



Second Quarter 2015 Chart Pack

Summary Table of Bank Structure and Conditions — Second Quarter 2015

Small Banks							Large Banks			
	U.S.			Tristate				U.S.		
	\$ Billions	% Change From		\$ Billions	% Change From			\$ Billions	% Change From	
	2015Q2	2015Q1	2014Q2	2015Q2	2015Q1	2014Q2		2015Q2	2015Q1	2014Q2
Total Assets	2,142.5	3.58	8.75	119.5	8.10	8.18	Total Assets	11,805.2	-2.39	4.62
Total Loans	1,423.3	11.67	12.66	85.9	14.65	12.34	Total Loans	5,929.2	8.26	6.45
C&I	234.7	12.45	13.30	11.3	10.49	9.81	C&I	1,427.5	11.93	8.89
Real Estate	1,029.7	9.86	11.89	65.9	13.07	11.15	Real Estate	2,707.8	4.31	1.72
Consumer	58.1	14.04	9.58	3.2	16.55	13.53	Consumer	868.0	8.92	15.36
Total Deposits	1,763.5	1.45	8.04	95.8	4.98	6.76	Total Deposits	8,901.3	-1.95	4.50
Ratios (in %)	2015Q2	2015Q1	2014Q2	2015Q2	2015Q1	2014Q2	Ratios (in %)	2015Q2	2015Q1	2014Q2
Net Income/Avg. Assets (ROA)	1.00	0.98	0.96	0.89	0.88	0.82	Net Income/Avg. Assets (ROAA)	0.97	0.95	0.94
Net Interest Inc./Avg. Assets (NIM)	3.33	3.34	3.36	3.15	3.17	3.19	Net Interest Inc./Avg. Assets (NIM)	2.46	2.45	2.44
Noninterest Inc./Avg. Assets	0.94	0.93	0.93	1.18	1.19	1.21	Noninterest Inc./Avg. Assets	1.67	1.68	1.66
Noninterest Exp./Avg. Assets	2.91	2.92	3.00	3.05	3.07	3.15	Noninterest Exp./Avg. Assets	2.59	2.63	2.64
Loans/Deposits	80.71	78.79	77.40	89.68	87.73	85.23	Loans/Deposits	66.61	64.98	65.39
Equity/Assets	11.08	11.10	10.99	10.35	10.47	10.15	Equity/Assets	11.03	10.95	11.02
Nonperforming Loans/Total Loans	1.07	1.17	1.51	1.07	1.15	1.40	Nonperforming Loans/Total Loans	1.83	1.98	2.48

Source: Unless otherwise noted, all data are from Federal Financial Institutions Examination Council (FFIEC) Call Reports.

Notes: The data are adjusted for mergers. Quarterly percentage changes are compound annualized rates except where noted. Ratios are aggregates; that is, the numerators and denominators are summed across all banks in the group, then divided.

Large U.S. banks are defined as banking organizations such as bank holding companies that are ranked in the top 100 in banking assets as of December 31, 2014, including assets of only their commercial bank subsidiaries. Large banks typically operate in multiple regions. The number of large banks may exceed 100 if during the calendar year some banking organizations' assets grow larger than those of the 100th largest bank at the beginning of the year.

A *banking organization* is an independent bank or all the banks within a highest-level bank holding company; however, banks less than five years old and special-purpose banks, such as credit card banks, are excluded.

Small tristate banks are defined as those based in the tristate area that were not in the top 100 in assets as of December 31, 2014.

The *tristate area* consists of Pennsylvania, New Jersey, and Delaware.

Small U.S. banks are defined as those based outside the tristate area that were not in the top 100 in assets as of December 31, 2014, including assets of only their commercial bank subsidiaries.

U.S. excludes tristate banks.

The sample includes 158 small tristate banks, 4,847 small U.S. banks, and 102 large U.S. banks.

Part I: Earnings Ratios

CHART 1

Return on Average Assets

Percent

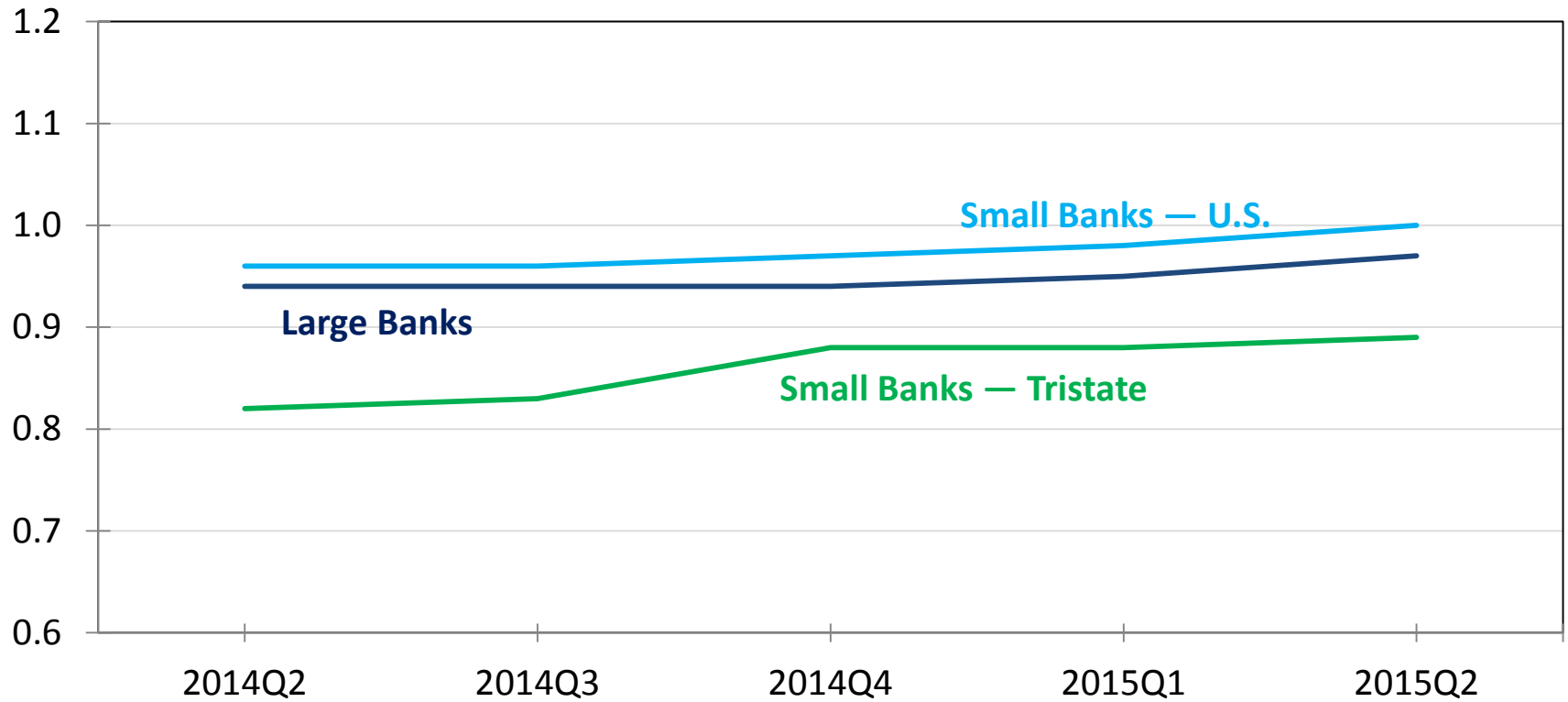


CHART 2
Net Interest Margin

Percent

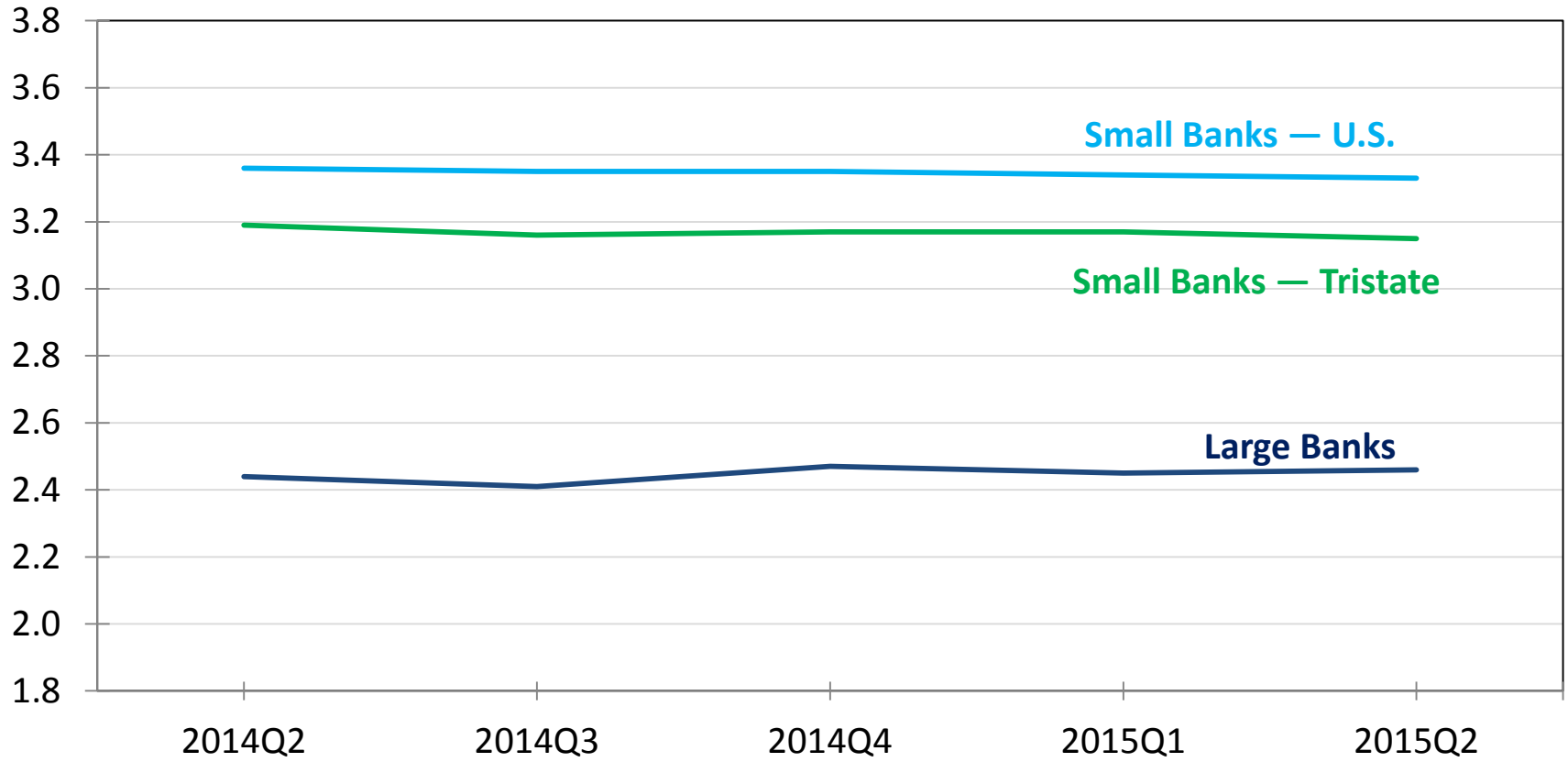
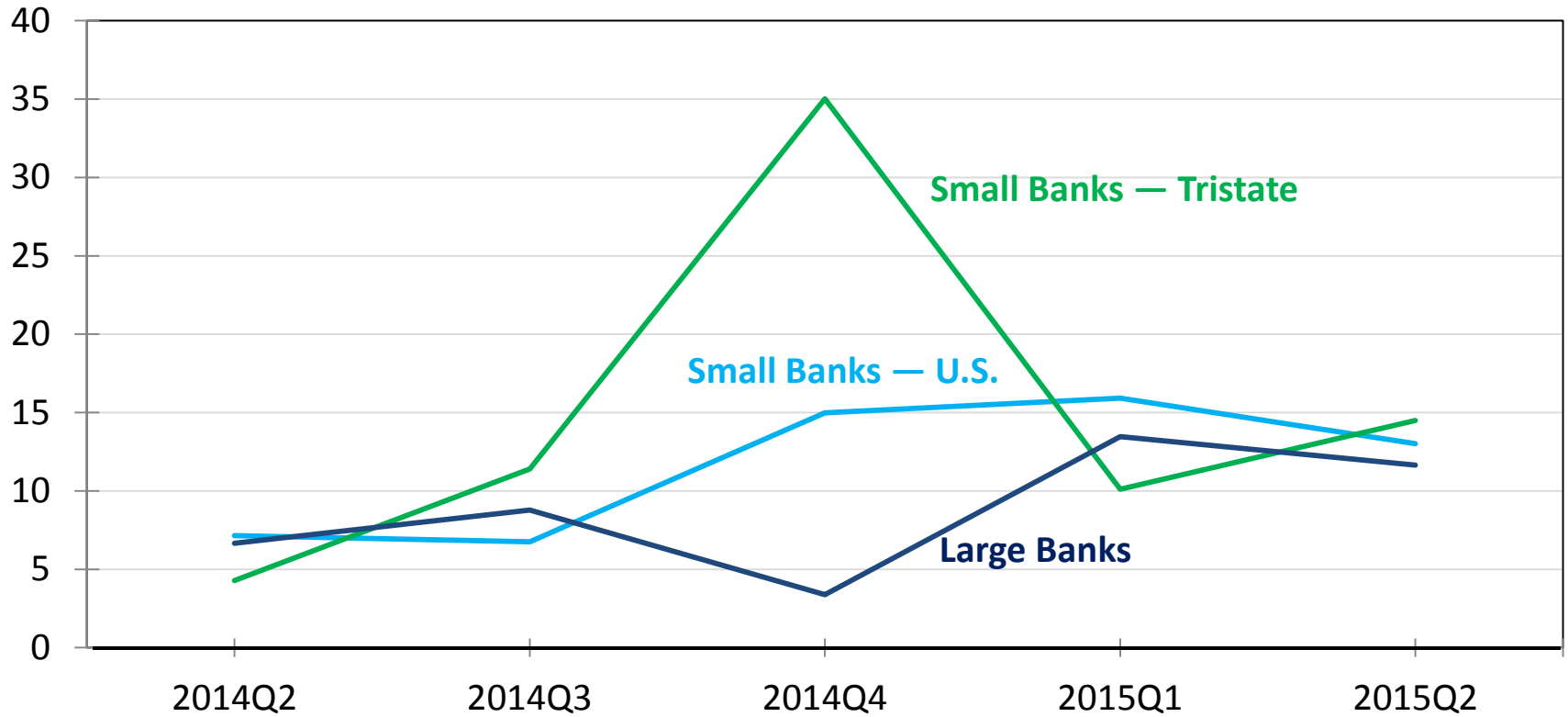


CHART 3

Annual Growth of Quarterly Net Income

Percent



Part II: Annual Growth Rates

CHART 4
Annual Growth of Total Assets

Percent

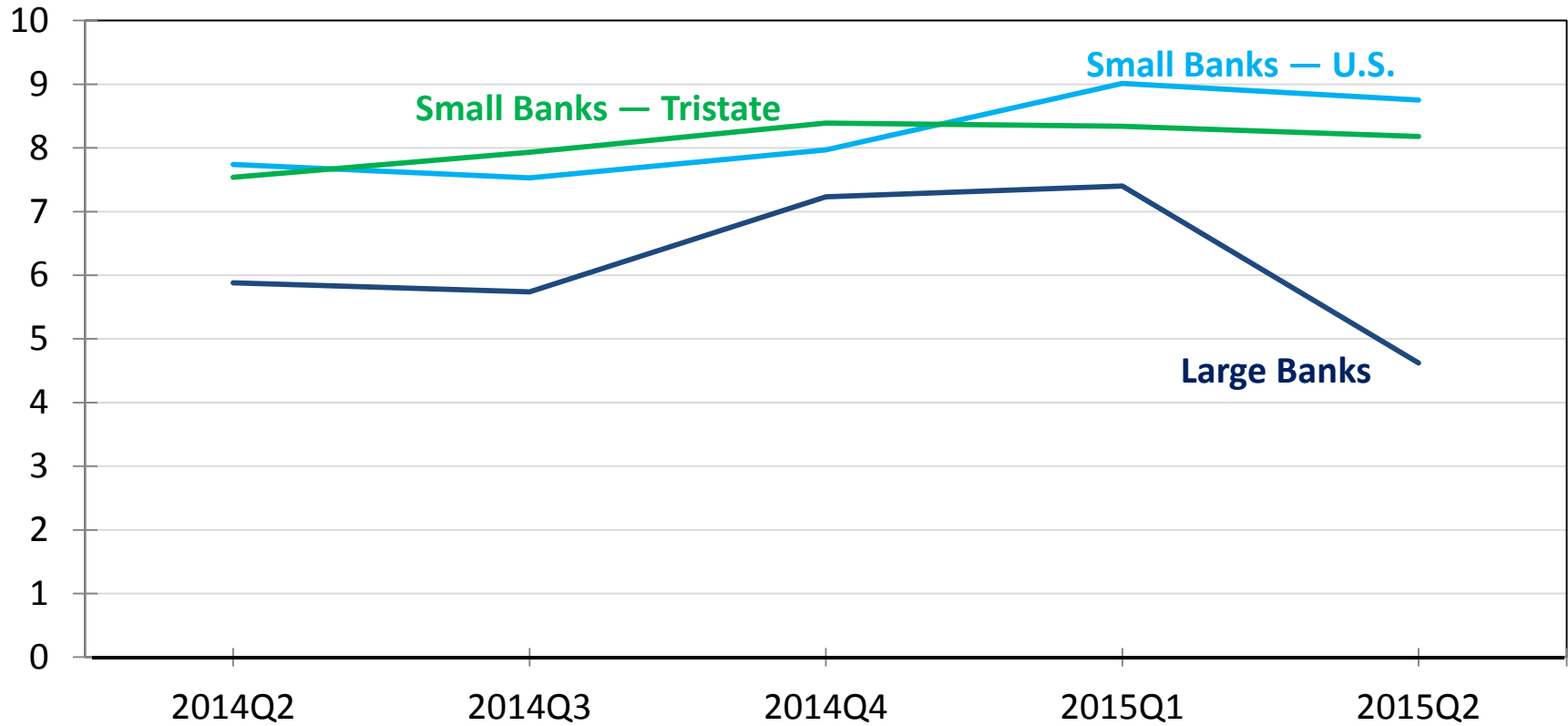


CHART 5

Annual Growth of Total Loans

Percent

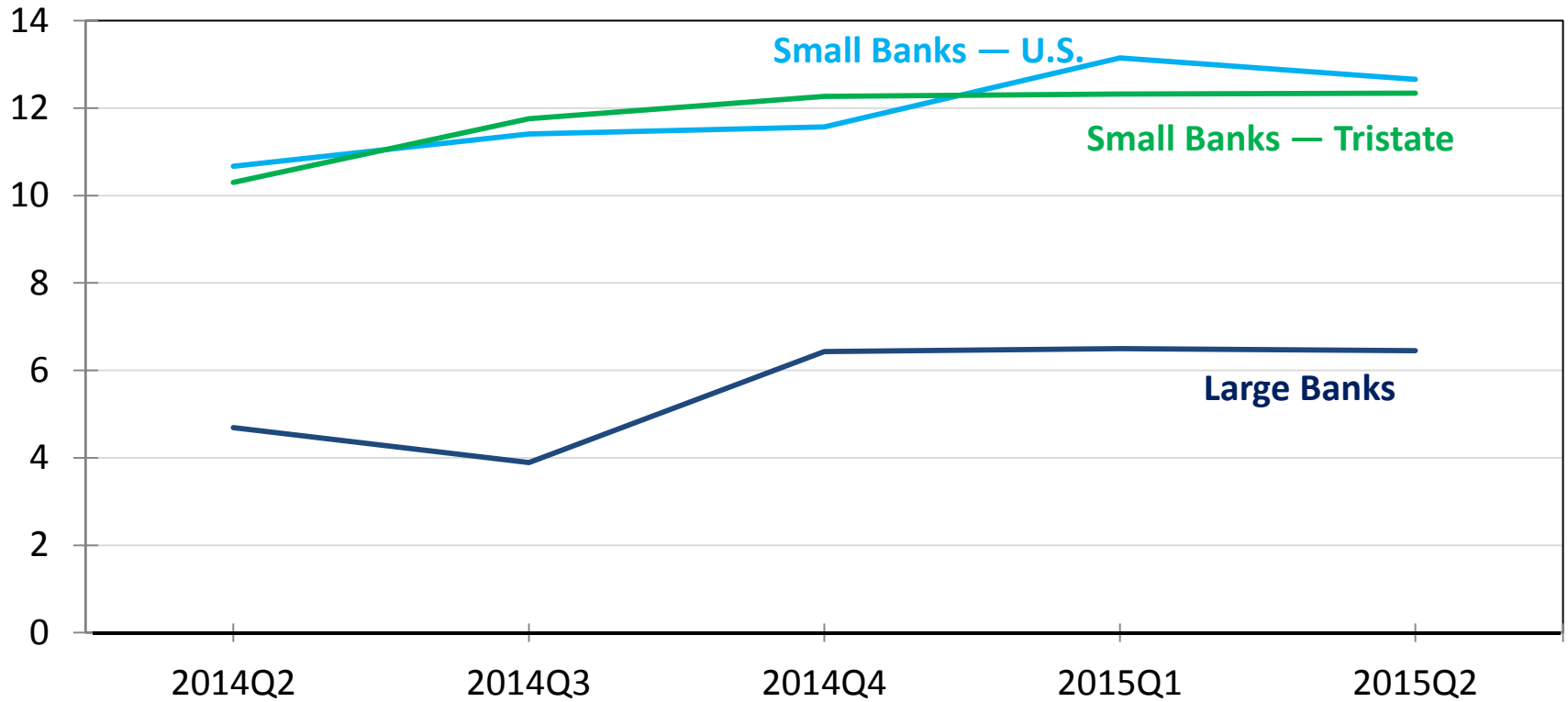
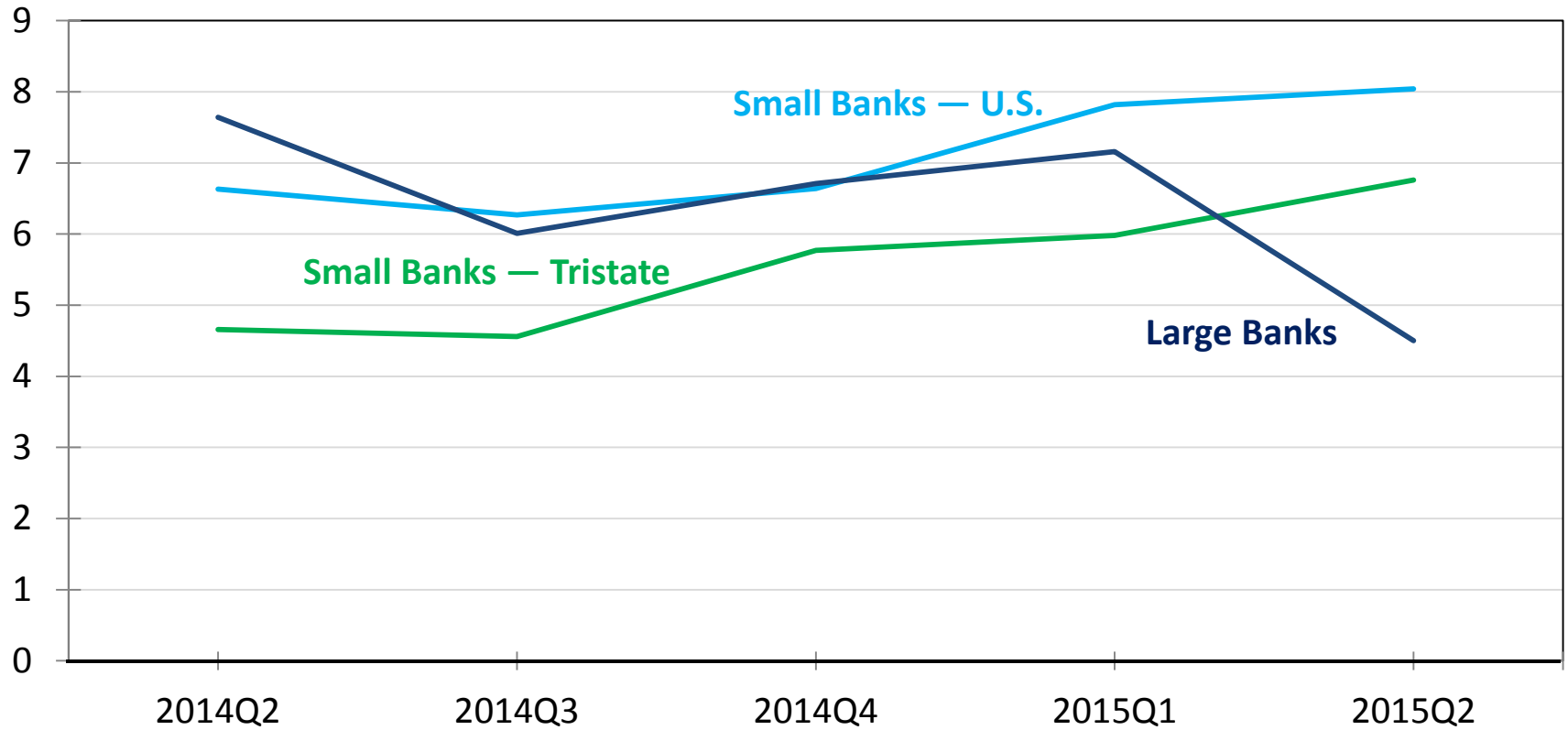


CHART 6
Annual Growth of Total Deposits

Percent



Part III: Asset Quality Ratios

CHART 7

Nonperforming Loans as a Share of Total Loans

Percent

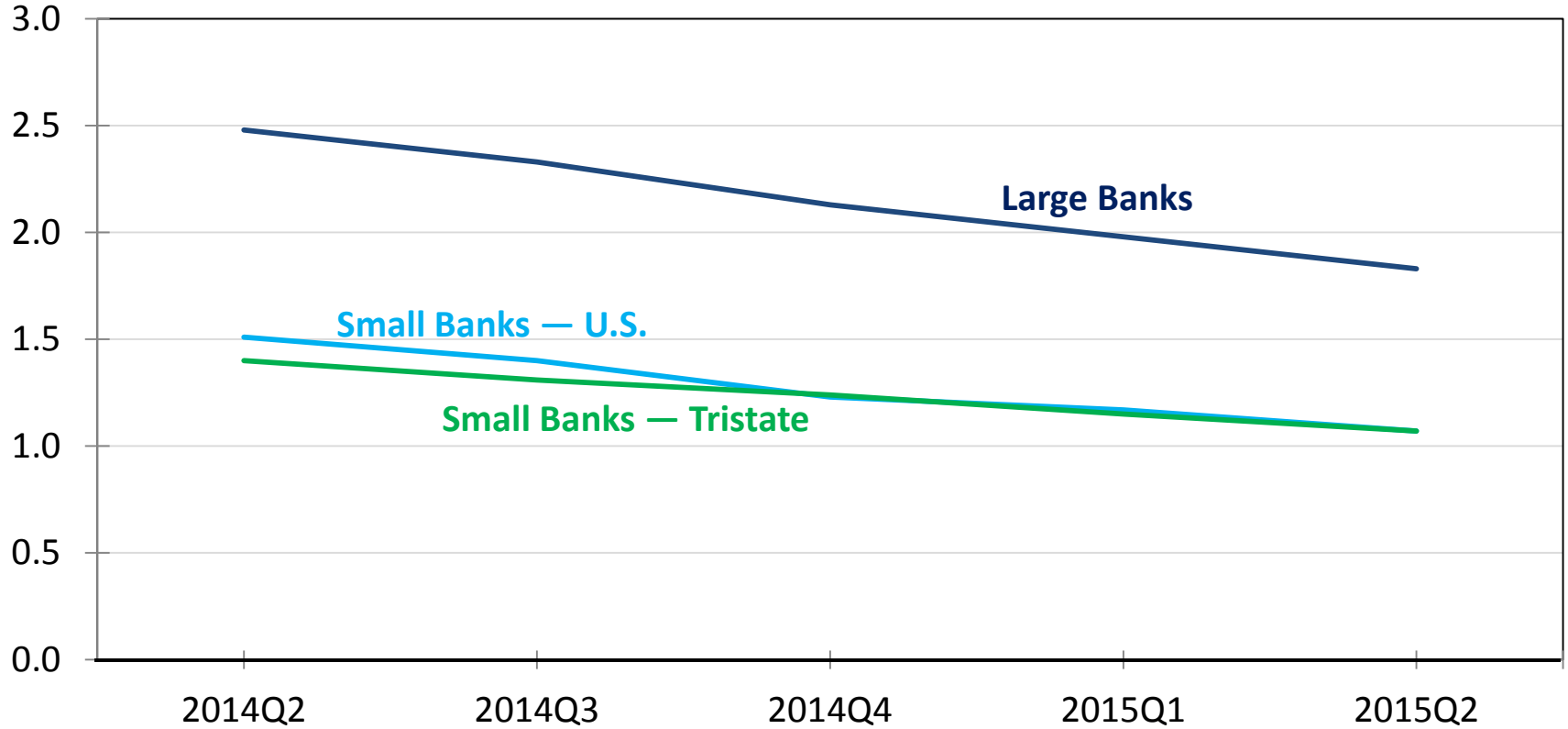


CHART 8

Nonperforming Assets as a Share of Total Assets

Percent

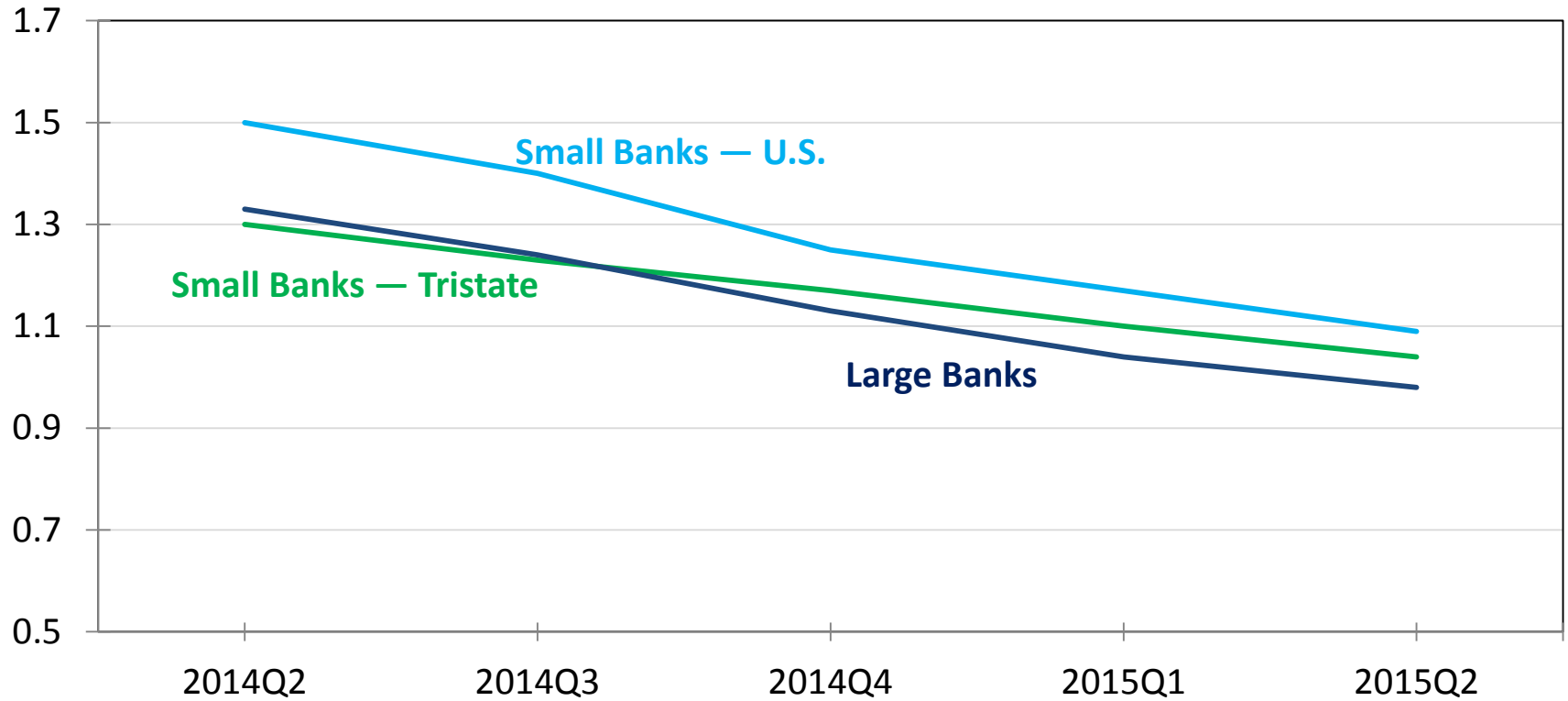


CHART 9

Residential Real Estate Nonperforming Loan (NPL) Ratio

Percent

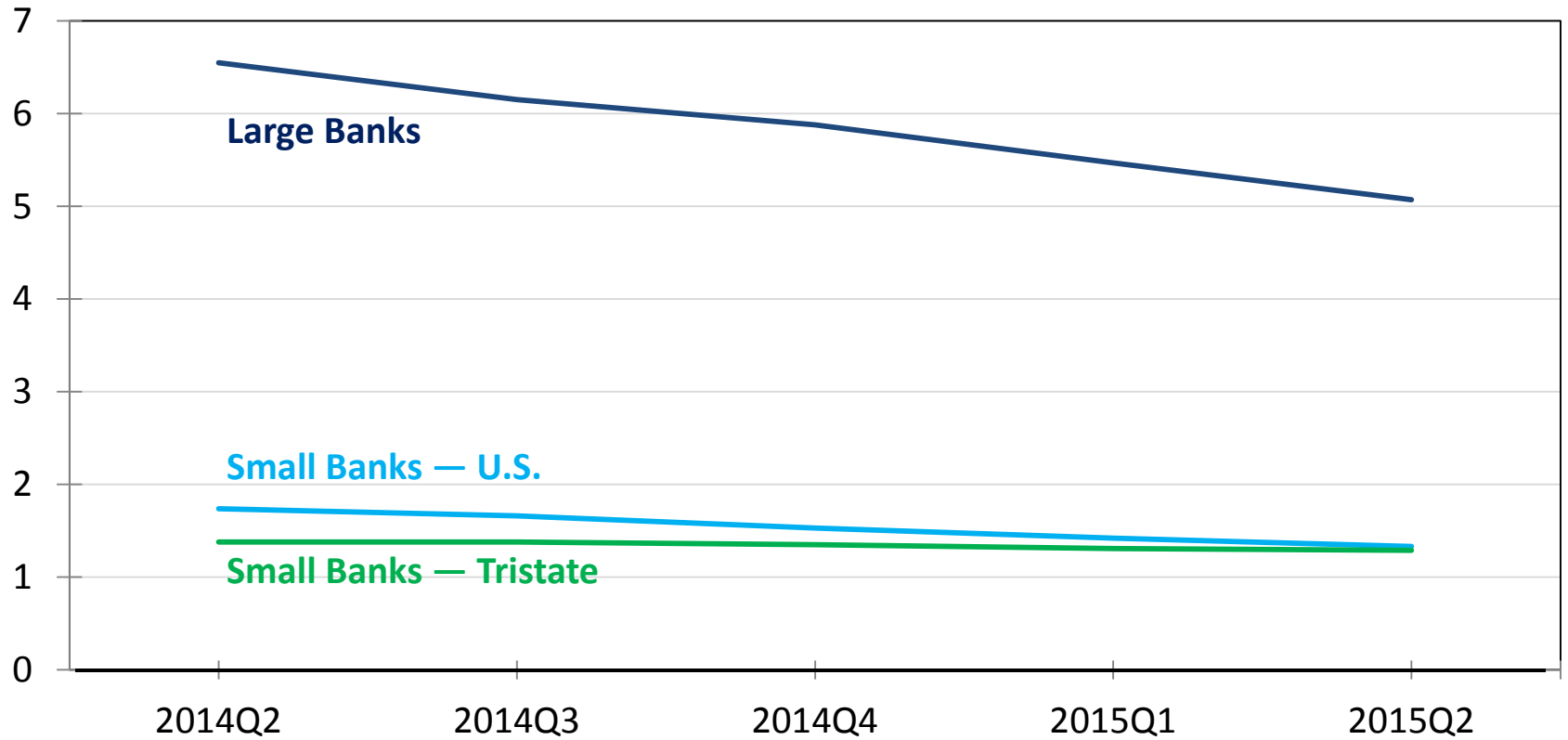


CHART 10

Commercial Real Estate NPL Ratio

Percent

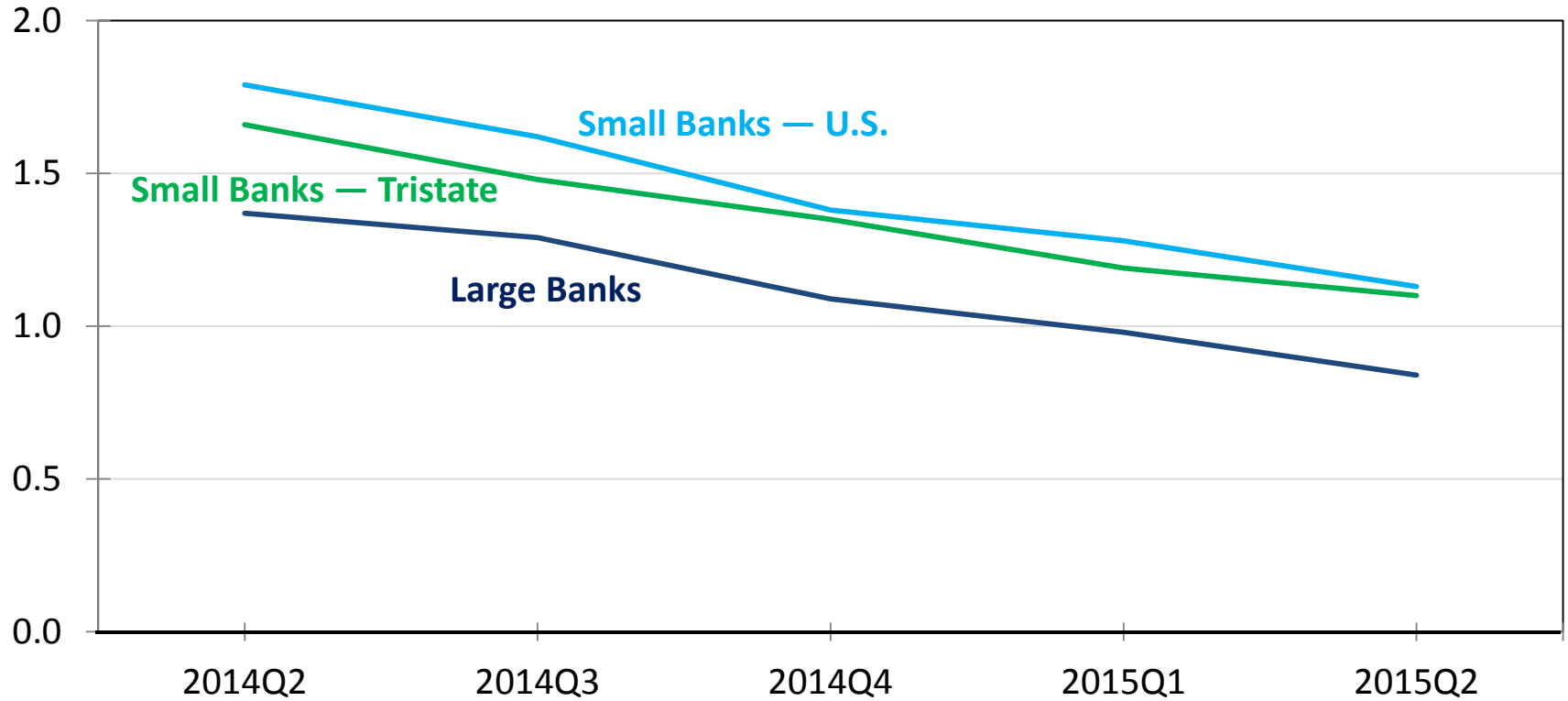


CHART 11
Commercial and Industrial NPL Ratio

Percent

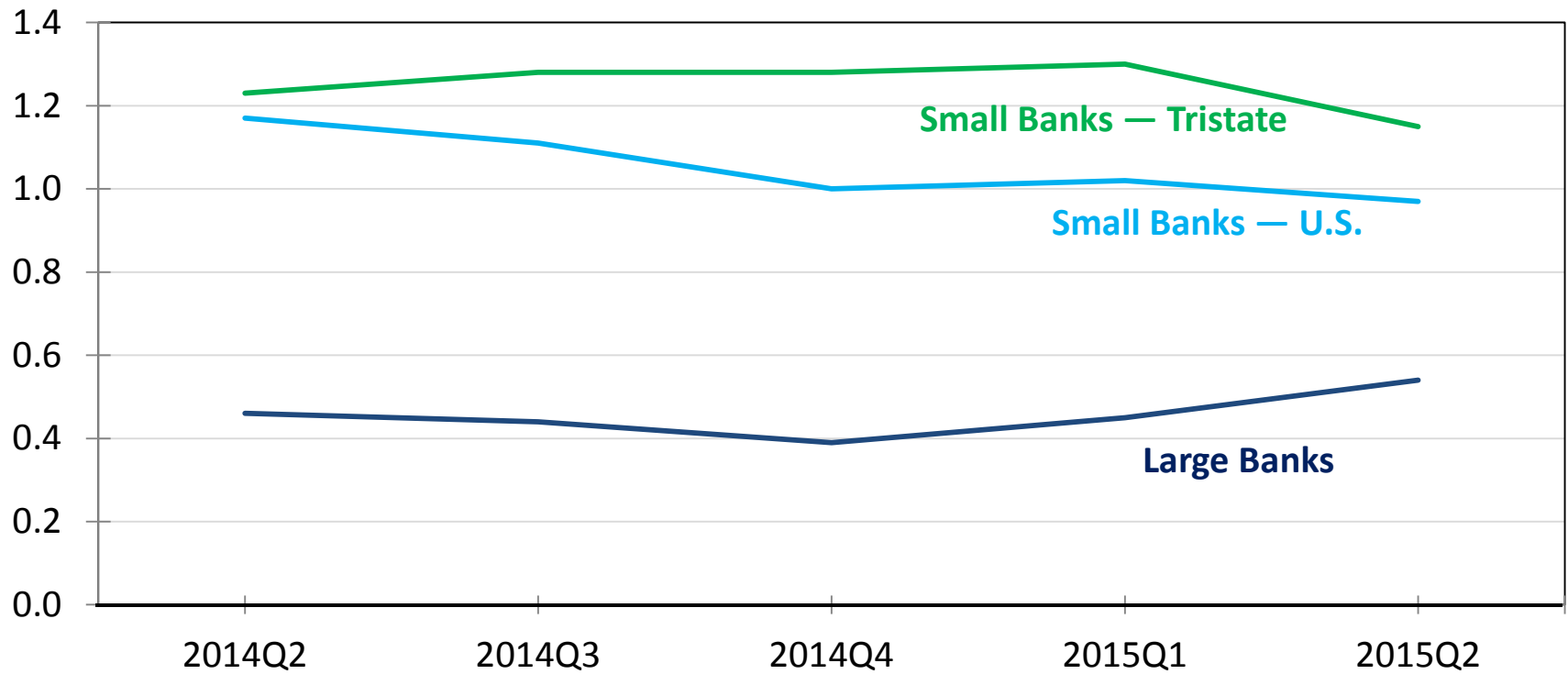


CHART 12
Consumer NPL Ratio

Percent

1.0

0.8

0.6

0.4

0.2

0.0

2014Q2

2014Q3

2014Q4

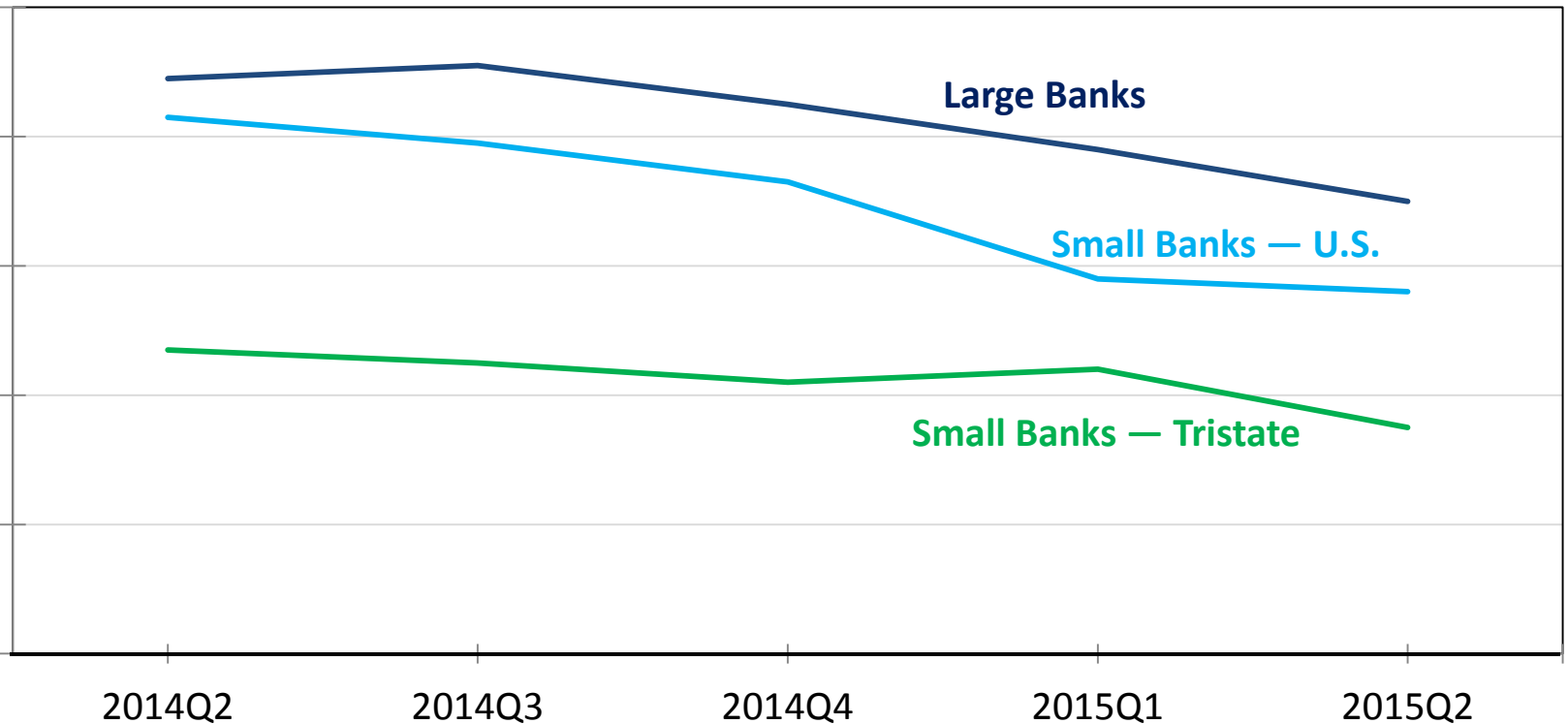
2015Q1

2015Q2

Large Banks

Small Banks — U.S.

Small Banks — Tristate



Part IV: Loan Loss Provisioning and Reserves

CHART 13

Loan Loss Reserves as a Share of Total Assets

Percent

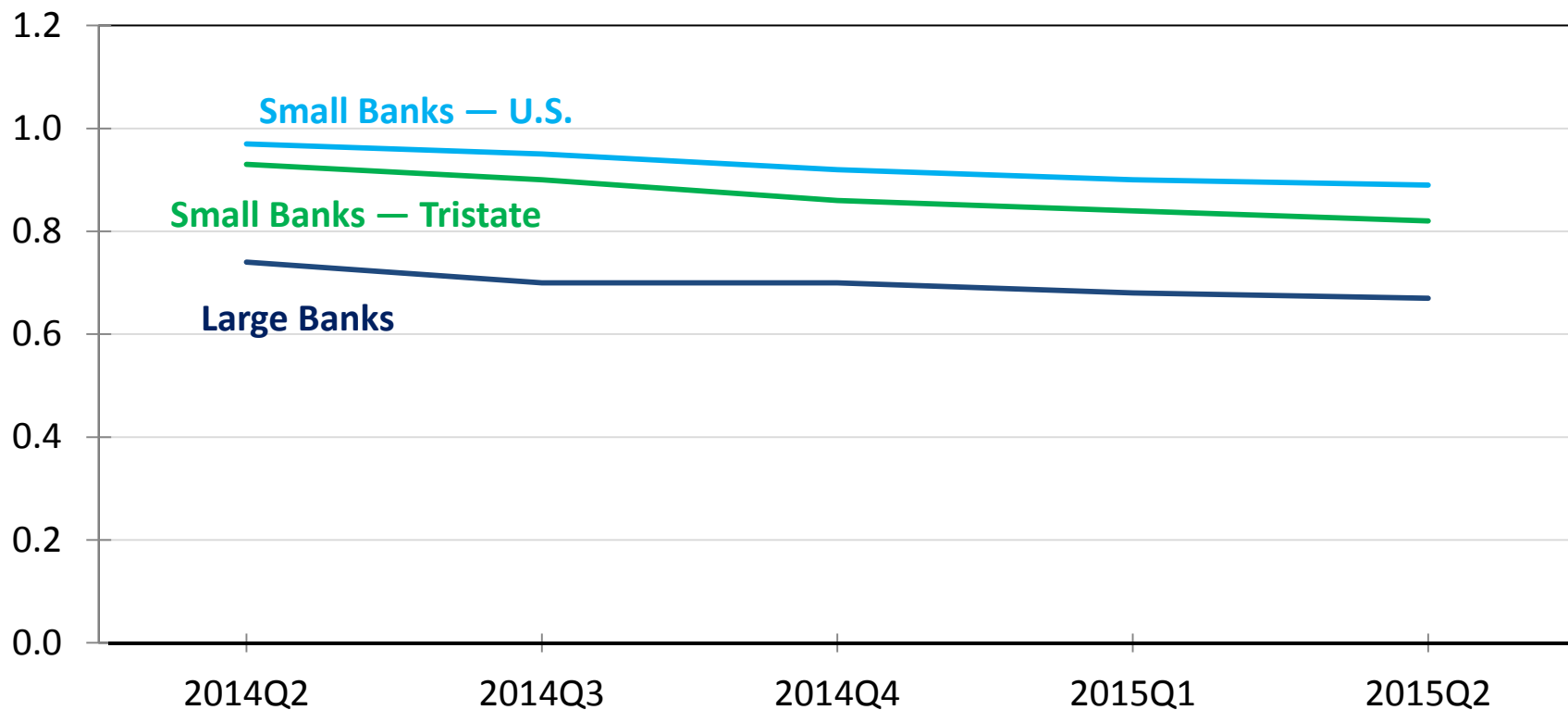


CHART 14

Net Charge-Offs as a Share of Loan Loss Provision

Percent

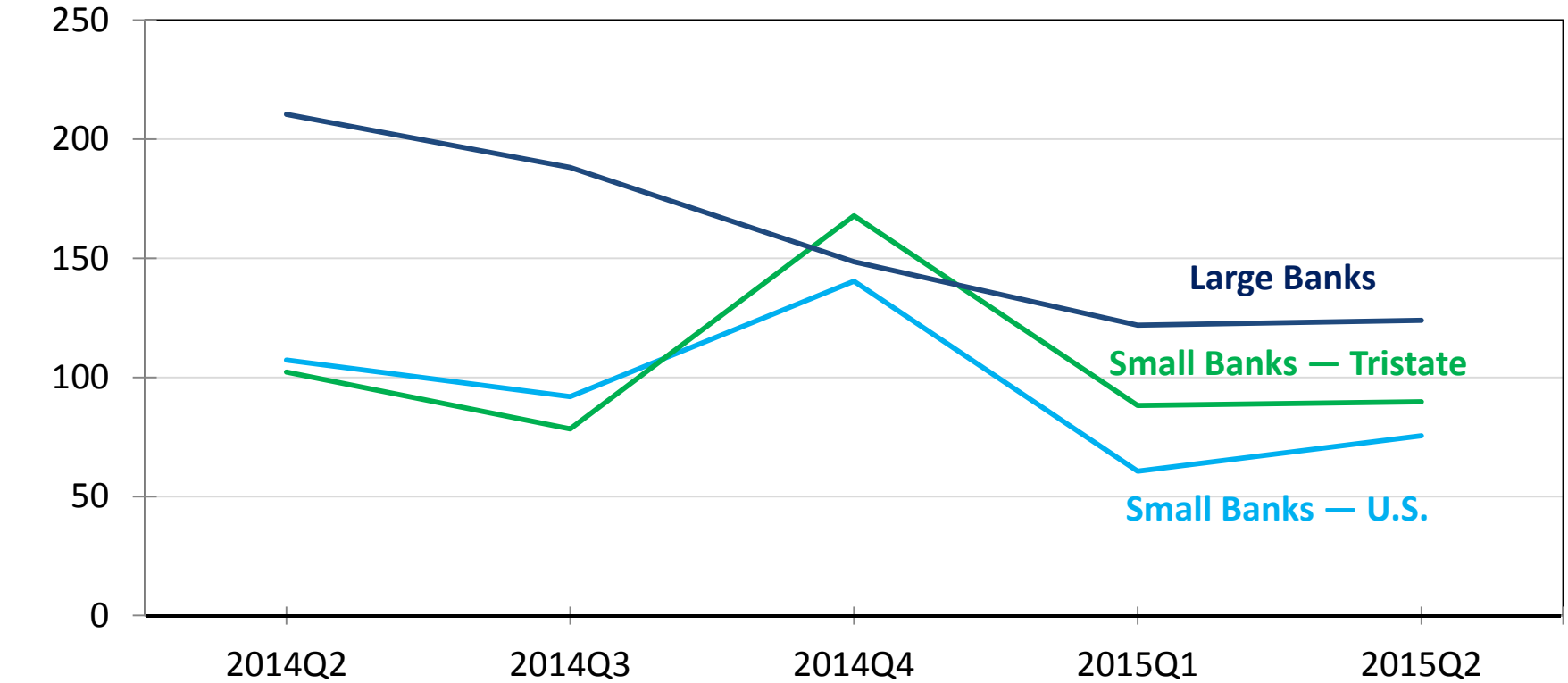


CHART 15

Loan Loss Provision as a Share of Operating Income

Percent

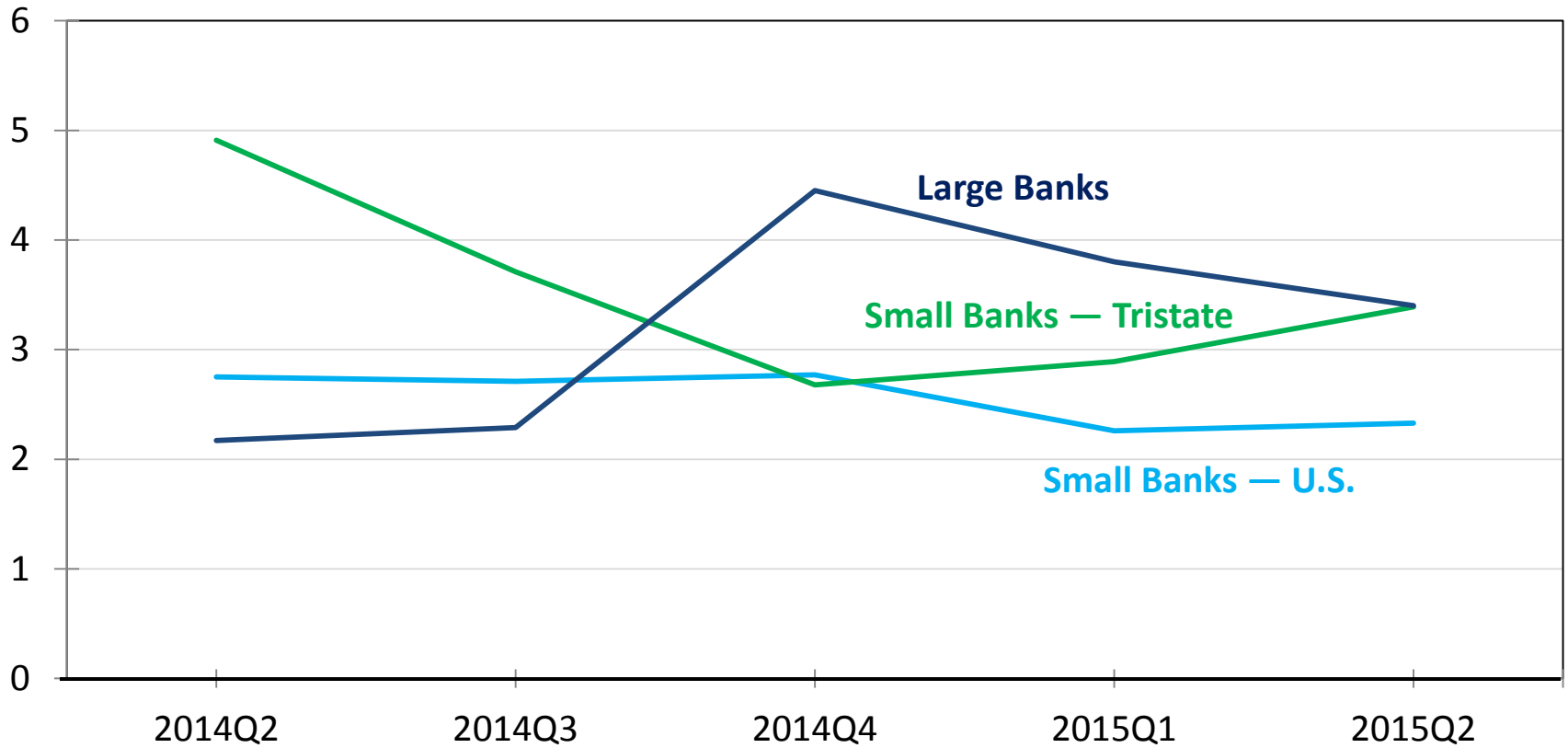
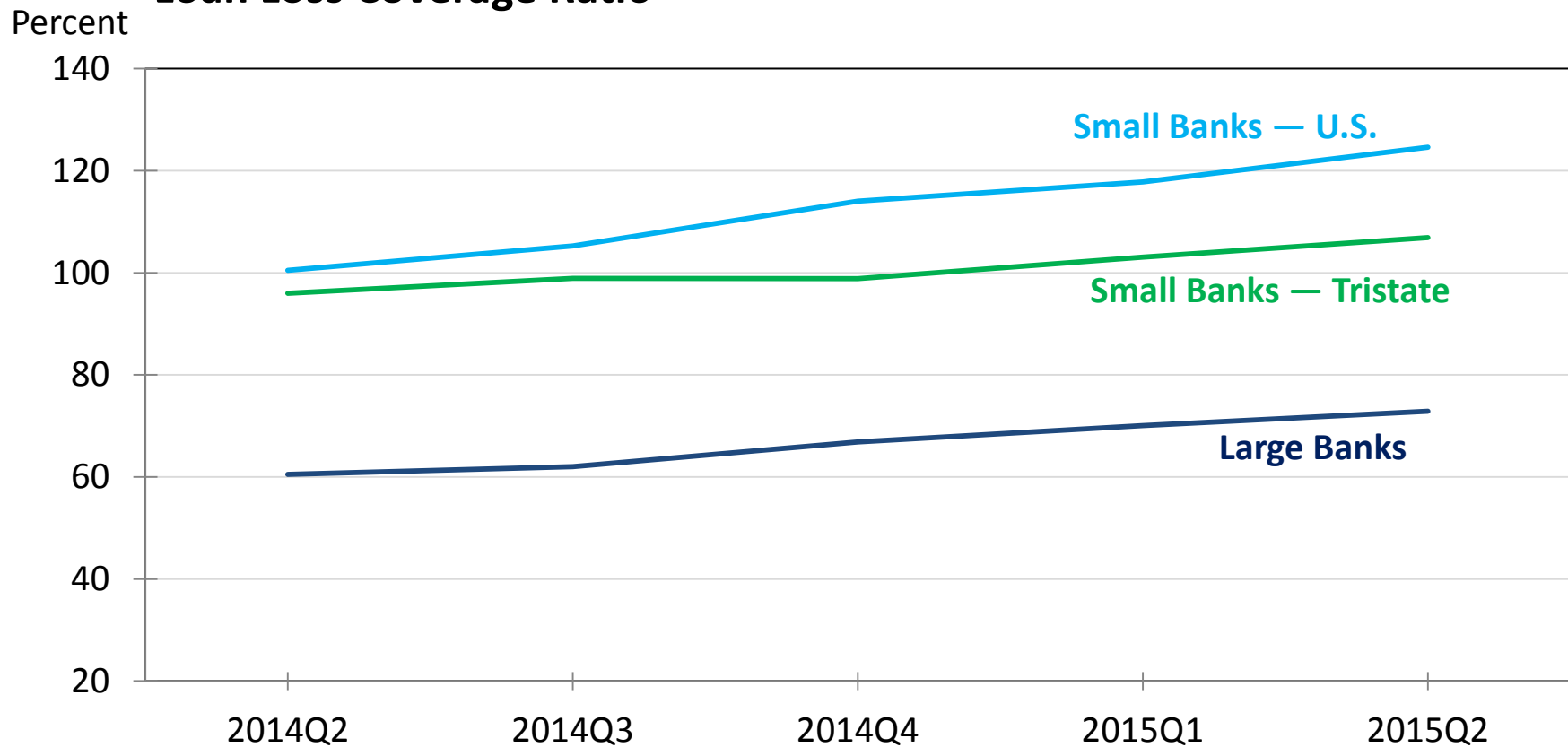


CHART 16
Loan Loss Coverage Ratio



Part V: Capital Ratios

CHART 17

Total Equity as a Share of Total Assets

Percent

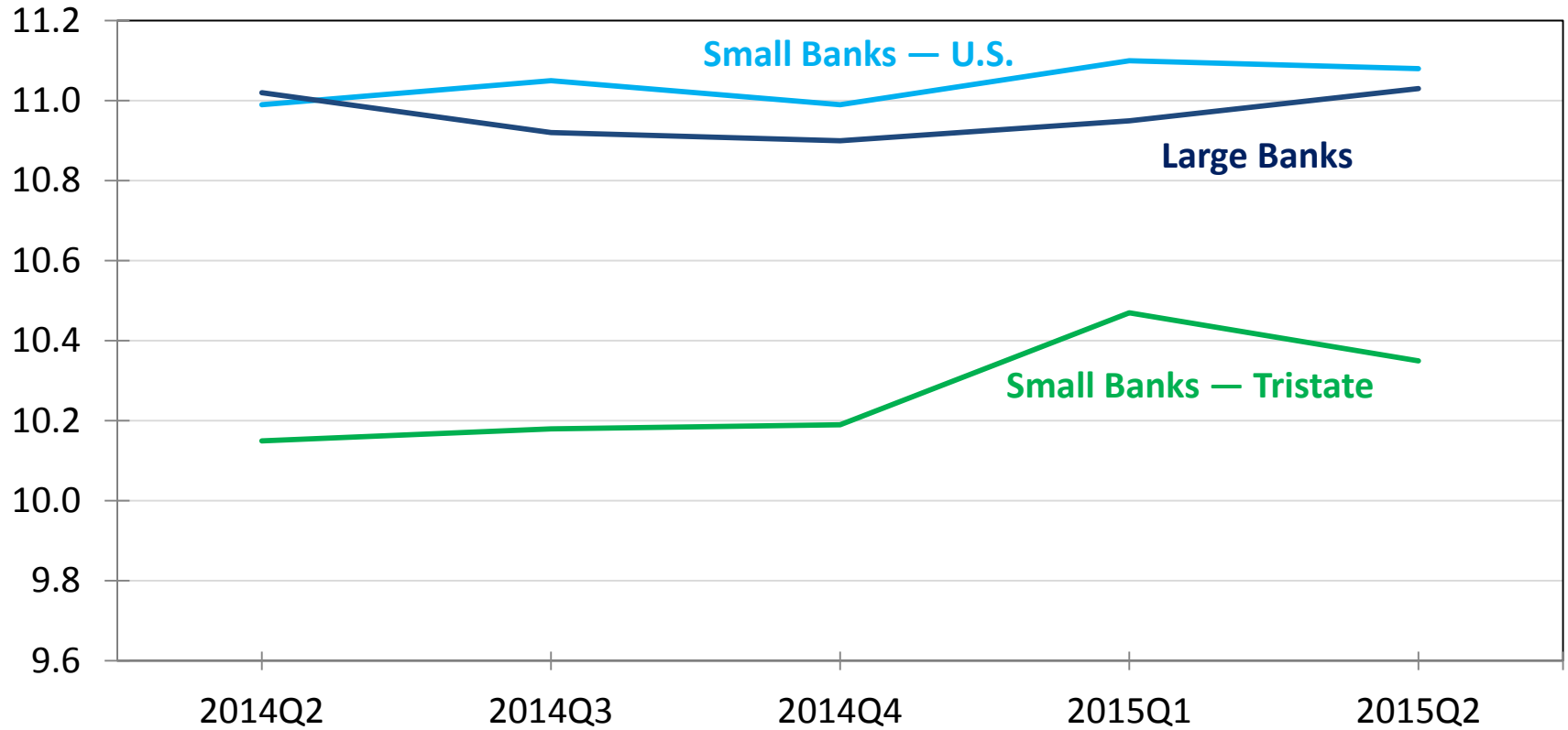


CHART 18
Tier One Leverage Ratios

Percent

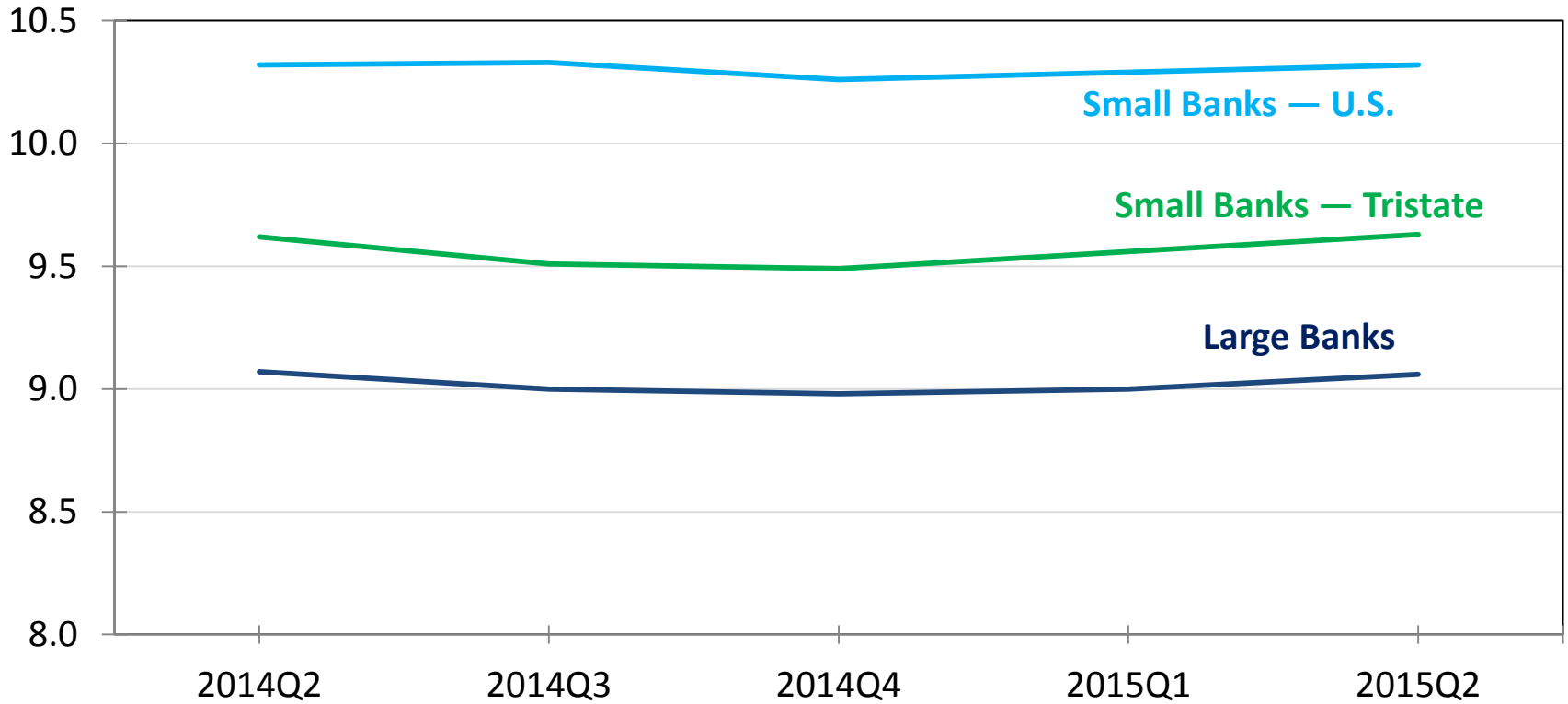
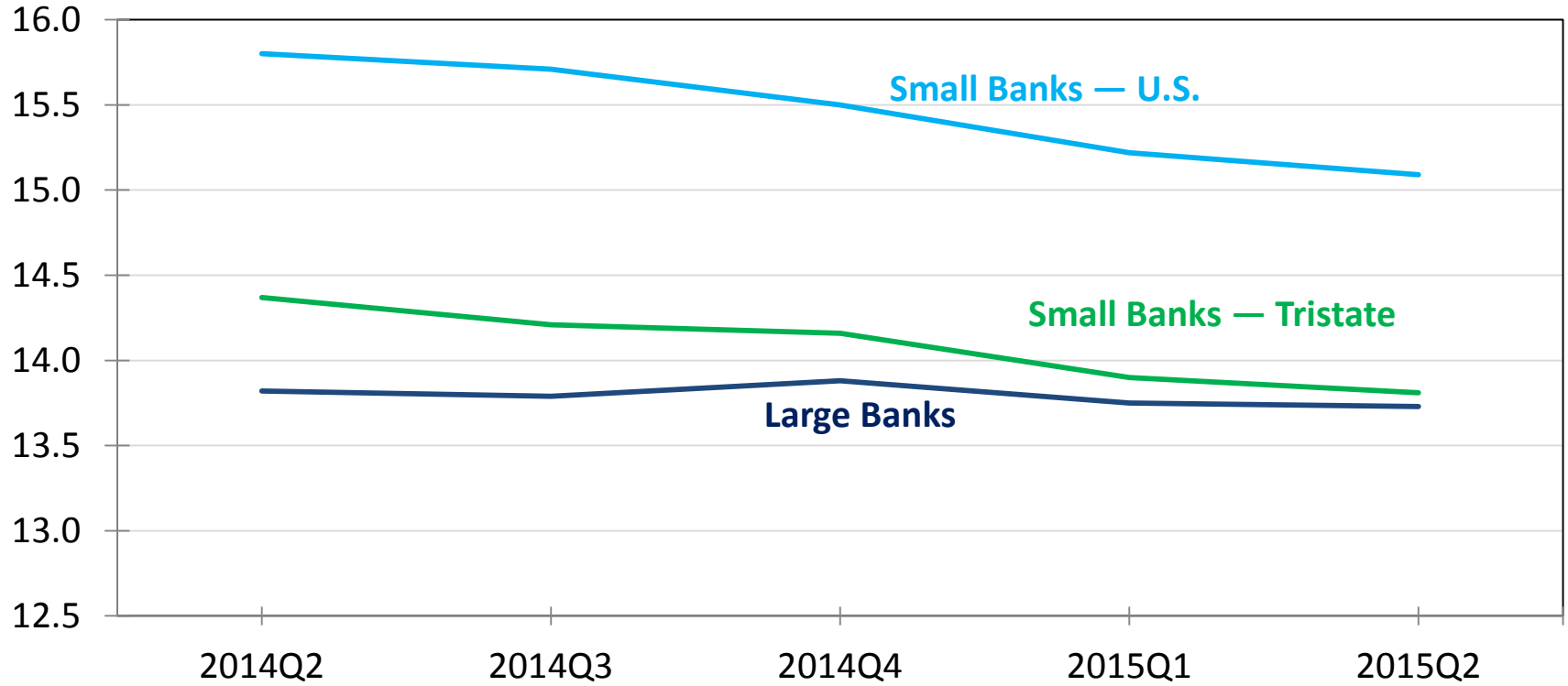


CHART 19
Risk-Based Capital Ratio

Percent



Part VI: Liquidity Ratios

CHART 20

Total Loans as a Share of Total Deposits

Percent

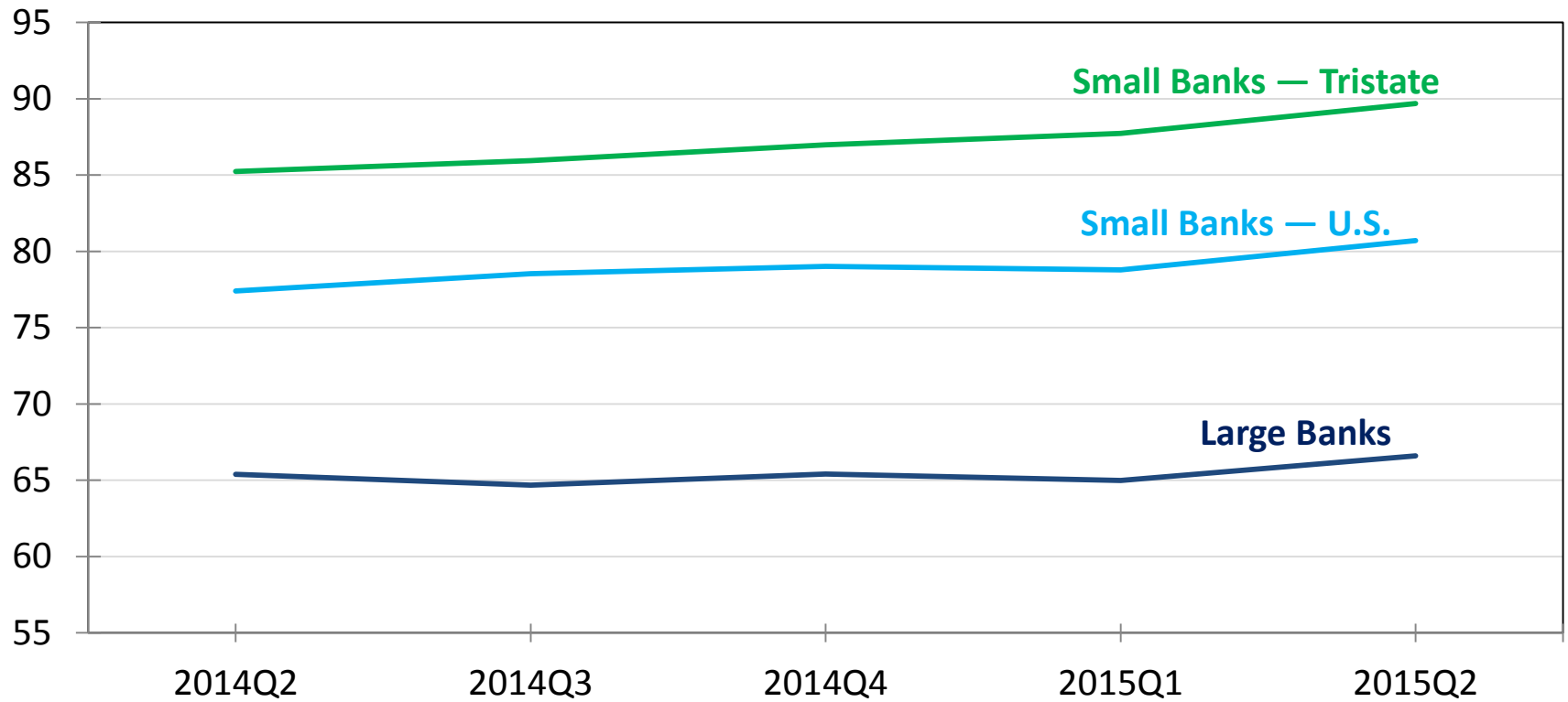


CHART 21

Core Deposits as a Share of Total Deposits

Percent

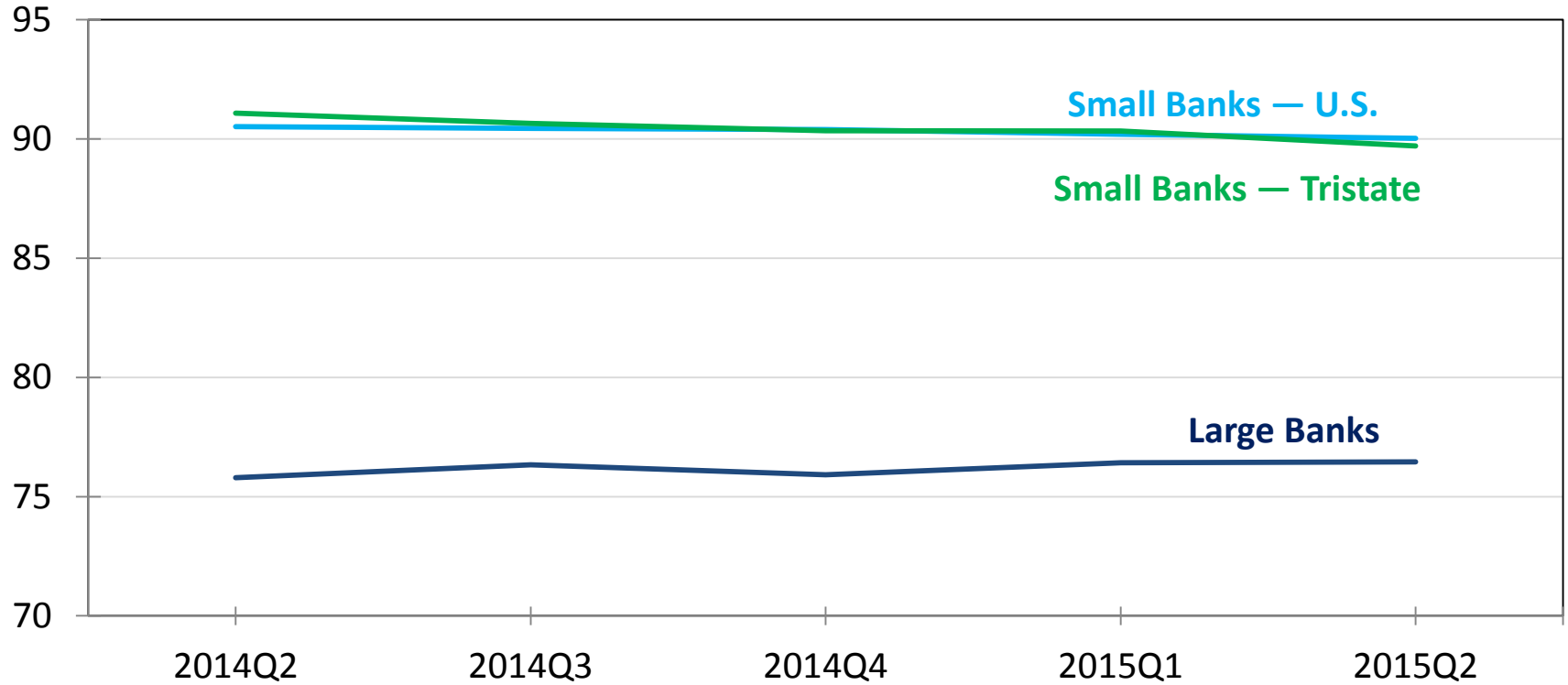
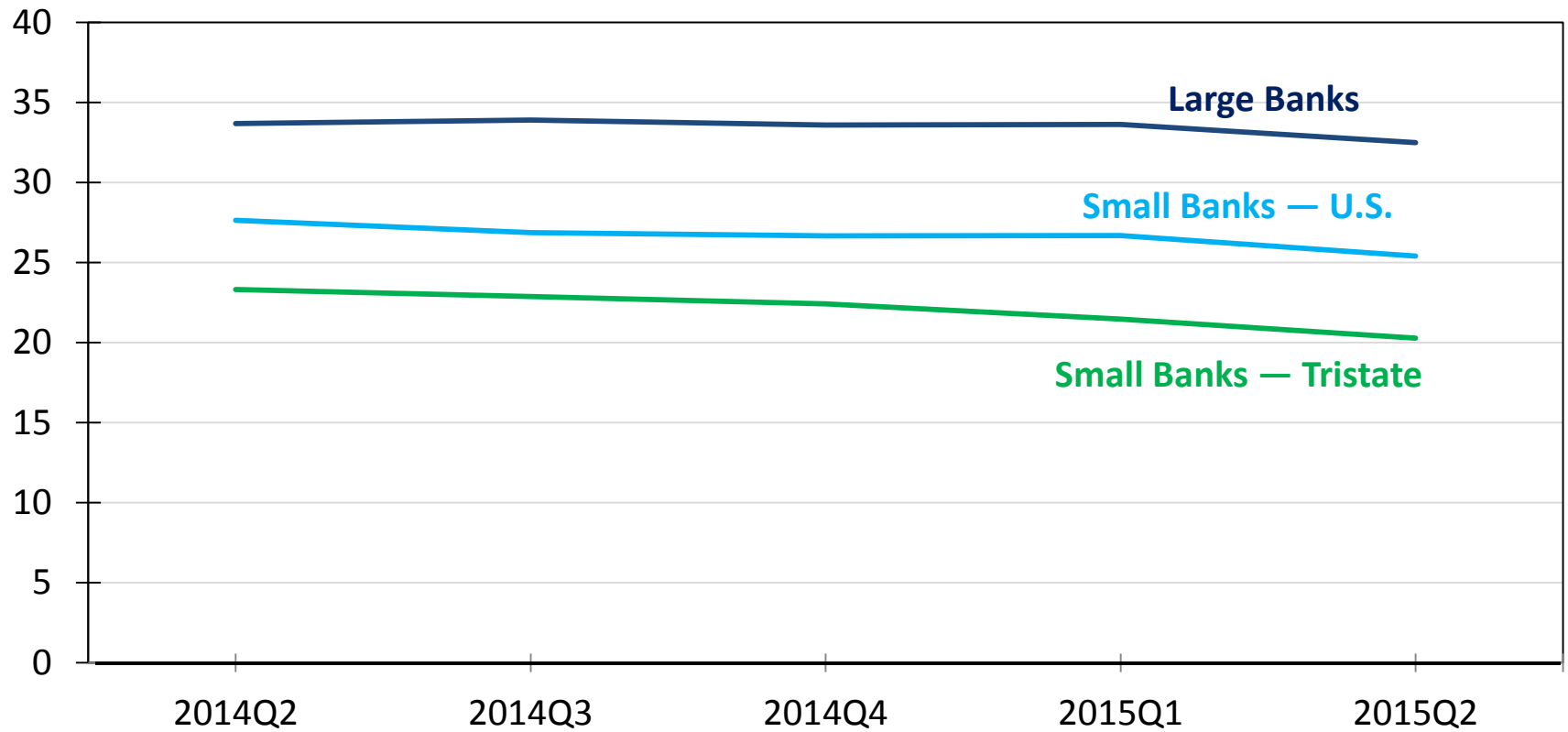


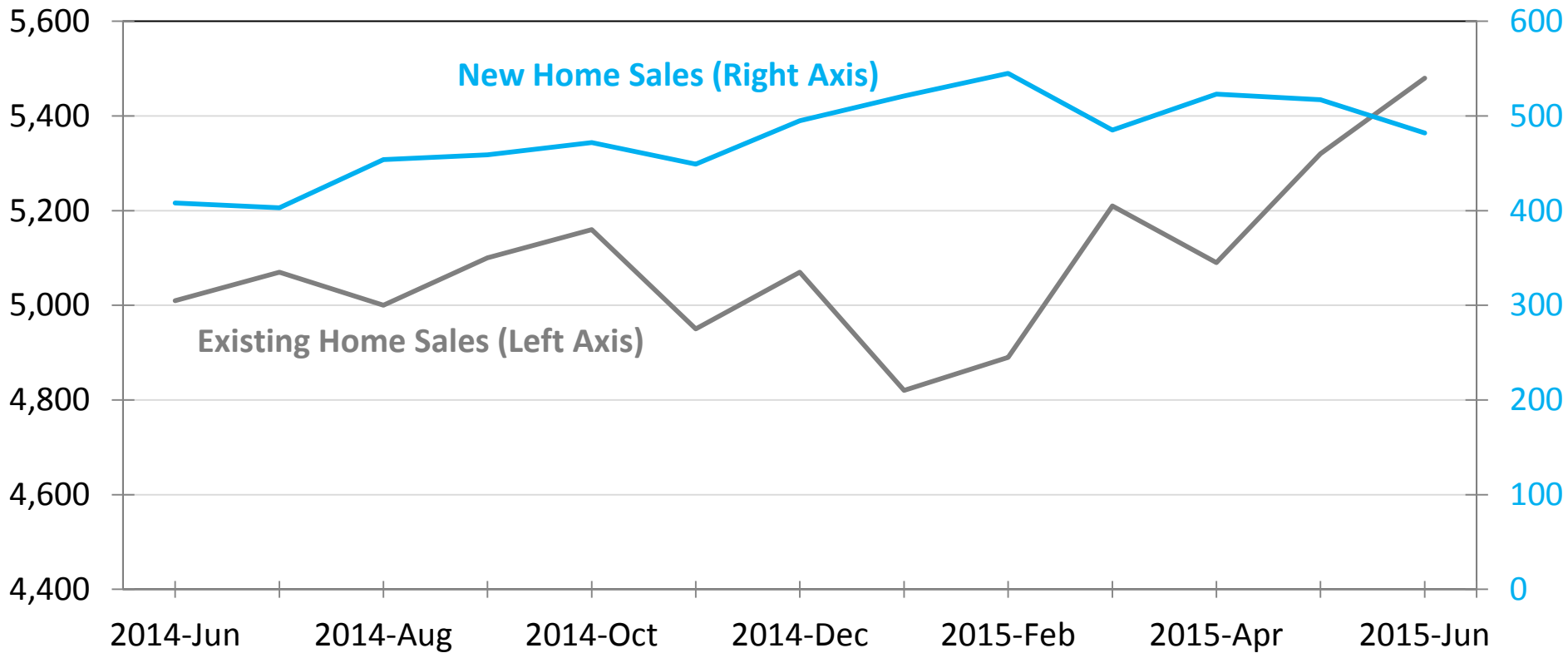
CHART 22
Liquid Assets as a Share of Total Assets

Percent



Part VII: Market Conditions

CHART 23
Sales of New and Existing Homes

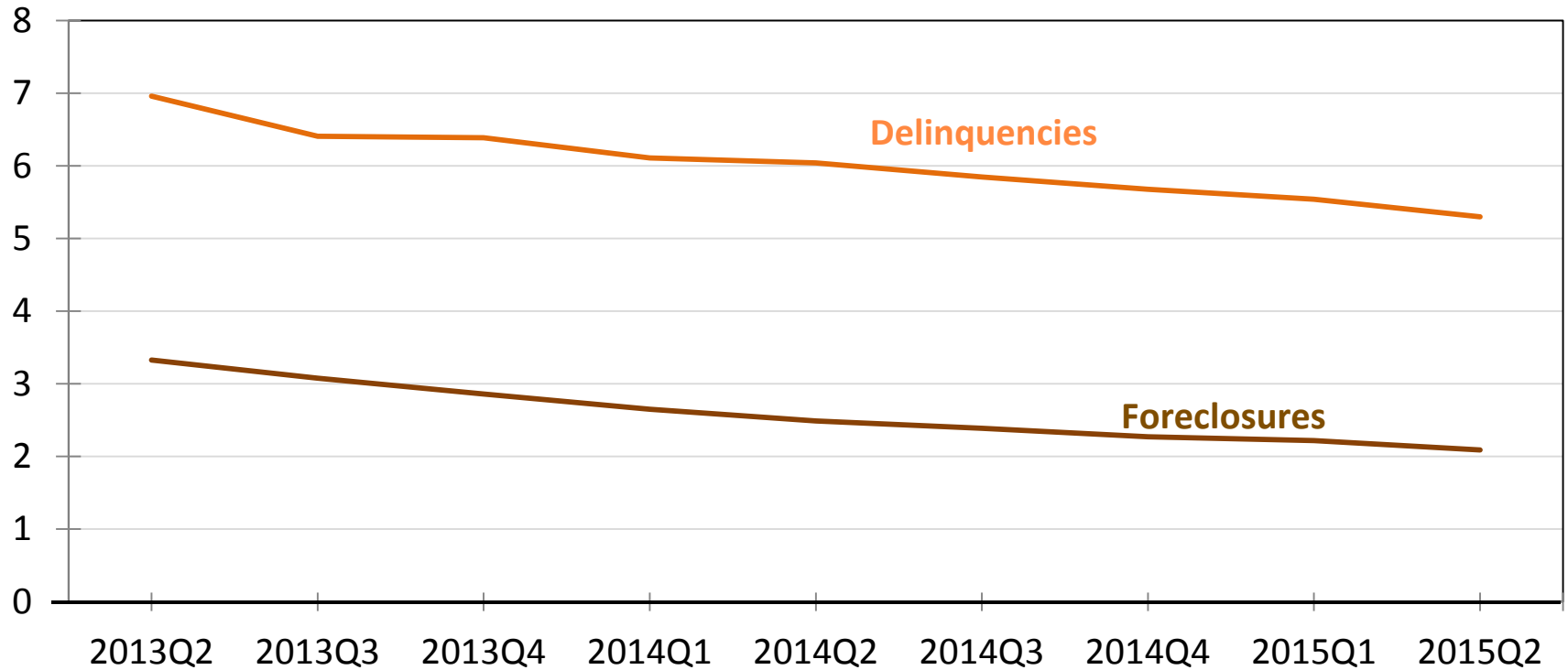


Sources: Census Bureau and National Association of Realtors, via Haver Analytics.

CHART 24

Mortgage Delinquency and Foreclosure Rates

Percent



Source: Mortgage Bankers Association, via Haver Analytics.



FEDERAL RESERVE BANK OF PHILADELPHIA