or 0.6 percent), with time deposits falling by \$72.5 billion (2.6 percent). Deposits in foreign offices declined by \$123.2 billion (8.0 percent). Liabilities in trading accounts fell by \$116.8 billion (24.6 percent), while Federal Home Loan Bank advances declined for a second consecutive quarter, falling by \$91.0 billion (11.6 percent). Deposits funded 66.1 percent of total industry assets at the end of the quarter, up from 65.3 percent at the end of 2008. This is the highest deposit funding share since March 2002.

## **Twenty-One Failures Is Highest Quarterly Total Since 1992**

The number of FDIC-insured commercial banks and savings institutions reporting financial results declined from 8,305 to 8,246 in the first quarter. Mergers absorbed 50 institutions, while 21 insured institutions failed. This is the largest number of failed institutions in a quarter since the fourth quarter of 1992. Thirteen new charters were added in the first quarter, the fewest since the first quarter of 1994. During the quarter, the number of insured banks and thrifts on the FDIC's "Problem List" increased from 252 to 305, and total assets of "problem" institutions rose from \$159 billion to \$220 billion.

# Quarterly Banking Profile

**TABLE I-A. Selected Indicators, All FDIC-Insured Institutions\***

	2009**	2008**	2008	2007	2006	2005	2004
Return on assets (%) .....	0.22	0.58	0.04	0.81	1.28	1.28	1.28
Return on equity (%) .....	2.26	5.69	0.41	7.75	12.30	12.43	13.20
Core capital (leverage) ratio (%) .....	8.04	7.89	7.48	7.97	8.22	8.25	8.11
Noncurrent assets plus							
other real estate owned to assets (%) .....	2.39	1.14	1.89	0.94	0.54	0.50	0.53
Net charge-offs to loans (%) .....	1.94	0.99	1.29	0.59	0.39	0.49	0.56
Asset growth rate (%) .....	1.29	11.58	6.21	9.89	9.04	7.63	11.37
Net interest margin (%) .....	3.39	3.33	3.18	3.29	3.31	3.47	3.52
Net operating income growth (%) .....	-69.94	-46.54	-90.13	-27.58	8.52	11.43	3.99
Number of institutions reporting .....	8,246	8,494	8,305	8,534	8,680	8,833	8,976
Commercial banks .....	7,037	7,240	7,085	7,283	7,401	7,526	7,631
Savings institutions .....	1,209	1,254	1,220	1,251	1,279	1,307	1,345
Percentage of unprofitable institutions (%) .....	21.65	14.23	24.41	12.07	7.94	6.22	5.97
Number of problem institutions .....	305	90	252	76	50	52	80
Assets of problem institutions (in billions) .....	\$220	\$26	\$159	\$22	\$8	\$7	\$28
Number of failed institutions .....	21	2	25	3	0	0	4
Number of assisted institutions .....	0	0	5	0	0	0	0

\* Excludes insured branches of foreign banks (IBAs)

**TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions**

(dollar figures in millions)	1st Quarter 2009	4th Quarter 2008	1st Quarter 2008	%Change 08Q1-09Q1		
Number of institutions reporting .....	8,246	8,305	8,494	-2.9		
Total employees (full-time equivalent) .....	2,114,527	2,151,758	2,212,503	-4.4		
<b>CONDITION DATA</b>						
Total assets .....	\$13,541,630	\$13,843,297	\$13,369,430	1.3		
Loans secured by real estate .....	4,700,451	4,705,001	4,804,908	-2.2		
1-4 Family residential mortgages .....	2,045,216	2,045,269	2,215,134	-7.7		
Nonfarm nonresidential .....	1,076,859	1,066,096	990,362	8.7		
Construction and development .....	566,851	590,943	631,794	-10.3		
Home equity lines .....	674,334	668,253	624,920	7.9		
Commercial & industrial loans .....	1,434,602	1,494,419	1,480,874	-3.1		
Loans to individuals .....	1,046,284	1,088,881	1,048,165	-0.2		
Credit cards .....	403,072	444,692	386,849	4.2		
Farm loans .....	56,150	59,912	53,954	4.1		
Other loans & leases .....	500,664	528,406	582,458	-14.0		
Less: Unearned income .....	3,996	2,876	2,455	62.8		
Total loans & leases .....	7,734,154	7,873,742	7,967,904	-2.9		
Less: Reserve for losses .....	193,626	173,657	121,112	59.9		
Net loans and leases .....	7,540,528	7,700,085	7,846,792	-3.9		
Securities .....	2,207,071	2,035,389	1,953,045	13.0		
Other real estate owned .....	29,670	26,691	15,648	89.6		
Goodwill and other intangibles .....	415,316	421,667	469,180	-11.5		
All other assets .....	3,349,045	3,659,466	3,084,766	8.6		
Total liabilities and capital .....	13,541,630	13,843,297	13,369,430	1.3		
Deposits .....	8,954,432	9,035,732	8,565,753	4.5		
Domestic office deposits .....	7,538,366	7,496,432	7,068,971	6.6		
Foreign office deposits .....	1,416,066	1,539,300	1,496,782	-5.4		
Other borrowed funds .....	2,416,730	2,575,474	2,586,733	-6.6		
Subordinated debt .....	170,929	185,464	185,580	-7.9		
All other liabilities .....	607,862	754,808	670,412	-9.3		
Equity capital .....	1,391,678	1,291,818	1,360,952	2.3		
Loans and leases 30-89 days past due .....	158,205	157,797	111,000	42.5		
Noncurrent loans and leases .....	291,233	232,013	136,900	112.7		
Restructured loans and leases .....	32,911	23,922	14,245	131.0		
Direct and indirect investments in real estate .....	863	906	954	-9.5		
Mortgage-backed securities .....	1,313,042	1,299,728	1,281,381	2.5		
Earning assets .....	11,600,674	11,772,696	11,474,467	1.1		
FHLB Advances .....	696,672	787,690	841,580	-17.2		
Unused loan commitments .....	6,619,585	7,151,592	8,292,731	-20.2		
Trust assets .....	16,271,389	17,230,245	20,851,058	-22.0		
Assets securitized and sold*** .....	1,884,319	1,910,882	1,721,042	9.5		
Notional amount of derivatives*** .....	203,382,420	212,103,859	181,629,418	12.0		
<b>INCOME DATA</b>						
Total interest income .....	\$603,321	\$724,858	\$142,077	\$178,586	-20.4	
Total interest expense .....	245,590	372,144	42,968	83,881	-48.8	
Net interest income .....	357,731	352,714	99,109	94,704	4.7	
Provision for loan and lease losses .....	175,873	69,193	154.2	60,913	37,234	63.6
Total noninterest income .....	207,428	233,098	-11.0	68,319	60,553	12.8
Total noninterest expense .....	367,872	367,043	0.2	97,245	90,882	7.0
Securities gains (losses) .....	-15,309	-1,369	N/M	3,113	1,232	152.6
Applicable income taxes .....	6,210	46,481	-86.6	4,533	8,973	-49.5
Extraordinary gains, net .....	5,358	-1,735	N/M	-29	-132	N/M
Net income .....	5,254	99,990	-94.8	7,560	19,270	-60.8
Net charge-offs .....	100,232	44,118	127.2	37,847	19,645	92.7
Cash dividends .....	51,077	110,348	-53.7	7,237	13,992	-48.3
Retained earnings .....	-45,823	-10,358	N/M	323	5,277	-93.9
Net operating income .....	10,111	102,406	-90.1	5,663	18,841	-69.9

\*\*\* Call Report filers only.

N/M - Not Meaningful

# Quarterly Banking Profile

**TABLE III-A. First Quarter 2009, All FDIC-Insured Institutions**

FIRST QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Number of institutions reporting .....	8,246	25	5	1,524	4,681	836	80	305	745	45
Commercial banks .....	7,037	21	5	1,519	4,188	233	62	278	695	36
Savings institutions .....	1,209	4	0	5	493	603	18	27	50	9
Total assets (in billions) .....	\$13,541.6	\$476.0	\$3,203.0	\$165.5	\$6,003.6	\$1,100.1	\$73.2	\$36.2	\$104.2	\$2,379.9
Commercial banks .....	12,006.9	451.2	3,203.0	165.0	5,493.1	257.5	32.5	32.5	92.3	2,279.9
Savings institutions .....	1,534.8	24.9	0.0	0.5	510.5	842.6	40.7	3.7	11.9	100.0
Total deposits (in billions) .....	8,954.4	192.3	1,957.5	134.0	4,350.5	611.9	62.1	27.9	86.0	1,532.1
Commercial banks .....	7,983.4	176.9	1,957.5	133.6	4,004.7	106.1	26.8	25.4	76.5	1,475.8
Savings institutions .....	971.0	15.4	0.0	0.4	345.8	505.8	35.2	2.5	9.6	56.3
Net income (in millions) .....	7,560	-1,669	5,069	312	-753	1,395	13	24	242	2,927
Commercial banks .....	7,663	-1,891	5,069	310	371	390	-26	-23	232	3,229
Savings institutions .....	-102	222	0	1	-1,124	1,006	39	47	9	-302
<b>Performance Ratios (%)</b>										
Yield on earning assets .....	4.87	11.87	4.09	5.75	5.14	5.38	6.19	4.09	5.59	3.43
Cost of funding earning assets .....	1.47	1.42	1.08	1.94	1.61	2.23	1.68	1.23	1.81	1.22
Net interest margin .....	3.39	10.44	3.00	3.81	3.53	3.16	4.51	2.87	3.78	2.21
Noninterest income to assets .....	2.00	5.99	2.34	0.62	1.65	0.87	1.85	8.33	0.85	2.14
Noninterest expense to assets .....	2.84	5.97	2.51	2.62	3.22	1.84	2.99	10.13	2.94	2.05
Loan and lease loss provision to assets .....	1.78	10.78	1.49	0.60	1.46	1.62	3.02	0.16	0.25	1.34
Net operating income to assets .....	0.17	-1.47	0.62	0.73	-0.04	0.09	0.07	0.15	0.92	0.35
Pretax return on assets .....	0.35	-2.18	0.79	0.92	0.03	0.92	0.12	0.76	1.16	0.76
Return on assets .....	0.22	-1.36	0.61	0.75	-0.05	0.52	0.07	0.27	0.94	0.49
Return on equity .....	2.26	-6.18	7.96	6.84	-0.49	6.02	0.77	1.63	8.17	5.17
Net charge-offs to loans and leases .....	1.94	8.57	2.42	0.52	1.44	1.12	2.56	0.43	0.30	1.87
Loan and lease loss provision to net charge-offs .....	160.94	170.38	162.62	176.06	146.99	215.41	142.70	149.35	147.22	164.68
Efficiency ratio .....	53.79	38.35	51.63	63.14	59.93	48.76	48.42	81.74	67.63	50.43
% of unprofitable institutions .....	21.65	56.00	0.00	7.61	28.97	16.87	16.25	19.34	10.07	24.44
% of institutions with earnings gains .....	39.64	20.00	60.00	45.41	32.73	62.20	47.50	42.95	44.97	28.89
<b>Condition Ratios (%)</b>										
Earning assets to total assets .....	85.67	79.87	82.56	91.78	87.39	91.24	94.42	89.92	91.73	83.06
Loss allowance to:										
Loans and leases .....	2.50	8.89	3.30	1.42	2.06	1.53	2.96	1.52	1.27	2.04
Noncurrent loans and leases .....	66.49	251.73	67.95	77.23	58.29	36.71	253.80	87.90	84.26	55.65
Noncurrent assets plus other real estate owned to assets .....	2.39	2.56	2.02	1.48	2.82	3.06	0.99	0.61	1.10	1.66
Equity capital ratio .....	10.15	23.54	8.44	11.06	10.29	8.92	9.25	16.24	11.43	9.76
Core capital (leverage) ratio .....	8.04	16.28	7.14	9.94	8.07	8.29	9.14	14.64	11.05	7.07
Tier 1 risk-based capital ratio .....	10.74	12.64	11.37	13.53	9.76	14.94	10.95	34.41	17.95	9.97
Total risk-based capital ratio .....	13.46	14.35	14.95	14.62	12.37	15.95	12.86	35.20	19.08	13.18
Net loans and leases to deposits .....	84.21	164.22	60.53	79.87	93.61	118.20	94.01	31.17	67.25	66.05
Net loans to total assets .....	55.68	66.35	36.99	64.70	67.84	65.74	79.74	24.05	55.53	42.52
Domestic deposits to total assets .....	55.67	36.57	30.54	81.01	69.42	55.62	82.90	74.97	82.53	54.56
<b>Structural Changes</b>										
New Charters .....	13	0	0	0	3	1	0	8	1	0
Institutions absorbed by mergers .....	50	0	0	4	42	1	0	1	2	0
Failed Institutions .....	21	0	0	2	18	1	0	0	0	0
<b>PRIOR FIRST QUARTERS (The way it was...)</b>										
Number of institutions .....	2008 8,494	26	6	1,550	4,752	809	102	362	835	52
.....	2006 8,790	30	4	1,647	4,629	864	120	436	1,001	59
.....	2004 9,116	34	6	1,730	4,278	1,026	140	519	1,296	87
Total assets (in billions) .....	2008 \$13,369.4	\$448.5	\$3,085.6	\$158.0	\$5,271.6	\$1,364.4	\$66.3	\$38.2	\$112.5	\$2,824.5
.....	2006 11,209.8	370.2	1,972.3	140.3	3,844.9	1,745.6	98.6	50.0	128.6	2,859.2
.....	2004 9,377.2	332.3	1,492.8	127.7	2,898.5	1,396.0	506.3	58.8	168.0	2,396.7
Return on assets (%) .....	2008 0.58	4.59	0.35	1.19	0.78	-0.21	1.30	2.20	1.01	0.13
.....	2006 1.34	4.57	1.16	1.26	1.35	1.05	2.19	-1.31	1.06	1.23
.....	2004 1.38	3.93	1.12	1.27	1.33	1.17	1.52	1.38	1.10	1.36
Net charge-offs to loans & leases (%) .....	2008 0.99	4.97	1.13	0.17	0.71	1.14	1.78	0.21	0.17	0.64
.....	2006 0.32	2.95	0.53	0.09	0.17	0.11	0.95	0.16	0.12	0.18
.....	2004 0.64	5.17	1.30	0.12	0.31	0.12	0.71	0.70	0.24	0.34
Noncurrent assets plus OREO to assets (%) .....	2008 1.14	1.62	0.70	0.99	1.41	1.97	0.73	0.28	0.74	0.70
.....	2006 0.48	1.17	0.42	0.67	0.49	0.55	0.51	0.23	0.53	0.37
.....	2004 0.67	1.45	0.85	0.85	0.65	0.57	0.91	0.36	0.68	0.46
Equity capital ratio (%) .....	2008 10.18	22.85	7.57	11.22	11.36	8.09	9.01	20.28	11.32	9.61
.....	2006 10.38	27.22	7.95	10.81	10.29	10.81	9.63	19.39	11.04	9.55
.....	2004 9.45	17.58	7.41	10.81	9.51	9.07	8.90	16.60	10.77	9.50

\* See Table IV-A (page 8) for explanations.

# Quarterly Banking Profile

**TABLE III-A. First Quarter 2009, All FDIC-Insured Institutions**

FIRST QUARTER (The way it is...)	All Insured Institutions	Asset Size Distribution				Geographic Regions*						
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting .....	8,246	3,050	4,505	576	115	1,005	1,172	1,692	1,923	1,690	764	
Commercial banks .....	7,037	2,716	3,796	438	87	530	1,033	1,393	1,819	1,566	696	
Savings institutions .....	1,209	334	709	138	28	475	139	299	104	124	68	
Total assets (in billions) .....	\$13,541.6	\$167.1	\$1,359.9	\$1,513.4	\$10,501.3	\$2,517.9	\$3,521.7	\$3,176.8	\$1,064.5	\$910.2	\$2,350.5	
Commercial banks .....	12,006.9	149.4	1,111.3	1,162.1	9,584.0	1,806.0	3,369.3	3,026.5	1,015.8	664.1	2,125.2	
Savings institutions .....	1,534.8	17.7	248.6	351.3	917.3	711.9	152.4	150.3	48.7	246.1	225.3	
Total deposits (in billions) .....	8,954.4	137.5	1,092.9	1,113.8	6,610.2	1,544.0	2,464.7	2,071.2	753.0	624.5	1,497.1	
Commercial banks .....	7,983.4	123.9	904.8	856.5	6,098.2	1,055.7	2,353.0	1,962.6	717.4	506.7	1,387.9	
Savings institutions .....	971.0	13.6	188.1	257.4	511.9	488.2	111.7	108.5	35.6	117.7	109.2	
Net income (in millions) .....	7,560	125	1,116	-657	6,976	371	1,524	1,076	1,521	826	2,242	
Commercial banks .....	7,663	94	1,060	-448	6,956	904	2,244	1,159	1,461	200	1,696	
Savings institutions .....	-102	31	55	-208	20	-532	-720	-83	60	626	546	
<b>Performance Ratios (annualized, %)</b>												
Yield on earning assets .....	4.87	5.71	5.65	5.34	4.67	5.33	4.32	4.39	5.61	5.33	5.31	
Cost of funding earning assets .....	1.47	1.94	2.11	1.98	1.30	1.66	1.42	1.31	1.22	1.76	1.57	
Net interest margin .....	3.39	3.77	3.54	3.36	3.37	3.67	2.90	3.09	4.40	3.57	3.74	
Noninterest income to assets .....	2.00	1.21	0.94	1.12	2.27	1.95	1.88	2.13	3.08	1.36	1.81	
Noninterest expense to assets .....	2.84	3.83	3.11	2.88	2.79	2.75	2.63	3.06	3.82	3.17	2.40	
Loan and lease loss provision to assets .....	1.78	0.45	0.69	1.45	1.98	2.13	1.51	1.52	2.18	1.32	2.15	
Net operating income to assets .....	0.17	0.28	0.30	-0.22	0.20	0.10	0.05	0.08	0.62	0.01	0.38	
Pretax return on assets .....	0.35	0.39	0.43	-0.13	0.41	0.10	0.34	0.26	0.84	0.66	0.44	
Return on assets .....	0.22	0.30	0.33	-0.18	0.26	0.06	0.17	0.13	0.57	0.37	0.38	
Return on equity .....	2.26	2.36	3.31	-1.65	2.73	0.50	1.73	1.62	5.92	3.68	3.94	
Net charge-offs to loans and leases .....	1.94	0.54	0.71	1.41	2.27	2.21	1.79	1.62	2.14	0.90	2.66	
Loan and lease loss provision to net charge-offs .....	160.94	132.01	138.76	149.73	163.48	180.24	144.38	180.59	153.02	222.37	141.37	
Efficiency ratio .....	53.79	80.33	72.90	65.73	50.06	51.65	56.22	56.01	53.99	62.14	47.05	
% of unprofitable institutions .....	21.65	23.28	19.13	29.34	38.26	22.39	38.82	17.26	13.73	13.08	42.93	
% of institutions with earnings gains .....	39.64	43.93	39.07	23.96	26.96	45.07	28.67	44.80	40.61	43.37	27.23	
<b>Condition Ratios (%)</b>												
Earning assets to total assets .....	85.67	91.26	91.77	90.53	84.09	84.72	84.38	86.05	87.67	89.56	85.68	
Loss Allowance to:												
Loans and leases .....	2.50	1.43	1.46	1.85	2.82	2.82	2.16	2.59	2.65	1.88	2.80	
Noncurrent loans and leases .....	66.49	63.96	52.52	50.47	70.87	105.08	56.15	62.28	73.78	54.87	62.77	
Noncurrent assets plus												
other real estate owned to assets .....	2.39	1.86	2.52	2.98	2.30	1.52	2.53	2.45	2.72	2.60	2.81	
Equity capital ratio .....	10.15	12.67	9.99	10.60	10.06	12.14	10.19	8.38	9.90	9.99	10.50	
Core capital (leverage) ratio .....	8.04	12.32	9.57	9.15	7.61	9.31	6.95	7.02	8.45	8.85	9.19	
Tier 1 risk-based capital ratio .....	10.74	18.14	12.95	11.94	10.17	12.51	9.05	9.43	9.65	11.58	13.80	
Total risk-based capital ratio .....	13.46	19.21	14.11	13.31	13.32	14.52	12.27	12.64	12.39	13.32	16.19	
Net loans and leases to deposits .....	84.21	75.05	85.55	91.45	82.96	84.77	82.42	77.91	91.29	93.70	87.77	
Net loans to total assets .....	55.68	61.79	68.75	67.30	52.22	51.98	57.68	50.80	64.58	64.28	55.91	
Domestic deposits to total assets .....	55.67	82.33	80.27	72.89	49.58	53.96	62.45	51.99	65.50	67.82	43.14	
<b>Structural Changes</b>												
New Charters .....	13	12	0	0	1	1	4	3	0	2	3	
Institutions absorbed by mergers .....	50	22	24	3	1	9	5	13	11	10	2	
Failed Institutions .....	21	1	18	2	0	1	6	3	2	1	8	
<b>PRIOR FIRST QUARTERS (The way it was...)</b>												
Number of institutions .....	2008	8,494	3,347	4,481	549	117	1,036	1,223	1,752	1,968	1,730	785
.....	2006	8,790	3,826	4,334	511	119	1,106	1,225	1,863	2,055	1,783	758
.....	2004	9,116	4,300	4,238	465	113	1,162	1,231	1,996	2,122	1,853	752
Total assets (in billions) .....	2008	\$13,369.4	\$178.0	\$1,334.3	\$1,438.1	\$10,419.1	\$2,478.9	\$3,423.5	\$2,963.1	\$1,000.0	\$748.7	\$2,755.2
.....	2006	11,209.8	199.0	1,259.4	1,395.6	8,355.8	2,866.2	2,759.4	2,604.0	819.6	620.6	1,539.9
.....	2004	9,377.2	221.9	1,169.4	1,282.1	6,703.9	3,186.8	1,995.6	1,700.3	738.8	571.0	1,184.9
Return on assets (%) .....	2008	0.58	0.73	0.79	0.76	0.53	1.04	0.32	0.75	1.39	0.94	-0.05
.....	2006	1.34	0.95	1.11	1.30	1.39	1.30	1.33	1.10	1.59	1.31	1.71
.....	2004	1.38	1.00	1.17	1.48	1.41	1.32	1.32	1.38	1.52	1.35	1.57
Net charge-offs to loans & leases (%) .....	2008	0.99	0.20	0.30	0.70	1.16	1.15	0.76	0.84	1.13	0.45	1.38
.....	2006	0.32	0.12	0.12	0.18	0.39	0.47	0.16	0.23	0.35	0.16	0.52
.....	2004	0.64	0.19	0.22	0.44	0.78	0.96	0.36	0.43	0.90	0.34	0.66
Noncurrent assets plus												
OREO to assets (%) .....	2008	1.14	1.09	1.33	1.44	1.08	0.81	1.08	1.09	1.52	1.22	1.42
.....	2006	0.48	0.69	0.52	0.44	0.48	0.39	0.31	0.53	0.84	0.68	0.60
.....	2004	0.67	0.84	0.66	0.59	0.68	0.69	0.46	0.79	0.88	0.75	0.59
Equity capital ratio (%) .....	2008	10.18	13.78	10.52	11.13	9.94	12.10	10.20	9.06	9.73	9.88	9.88
.....	2006	10.38	12.29	10.28	10.78	10.28	11.15	9.77	9.02	10.48	10.19	12.36
.....	2004	9.45	11.73	10.18	10.71	9.00	9.13	8.58	8.74	10.44	9.64	12.07

\* See Table IV-A (page 9) for explanations.



# Quarterly Banking Profile

**TABLE IV-A. Full Year 2008, All FDIC-Insured Institutions**

	All Insured Institutions	Asset Concentration Groups*									
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion	
Number of institutions reporting .....	8,305	26	5	1,559	4,753	838	91	281	708	44	
Commercial banks .....	7,085	22	5	1,554	4,249	230	71	259	661	34	
Savings institutions .....	1,220	4	0	5	504	608	20	22	47	10	
Total assets (in billions) .....	\$13,843.3	\$513.0	\$3,410.1	\$168.8	\$5,461.8	\$997.0	\$122.2	\$34.7	\$94.6	\$3,041.1	
Commercial banks .....	12,310.9	487.1	3,410.1	168.3	4,941.4	183.1	66.0	30.5	84.0	2,940.4	
Savings institutions .....	1,532.4	26.0	0.0	0.5	520.4	813.9	56.1	4.2	10.6	100.7	
Total deposits (in billions) .....	9,035.7	200.0	2,139.2	135.6	3,872.4	548.6	87.2	25.8	77.3	1,949.6	
Commercial banks .....	8,082.2	183.0	2,139.2	135.2	3,529.0	68.8	43.1	22.9	68.8	1,892.1	
Savings institutions .....	953.6	17.0	0.0	0.4	343.4	479.8	44.1	2.9	8.6	57.5	
Net income (in millions) .....	5,254	7,926	8,061	1,635	-6,307	-4,615	-13	487	766	-2,685	
Commercial banks .....	16,004	7,592	8,061	1,631	-3,734	2,157	2	283	810	-799	
Savings institutions .....	-10,751	333	0	4	-2,573	-6,771	-15	203	-44	-1,887	
<b>Performance Ratios (%)</b>											
Yield on earning assets .....	5.36	12.21	5.13	6.37	5.88	4.91	6.63	4.52	6.09	3.61	
Cost of funding earning assets .....	2.18	2.80	2.26	2.48	2.28	2.47	2.90	1.67	2.28	1.66	
Net interest margin .....	3.18	9.41	2.86	3.90	3.60	2.43	3.73	2.85	3.81	1.94	
Noninterest income to assets .....	1.58	8.00	1.75	0.65	1.45	0.44	1.79	11.46	0.86	0.92	
Noninterest expense to assets .....	2.79	6.65	2.87	2.65	3.23	1.57	2.96	11.21	2.99	1.62	
Loan and lease loss provision to assets .....	1.34	6.69	1.19	0.35	1.32	1.44	2.44	0.13	0.27	0.70	
Net operating income to assets .....	0.08	1.41	0.11	1.03	-0.06	-0.42	-0.06	1.62	0.91	0.14	
Pretax return on assets .....	0.09	2.61	0.15	1.18	-0.03	-0.38	-0.05	2.38	0.99	-0.14	
Return on assets .....	0.04	1.70	0.25	1.00	-0.12	-0.47	-0.01	1.43	0.83	-0.09	
Return on equity .....	0.41	7.88	3.44	9.07	-1.13	-6.22	-0.12	7.33	7.29	-0.96	
Net charge-offs to loans and leases .....	1.29	5.94	1.43	0.41	1.14	0.86	1.74	0.34	0.35	0.74	
Loan and lease loss provision to net charge-offs ...	175.47	151.89	204.34	130.58	163.23	247.45	172.69	149.82	136.31	183.94	
Efficiency ratio .....	59.32	39.55	65.41	62.33	61.64	57.14	55.88	76.34	68.20	59.61	
% of unprofitable institutions .....	24.41	15.38	20.00	6.74	32.74	24.58	18.68	16.73	10.17	43.18	
% of institutions with earnings gains .....	36.42	26.92	40.00	51.64	27.22	48.21	43.96	40.93	48.73	29.55	
<b>Condition Ratios (%)</b>											
Earning assets to total assets .....	85.04	81.38	81.54	91.24	87.54	90.96	93.78	88.05	91.68	82.23	
Loss Allowance to:											
Loans and leases .....	2.21	7.09	2.79	1.32	1.87	1.37	2.45	1.38	1.25	1.75	
Noncurrent loans and leases .....	74.85	255.14	72.75	92.52	65.05	40.49	165.23	133.90	87.89	70.65	
Noncurrent assets plus											
other real estate owned to assets .....	1.89	2.08	1.62	1.17	2.33	2.55	1.31	0.35	1.05	1.27	
Equity capital ratio .....	9.33	20.47	7.01	11.00	10.05	7.45	9.85	18.57	11.28	9.11	
Core capital (leverage) ratio .....	7.48	14.59	5.95	9.99	8.14	7.17	9.86	16.31	10.90	6.60	
Tier 1 risk-based capital ratio .....	9.96	13.76	9.60	13.33	9.65	12.70	12.22	38.16	17.69	8.73	
Total risk-based capital ratio .....	12.78	16.15	13.73	14.39	11.98	13.66	13.92	38.99	18.79	12.05	
Net loans and leases to deposits .....	85.22	179.11	58.53	81.62	96.90	119.61	108.66	30.08	68.41	72.58	
Net loans to total assets .....	55.62	69.82	36.72	65.57	68.70	65.81	77.53	22.37	55.94	46.53	
Domestic deposits to total assets .....	54.15	34.36	31.51	80.34	67.80	54.95	70.21	72.13	81.67	54.94	
<b>Structural Changes</b>											
New Charters .....	98	0	0	2	28	2	0	66	0	0	
Institutions absorbed by mergers .....	292	0	2	32	217	18	1	1	12	9	
Failed Institutions .....	25	0	0	1	21	3	0	0	0	0	
<b>PRIOR FULL YEARS</b>											
<b>(The way it was...)</b>											
Number of institutions .....	2007	8,534	27	5	1,592	4,773	784	109	373	815	56
.....	2005	8,833	33	4	1,685	4,617	887	125	425	995	62
.....	2003	9,181	36	6	1,767	4,254	1,033	157	529	1,308	91
Total assets (in billions) .....	2007	\$13,034.1	\$479.2	\$2,784.3	\$157.5	\$4,619.2	\$1,328.1	\$94.9	\$37.8	\$110.4	\$3,422.7
.....	2005	10,878.3	359.1	1,851.2	142.3	4,257.3	1,655.1	117.3	47.7	128.7	2,319.6
.....	2003	9,075.7	348.4	1,448.0	129.5	2,923.8	1,657.9	146.6	61.1	171.1	2,189.3
Return on assets (%) .....	2007	0.81	3.35	0.58	1.20	0.83	0.03	1.26	2.56	1.03	0.88
.....	2005	1.28	2.90	0.86	1.27	1.36	1.07	1.55	2.18	1.09	1.35
.....	2003	1.38	4.08	1.10	1.20	1.28	1.38	1.31	1.85	1.06	1.34
Net charge-offs to loans & leases (%) .....	2007	0.59	3.95	0.76	0.22	0.35	0.40	0.87	0.29	0.22	0.39
.....	2005	0.49	4.64	0.87	0.18	0.23	0.12	1.44	0.26	0.23	0.24
.....	2003	0.78	5.22	1.40	0.28	0.46	0.18	2.09	1.22	0.38	0.62
Noncurrent assets plus											
OREO to assets (%) .....	2007	0.94	1.54	0.68	0.83	1.07	1.52	1.64	0.23	0.65	0.68
.....	2005	0.50	1.32	0.46	0.61	0.48	0.56	0.51	0.24	0.54	0.39
.....	2003	0.75	1.63	0.93	0.81	0.68	0.73	0.99	0.33	0.71	0.59
Equity capital ratio (%) .....	2007	10.34	21.26	8.01	11.17	11.00	8.38	12.62	19.98	11.46	10.32
.....	2005	10.28	21.51	8.30	10.55	10.83	9.39	10.11	19.47	10.83	9.53
.....	2003	9.15	16.04	7.39	10.64	9.24	9.10	7.30	16.74	10.45	8.87

**\*Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):**

- Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.
- International Banks - Banks with assets greater than \$10 billion and more than 25 percent of total assets in foreign offices.
- Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.
- Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.
- Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.
- Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.
- Other Specialized < \$1 Billion - Institutions with assets less than \$1 billion, whose loans and leases are less than 40 percent of total assets.
- All Other < \$1 billion - Institutions with assets less than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
- All Other > \$1 billion - Institutions with assets greater than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

# Quarterly Banking Profile

**TABLE IV-A. Full Year 2008, All FDIC-Insured Institutions**

	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	8,305	3,131	4,499	561	114	1,014	1,180	1,705	1,935	1,700	771
Commercial banks	7,085	2,784	3,790	425	86	530	1,041	1,407	1,829	1,575	703
Savings institutions	1,220	347	709	136	28	484	139	298	106	125	68
Total assets (in billions)	\$13,843.3	\$170.8	\$1,355.0	\$1,490.4	\$10,827.2	\$2,431.4	\$3,747.5	\$3,264.4	\$1,057.2	\$780.9	\$2,561.9
Commercial banks	12,310.9	152.5	1,105.0	1,141.6	9,911.9	1,725.3	3,481.7	3,117.2	1,008.0	653.4	2,325.4
Savings institutions	1,532.4	18.3	250.0	348.8	915.3	706.1	265.8	147.2	49.2	127.6	236.5
Total deposits (in billions)	9,035.7	139.1	1,071.9	1,080.0	6,744.6	1,534.5	2,513.5	2,155.6	718.8	571.1	1,542.2
Commercial banks	8,082.2	125.1	887.4	830.6	6,239.0	1,058.5	2,363.4	2,050.6	683.3	492.0	1,434.4
Savings institutions	953.6	14.0	184.5	249.5	505.6	476.0	150.1	104.9	35.5	79.1	107.9
Net income (in millions)	5,254	445	3,421	-3,929	5,316	6,933	-5,111	8,693	5,685	3,883	-14,829
Commercial banks	16,004	481	3,331	-2,112	14,305	10,831	-3,447	9,827	5,748	3,658	-10,612
Savings institutions	-10,751	-35	90	-1,817	-8,989	-3,898	-1,663	-1,134	-63	225	-4,217
<b>Performance Ratios (%)</b>											
Yield on earning assets	5.36	6.25	6.32	5.98	5.11	6.12	4.39	4.87	6.42	5.88	6.08
Cost of funding earning assets	2.18	2.39	2.61	2.47	2.07	2.42	1.94	2.14	2.07	2.18	2.40
Net interest margin	3.18	3.86	3.70	3.51	3.04	3.70	2.44	2.72	4.35	3.70	3.68
Noninterest income to assets	1.58	1.11	1.05	1.12	1.72	2.17	1.15	1.84	2.64	1.40	0.94
Noninterest expense to assets	2.79	3.79	3.24	3.09	2.68	3.13	2.24	2.59	3.85	3.22	3.00
Loan and lease loss provision to assets	1.34	0.46	0.72	1.19	1.45	1.46	1.03	1.24	1.84	0.80	1.77
Net operating income to assets	0.08	0.29	0.36	-0.13	0.07	0.44	-0.12	0.21	0.51	0.52	-0.46
Pretax return on assets	0.09	0.37	0.36	-0.19	0.09	0.55	-0.09	0.42	0.80	0.70	-0.99
Return on assets	0.04	0.27	0.26	-0.27	0.05	0.30	-0.14	0.29	0.57	0.52	-0.62
Return on equity	0.41	2.02	2.53	-2.45	0.54	2.46	-1.36	3.43	5.84	5.23	-7.01
Net charge-offs to loans and leases	1.29	0.45	0.66	1.09	1.45	1.44	1.00	1.24	1.60	0.68	1.73
Loan and lease loss provision to net charge-offs	175.47	161.56	155.49	158.37	179.27	178.81	170.31	188.17	169.62	176.00	169.99
Efficiency ratio	59.32	80.69	70.36	63.32	56.91	54.44	59.37	58.42	58.47	64.61	65.28
% of unprofitable institutions	24.41	24.85	22.89	30.84	40.35	30.77	43.05	20.70	14.06	14.94	42.54
% of institutions with earnings gains	36.42	40.66	35.32	24.42	22.81	37.38	19.24	39.53	43.88	42.24	23.09
<b>Condition Ratios (%)</b>											
Earning assets to total assets	85.04	91.45	91.66	90.22	83.40	85.64	84.08	85.13	86.58	90.26	83.55
Loss Allowance to:											
Loans and leases	2.21	1.39	1.41	1.77	2.43	2.39	1.91	2.22	2.40	1.55	2.62
Noncurrent loans and leases	74.85	71.02	59.59	59.71	79.49	114.22	64.97	67.58	80.29	68.58	72.06
Noncurrent assets plus other real estate owned to assets	1.89	1.66	2.16	2.43	1.79	1.27	1.95	1.96	2.28	1.80	2.18
Equity capital ratio	9.33	12.89	10.01	10.68	9.01	11.34	9.56	8.07	9.49	9.95	8.45
Core capital (leverage) ratio	7.48	12.57	9.55	9.21	6.89	8.57	6.62	6.83	8.20	8.99	7.80
Tier 1 risk-based capital ratio	9.96	18.25	12.75	11.77	9.21	12.27	8.67	9.10	9.74	11.53	10.60
Total risk-based capital ratio	12.78	19.31	13.90	13.18	12.48	14.15	11.71	12.28	12.53	13.31	13.83
Net loans and leases to deposits	85.22	77.63	88.38	94.41	83.40	87.85	85.47	77.17	96.06	89.20	86.91
Net loans to total assets	55.62	63.25	69.92	68.42	51.95	55.44	57.33	50.95	65.32	65.24	52.32
Domestic deposits to total assets	54.15	81.48	79.02	71.64	48.20	54.64	58.97	52.16	64.36	72.29	39.43
<b>Structural Changes</b>											
New Charters	98	92	4	1	1	20	34	3	5	14	22
Institutions absorbed by mergers	292	111	146	28	7	41	72	60	56	54	9
Failed Institutions	25	6	10	6	3	0	8	2	4	3	8
<b>PRIOR FULL YEARS (The way it was...)</b>											
Number of institutions	2007 8,534	3,440	4,424	551	119	1,043	1,221	1,763	1,986	1,742	779
	2005 8,833	3,864	4,339	512	118	1,110	1,227	1,874	2,070	1,791	761
	2003 9,181	4,390	4,210	471	110	1,173	1,227	2,011	2,133	1,866	771
Total assets (in billions)	2007 \$13,034.1	\$181.9	\$1,308.8	\$1,422.1	\$10,121.3	\$2,441.1	\$3,329.6	\$2,842.5	\$976.3	\$738.3	\$2,706.3
	2005 10,878.3	200.8	1,247.6	1,393.2	8,036.7	2,768.2	2,683.9	2,505.8	803.7	607.7	1,508.9
	2003 9,075.7	225.7	1,160.5	1,313.0	6,376.5	3,085.2	1,882.6	1,693.8	456.3	563.3	1,394.3
Return on assets (%)	2007 0.81	0.74	0.97	0.96	0.77	0.77	0.81	0.86	1.46	1.00	0.52
	2005 1.28	0.99	1.24	1.28	1.29	1.21	1.36	0.99	1.62	1.19	1.60
	2003 1.38	0.95	1.18	1.41	1.43	1.28	1.38	1.31	1.63	1.37	1.62
Net charge-offs to loans & leases (%)	2007 0.59	0.24	0.25	0.42	0.68	0.90	0.33	0.47	0.78	0.30	0.76
	2005 0.49	0.20	0.19	0.24	0.60	0.80	0.23	0.33	0.56	0.24	0.70
	2003 0.78	0.31	0.36	0.54	0.94	1.16	0.54	0.72	1.09	0.40	0.58
Noncurrent assets plus OREO to assets (%)	2007 0.94	0.96	1.07	1.09	0.91	0.76	0.81	0.94	1.37	1.00	1.12
	2005 0.50	0.69	0.52	0.44	0.50	0.44	0.30	0.54	0.86	0.73	0.59
	2003 0.75	0.83	0.69	0.62	0.78	0.78	0.56	0.86	0.84	0.76	0.76
Equity capital ratio (%)	2007 10.34	13.73	10.49	11.34	10.12	12.06	10.30	9.23	9.74	10.22	10.24
	2005 10.28	12.16	10.20	10.68	10.18	10.54	9.80	9.23	10.45	10.17	12.40
	2003 9.15	11.49	10.05	10.34	8.66	9.05	8.78	8.49	10.59	9.60	10.05

\* Regions:

New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico

Rhode Island, Vermont, U.S. Virgin Islands

Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming



# Quarterly Banking Profile

**TABLE V-A. Loan Performance, All FDIC-Insured Institutions**

March 31, 2009	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
<b>Percent of Loans 30-89 Days Past Due</b>										
All loans secured by real estate .....	2.44	2.27	3.43	1.89	2.16	2.49	1.14	2.00	2.02	2.83
Construction and development .....	3.56	0.00	2.74	5.66	3.61	5.40	1.35	4.80	2.57	2.51
Nonfarm nonresidential .....	1.37	0.00	1.07	1.71	1.38	1.22	1.54	1.49	1.71	1.27
Multifamily residential real estate .....	1.37	0.00	1.23	1.14	1.45	1.40	0.82	1.65	1.85	0.93
Home equity loans .....	1.54	1.56	1.94	0.64	1.17	1.79	1.02	0.71	0.91	1.96
Other 1-4 family residential .....	3.16	2.97	4.89	2.08	2.70	2.57	1.24	2.09	2.23	3.97
Commercial and industrial loans .....	0.99	4.99	0.51	1.97	1.04	1.03	1.98	1.52	1.83	0.75
Loans to individuals .....	2.45	3.24	2.33	2.08	2.28	1.61	1.71	1.55	2.22	1.86
Credit card loans .....	2.99	3.09	3.29	2.49	2.64	2.96	1.48	1.30	2.06	2.72
Other loans to individuals .....	2.12	4.25	1.94	2.05	2.21	1.25	1.78	1.56	2.22	1.62
All other loans and leases (including farm) .....	0.66	0.02	0.41	1.54	0.81	0.76	0.52	0.78	0.93	0.61
Total loans and leases .....	2.04	3.18	2.22	1.83	1.86	2.40	1.53	1.78	1.94	1.99
<b>Percent of Loans Noncurrent**</b>										
All real estate loans .....	4.89	1.46	6.77	2.19	4.58	4.39	1.09	2.09	1.65	5.71
Construction and development .....	10.92	0.00	6.98	9.38	11.04	16.30	3.23	5.27	3.82	9.76
Nonfarm nonresidential .....	2.25	0.00	2.18	2.42	2.21	2.41	2.11	1.58	2.13	2.63
Multifamily residential real estate .....	2.45	0.00	1.83	1.68	2.65	2.11	1.22	2.73	1.81	2.62
Home equity loans .....	1.99	0.85	1.99	0.76	1.29	2.22	0.65	0.35	0.63	3.75
Other 1-4 family residential .....	5.95	1.92	10.27	1.34	5.17	4.45	1.43	2.10	1.32	7.17
Commercial and industrial loans .....	2.23	4.77	3.72	2.19	1.81	1.19	0.65	1.60	1.66	1.83
Loans to individuals .....	2.11	3.69	2.53	0.93	1.30	1.20	1.25	0.64	0.72	0.91
Credit card loans .....	3.48	3.58	3.92	3.24	3.36	3.36	1.81	0.44	1.52	2.69
Other loans to individuals .....	1.26	4.41	1.97	0.79	0.94	0.63	1.08	0.65	0.70	0.40
All other loans and leases (including farm) .....	1.30	0.06	2.29	0.98	0.96	0.57	0.21	1.03	1.21	0.97
Total loans and leases .....	3.76	3.53	4.85	1.84	3.54	4.16	1.16	1.73	1.50	3.66
<b>Percent of Loans Charged-off (net, YTD)</b>										
All real estate loans .....	1.44	2.04	2.37	0.39	1.20	1.04	1.18	0.29	0.17	2.31
Construction and development .....	3.20	0.00	0.96	2.61	3.22	3.79	0.03	0.14	0.60	3.72
Nonfarm nonresidential .....	0.39	0.00	0.22	0.24	0.42	0.20	0.12	0.02	0.13	0.24
Multifamily residential real estate .....	0.56	0.00	0.37	0.10	0.60	0.99	0.00	0.00	0.11	0.48
Home equity loans .....	2.36	0.00	2.68	0.36	1.65	2.54	1.83	0.28	0.24	3.82
Other 1-4 family residential .....	1.36	2.94	3.04	0.23	0.82	0.86	0.55	0.54	0.13	2.12
Commercial and industrial loans .....	1.82	12.31	2.23	0.84	1.56	0.57	7.83	0.51	0.51	0.97
Loans to individuals .....	4.88	8.75	4.17	0.86	3.30	3.52	2.80	0.44	0.87	2.52
Credit card loans .....	7.79	8.23	6.32	6.83	8.37	9.13	4.88	0.64	3.41	6.32
Other loans to individuals .....	2.97	12.38	3.22	0.50	2.40	1.99	2.13	0.43	0.80	1.58
All other loans and leases (including farm) .....	0.87	0.01	0.85	0.00	1.02	1.03	3.19	1.50	0.34	0.80
Total loans and leases .....	1.94	8.57	2.41	0.52	1.44	1.12	2.54	0.43	0.30	1.87
<b>Loans Outstanding (in billions)</b>										
All real estate loans .....	\$4,700.5	\$0.2	\$606.9	\$63.3	\$2,739.3	\$682.8	\$19.0	\$5.6	\$41.2	\$542.1
Construction and development .....	566.9	0.0	12.9	5.1	480.1	15.5	0.4	0.5	2.8	49.5
Nonfarm nonresidential .....	1,076.9	0.0	33.9	17.6	897.9	32.3	0.8	1.8	10.2	82.4
Multifamily residential real estate .....	210.6	0.0	40.4	1.3	141.5	12.8	0.1	0.2	0.8	13.6
Home equity loans .....	674.3	0.0	145.6	1.3	328.7	56.2	9.8	0.2	1.5	139.9
Other 1-4 family residential .....	2,045.2	0.1	328.2	16.5	841.9	565.3	7.8	2.7	22.8	259.8
Commercial and industrial loans .....	1,434.6	33.8	270.4	14.7	833.2	19.1	2.9	1.3	5.9	253.3
Loans to individuals .....	1,046.3	288.0	188.8	6.2	345.1	25.9	37.9	1.3	7.1	146.0
Credit card loans .....	403.1	250.5	53.9	0.4	51.2	5.5	8.8	0.1	0.2	32.6
Other loans to individuals .....	643.2	37.5	134.9	5.8	293.9	20.4	29.1	1.3	6.9	113.3
All other loans and leases (including farm) .....	556.8	24.7	161.7	24.4	241.8	6.7	0.8	0.6	4.5	91.7
Total loans and leases .....	7,738.2	346.7	1,227.8	108.6	4,159.5	734.5	60.6	8.8	58.6	1,033.0
<b>Memo: Other Real Estate Owned (in millions)</b>										
All other real estate owned .....	29,669.6	-37.6	2,649.5	441.2	21,685.7	3,015.2	20.6	56.7	258.9	1,579.5
Construction and development .....	11,036.0	0.0	25.0	171.4	9,783.8	713.7	3.7	16.8	60.1	261.3
Nonfarm nonresidential .....	3,641.5	0.2	97.0	120.2	3,087.2	96.9	4.0	10.7	71.6	153.7
Multifamily residential real estate .....	1,467.0	0.0	31.0	28.0	1,252.4	33.8	0.0	0.9	20.4	100.4
1-4 family residential .....	11,357.5	0.1	1,858.5	92.6	6,235.5	1,968.0	12.6	26.5	100.3	1,063.4
Farmland .....	122.4	0.0	0.0	28.4	82.8	2.8	0.2	1.7	6.5	0.0
GNMA properties .....	1,948.3	0.0	499.0	0.6	1,235.8	212.7	0.0	0.0	0.0	0.3

\* See Table IV-A (page 8) for explanations.

\*\* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

# Quarterly Banking Profile

**TABLE V-A. Loan Performance, All FDIC-Insured Institutions**

March 31, 2009	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
<b>Percent of Loans 30-89 Days Past Due</b>											
All loans secured by real estate .....	2.44	1.96	1.90	1.81	2.73	1.59	2.80	2.77	1.56	2.29	2.83
Construction and development .....	3.56	2.65	3.24	3.34	3.83	3.00	3.15	4.56	3.06	2.63	5.09
Nonfarm nonresidential .....	1.37	1.69	1.51	1.25	1.34	1.42	1.38	1.71	1.05	1.09	1.25
Multifamily residential real estate .....	1.37	1.37	1.67	1.37	1.29	0.97	1.60	1.76	0.94	1.63	1.12
Home equity loans .....	1.54	0.85	0.91	0.83	1.65	0.65	1.98	1.48	1.21	1.60	1.55
Other 1-4 family residential .....	3.16	2.31	1.90	1.84	3.59	1.66	3.92	3.70	1.78	3.21	3.62
Commercial and industrial loans .....	0.99	2.05	1.60	1.10	0.90	1.46	0.90	0.99	1.33	0.94	0.65
Loans to individuals .....	2.45	2.41	1.94	1.86	2.53	3.13	2.38	1.97	2.79	1.49	2.13
Credit card loans .....	2.99	2.15	2.72	2.01	3.05	3.33	2.66	2.66	3.05	1.28	2.81
Other loans to individuals .....	2.12	2.42	1.88	1.80	2.16	2.78	2.30	1.77	2.58	1.54	1.71
All other loans and leases (including farm) .....	0.66	1.29	1.06	1.00	0.58	0.47	0.57	0.78	0.82	1.12	0.54
Total loans and leases .....	2.04	1.94	1.83	1.68	2.15	1.83	2.22	2.16	1.60	1.95	2.13
<b>Percent of Loans Noncurrent**</b>											
All real estate loans .....	4.89	2.53	3.13	4.40	5.48	2.74	5.45	5.82	5.11	4.31	5.21
Construction and development .....	10.92	7.60	9.12	12.53	10.97	9.47	10.29	13.49	9.48	7.04	15.55
Nonfarm nonresidential .....	2.25	2.42	2.08	2.07	2.41	2.46	2.29	2.83	2.02	1.45	1.88
Multifamily residential real estate .....	2.45	2.34	2.35	3.50	2.11	1.49	3.35	3.12	1.81	2.71	1.93
Home equity loans .....	1.99	1.06	0.93	1.01	2.15	0.72	3.01	1.67	1.75	1.57	1.40
Other 1-4 family residential .....	5.95	1.78	1.92	3.08	7.15	2.32	6.66	8.00	9.13	5.85	5.74
Commercial and industrial loans .....	2.23	2.35	1.96	1.99	2.30	2.38	1.48	2.00	1.75	1.38	4.17
Loans to individuals .....	2.11	1.02	0.87	1.01	2.28	3.13	1.28	1.34	2.20	0.71	2.59
Credit card loans .....	3.48	2.24	2.34	2.06	3.57	3.83	2.59	2.90	3.26	1.57	3.92
Other loans to individuals .....	1.26	1.01	0.75	0.62	1.37	1.93	0.87	0.89	1.38	0.50	1.77
All other loans and leases (including farm) .....	1.30	0.87	0.83	0.92	1.38	1.15	0.59	1.10	0.71	1.04	3.44
Total loans and leases .....	3.76	2.23	2.78	3.66	3.98	2.68	3.85	4.17	3.59	3.43	4.46
<b>Percent of Loans Charged-off (net, YTD)</b>											
All real estate loans .....	1.44	0.45	0.60	1.20	1.72	0.60	1.88	1.56	1.32	0.80	1.85
Construction and development .....	3.20	1.99	2.08	3.72	3.46	1.91	2.96	3.70	2.38	2.36	5.76
Nonfarm nonresidential .....	0.39	0.28	0.24	0.44	0.45	0.51	0.42	0.51	0.28	0.25	0.21
Multifamily residential real estate .....	0.56	0.23	0.38	0.70	0.56	0.55	0.73	0.72	0.20	0.67	0.24
Home equity loans .....	2.36	0.58	0.55	0.82	2.63	0.80	3.26	1.79	3.09	1.18	2.53
Other 1-4 family residential .....	1.36	0.27	0.32	0.68	1.65	0.43	1.83	1.61	0.97	0.38	2.00
Commercial and industrial loans .....	1.82	1.06	1.07	1.45	1.96	2.60	1.08	1.16	2.14	0.93	3.41
Loans to individuals .....	4.88	0.77	1.63	3.56	5.18	7.04	3.42	3.18	6.50	1.84	4.83
Credit card loans .....	7.79	4.59	9.93	6.46	7.84	8.10	7.70	6.74	9.94	4.50	6.90
Other loans to individuals .....	2.97	0.71	0.96	2.45	3.21	5.12	2.17	2.06	3.60	1.19	3.48
All other loans and leases (including farm) .....	0.87	0.00	0.44	0.98	0.91	0.38	0.53	1.11	0.50	0.87	1.73
Total loans and leases .....	1.94	0.54	0.71	1.41	2.27	2.21	1.79	1.62	2.14	0.90	2.65
<b>Loans Outstanding (in billions)</b>											
All real estate loans .....	\$4,700.5	\$72.3	\$742.4	\$769.2	\$3,116.6	\$813.4	\$1,284.5	\$1,004.1	\$397.3	\$428.0	\$773.1
Construction and development .....	566.9	8.1	125.8	147.5	285.4	64.4	196.9	104.1	48.5	81.0	71.9
Nonfarm nonresidential .....	1,076.9	21.8	265.0	269.6	520.5	201.3	287.6	206.5	107.0	119.6	154.9
Multifamily residential real estate .....	210.6	2.0	30.9	45.7	132.1	53.4	37.7	61.3	11.4	9.6	37.1
Home equity loans .....	674.3	2.5	39.4	51.0	581.4	69.6	218.7	202.1	81.1	36.0	66.9
Other 1-4 family residential .....	2,045.2	29.4	249.9	240.6	1,525.3	419.8	524.0	413.1	128.1	170.4	389.9
Commercial and industrial loans .....	1,434.6	14.5	123.4	156.2	1,140.5	185.2	402.7	333.7	140.6	106.9	265.4
Loans to individuals .....	1,046.3	7.4	45.6	76.3	916.9	273.6	234.7	180.2	95.2	40.1	222.5
Credit card loans .....	403.1	0.1	3.4	20.7	378.8	173.1	55.8	40.2	41.5	7.7	84.8
Other loans to individuals .....	643.2	7.3	42.2	55.6	538.1	100.5	178.9	140.0	53.7	32.4	137.7
All other loans and leases (including farm) .....	556.8	10.5	37.8	36.9	471.5	74.9	154.6	138.7	73.1	21.4	94.0
Total loans and leases .....	7,738.2	104.8	949.2	1,038.6	5,645.6	1,347.1	2,076.5	1,656.8	706.2	596.5	1,355.0
<b>Memo: Other Real Estate Owned (in millions)</b>											
All other real estate owned .....	29,669.6	768.7	7,861.4	6,748.5	14,291.0	2,010.3	9,030.8	7,698.3	3,508.5	3,231.5	4,190.2
Construction and development .....	11,036.0	250.5	4,058.2	3,382.8	3,344.6	658.4	3,774.8	1,870.0	1,284.2	1,328.1	2,120.6
Nonfarm nonresidential .....	3,641.5	202.8	1,471.0	951.0	1,016.7	366.1	1,006.7	789.6	531.1	569.7	378.2
Multifamily residential real estate .....	1,467.0	16.4	274.6	725.6	450.5	68.2	362.8	736.8	84.2	91.8	123.1
1-4 family residential .....	11,357.5	278.2	1,978.9	1,555.2	7,545.1	878.5	3,720.4	3,370.9	815.9	1,172.4	1,399.4
Farmland .....	122.4	20.4	73.0	18.4	10.7	9.9	15.8	20.5	22.7	50.4	3.1
GNMA properties .....	1,948.3	0.4	7.2	116.3	1,824.4	19.6	163.0	906.9	770.9	19.5	68.5

\* See Table IV-A (page 9) for explanations.

\*\* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.



# Quarterly Banking Profile

**TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Commercial Banks and State-Chartered Savings Banks)**

(dollar figures in millions)	1st Quarter 2009	4th Quarter 2008	3rd Quarter 2008	2nd Quarter 2008	1st Quarter 2008	%Change 08Q1-09Q1	Asset Size Distribution				
							\$100 Million Less Than	\$1 Billion To	\$1 Billion To	Greater Than	
							\$100 Million	\$1 Billion	\$1 Billion	\$10 Billion	
<b>Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements</b>											
Number of institutions reporting securitization activities .....	137	132	128	130	132	3.8	16	60	20	41	
<b>Outstanding Principal Balance by Asset Type</b>											
1-4 family residential loans .....	\$1,234,653	\$1,256,021	\$1,217,682	\$1,087,215	\$1,068,631	15.5	\$113	\$867	\$1,928	\$1,231,745	
Home equity loans .....	6,595	6,692	6,880	7,822	8,341	-20.9	0	0	48	6,548	
Credit card receivables .....	399,113	398,261	417,832	409,883	402,171	-0.8	0	3,215	11,847	384,051	
Auto loans .....	11,230	12,040	13,842	6,224	7,495	49.8	0	0	106	11,124	
Other consumer loans .....	26,692	27,427	28,090	28,870	27,787	-3.9	0	0	0	26,692	
Commercial and industrial loans .....	8,317	9,705	11,080	12,491	12,555	-33.8	0	2	4,179	4,137	
All other loans, leases, and other assets* .....	197,717	200,736	200,879	194,756	194,061	1.9	48	74	149	197,447	
Total securitized and sold .....	1,884,319	1,910,882	1,896,284	1,747,262	1,721,042	9.5	161	4,158	18,257	1,861,744	
<b>Maximum Credit Exposure by Asset Type</b>											
1-4 family residential loans .....	6,279	6,898	7,514	7,121	7,019	-10.5	2	16	0	6,261	
Home equity loans .....	1,120	1,247	1,347	1,527	1,752	-36.1	0	0	0	1,120	
Credit card receivables .....	39,100	23,228	24,039	23,129	21,412	82.6	0	410	1,492	37,197	
Auto loans .....	912	707	447	352	405	125.2	0	0	8	903	
Other consumer loans .....	1,429	1,532	1,428	1,417	1,406	1.6	0	0	0	1,429	
Commercial and industrial loans .....	367	137	170	311	276	33.0	0	0	44	324	
All other loans, leases, and other assets .....	301	725	714	1,128	2,297	-86.9	1	8	8	284	
Total credit exposure .....	49,509	34,474	35,660	34,984	34,568	43.2	3	434	1,552	47,519	
Total unused liquidity commitments provided to institution's own securitizations .....	397	830	1,273	1,902	2,944	-86.5	0	0	0	397	
<b>Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)</b>											
1-4 family residential loans .....	4.1	4.4	3.8	2.8	2.5		1.5	1.0	2.1	4.1	
Home equity loans .....	1.1	1.4	1.3	0.6	0.7		0.0	0.0	7.5	1.0	
Credit card receivables .....	3.0	2.9	2.5	2.1	2.2		0.0	1.7	1.9	3.1	
Auto loans .....	2.0	2.5	2.1	2.2	1.9		0.0	0.0	0.6	2.0	
Other consumer loans .....	3.1	3.9	3.2	2.7	2.5		0.0	0.0	0.0	3.1	
Commercial and industrial loans .....	3.1	2.6	1.6	1.3	1.2		0.0	0.0	5.9	0.3	
All other loans, leases, and other assets .....	0.6	0.6	0.2	0.3	0.1		0.9	0.0	0.0	0.6	
Total loans, leases, and other assets .....	3.5	3.7	3.1	2.3	2.2		1.4	1.5	2.8	3.5	
<b>Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)</b>											
1-4 family residential loans .....	5.8	4.5	3.2	1.9	1.9		1.2	0.3	1.0	5.8	
Home equity loans .....	1.4	1.2	0.7	0.7	0.7		0.0	0.0	4.8	1.4	
Credit card receivables .....	3.0	2.5	2.1	2.1	2.1		0.0	1.5	1.9	3.1	
Auto loans .....	0.2	0.3	0.2	0.3	0.3		0.0	0.0	0.1	0.2	
Other consumer loans .....	3.5	3.7	2.9	2.4	2.3		0.0	0.0	0.0	3.5	
Commercial and industrial loans .....	3.1	2.1	1.5	1.3	1.1		0.0	0.0	5.9	0.3	
All other loans, leases, and other assets .....	1.1	0.4	0.2	0.2	0.2		0.0	0.0	0.0	1.1	
Total loans, leases, and other assets .....	4.6	3.6	2.6	1.8	1.8		0.8	1.2	2.7	4.7	
<b>Securitized Loans, Leases, and Other Assets Charged-Off (net, YTD, annualized, %)</b>											
1-4 family residential loans .....	0.2	0.3	0.4	0.1	0.0		0.0	0.0	0.1	0.2	
Home equity loans .....	0.6	0.1	0.4	0.2	0.1		0.0	0.0	1.8	0.6	
Credit card receivables .....	2.1	6.4	4.4	2.8	1.4		0.0	1.6	1.4	2.2	
Auto loans .....	0.8	0.8	1.3	1.0	0.4		0.0	0.0	0.1	0.8	
Other consumer loans .....	0.2	0.8	0.6	0.4	0.2		0.0	0.0	0.0	0.2	
Commercial and industrial loans .....	2.6	5.9	3.6	1.9	0.9		0.0	0.0	4.9	0.4	
All other loans, leases, and other assets .....	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
Total loans, leases, and other assets .....	0.6	1.6	1.2	0.7	0.4		0.0	1.2	2.0	0.6	
<b>Seller's Interests in Institution's Own Securitizations - Carried as Loans</b>											
Home equity loans .....	165	124	166	435	282	-41.5	0	0	0	165	
Credit card receivables .....	77,212	113,017	98,826	82,604	73,418	5.2	0	309	3,741	73,163	
Commercial and industrial loans .....	450	436	636	3,506	3,263	-86.2	0	0	419	31	
<b>Seller's Interests in Institution's Own Securitizations - Carried as Securities</b>											
Home equity loans .....	5	5	6	7	9	-44.4	0	0	0	5	
Credit card receivables .....	556	584	623	403	377	47.5	0	3	553	0	
Commercial and industrial loans .....	0	16	15	1	1	-100.0	0	0	0	0	
<b>Assets Sold with Recourse and Not Securitized</b>											
Number of institutions reporting asset sales .....	809	793	786	776	760	6.4	155	494	114	46	
<b>Outstanding Principal Balance by Asset Type</b>											
1-4 family residential loans .....	69,806	66,452	68,709	65,959	60,386	15.6	1,076	9,049	3,961	55,720	
Home equity, credit card receivables, auto, and other consumer loans .....	1,348	1,477	1,611	1,786	1,886	-28.5	0	30	73	1,245	
Commercial and industrial loans .....	6,028	6,698	7,314	4,794	4,579	31.6	1	65	1	5,961	
All other loans, leases, and other assets .....	46,418	42,613	41,501	33,191	29,134	59.3	0	65	402	45,951	
Total sold and not securitized .....	123,600	117,239	119,135	105,730	95,985	28.8	1,078	9,209	4,436	108,878	
<b>Maximum Credit Exposure by Asset Type</b>											
1-4 family residential loans .....	15,263	15,458	15,735	14,678	14,070	8.5	80	1,647	2,295	11,241	
Home equity, credit card receivables, auto, and other consumer loans .....	183	189	203	240	165	10.9	0	11	64	107	
Commercial and industrial loans .....	4,995	5,617	6,180	3,614	3,335	49.8	1	53	1	4,940	
All other loans, leases, and other assets .....	9,770	9,290	11,517	8,541	8,112	20.4	0	13	69	9,688	
Total credit exposure .....	30,210	30,554	33,634	27,072	25,682	17.6	81	1,724	2,429	25,976	
<b>Support for Securitization Facilities Sponsored by Other Institutions</b>											
Number of institutions reporting securitization facilities sponsored by others .....	54	51	49	47	48	12.5	21	25	3	5	
Total credit exposure .....	2,125	3,319	9,143	12,668	6,825	-68.9	9	52	7	2,057	
Total unused liquidity commitments .....	936	1,416	3,531	5,492	6,778	-86.2	0	0	0	936	
<b>Other</b>											
Assets serviced for others** .....	5,679,243	5,615,119	5,528,963	3,921,914	3,813,285	48.9	4,005	71,108	85,834	5,518,295	
Asset-backed commercial paper conduits											
Credit exposure to conduits sponsored by institutions and others .....	22,981	23,064	20,830	21,083	22,332	2.9	3	0	484	22,494	
Unused liquidity commitments to conduits sponsored by institutions and others .....	273,542	297,908	311,683	339,007	354,525	-22.8	0	26	0	273,516	
Net servicing income (for the quarter) .....	5,954	-335	4,110	7,280	3,532	68.6	7	153	164	5,630	
Net securitization income (for the quarter) .....	2,124	2,393	3,120	4,206	5,541	-61.7	0	47	191	1,886	
Total credit exposure to Tier 1 capital (%)*** .....	7.6	6.8	8.0	7.4	6.6		0.5	1.7	3.0	9.6	

\*Line item titled "All other loans and all leases" for quarters prior to March 31, 2006.

\*\*The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than \$10 million.

\*\*\*Total credit exposure includes the sum of the three line items titled "Total credit exposure" reported above.

## INSURANCE FUND INDICATORS

- ***DIF Reserve Ratio Declines 9 Basis Points to 0.27 Percent***
- ***Twenty-One Institutions Fail During First Quarter***
- ***Insured Deposits Grow by 1.7 Percent***
- ***Final Rule Adopted Setting Assessment Rates and Modifying Risk-Based Assessment System***
- ***Temporary Coverage Limit to \$250,000 Extended through the end of 2013***
- ***Final Rule Adopted for Special Assessment***

During the first quarter of 2009, total assets of the nation's 8,246 FDIC-insured commercial banks and savings institutions decreased by \$301.7 billion (2.2 percent). Total deposits decreased by 0.9 percent; domestic office deposits increased by 0.6 percent (\$41.9 billion) and foreign office deposits shrank by 8.0 percent (\$123.2 billion). Domestic time deposits decreased by 2.6 percent (\$72.5 billion), while domestic savings and interest bearing checking accounts increased by 2.9 percent (\$93.6 billion) and domestic non-interest bearing deposits increased by 1.5 percent (\$20.9 billion). From March 31, 2008 to March 31, 2009, total domestic deposits increased by 6.6 percent. Noninterest bearing deposits rose by 19.8 percent (\$239.2 billion) and interest bearing deposits rose by 3.9 percent (\$ 230.2 billion).

Over the past year the, the share of assets funded by domestic deposits increased from 52.9 percent to 55.7 percent. By contrast, over the same 12 months, Federal Home Loan Bank (FHLB) advances as a percent of total assets declined from 6.3 percent to 5.1 percent and the share of asset funding attributable to foreign office deposits decreased from 11.2 percent to 10.5 percent

Estimated insured deposits at all FDIC-insured institutions (based on the \$100,000 coverage limit) increased by 1.7 percent (\$82.4 billion) during the first quarter of 2009, down from a 4.5 percent increase during the previous quarter. From March 31, 2008 to March 31, 2009, insured deposits increased by 8.9 percent (\$393.3 billion). For institutions existing on both December 31, 2008 and March 31, 2009, insured deposits increased during the first quarter at 6,073 institutions (74 percent), decreased at 2,125 institutions (26 percent), and remained unchanged at 35 institutions.

The Deposit Insurance Fund (DIF) decreased by 24.7 percent (\$4.3 billion) during the first quarter to \$13,007 million (unaudited). Accrued assessment income added \$2.6 billion to the DIF during the quarter. Interest earned combined with realized gains and unrealized losses on securities added \$17 million to the DIF. Operating and other expenses net of other revenue reduced the fund by \$264 million. The reduction in the DIF was primarily due to a \$6.6 billion increase in loss provisions for actual and anticipated insured institution failures.

The DIF's reserve ratio equaled 0.27 percent on March 31, 2009, down from 0.36 percent at December 31, 2008, and 1.19 percent a year ago. The March 31, 2009 reserve ratio is the lowest reserve ratio for a combined bank and thrift insurance fund since March 31, 1993, when the reserve ratio was 0.06 percent.

Twenty-one FDIC-insured institutions with combined assets of \$9.5 billion failed during the first quarter of 2009, at an estimated cost to the DIF of \$2.2 billion. Between March 31, 2008 and March 31, 2009, 44 insured institutions with combined assets of \$381.4 billion failed, at an estimated cost to the DIF of \$20.1 billion.

## **Final Rule Adopted Setting Assessment Rates and Modifying the Risk Based Assessment System**

On February 27, 2009, the FDIC Board of Directors (the "Board") adopted a final rule effective April 1, 2009 setting assessment rates and modifying the risk-based assessment system. The rule sets initial base assessment rates at 12 to 45 basis points. An institution's total assessment rate may be less than or greater than its initial base assessment rate as a result of additional risk adjustments discussed below.

## Small Risk Category I Institutions and Large Risk Category I Institutions with No Long-Term Debt Issuer Rating

The FDIC introduced a new financial ratio into the financial ratios method (the adjusted brokered deposit ratio). The adjusted brokered deposit ratio affects institutions in Risk Category I (those that have CAMELS composite ratings of 1 or 2 and are well capitalized) whose brokered deposits are more than 10 percent of domestic deposits and whose total assets are more than 40 percent greater than they were four years previously. The adjusted brokered deposit ratio excludes certain reciprocal brokered deposits. Brokered deposits that consist of balances swept into an insured institution are included in the adjusted brokered deposit ratio.

## Large Risk Category I Institutions with Long-Term Debt Issuer Ratings

The FDIC revised the method for calculating the assessment rate for a large Risk Category I institution with a long-term debt issuer rating so that it equally weights the institution's weighted average CAMELS component ratings, its long-term debt issuer ratings and the financial ratios method assessment rate. The final rule updates the uniform amount and the pricing multipliers for the weighted average CAMELS component ratings and financial ratios method. It also increases the maximum possible large bank adjustment from 0.5 basis points to 1.0 basis point.

## Adjustments to Assessment Rates

The FDIC introduced three possible adjustments to an institution's initial base assessment rate: (1) a decrease of up to five basis points for long-term unsecured debt, including senior unsecured debt (other than debt guaranteed under the Temporary Liquidity Guarantee Program) and subordinated debt and, for small institutions, a portion of Tier 1 capital; (2) an increase not to exceed 50 percent of an institution's assessment rate before the increase for secured liabilities in excess of 25 percent of domestic deposits; and (3) for non-Risk Category I institutions, an increase not to exceed 10 basis points for brokered deposits in excess of 10 percent of domestic deposits. The brokered deposit adjustment includes reciprocal brokered deposits, unlike the brokered deposit ratio used in the financial ratios method applicable to institutions in Risk Category I.

Assessment Rates: The FDIC adopted new initial base assessment rates as of April 1, 2009, as follows:

Initial Base Assessment Rates					
	Risk Category				
	I *		II	III	IV
	Minimum	Maximum			
Annual Rates (in basis points)	12	16	22	32	45

\*Initial base rates that are not the minimum or maximum rate will vary between these rates.

After applying all possible adjustments, minimum and maximum total base assessment rates for each risk category are as follows:

Total Base Assessment Rates*				
	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial base assessment rate	12 – 16	22	32	45
Unsecured debt adjustment	-5 – 0	-5 – 0	-5 – 0	-5 – 0
Secured liability adjustment	0 – 8	0 – 11	0 – 16	0 – 22.5
Brokered deposit adjustment	–	0 – 10	0 – 10	0 – 10
Total base assessment rate	7 – 24.0	17 – 43.0	27 – 58.0	40 – 77.5



\*All amounts for all risk categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates.

## **Temporary Deposit Insurance Coverage to \$250,000 Extended**

On May 20, 2009, the President signed the Helping Families Save Their Homes Act of 2009, which extends the temporary deposit insurance coverage limit increase to \$250,000 (from the permanent limit of \$100,000 for deposits other than retirement accounts) through the end of 2013. The legislation also eliminates the prohibition against the FDIC's taking the temporary coverage increase into account when setting assessments. In addition, this new legislation increased the FDIC's authority to borrow from the Treasury from \$30 billion to \$100 billion and authorized a temporary increase until December 31, 2010, in the FDIC's borrowing authority above \$100 billion (but not to exceed \$500 billion) based on a process that would require the concurrence of the FDIC's Board, the Federal Reserve Board, and the Secretary of the Treasury in consultation with the President.

## **Final Rule Adopted for Special Assessment**

On May 22, 2009, the Board approved a final rule that imposes a 5 basis point special assessment as of June 30, 2009. The special assessment will be levied on each insured depository institution's assets minus its Tier 1 capital as reported in its report of condition as of June 30, 2009. The special assessment will be collected September 30, 2009, at the same time that the risk-based assessments for the second quarter of 2009 are collected. The special assessment for any institution will be capped at 10 basis points of the institution's assessment base for the second quarter of 2009 risk based assessment. The final rule also allows the Board to impose an additional special assessment of up to 5 basis points on all insured depository institutions based on each institution's assets minus Tier 1 capital whenever the FDIC estimates that the DIF reserve ratio will fall to a level that the Board believes would adversely affect public confidence or to a level that will be close to or below zero. Any additional special assessment would also be capped at 10 basis points of an institution's assessment base for the corresponding quarter's risk-based assessment. The authority to impose any additional special assessments under the Final Rule terminates January 1, 2010.

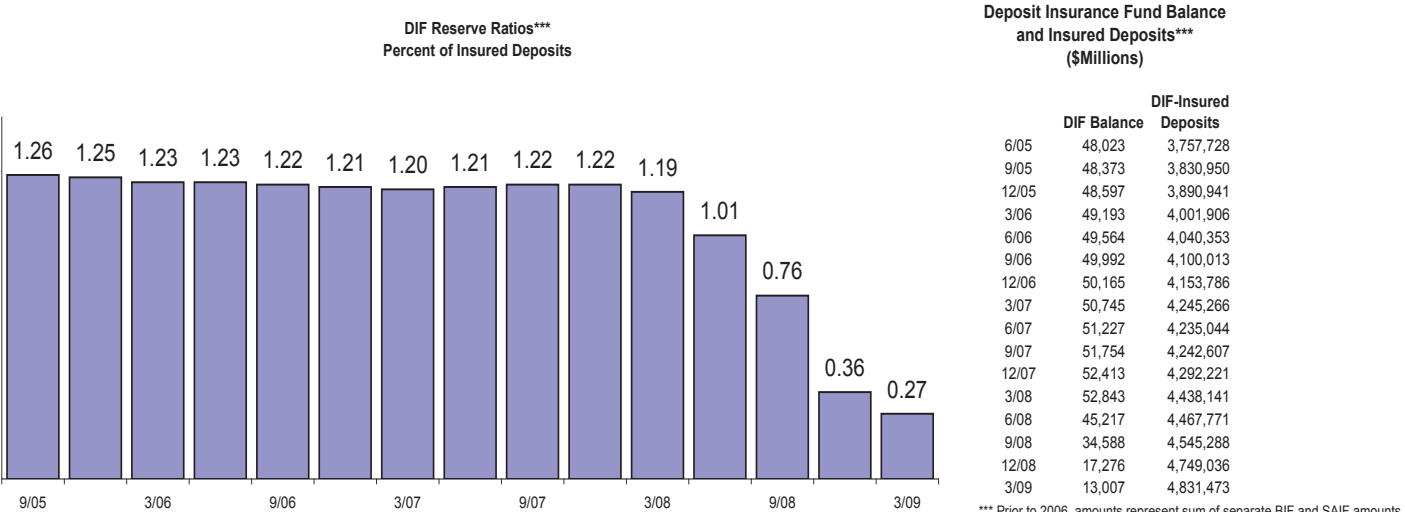
# Quarterly Banking Profile

**Table I-B. Insurance Fund Balances and Selected Indicators**

(dollar figures in millions)	Deposit Insurance Fund											
	1st Quarter 2009*	4th Quarter 2008	3rd Quarter 2008*	2nd Quarter 2008*	1st Quarter 2008*	4th Quarter 2007	3rd Quarter 2007	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	2nd Quarter 2006
<b>Beginning Fund Balance</b> .....	\$17,276	\$34,588	\$45,217	\$52,843	\$52,413	\$51,754	\$51,227	\$50,745	\$50,165	\$49,992	\$49,564	\$49,193
<b>Changes in Fund Balance:</b>												
Assessments earned.....	2,615	996	881	640	448	239	170	140	94	10	10	7
Interest earned on investment securities.....	212	277	526	651	618	585	640	748	567	476	622	665
Realized Gain on Sale of Investments.....	136	302	473	0	0	0	0	0	0	0	0	0
Operating expenses.....	266	290	249	256	238	262	243	248	239	248	237	242
Provision for insurance losses.....	6,637	19,163	11,930	10,221	525	39	132	-3	-73	49	-50	-6
All other income, net of expenses.....	2	15	16	1	0	-2	24	1	4	5	1	12
Unrealized gain/(loss) on available-for-sale securities.....	-331	551	-346	1,559	127	138	68	-162	81	-21	-18	-77
Total fund balance change.....	-4,269	-17,312	-10,629	-7,626	430	659	527	482	580	173	428	371
<b>Ending Fund Balance</b> .....	13,007	17,276	34,588	45,217	52,843	52,413	51,754	51,227	50,745	50,165	49,992	49,564
Percent change from four quarters earlier.....	-75.39	-67.04	-33.17	-11.73	4.13	4.48	3.52	3.36	3.15	3.23	3.35	3.21
<b>Reserve Ratio (%)</b> .....	0.27	0.36	0.76	1.01	1.19	1.22	1.22	1.21	1.20	1.21	1.22	1.23
<b>Estimated Insured Deposits**</b> .....	4,831,473	4,749,036	4,545,288	4,467,771	4,438,141	4,292,221	4,242,607	4,235,044	4,245,266	4,153,786	4,100,013	4,040,353
Percent change from four quarters earlier.....	8.86	10.64	7.13	5.50	4.54	3.33	3.48	4.82	6.08	6.76	7.02	7.52
<b>Domestic Deposits</b> .....	7,546,377	7,505,434	7,230,331	7,036,247	7,076,719	6,921,687	6,747,998	6,698,886	6,702,598	6,640,105	6,484,372	6,446,868
Percent change from four quarters earlier.....	6.64	8.43	7.15	5.04	5.58	4.24	4.07	3.91	5.71	6.59	6.76	8.68
<b>Number of institutions reporting</b> .....	8,256	8,315	8,394	8,462	8,505	8,545	8,570	8,625	8,661	8,692	8,755	8,790

\* For 2009, preliminary unaudited fund data, which are subject to change.

\*\* The Emergency Economic Stabilization Act of 2008 directed the FDIC not to consider the temporary coverage increase to \$250,000 in setting assessments. On May 20, 2009, the President signed the Helping Families Save Their Homes Act of 2009, which extends the temporary deposit insurance coverage limit increase to \$250,000 through the end of 2013 and eliminates the prohibition against the FDIC's taking the temporary coverage increase into account when setting assessments. However, estimated insured deposits and the reserve ratios in these tables reflect the general \$100,000 coverage limit (for deposits other than retirement accounts) and the law in effect as of March 31, 2009.



\*\*\* Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.

**Table II-B. Problem Institutions and Failed/Assisted Institutions**

(dollar figures in millions)	2009****	2008****	2008	2007	2006	2005	2004
<b>Problem Institutions</b>							
Number of institutions.....	305	90	252	76	50	52	80
Total assets.....	\$220,047	\$26,311	\$159,405	\$22,189	\$8,265	\$6,607	\$28,250
<b>Failed Institutions</b>							
Number of institutions.....	21	2	25	3	0	0	4
Total assets.....	\$9,498	\$72	\$371,945	\$2,615	\$0	\$0	\$170
<b>Assisted Institutions*****</b>							
Number of institutions.....	0	0	5	0	0	0	0
Total assets.....	\$0	\$0	\$1,306,042	0	0	0	0

\*\*\*\* Through March 31.

\*\*\*\*\* Five institutions under the same holding company received assistance under a systemic risk determination.

## Quarterly Banking Profile

**Table III-B. Estimated FDIC-Insured Deposits by Type of Institution**

<i>(dollar figures in millions)</i> March 31, 2009	<b>Number of Institutions</b>	<b>Total Assets</b>	<b>Domestic Deposits*</b>	<b>Est. Insured Deposits</b>
<b>Commercial Banks and Savings Institutions</b>				
FDIC-Insured Commercial Banks .....	7,037	\$12,006,853	\$6,567,472	\$4,048,434
FDIC-Supervised .....	4,660	1,996,091	1,490,576	1,069,223
OCC-Supervised .....	1,519	8,249,211	4,104,053	2,392,146
Federal Reserve-Supervised .....	858	1,761,551	972,842	587,064
FDIC-Insured Savings Institutions .....	1,209	1,534,777	970,894	778,346
OTS-Supervised Savings Institutions .....	799	1,225,806	753,075	607,502
FDIC-Supervised State Savings Banks .....	410	308,971	217,819	170,845
<b>Total Commercial Banks and Savings Institutions .....</b>	<b>8,246</b>	<b>13,541,630</b>	<b>7,538,366</b>	<b>4,826,780</b>
<b>Other FDIC-Insured Institutions</b>				
U.S. Branches of Foreign Banks .....	10	53,807	8,011	4,693
<b>Total FDIC-Insured Institutions .....</b>	<b>8,256</b>	<b>13,595,438</b>	<b>7,546,377</b>	<b>4,831,473</b>

\* Excludes \$1.42 trillion in foreign office deposits, which are uninsured.

**Table IV-B. Distribution of Institutions and Domestic Deposits Among Risk Categories**

**Quarter Ending December 31, 2008**

*(dollar figures in billions)*

<b>Risk Category</b>	<b>Annual Rate in Basis Points</b>	<b>Number of Institutions</b>	<b>Percent of Total Institutions</b>	<b>Domestic Deposits</b>	<b>Percent of Total Domestic Deposits</b>
I - Minimum .....	5	1,515	18.2	2,826	37.7
I - Middle .....	5.01- 6.00	2,069	24.9	1,562	20.8
I - Middle .....	6.01- 6.99	1,521	18.3	783	10.4
I - Maximum .....	7	2,131	25.6	860	11.5
II .....	10	807	9.7	1,338	17.8
III .....	28	223	2.7	101	1.3
IV .....	43	48	0.6	35	0.5

Note: Institutions are categorized based on supervisory ratings, debt ratings and financial data as of December 31, 2008.

Rates do not reflect the application of assessment credits. See notes to users for further information on risk categories and rates.

## TEMPORARY LIQUIDITY GUARANTEE PROGRAM

- ***Non-Interest-Bearing Transaction Accounts Can Be Fully Guaranteed***
- ***Debt Guarantee Program Extended to October 31, 2009***
- ***More Than 500,000 Additional Transaction Accounts Receive Full Coverage***
- ***\$336 Billion in Debt Outstanding in Program***

### **FDIC Responds to Market Disruptions with TLGP**

The FDIC Board approved the Temporary Liquidity Guarantee Program (TLGP)<sup>1</sup> on October 13, 2008, as major disruptions in credit markets blocked access to liquidity for financial institutions. The TLGP improved access to liquidity through two programs: by fully guaranteeing non-interest-bearing transaction deposit accounts above \$250,000, regardless of dollar amount, until December 31, 2009; and by guaranteeing eligible senior unsecured debt issued by eligible institutions between October 14, 2008, and June 30, 2009. Under the final rule adopted on November 21, 2008, the FDIC guarantee would be in effect until the earlier of the maturity of the debt or June 30, 2012.

On March 17, 2009, the Board of Directors of the FDIC voted to extend the deadline for issuance to October 31, 2009, and set the expiration date of the guarantee to the earlier of maturity of the debt or December 31, 2012. The FDIC will impose a surcharge on debt issued with a maturity of one year or more beginning in the second quarter of 2009.<sup>2</sup>

All insured depository institutions are eligible to participate in the Transaction Account Guarantee Program. Institutions eligible for participation in the Debt Guarantee Program include insured depository institutions, U.S. bank holding companies, certain U.S. savings and loan holding companies, and other affiliates of insured depository institutions that the FDIC designates as eligible entities.

### **Program Funded by Industry Fees and Assessments**

The TLGP does not rely on taxpayer funding or the Deposit Insurance Fund. Both components of the program are paid for by direct user fees. Institutions participating in the Transaction Account Guarantee Program provide customers full coverage on non-interest-bearing transaction accounts for an annual fee of 10 basis points. Fees for participation in the Debt Guarantee Program depend on the maturity of debt issued and range from 50 to 100 basis points (annualized). A surcharge will be imposed on debt issued with a maturity of one year or greater after April 1, 2009. For debt that is not issued under the extension, that is, debt that is issued on or before June 30, 2009, and matures on or before June 30, 2012, surcharges will be 10 basis points (annualized) on debt issued by insured depository institutions and 20 basis points (annualized) on debt issued by other participating entities. For debt issued under the extension, that is, debt issued after June 30, 2009, or debt that matures after June 30, 2012, surcharges will be 25 basis points (annualized) on debt issued by insured depository institutions and 50 basis points (annualized) on debt issued by other participating entities. As of March 31, 2008, a total of \$6.9 billion in fees had been assessed under the Debt Guarantee Program.

### **A Majority of Eligible Entities Have Chosen to Participate in the TLGP**

According to submissions received by the FDIC, more than 86 percent of FDIC-insured institutions have opted in to the Transaction Account Guarantee Program, and more than half of all eligible entities have elected to opt in to the Debt Guarantee Program. Lists of institutions that opted out of the guarantee programs are posted at <http://www.fdic.gov/regulations/resources/TLGP/optout.html>.

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<sup>1</sup> The FDIC invoked the systemic risk exception pursuant to section 141 of the Federal Deposit Improvement Act of 1991, 12 U.S.C 1823(c)(4) on October 13, 2008. For further information on the TLGP, see <http://www.fdic.gov/regulations/resources/TLGP/index.html>.

<sup>2</sup> See <http://www.fdic.gov/news/board/Mar1709rule.pdf>.

### **Insured Institutions Report Half a Million Transaction Accounts over \$250,000**

According to first quarter 2009 Call Reports, insured institutions reported 580,920 non-interest-bearing transaction accounts over \$250,000, an increase of 12 percent in number compared to fourth quarter 2008. These deposit accounts totaled \$845 billion, of which \$700 billion was guaranteed under the Transaction Account Guarantee Program. Over 6,500 FDIC-insured institutions reported non-interest-bearing transaction accounts over \$250,000 in value.

### **Limits on Debt Issuance Based on Third Quarter 2008 Balances**

The amount of FDIC-guaranteed debt that can be issued by each eligible entity, or its “cap,” is based on the amount of its senior unsecured debt outstanding as of September 30, 2008, that matures on or before June 30, 2009. Eligible entities may issue debt up to 125 percent of that outstanding amount. The cap for FDIC-insured institutions that had no outstanding short-term senior unsecured debt other than Fed funds is set at 2 percent of liabilities as of September 30, 2008. Total debt outstanding at quarter end represented 44 percent of issuing entities’ total cap.

### **\$336 Billion in FDIC-Guaranteed Debt Was Outstanding at March 31, 2009**

Ninety-seven financial entities—66 insured depository institutions and 31 bank and thrift holding companies and nonbank affiliates—had \$336 billion in guaranteed debt outstanding at the end of the first quarter. Some banking groups issued FDIC-guaranteed debt at both the subsidiary and holding company level, but most guaranteed debt was issued by holding companies or nonbank affiliates of depository institutions. Bank and thrift holding companies and nonbank affiliates issued 82 percent of FDIC-guaranteed debt outstanding at year-end.

Debt outstanding at March 31 had longer term at issuance, compared to debt outstanding at year-end. Only 28 percent of debt outstanding matures in 180 days or less, compared to 49 percent at year-end, and 53 percent matures in two or more years after issuance, compared to 39 percent at December 31, 2008. Among types of debt instruments, almost two-thirds, 64 percent, was in medium-term notes, compared to 44 percent at year-end. The share of outstanding debt in commercial paper fell to 22 percent from 43 percent at year-end.

## Quarterly Banking Profile

**Table I-C. Participation in Temporary Liquidity Guarantee Program**

March 31, 2009	Total Eligible Entities	Number Opting In	Percent Opting In
<b>Transaction Account Guarantee Program</b>			
Depository Institutions with Assets <= \$10 Billion .....	8,139	7,032	86.4%
Depository Institutions with Assets > \$10 Billion .....	116	109	94.0%
Total Depository Institutions * .....	8,255	7,141	86.6%
<b>Debt Guarantee Program</b>			
Depository Institutions with Assets <= \$10 Billion .....	8,139	4,399	54.0%
Depository Institutions with Assets > \$10 Billion .....	116	107	92.2%
Total Depository Institutions * .....	8,255	4,506	54.6%
Bank and Thrift Holding Companies and Non-Insured Affiliates .....	6,360	3,596	56.5%
All Entities .....	14,615	8,102	55.4%

\* Depository institutions include insured branches of foreign banks (IBAs)

**Table II-C. Cap on FDIC-Guaranteed Debt for Opt-In Entities**

March 31, 2009 (dollar figures in millions)	Opt-In Entities with Senior Unsecured Debt Outstanding at 9/30/2008			Opt-In Depository Institutions with no Senior Unsecured Debt at 9/30/2008		Total Entities	Total Initial Cap
	Number	Debt Amount as of 9/30/2008	Initial Cap	Number	2% Liabilities as of 9/30/2008		
Depository Institutions with Assets <= \$10 Billion * .....	120	\$3,538	\$4,422	4,279	\$33,096	4,399	\$37,518
Depository Institutions with Assets > \$10 Billion * .....	44	295,879	369,849	63	29,939	107	399,787
Bank and Thrift Holding Companies, Non-Insured Affiliates .....	88	398,008	497,511	3,508	N/A	3,596	497,511
<b>Total</b> .....	252	697,425	871,781	7,852	63,035	8,102	934,816

\* Depository institutions include insured branches of foreign banks (IBAs)

N/A - Not applicable

**Table III-C. Transaction Account Guarantee Program**

(dollar figures in millions)	December 31, 2008	March 31, 2009	% Change 08Q4-09Q1
Number of Non-Interest-Bearing Transaction Accounts over \$250,000 .....	518,828	580,920	12.0%
Amount in Non-Interest-Bearing Transaction Accounts over \$250,000 .....	\$807,679	\$845,227	4.6%
Amount Guaranteed .....	\$677,972	\$699,997	3.2%

**Table IV-C. Debt Issuance under Guarantee Program**

March 31, 2009 (dollar figures in millions)	Number	Debt Outstanding	Cap	Debt Outstanding Share of Cap
<b>Insured Depository Institutions</b>				
Assets <= \$10 Billion .....	46	\$1,425	\$3,079	46.3%
Assets > \$10 Billion .....	20	58,768	297,058	19.8%
Bank and Thrift Holding Companies, Non-Insured Affiliates .....	31	276,109	468,355	59.0%
<b>All Issuers</b> .....	97	336,302	768,492	43.8%



## Quarterly Banking Profile

**Table V-C. Fees Assessed under TLGP Debt Program**

(dollar figures in millions)	Total Fees Assessed
Fourth Quarter 2008.....	\$3,437
First Quarter 2009.....	3,433
<b>Total.....</b>	<b>\$6,870</b>

**Table VI-C. Term at Issuance of Debt Instruments Outstanding**

March 31, 2009 (dollar figures in millions)	Commercial Paper	Interbank Eurodollar Deposits	Medium Term Notes	Other Interbank Deposits	Other Senior Unsecured Debt	Other Term Notes	All Debt	<i>Share by Term</i>
<b>Term at Issuance</b>								
90 days or less .....	\$32,432	\$125	\$0	\$161	\$0	\$2,740	\$35,458	10.5%
91 - 180 days .....	40,016	36	0	764	5,630	10,834	57,280	17.0%
181 - 364 days .....	2,663	28	3,400	723	0	4,103	10,917	3.2%
1 - 2 years .....	0	3	50,341	28	0	4,792	55,164	16.4%
Over 2 - 3 years .....	0	0	67,547	0	3,345	5,991	76,882	22.9%
Over 3 years .....	1	0	95,196	4	3,713	1,687	100,601	29.9%
Total .....	75,112	191	216,484	1,681	12,688	30,147	336,302	
<i>Share of Total .....</i>	<i>22.3%</i>	<i>0.1%</i>	<i>64.4%</i>	<i>0.5%</i>	<i>3.8%</i>	<i>9.0%</i>		