

BANKS HEADQUARTERED BY REGION

March 31, 2009

(NOT SEASONALLY ADJUSTED, PRELIMINARY DATA)
(BANKS WITH ASSETS LESS THAN OR EQUAL TO \$1 BILLION ARE DEFINED AS SMALL)

		UNITED STATES			TWELFTH DISTRICT		
		ALL	SMALL	LARGE	ALL	SMALL	LARGE
ASSETS AND LIABILITIES—\$ MILLION							
ASSETS	TOTAL	11,904,902	1,256,978	10,647,925	2,098,609	116,178	1,982,431
	FOREIGN	1,440,483	200	1,440,283	544,929	18	544,912
	DOMESTIC	10,464,420	1,256,778	9,207,642	1,553,679	116,160	1,437,519
LOANS	TOTAL	6,655,597	862,291	5,793,306	1,173,309	86,564	1,086,746
	FOREIGN	416,511	202	416,309	235,467	40	235,427
	DOMESTIC	6,239,086	862,089	5,376,997	937,842	86,523	851,319
	REAL ESTATE	3,746,811	642,531	3,104,280	600,023	63,946	536,077
	COMMERCIAL RE	951,803	251,835	699,968	144,601	33,582	111,019
	SINGLE FAMILY RES	2,071,603	210,345	1,861,257	359,792	10,484	349,308
	COMMERCIAL	1,164,653	127,279	1,037,374	153,751	16,505	137,246
	CONSUMER	859,747	45,437	814,311	120,685	3,324	117,361
	CREDIT CARDS	365,788	3,127	362,661	63,417	776	62,640
	AGRICULTURAL	54,952	31,809	23,142	5,630	1,141	4,489
OTHER LOANS	412,923	15,034	397,889	57,753	1,608	56,145	
INV. SECURITIES	TOTAL	1,873,929	233,050	1,640,879	263,854	13,217	250,637
	U.S. TREASURIES	37,003	4,181	32,823	7,847	219	7,628
	U.S. AGENCIES, TOTAL	1,074,345	160,681	913,665	82,881	8,524	74,356
	U.S. AGENCIES, MBS	890,496	92,700	797,796	66,686	5,188	61,499
	OTHER MBS	206,546	7,055	199,491	40,566	666	39,900
	OTHER SECURITIES	556,035	61,134	494,901	132,560	3,808	128,752
LIABILITIES	TOTAL	10,674,926	1,128,767	9,546,159	1,880,092	102,911	1,777,180
	DOMESTIC	9,234,913	1,128,567	8,106,346	1,335,162	102,894	1,232,269
DEPOSITS	TOTAL	7,918,629	1,025,765	6,892,864	1,366,816	93,755	1,273,061
	FOREIGN	1,415,387	1,125	1,414,262	483,048	46	483,002
	DOMESTIC	6,503,242	1,024,641	5,478,602	883,768	93,708	790,059
	DEMAND	571,751	109,709	462,042	74,707	9,432	65,275
	MMDA & SAVINGS	3,456,843	314,311	3,142,532	512,868	36,196	476,671
	SMALL TIME	1,242,703	294,714	947,989	158,708	21,712	136,995
	LARGE TIME	1,034,027	221,469	812,558	122,153	22,656	99,497
	OTHER DEPOSITS	197,918	84,438	113,480	15,333	3,712	11,620
	OTHER BORROWINGS	1,167,080	69,714	1,097,366	266,453	6,763	259,690
EQUITY CAPITAL	1,213,211	128,133	1,085,078	217,602	13,264	204,339	
LOAN LOSS RESERVE	173,852	13,400	160,452	32,914	1,820	31,093	
LOAN COMMITMENTS	5,920,363	333,582	5,586,781	950,369	31,846	918,523	
TIER1 CAPITAL RATIO		0.104	0.130	0.101	0.136	0.132	0.137
TOTAL CAPITAL RATIO		0.133	0.142	0.132	0.162	0.145	0.163
LEVERAGE RATIO		0.079	0.097	0.077	0.090	0.110	0.089
LOAN LOSS RESERVE RATIO		2.612	1.554	2.770	2.805	2.103	2.861
QUARTERLY EARNINGS AND RETURNS—\$ MILLION							
INCOME	TOTAL	187,473	19,263	168,210	32,021	1,862	30,172
	INTEREST	121,893	16,172	105,721	22,925	1,577	21,348
	FEES & CHARGES	10,381	989	9,392	544	58	486
EXPENSES	TOTAL	169,008	17,604	151,404	30,102	2,050	28,065
	INTEREST	34,356	5,773	28,583	6,962	495	6,467
	SALARIES	38,717	4,994	33,724	5,029	524	4,505
	LOAN LOSS PROVISION	54,432	2,134	52,298	11,058	508	10,550
	OTHER	41,503	4,704	36,800	7,053	522	6,543
TAXES	3,822	274	3,548	-22	-43	20	
NET INCOME	7,517	1,168	6,349	1,636	-166	1,802	
ROA (% ANNUALIZED)		0.250	0.376	0.235	0.307	-0.580	0.357
ROE (% ANNUALIZED)		2.478	3.646	2.341	3.007	-5.006	3.528
NET INTEREST MARGIN (% ANNUALIZED)		2.908	3.346	2.858	2.991	3.777	2.946
ASSET QUALITY—PERCENT OF LOANS							
NET CHARGEOFFS (% ANNUALIZED)							
	TOTAL	2.030	0.719	2.225	2.654	1.685	2.731
	REAL ESTATE	1.534	0.618	1.720	2.017	1.428	2.082
	COMMERCIAL	1.767	1.049	1.842	3.082	2.414	3.130
	CONSUMER	5.016	1.528	5.190	4.587	3.660	4.603
	CREDIT CARDS	8.273	9.610	8.261	7.134	8.295	7.120
	AGRICULTURAL	0.418	0.149	0.775	0.183	0.224	0.174
PAST DUE & NON-ACCURAL							
	TOTAL	5.653	4.663	5.801	6.170	6.274	6.161
	REAL ESTATE	7.241	5.193	7.656	7.051	7.176	7.037
	CONSTRUCTION	14.175	12.308	14.734	20.549	18.876	21.078
	COMMERCIAL	3.501	3.593	3.468	3.153	3.380	3.085
	FARM	2.755	2.368	3.381	2.700	4.094	2.324
	HOME EQUITY LINES	3.568	1.689	3.674	2.913	1.632	2.989
	MORTGAGES	9.555	4.167	10.297	8.354	5.610	8.421
	MULTI-FAMILY	4.339	4.313	4.344	3.816	3.064	3.931
	COMMERCIAL	3.155	3.632	3.105	4.698	3.938	4.752
	CONSUMER	4.620	2.868	4.707	4.618	3.235	4.642
	CREDIT CARDS	6.572	5.160	6.584	6.909	5.191	6.930
	AGRICULTURAL	2.158	1.571	2.937	2.227	1.223	2.446
NUMBER OF BANKS		7,010	6,495	515	582	479	103
NUMBER OF EMPLOYEES		1,893,637	331,971	1,561,666	275,485	27,844	247,641