

BANKS HEADQUARTERED BY REGION
December 31, 2008
(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	12,209,278	1,254,177	10,955,101	2,136,284	115,824	2,020,460
	FOREIGN	1,498,977	167	1,498,810	568,524	21	568,502
	DOMESTIC	10,710,301	1,254,010	9,456,291	1,567,760	115,803	1,451,957
LOANS	TOTAL	6,774,418	874,663	5,899,755	1,182,476	87,180	1,095,296
	FOREIGN	449,090	259	448,831	253,043	47	252,996
	DOMESTIC	6,325,328	874,404	5,450,924	929,433	87,133	842,300
	REAL ESTATE	3,734,304	648,282	3,086,022	576,965	64,019	512,946
	COMMERCIAL RE	939,553	251,977	687,576	142,955	32,981	109,974
	SINGLE FAMILY RES	2,056,139	209,640	1,846,499	335,181	10,019	325,161
	COMMERCIAL	1,215,504	130,905	1,084,599	160,415	16,974	143,441
	CONSUMER	887,533	46,686	840,847	121,338	3,359	117,979
	CREDIT CARDS	403,740	3,011	400,728	71,361	723	70,638
	AGRICULTURAL	58,622	33,923	24,698	6,244	1,236	5,009
OTHER LOANS	429,365	14,608	414,758	64,470	1,545	62,925	
INV. SECURITIES	TOTAL	1,717,747	232,942	1,484,806	253,379	13,800	239,579
	U.S. TREASURIES	31,687	4,300	27,386	2,914	228	2,685
	U.S. AGENCIES, TOTAL	1,024,500	162,083	862,417	75,894	8,705	67,189
	U.S. AGENCIES, MBS	861,002	89,859	771,143	60,655	5,183	55,472
	OTHER MBS	207,919	6,591	201,328	42,614	687	41,927
	OTHER SECURITIES	453,642	59,967	393,675	131,958	4,179	127,778
LIABILITIES	TOTAL	11,043,344	1,125,881	9,917,463	1,953,841	102,575	1,851,266
	DOMESTIC	9,544,794	1,125,714	8,419,080	1,385,317	102,553	1,282,764
DEPOSITS	TOTAL	8,015,387	1,009,817	7,005,569	1,368,761	91,387	1,277,374
	FOREIGN	1,538,552	1,111	1,537,441	531,896	47	531,849
	DOMESTIC	6,476,835	1,008,707	5,468,128	836,865	91,340	745,525
	DEMAND	636,167	111,924	524,243	58,308	9,345	48,963
	MMDA & SAVINGS	3,294,915	303,627	2,991,288	478,352	35,039	443,313
	SMALL TIME	1,272,102	300,356	971,746	155,944	22,628	133,316
	LARGE TIME	1,072,193	210,863	861,329	128,603	20,897	107,706
	OTHER DEPOSITS	201,458	81,936	119,521	15,659	3,431	12,228
OTHER BORROWINGS	1,266,635	79,130	1,187,505	293,402	8,068	285,334	
EQUITY CAPITAL	1,148,615	128,226	1,020,389	181,290	13,247	168,043	
LOAN LOSS RESERVE	154,768	13,058	141,710	30,775	1,701	29,074	
LOAN COMMITMENTS	6,455,713	367,117	6,088,596	998,683	33,287	965,395	
TIER1 CAPITAL RATIO		0.098	0.128	0.094	0.111	0.130	0.109
TOTAL CAPITAL RATIO		0.128	0.140	0.126	0.146	0.143	0.146
LEVERAGE RATIO		0.074	0.097	0.072	0.075	0.110	0.073
LOAN LOSS RESERVE RATIO		2.285	1.493	2.402	2.603	1.951	2.654
QUARTERLY EARNINGS AND RETURNS—\$ MILLION							
INCOME	TOTAL	134,727	20,135	114,592	27,554	1,959	25,594
	INTEREST	105,774	17,192	88,582	26,816	1,681	25,135
	FEES & CHARGES	7,676	1,115	6,561	550	64	486
EXPENSES	TOTAL	150,944	20,808	130,136	44,941	2,417	42,524
	INTEREST	33,094	6,515	26,578	9,508	569	8,938
	SALARIES	27,080	5,023	22,057	4,954	503	4,451
	LOAN LOSS PROVISION	45,952	3,924	42,028	13,567	757	12,810
	OTHER	44,819	5,346	39,473	16,912	588	16,324
TAXES	-9,770	-345	-9,424	-8,651	-94	-8,556	
NET INCOME	-20,742	-940	-19,802	-11,120	-455	-10,665	
ROA (% ANNUALIZED)		-0.684	-0.304	-0.727	-2.091	-1.584	-2.120
ROE (% ANNUALIZED)		-7.223	-2.932	-7.763	-24.530	-13.730	-25.390
NET INTEREST MARGIN (% ANNUALIZED)		2.396	3.451	2.276	3.255	3.874	3.220
ASSET QUALITY—PERCENT OF LOANS							
NET CHARGEOFFS (% ANNUALIZED)							
	TOTAL	1.650	1.194	1.718	2.426	2.132	2.449
	REAL ESTATE	1.341	1.056	1.399	2.181	2.035	2.198
	COMMERCIAL	1.401	1.818	1.358	1.771	2.532	1.718
	CONSUMER	3.665	1.954	3.749	4.286	3.060	4.307
	CREDIT CARDS	5.815	7.920	5.800	5.613	3.499	5.635
	AGRICULTURAL	0.305	0.354	0.239	0.309	0.471	0.274
PAST DUE & NON-ACCRUAL							
	TOTAL	4.802	4.020	4.918	5.388	5.254	5.399
	REAL ESTATE	6.106	4.496	6.438	6.208	6.029	6.228
	CONSTRUCTION	11.299	10.395	11.578	16.025	15.916	16.060
	COMMERCIAL	2.554	2.928	2.416	2.125	2.333	2.062
	FARM	2.123	1.760	2.719	2.258	3.864	1.803
	HOME EQUITY LINES	3.481	1.582	3.588	2.361	1.402	2.417
	MORTGAGES	8.301	3.858	8.916	8.243	4.657	8.334
	MULTI-FAMILY	3.259	3.510	3.212	2.499	2.563	2.489
	COMMERCIAL	2.587	2.994	2.546	4.207	3.255	4.274
	CONSUMER	4.444	3.107	4.510	4.189	3.293	4.204
	CREDIT CARDS	5.695	4.562	5.703	5.638	3.654	5.658
	AGRICULTURAL	1.313	0.860	1.917	1.858	0.862	2.072
NUMBER OF BANKS		7,058	6,557	501	588	484	104
NUMBER OF EMPLOYEES		1,929,770	338,495	1,591,275	281,604	28,187	253,417