



BANKING BRIEF

Pennsylvania • New Jersey • Delaware

Third Quarter 2015

FEDERAL RESERVE BANK OF PHILADELPHIA
WWW.PHILADELPHIAFED.ORG

Summary Table of Bank Structure and Conditions — Third Quarter 2015

	Small Banks						Large Banks					
	U.S.			Tristate			U.S.					
	\$ Billions	% Change From		\$ Billions	% Change From		\$ Billions	% Change From				
	2015Q3	2015Q2	2014Q3	2015Q3	2015Q2	2014Q3	2015Q3	2015Q2	2014Q3	2015Q3	2015Q2	2014Q3
Total Assets	2,116.1	6.20	8.77	120.9	4.70	6.97	Total Assets	11,871.6	0.28	3.21		
Total Loans	1,414.1	9.15	12.21	87.4	6.86	11.08	Total Loans	6,027.6	3.99	7.33		
C&I	223.9	7.85	13.71	11.4	2.50	9.29	C&I	1,446.3	1.08	8.39		
Real Estate	1,034.5	9.44	11.81	67.4	9.47	10.59	Real Estate	2,745.4	2.88	2.63		
Consumer	58.9	8.08	7.58	3.2	0.37	8.51	Consumer	881.3	6.15	16.67		
Total Deposits	1,744.9	6.10	8.14	97.5	7.00	6.50	Total Deposits	8,961.2	0.70	3.44		
Ratios (in %)	2015Q3	2015Q2	2014Q3	2015Q3	2015Q2	2014Q3	Ratios (in %)	2015Q3	2015Q2	2014Q3		
Net Income/Avg. Assets (ROAA)	1.00	1.00	0.96	0.90	0.89	0.83	Net Income/Avg. Assets (ROAA)	0.98	0.97	0.94		
Net Interest Inc./Avg. Assets (NIM)	3.33	3.34	3.35	3.16	3.15	3.16	Net Interest Inc./Avg. Assets (NIM)	2.46	2.46	2.42		
Noninterest Inc./Avg. Assets	0.95	0.94	0.92	1.18	1.18	1.20	Noninterest Inc./Avg. Assets	1.64	1.66	1.68		
Noninterest Exp./Avg. Assets	2.93	2.93	2.99	3.03	3.05	3.12	Noninterest Exp./Avg. Assets	2.53	2.59	2.61		
Loans/Deposits	81.04	80.47	78.10	89.66	89.69	85.96	Loans/Deposits	67.26	66.73	64.83		
Equity/Assets	11.14	11.03	11.00	10.45	10.35	10.17	Equity/Assets	11.15	11.04	10.93		
Nonperforming Loans/Total Loans	1.00	1.05	1.37	1.06	1.07	1.31	Nonperforming Loans/Total Loans	1.73	1.83	2.33		

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, and 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 156 small tristate banks, 4,799 small U.S. banks, and 101 large U.S. banks.



Part I: Earnings Ratios

CHART 1
Return on Average Assets

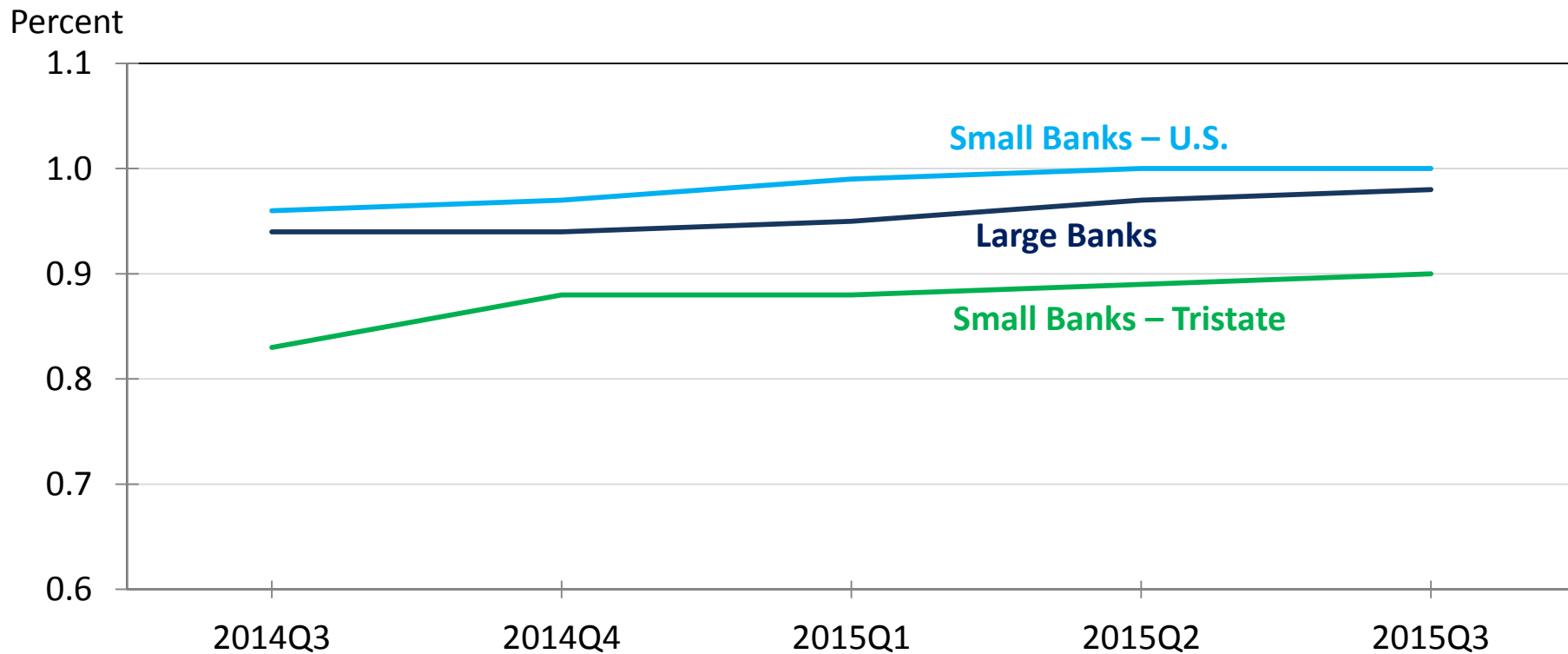


CHART 2 Net Interest Margin

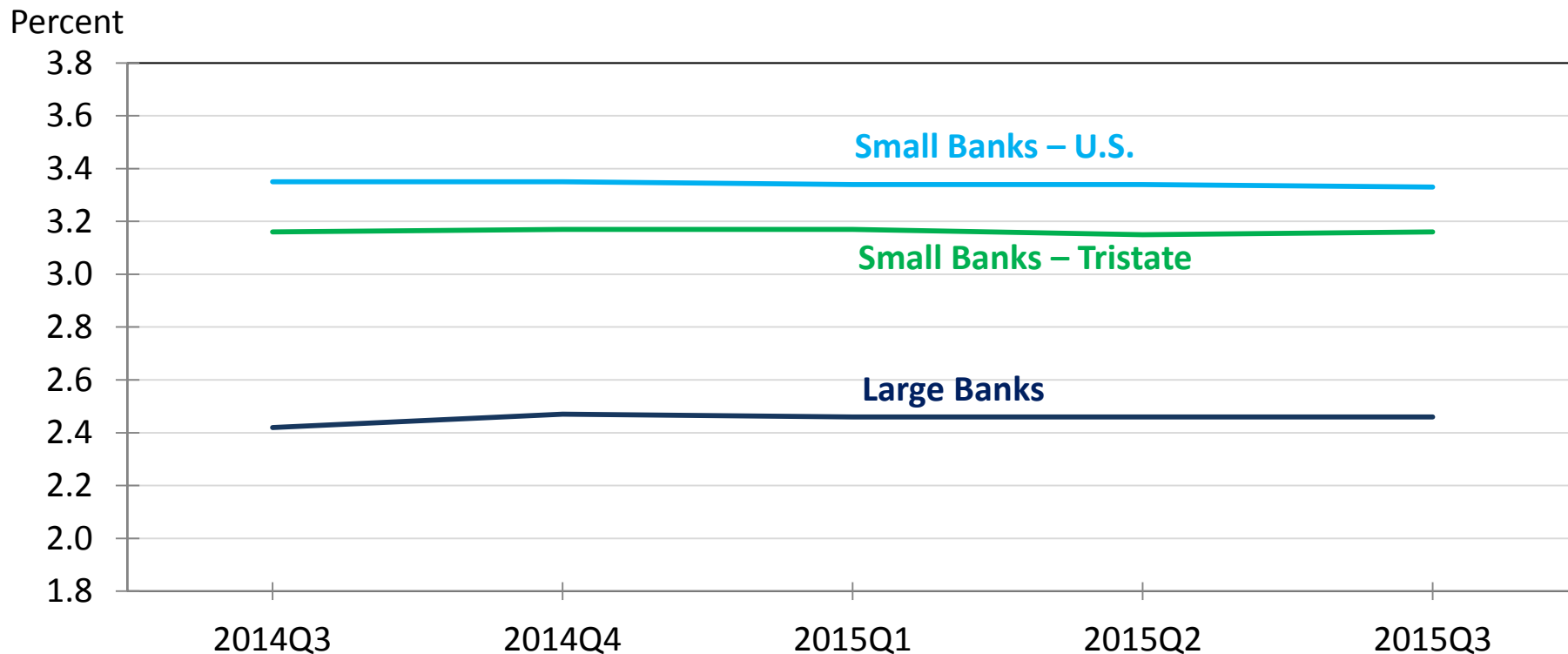
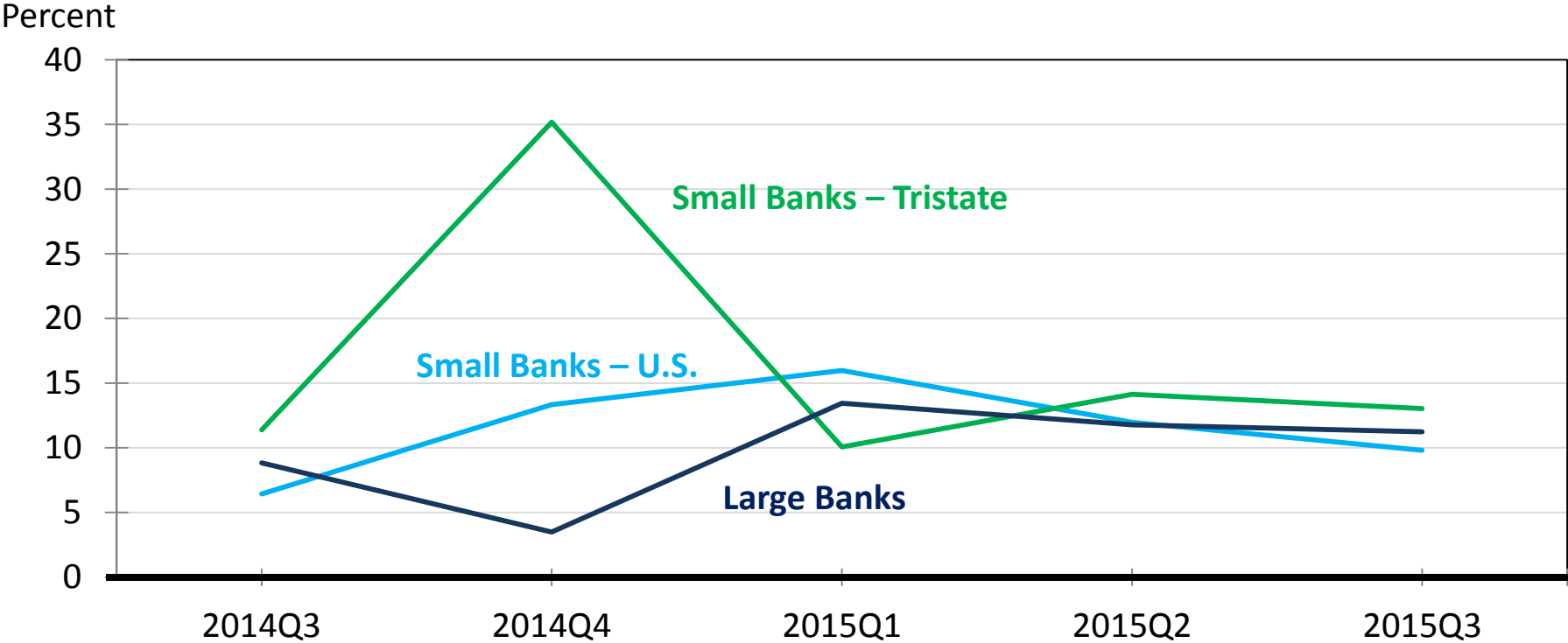


CHART 3
Annual Growth of Quarterly Net Income



Part II: Annual Growth Rates

CHART 4
Annual Growth of Total Assets

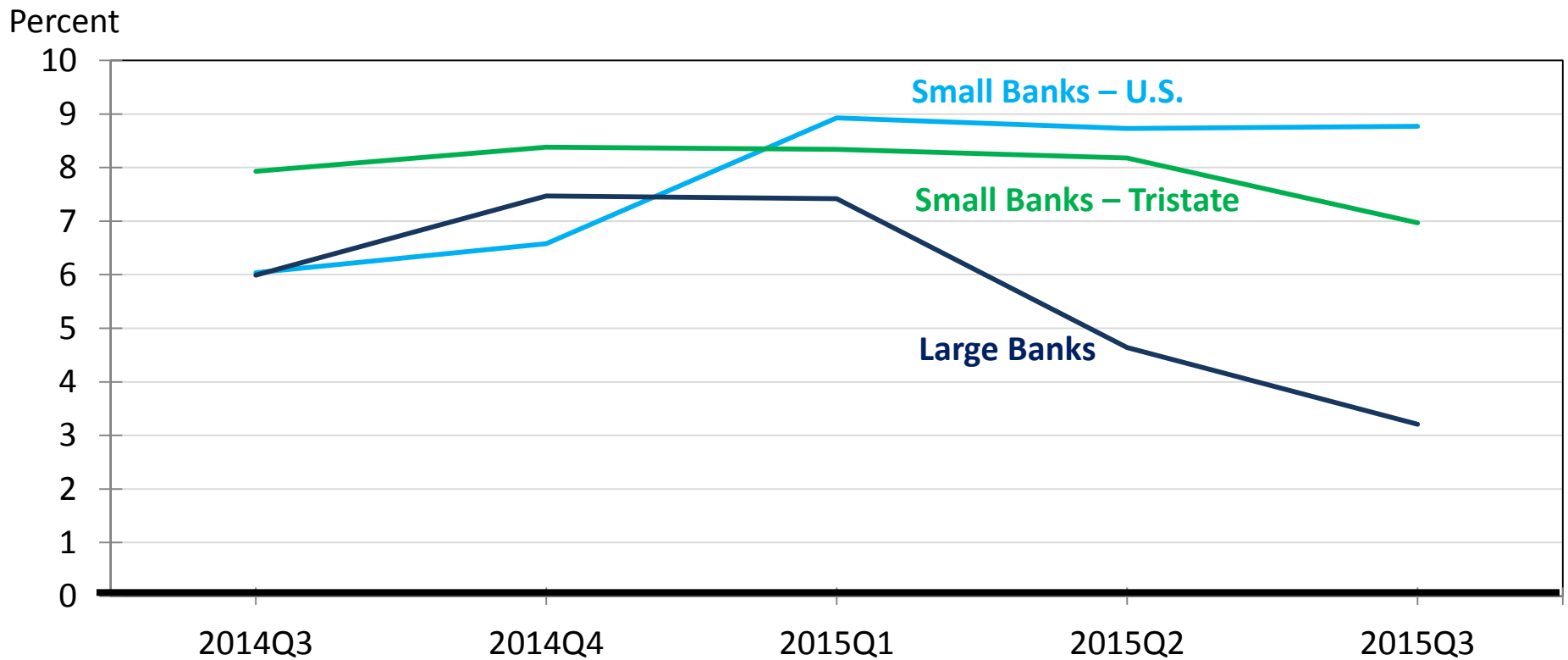


CHART 5
Annual Growth of Total Loans

Percent

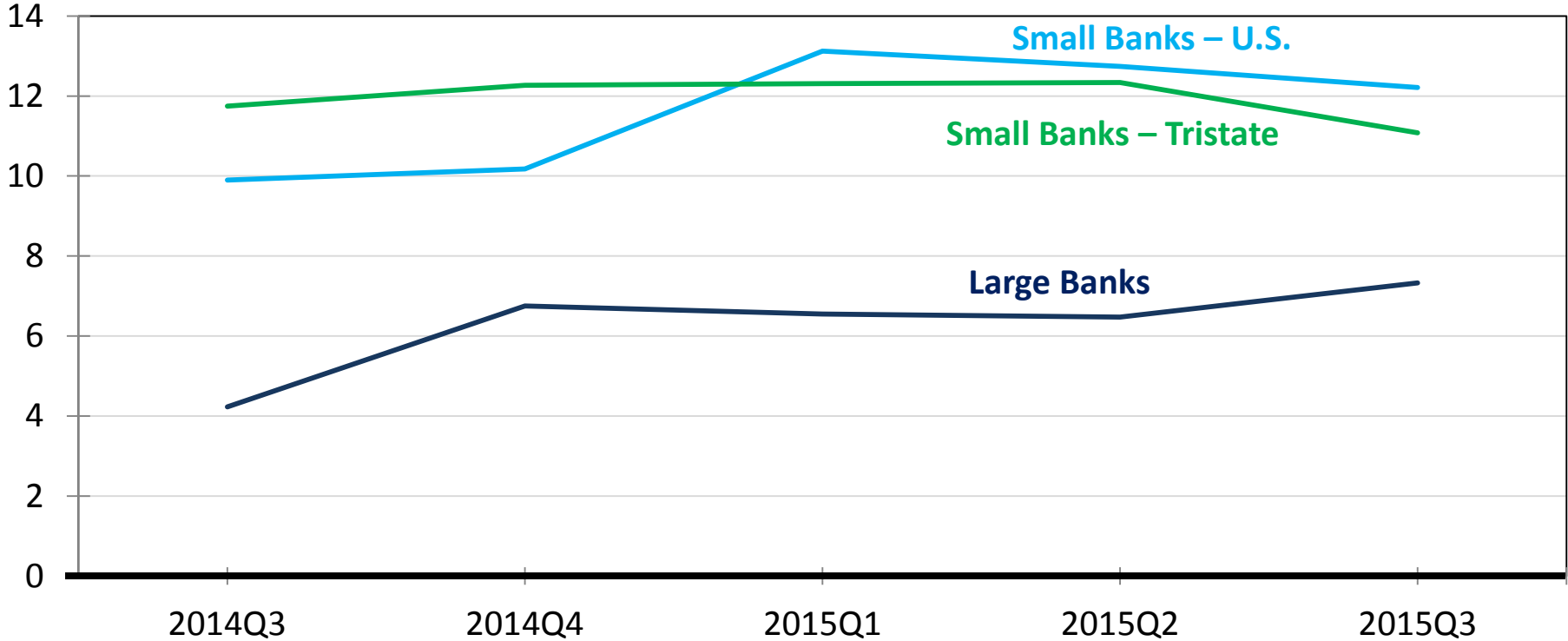
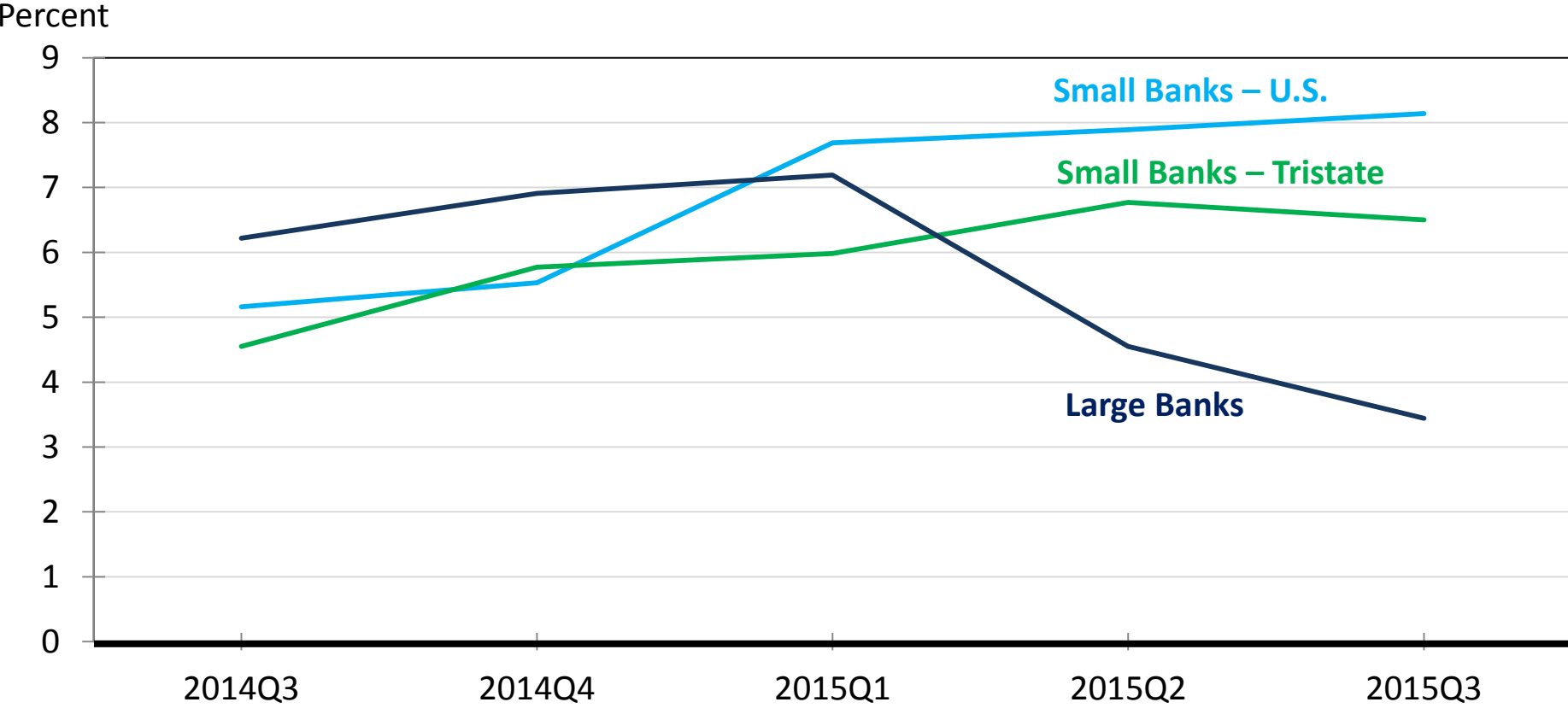


CHART 6
Annual Growth of Total Deposits



Part III: Asset Quality Ratios

CHART 7

Nonperforming Loans as a Share of Total Loans

Percent

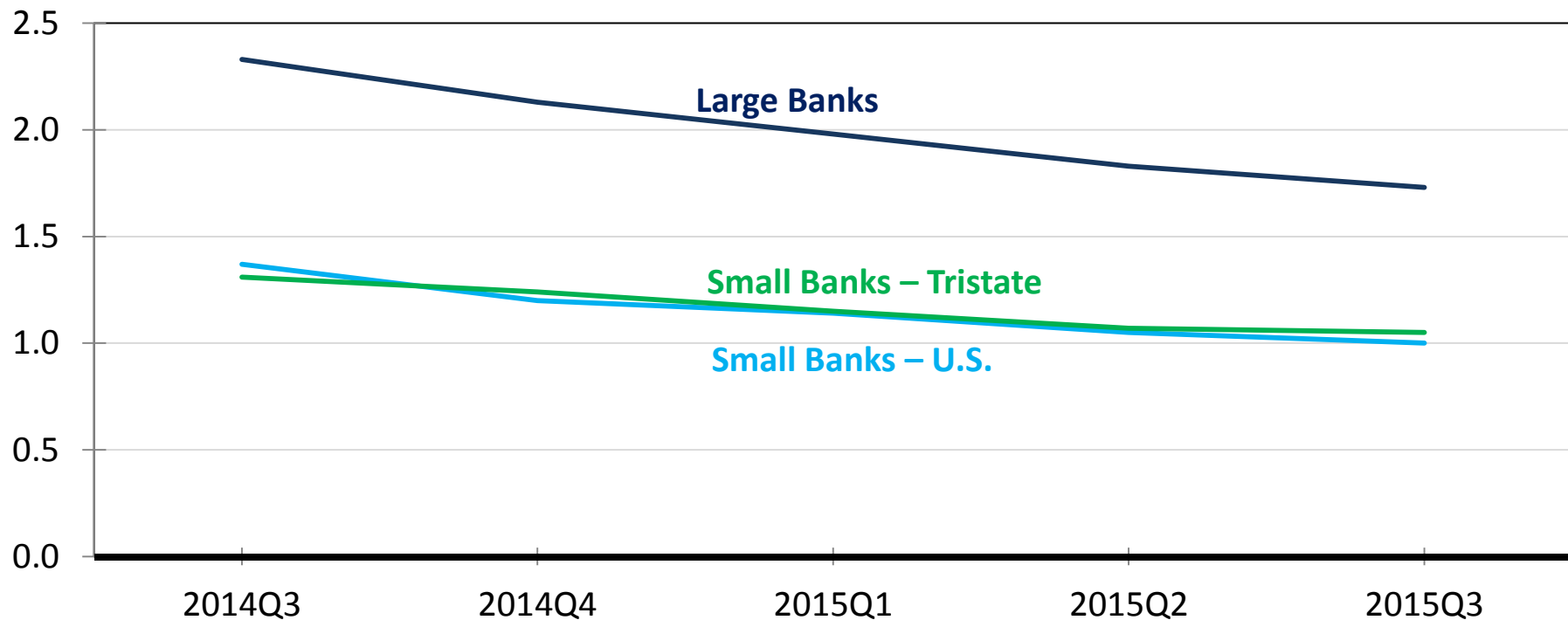


CHART 8
Nonperforming Assets as a Share of Total Assets

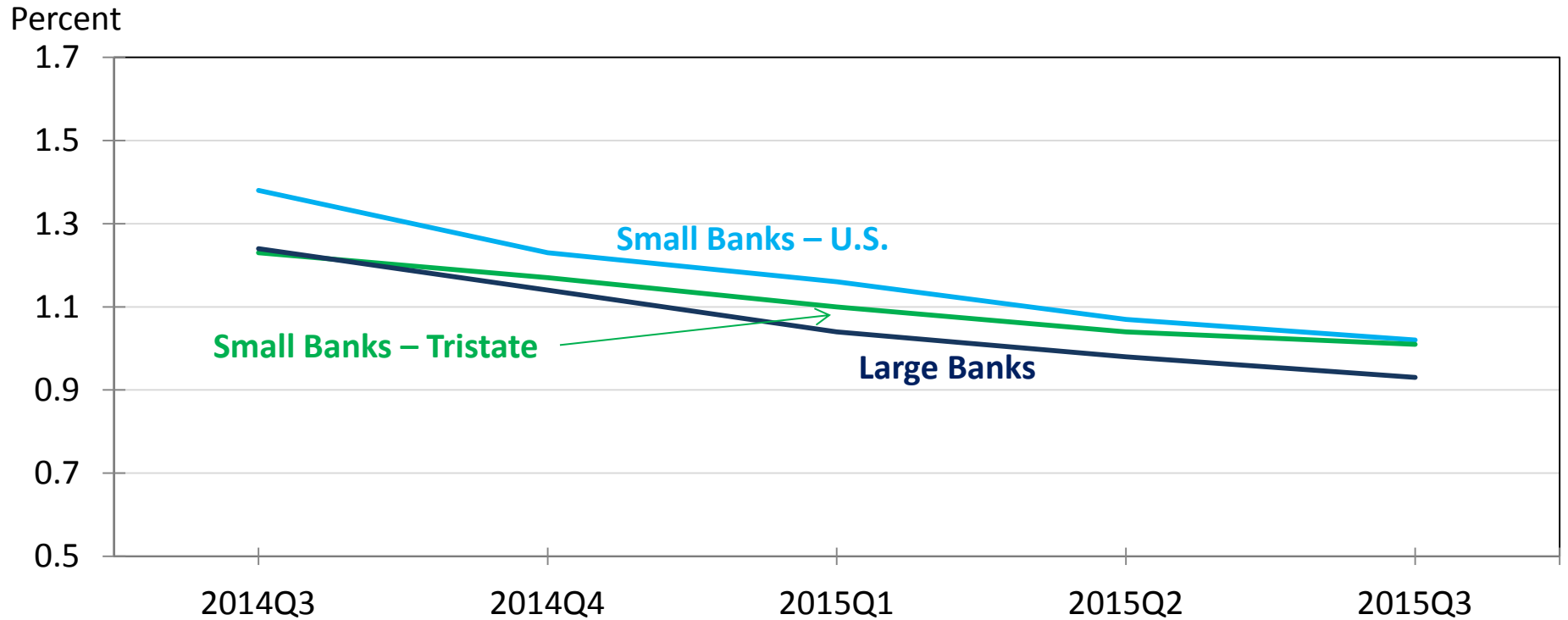


CHART 9

Residential Real Estate Nonperforming Loan (NPL) Ratio

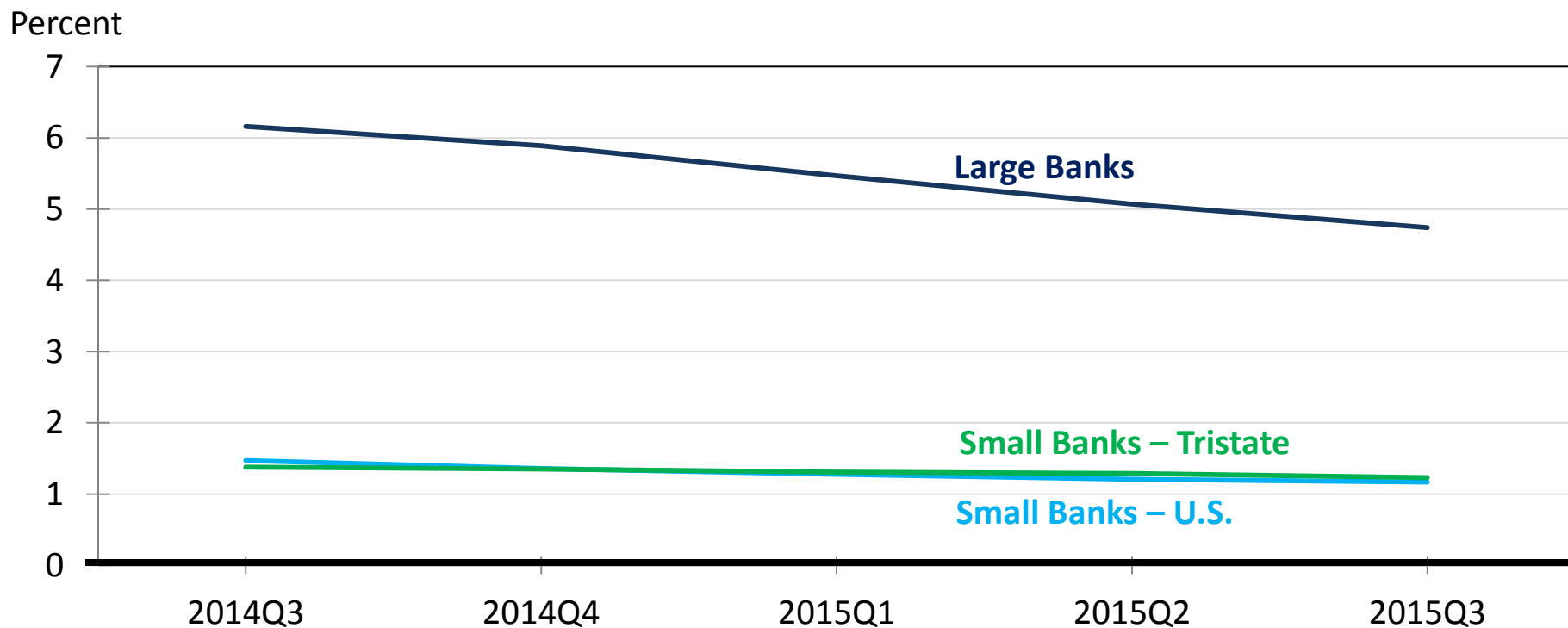


CHART 10
Commercial Real Estate NPL Ratio

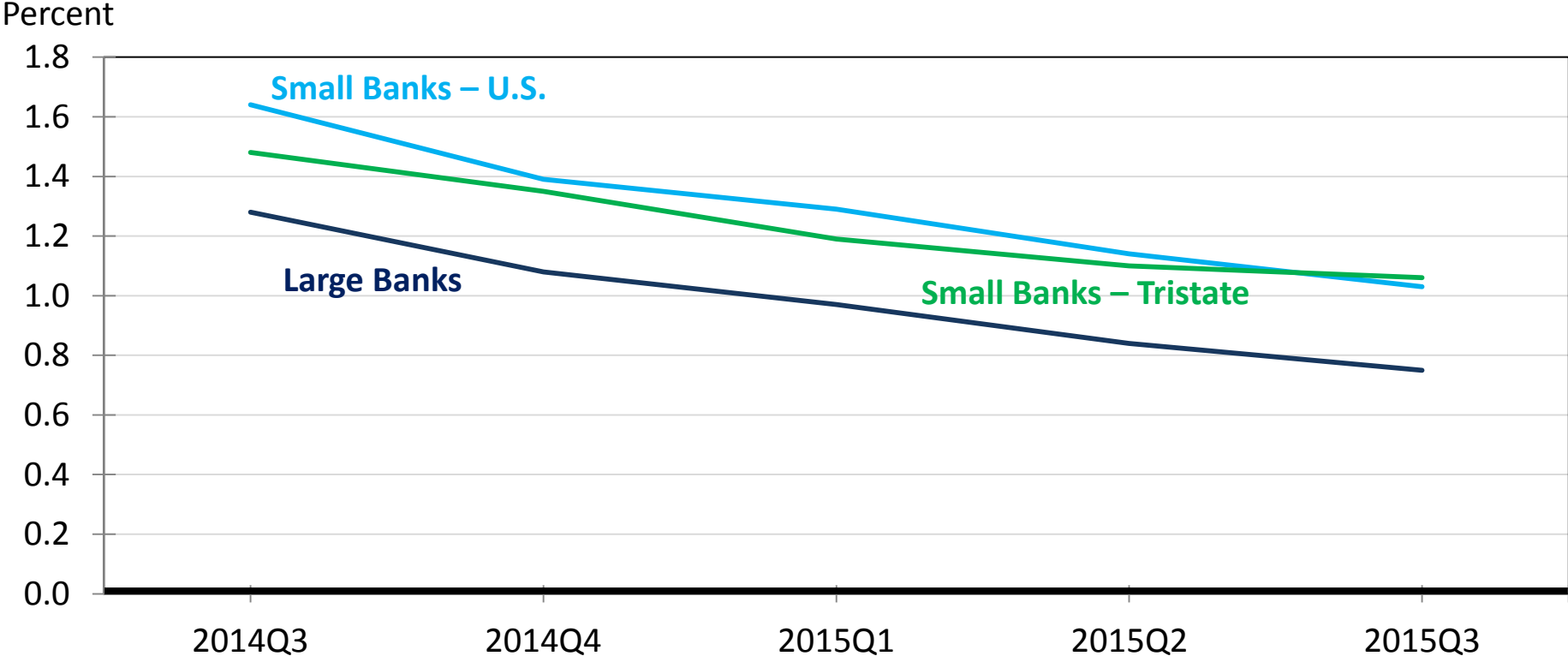


CHART 11
Commercial and Industrial NPL Ratio

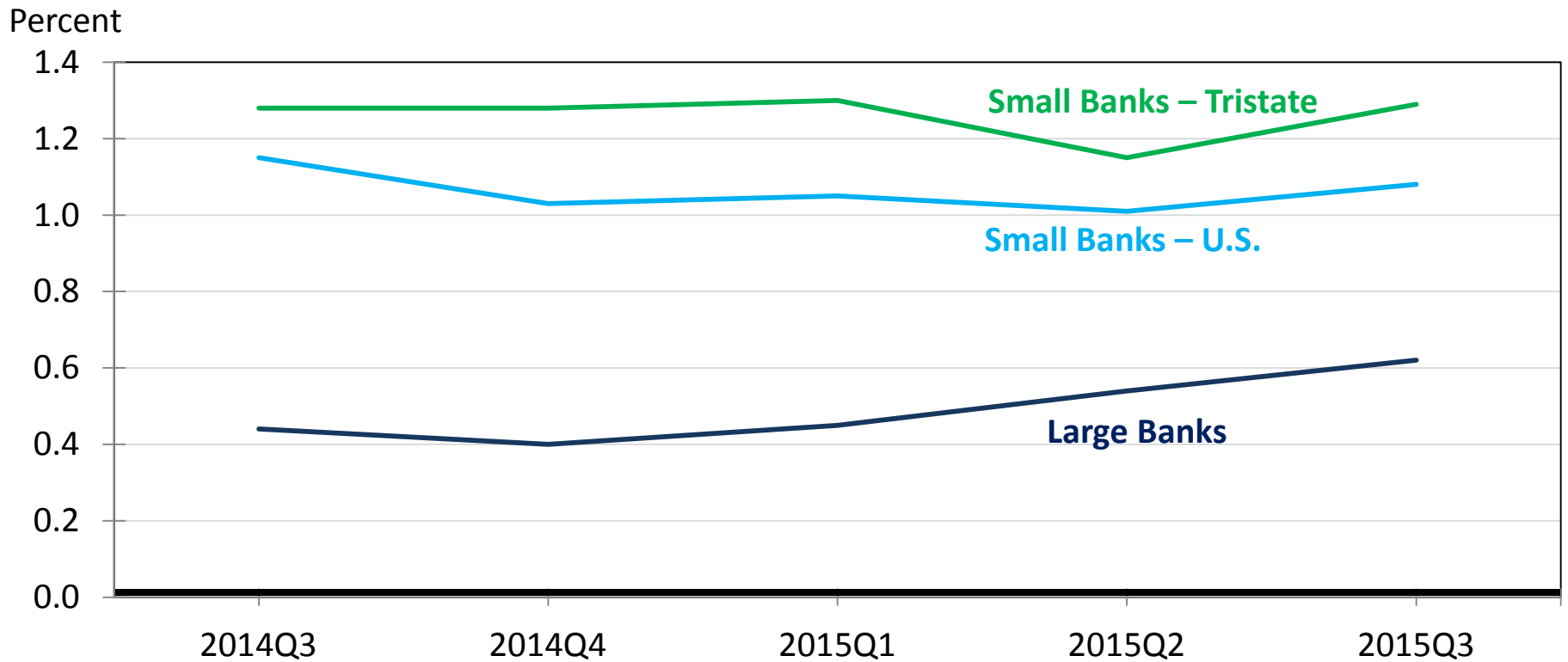
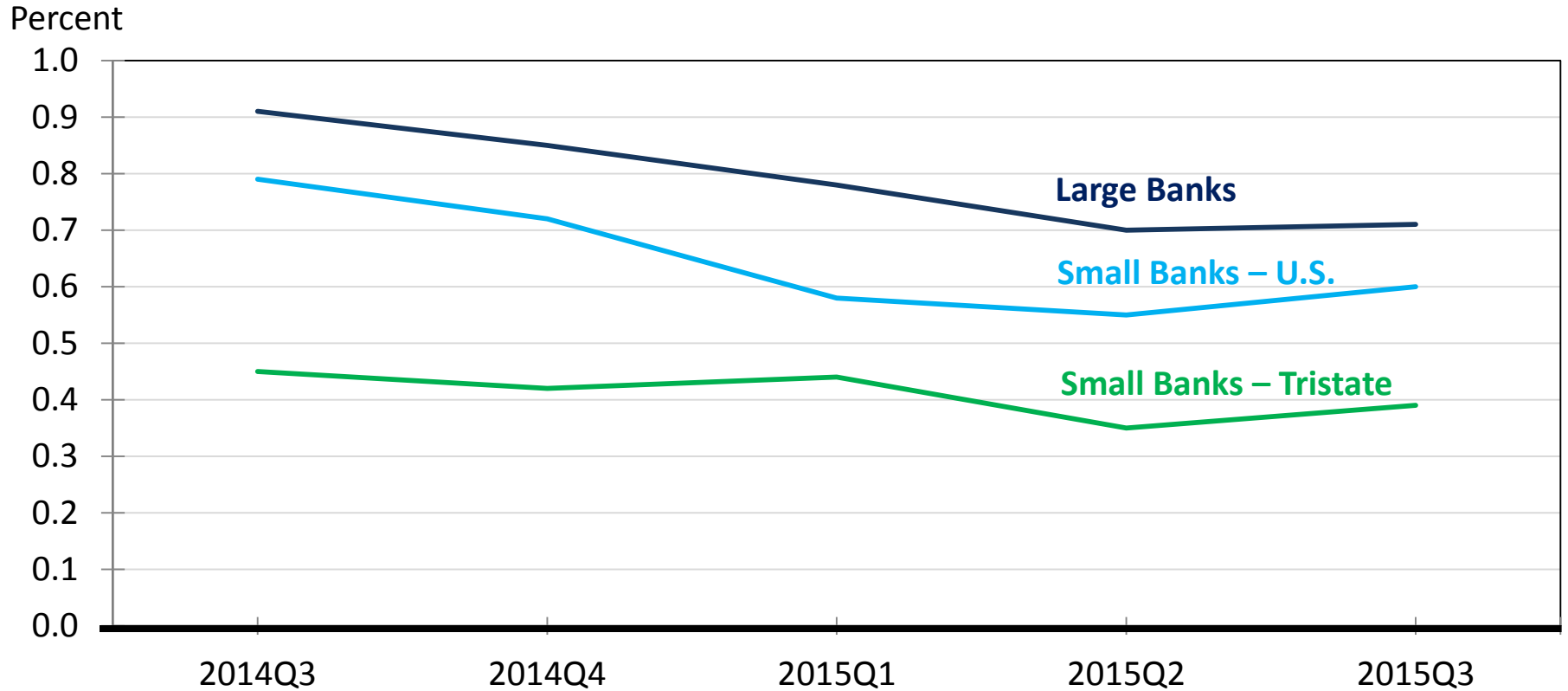


CHART 12
Consumer NPL Ratio



Part IV: Loan Loss Provisioning and Reserves

CHART 13
Loan Loss Reserves as a Share of Total Assets

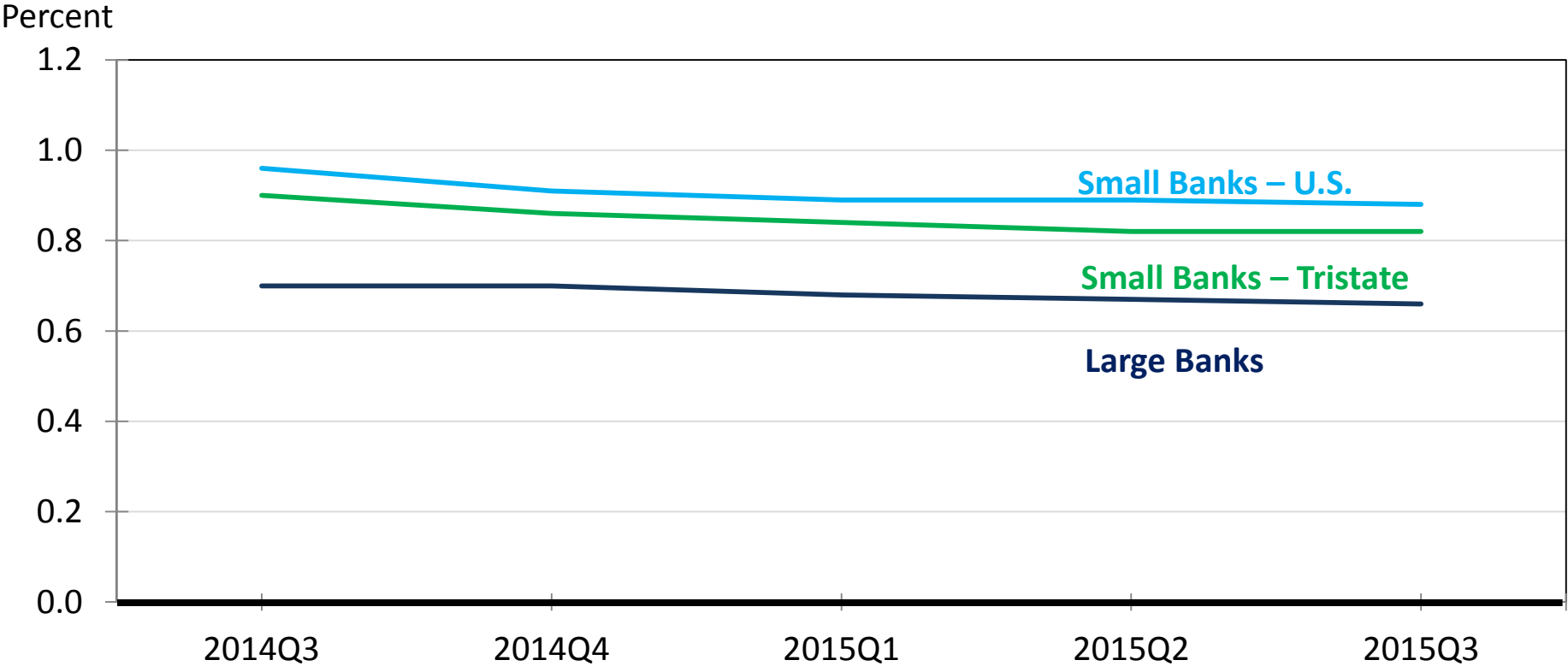


CHART 14
Net Charge-Offs as a Share of Loan Loss Provision

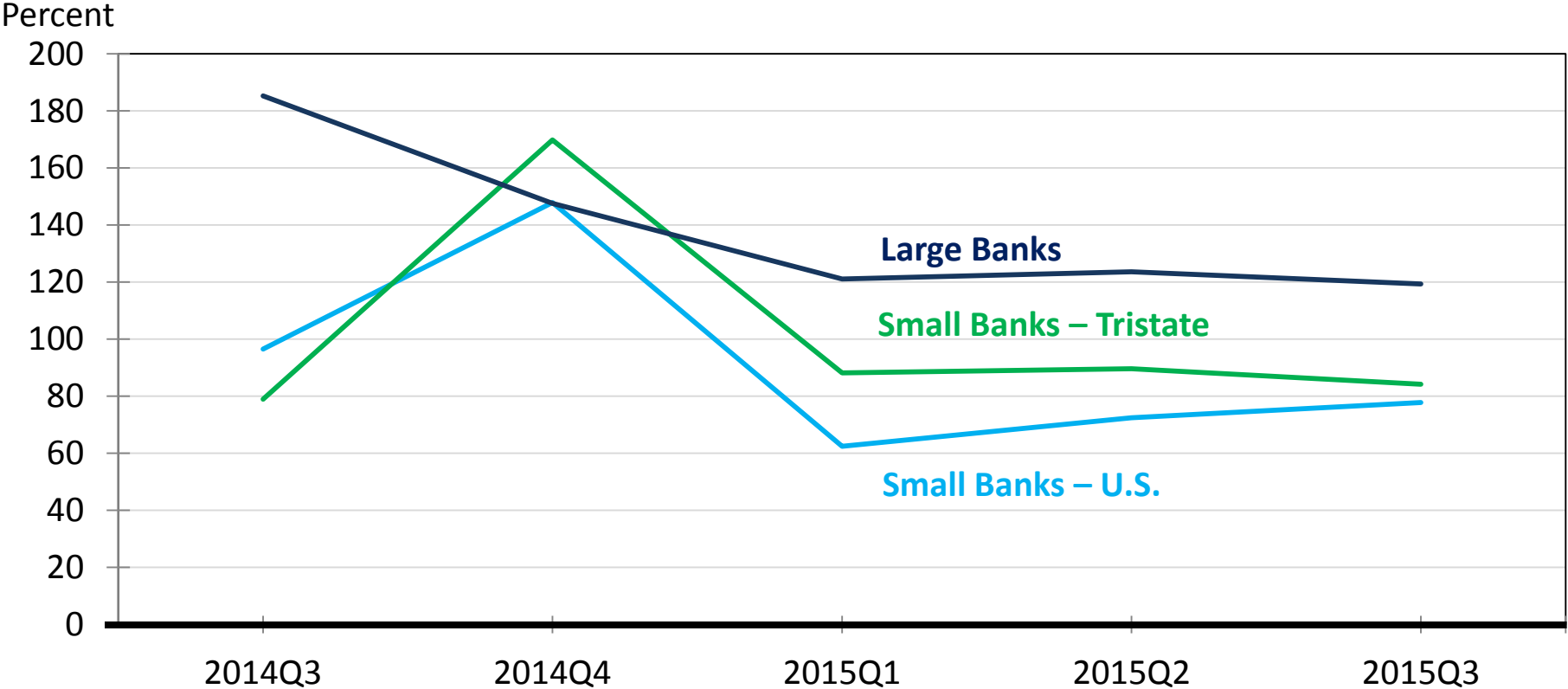


CHART 15
Loan Loss Provision as a Share of Operating Income

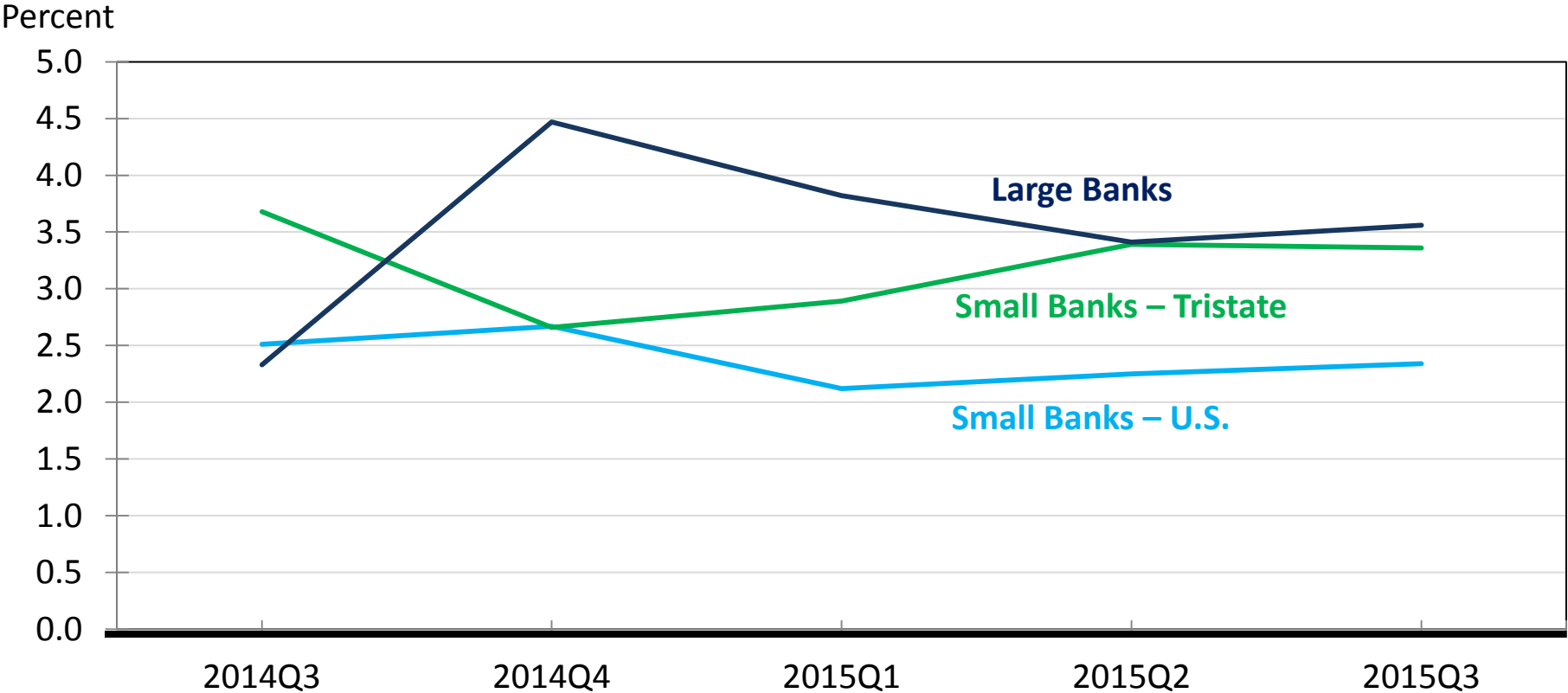
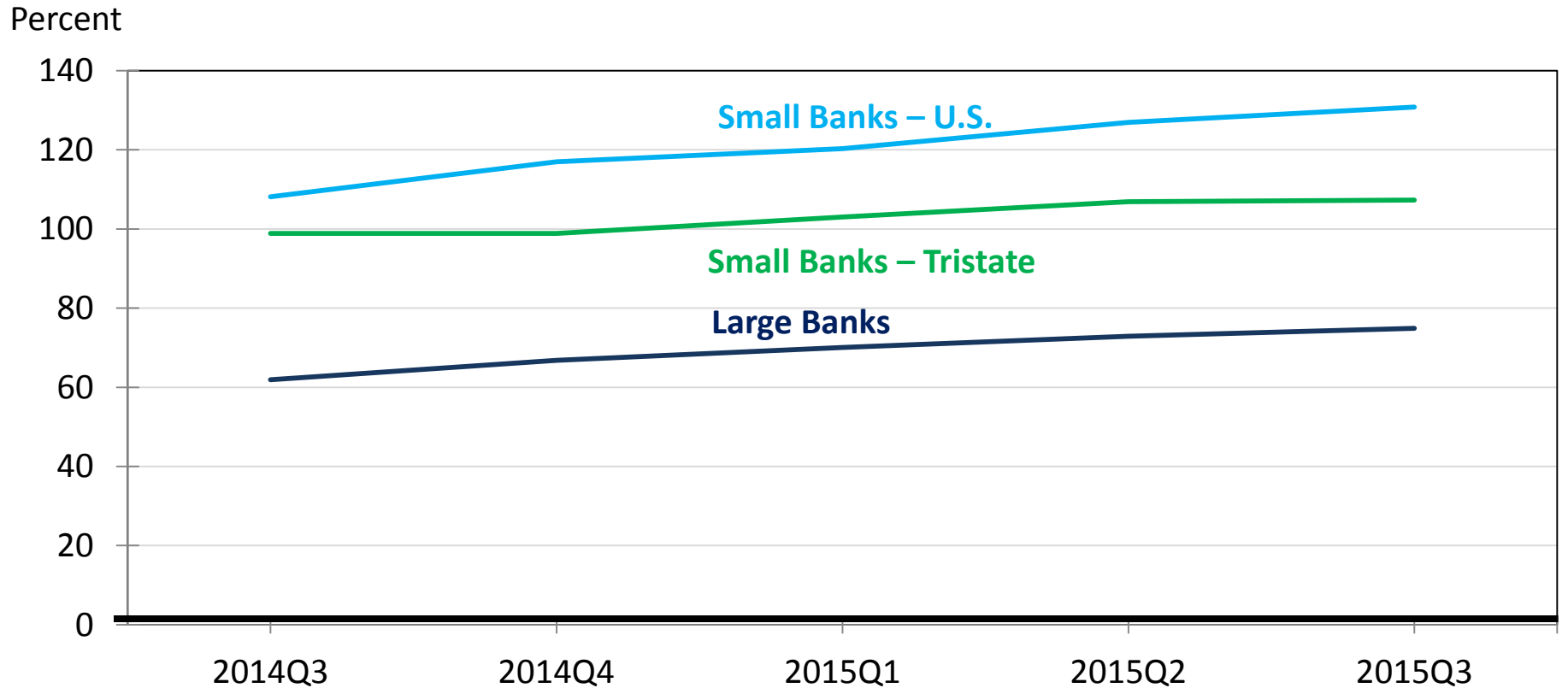


CHART 16
Loan Loss Coverage Ratio



Part V: Capital Ratios

CHART 17
Total Equity as a Share of Total Assets

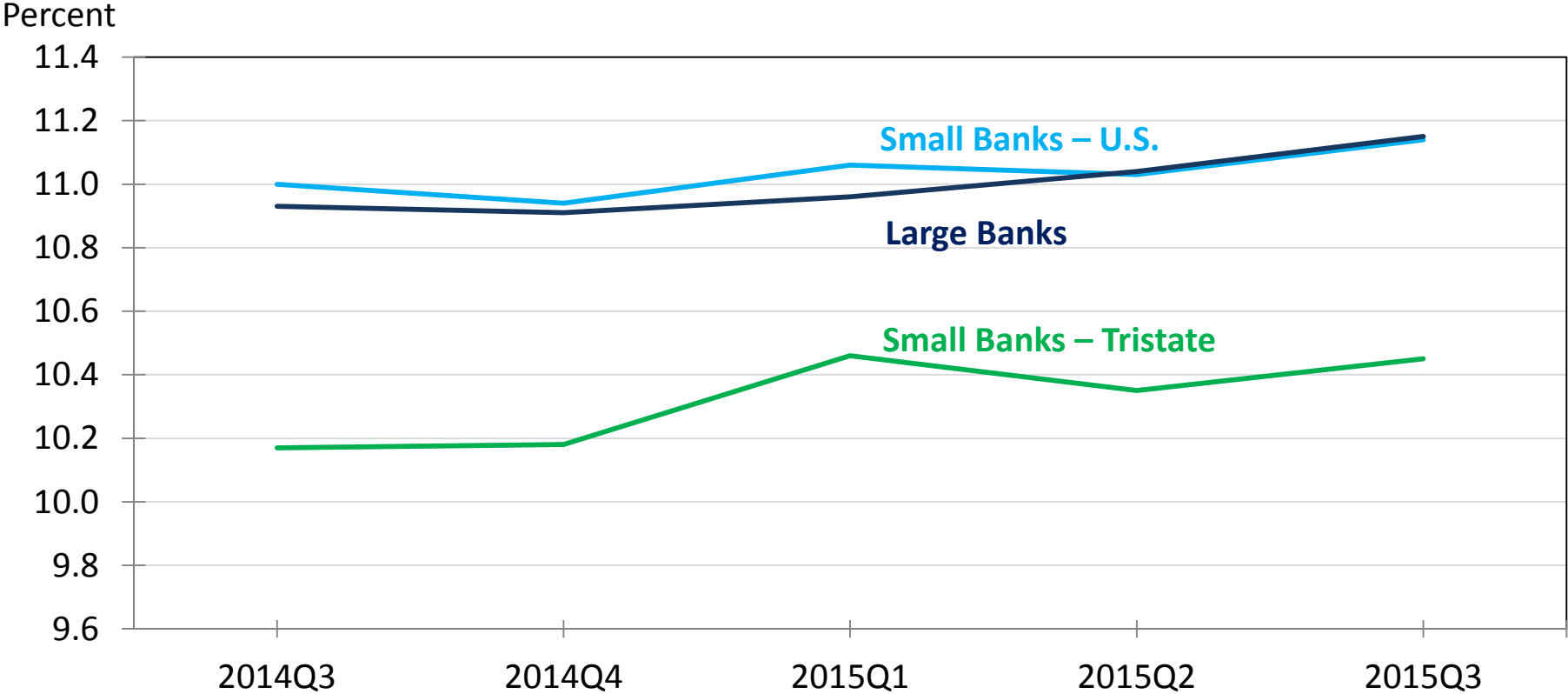


CHART 18
Tier One Leverage Ratios

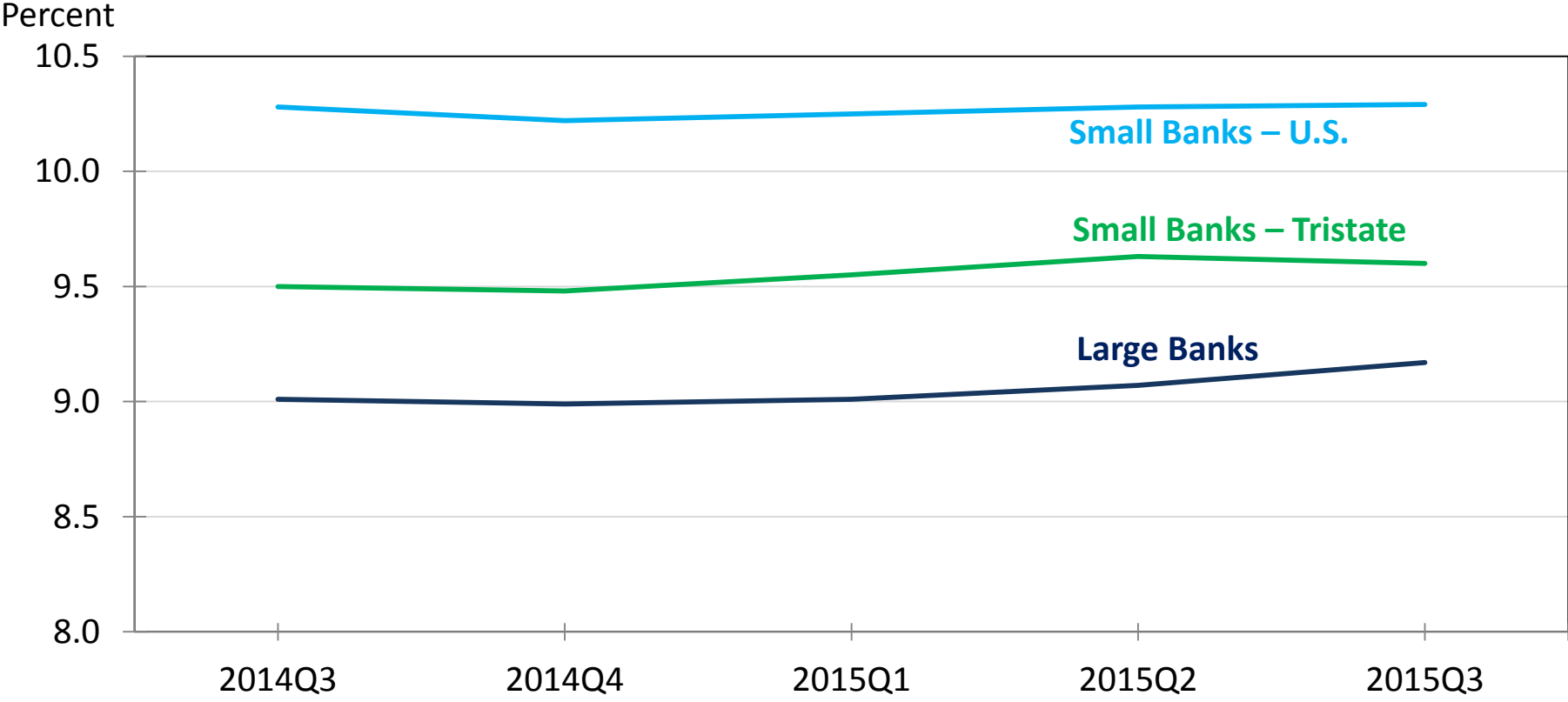
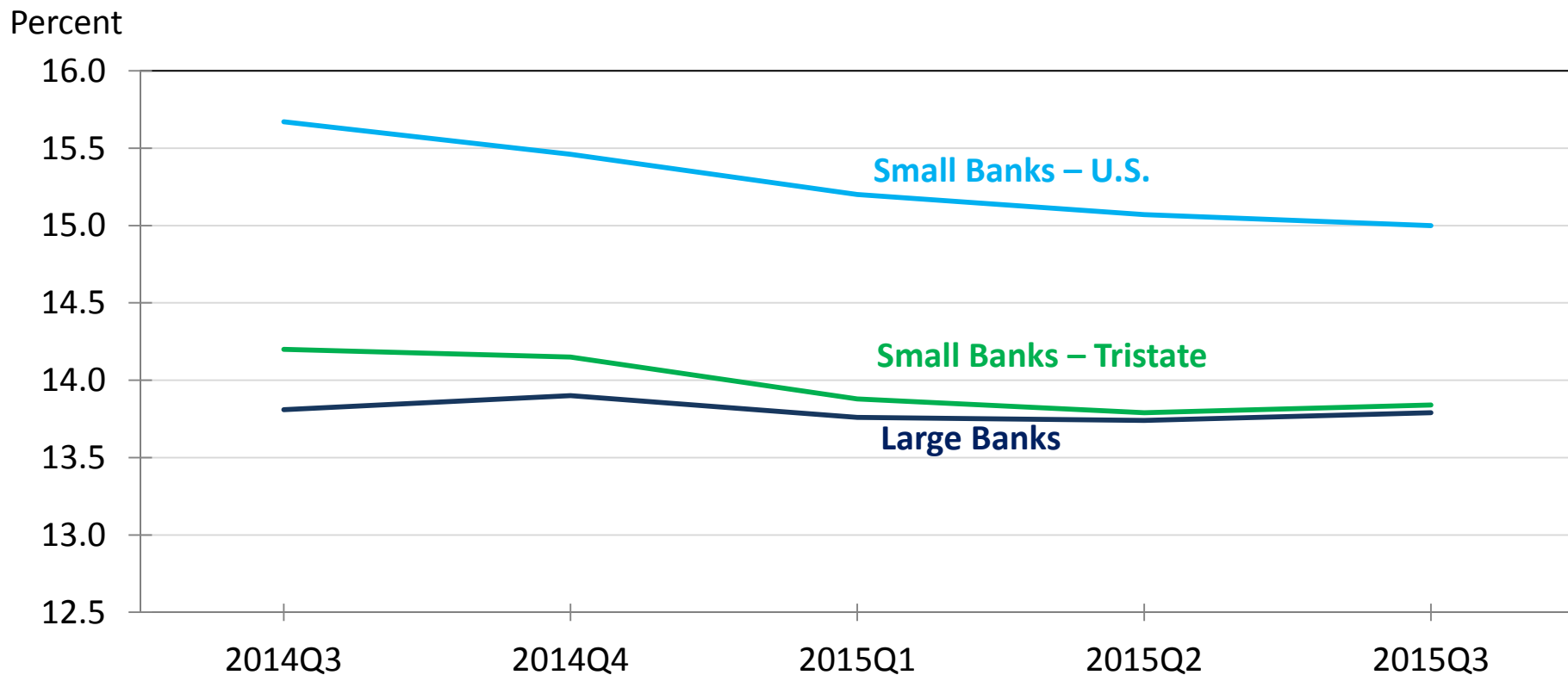


CHART 19
Risk-Based Capital Ratio



Part VI: Liquidity Ratios

CHART 20
Total Loans as a Share of Total Deposits

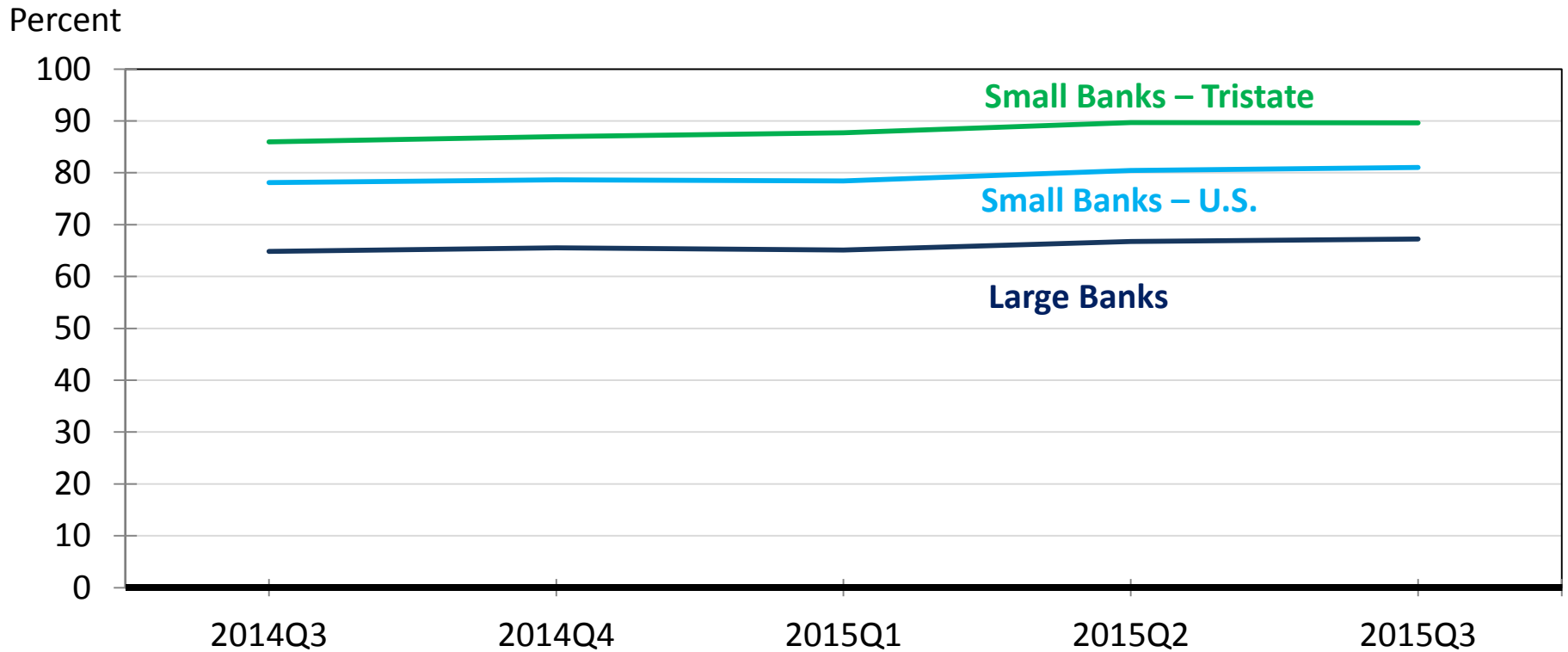


CHART 21
Core Deposits as a Share of Total Deposits

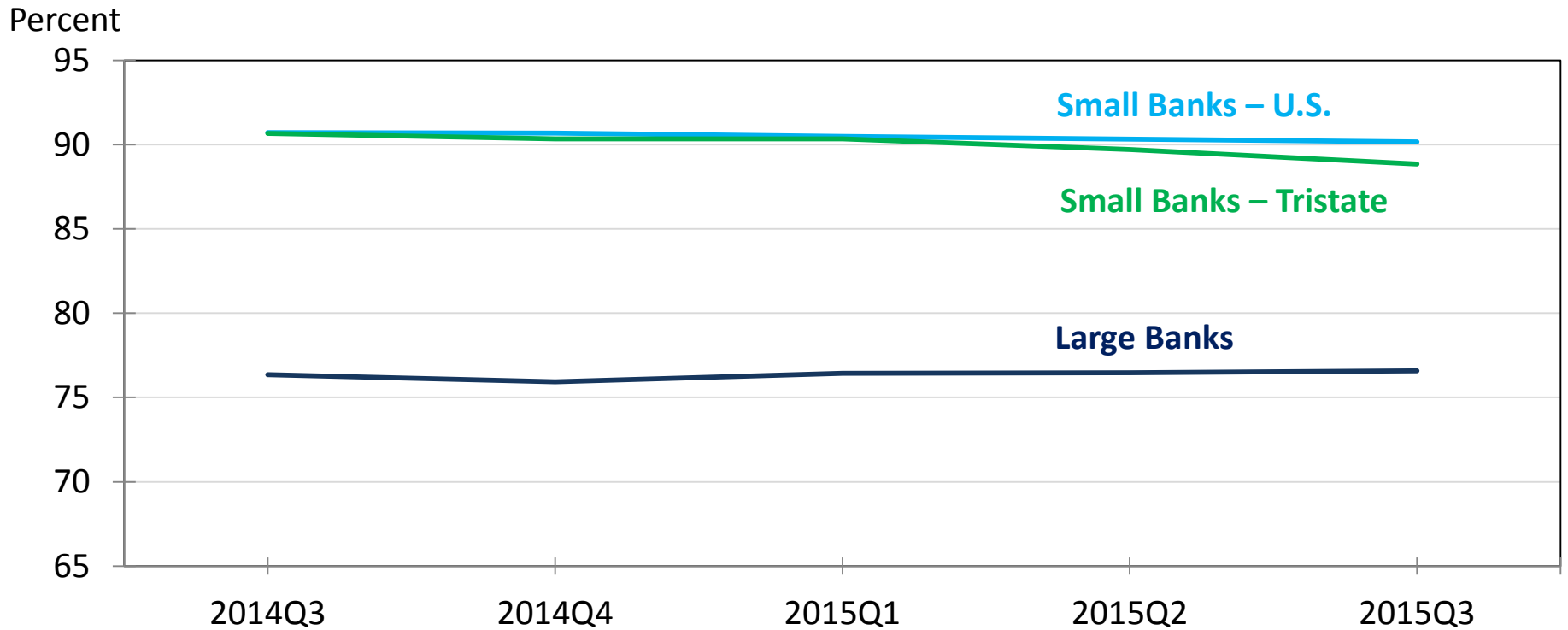
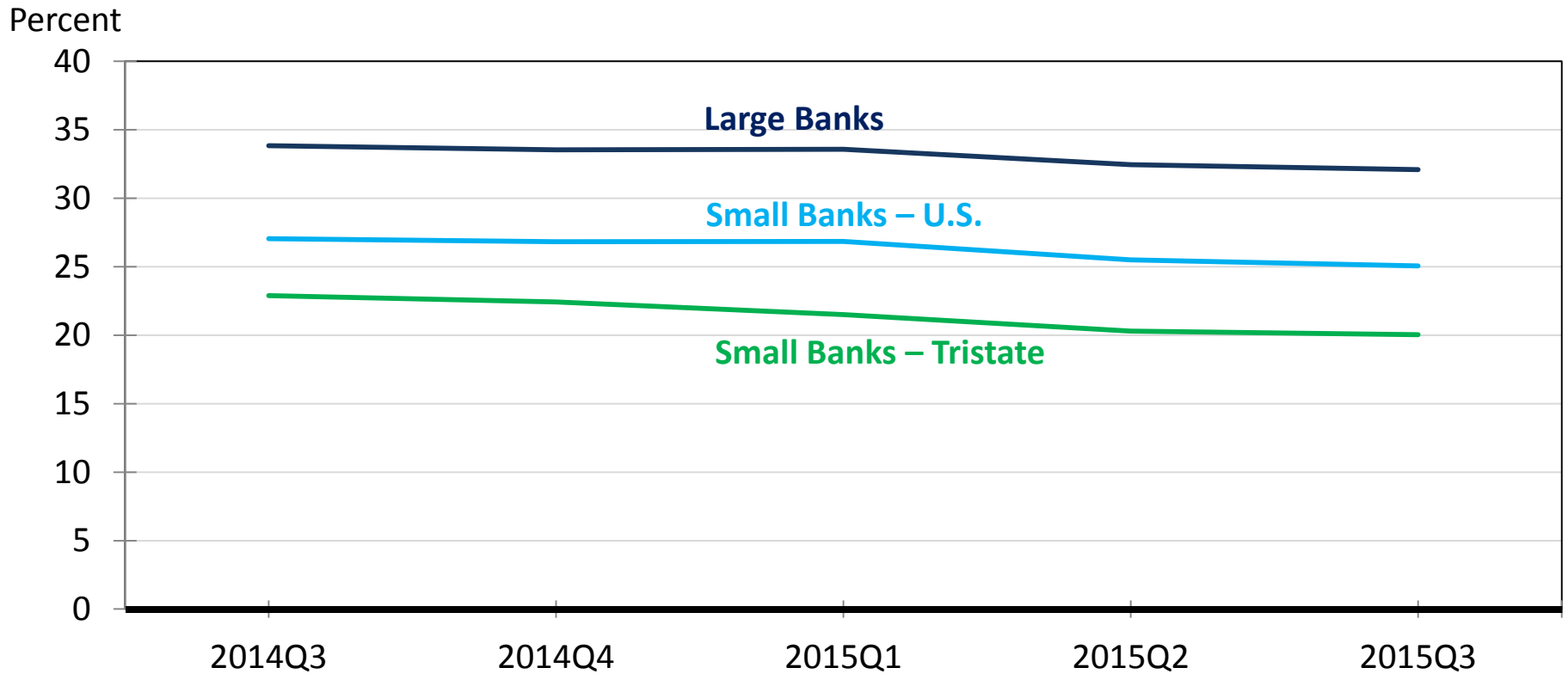
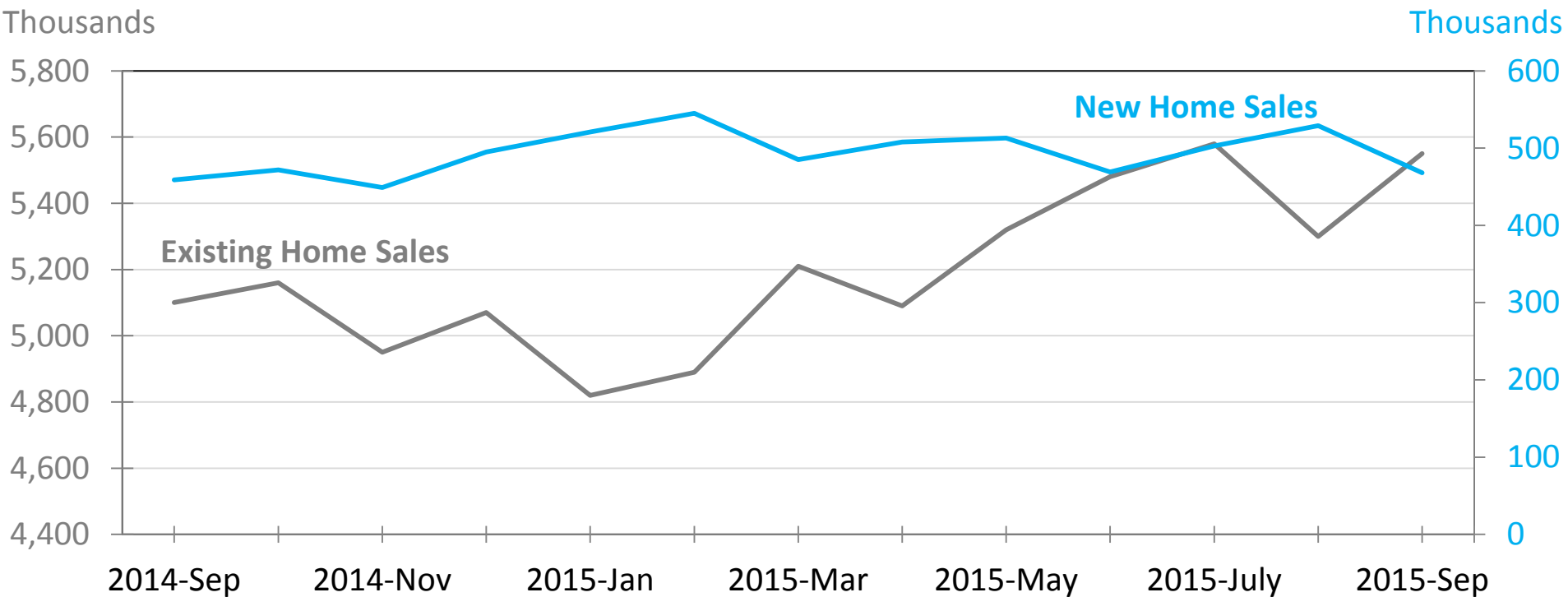


CHART 22
Liquid Assets as a Share of Total Assets



Part VII: Market Conditions

CHART 23
Sales of New and Existing Homes



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



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