



BANKING BRIEF

Pennsylvania • New Jersey • Delaware

Fourth Quarter 2015

FEDERAL RESERVE BANK OF PHILADELPHIA
WWW.PHILADELPHIAFED.ORG

Summary Table of Bank Structure and Conditions — Fourth Quarter 2015

	Small Banks						Large Banks			
	U.S.			Tristate			U.S.			
	\$ Billions	% Change From		\$ Billions	% Change From		\$ Billions	% Change From		
	2015Q4	2015Q3	2014Q4	2015Q4	2015Q3	2014Q4	2015Q4	2015Q3	2014Q4	
Total Assets	2,140.1	9.46	8.73	124.3	11.69	7.70	Total Assets	11,985.1	3.05	1.65
Total Loans	1,434.9	10.73	11.90	90.1	13.15	11.26	Total Loans	6,183.9	9.67	6.21
C&I	227.7	12.28	13.05	11.8	13.99	9.95	C&I	1,481.4	9.28	7.85
Real Estate	1,049.1	10.58	11.82	69.5	12.87	10.74	Real Estate	2,810.0	8.03	4.33
Consumer	59.6	7.11	7.09	3.2	-0.33	5.48	Consumer	894.5	5.96	2.96
Total Deposits	1,763.5	9.24	8.22	99.1	6.88	6.41	Total Deposits	9,104.7	5.62	2.51
Ratios (in %)	2015Q4	2015Q3	2014Q4	2015Q4	2015Q3	2014Q4	Ratios (in %)	2015Q4	2015Q3	2014Q4
Net Income/Avg. Assets (ROAA)	1.02	1.00	0.97	0.88	0.90	0.88	Net Income/Avg. Assets (ROAA)	0.98	0.98	0.94
Net Interest Inc./Avg. Assets (NIM)	3.32	3.34	3.35	3.13	3.16	3.17	Net Interest Inc./Avg. Assets (NIM)	2.39	2.46	2.48
Noninterest Inc./Avg. Assets	0.95	0.95	0.92	1.16	1.18	1.19	Noninterest Inc./Avg. Assets	1.63	1.64	1.67
Noninterest Exp./Avg. Assets	2.88	2.92	2.95	3.02	3.04	3.09	Noninterest Exp./Avg. Assets	2.45	2.53	2.66
Loans/Deposits	81.37	81.09	78.69	90.94	89.65	86.98	Loans/Deposits	67.92	67.28	65.56
Equity/Assets	10.97	11.13	10.95	10.21	10.44	10.18	Equity/Assets	11.11	11.15	10.91
Nonperforming Loans/Total Loans	0.95	1.01	1.21	0.98	1.06	1.24	Nonperforming Loans/Total Loans	1.68	1.73	2.12

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 152 small tristate banks, 4,727 small U.S. banks, and 103 large U.S. banks.

Part I: Earnings Ratios

CHART 1
Return on Average Assets

Percent

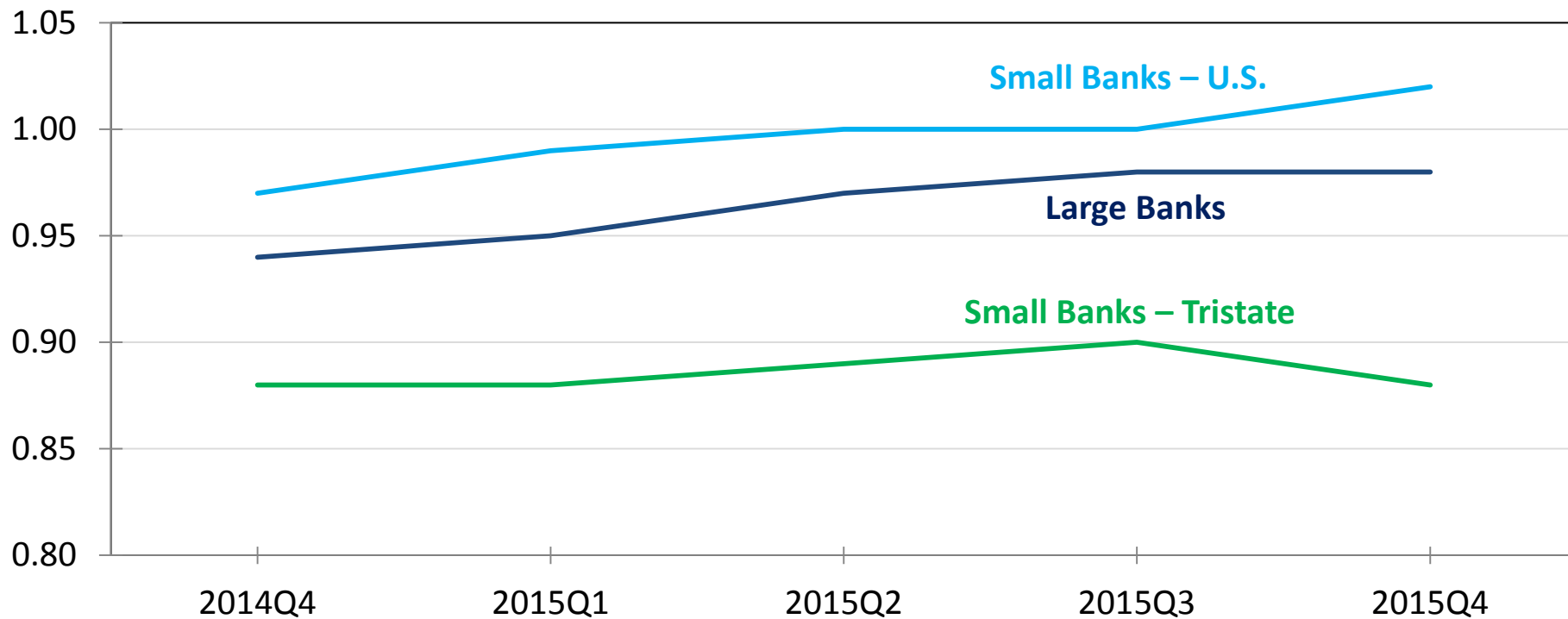


CHART 2

Net Interest Margin

Percent

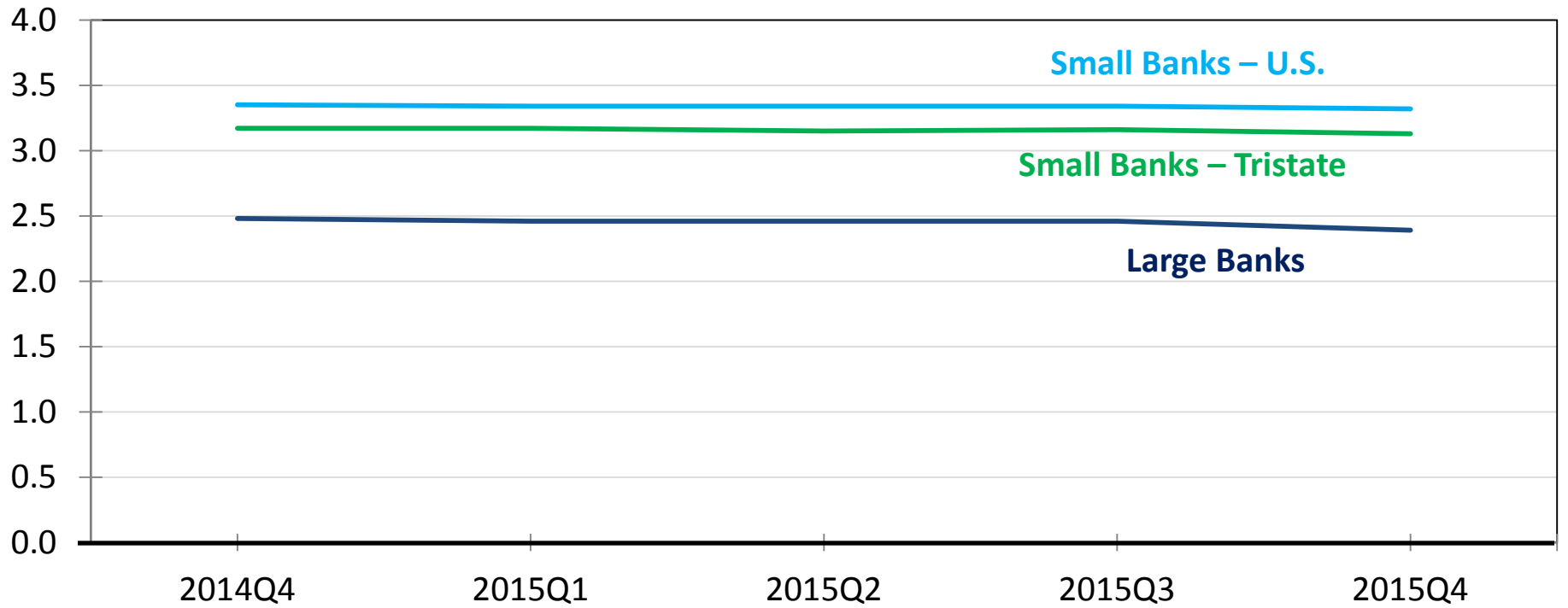
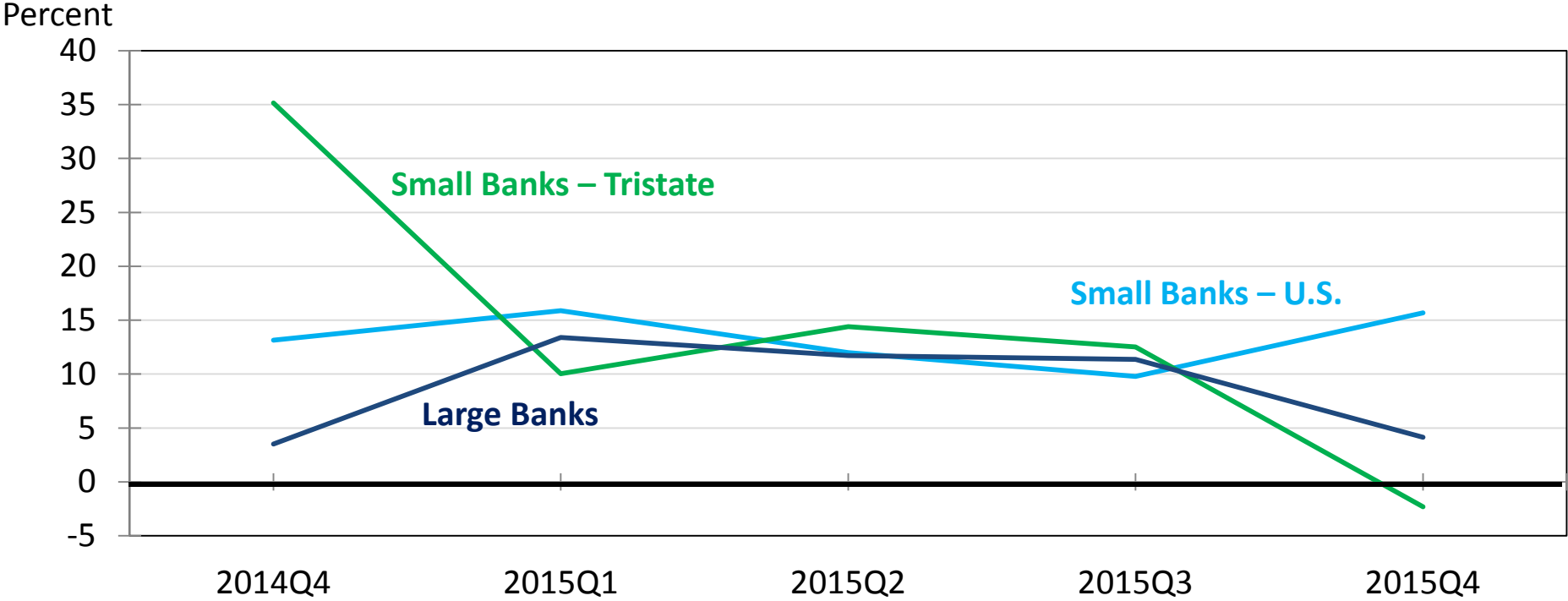


CHART 3
Annual Growth of Quarterly Net Income



Part II: Annual Growth Rates

CHART 4
Annual Growth of Total Assets

Percent

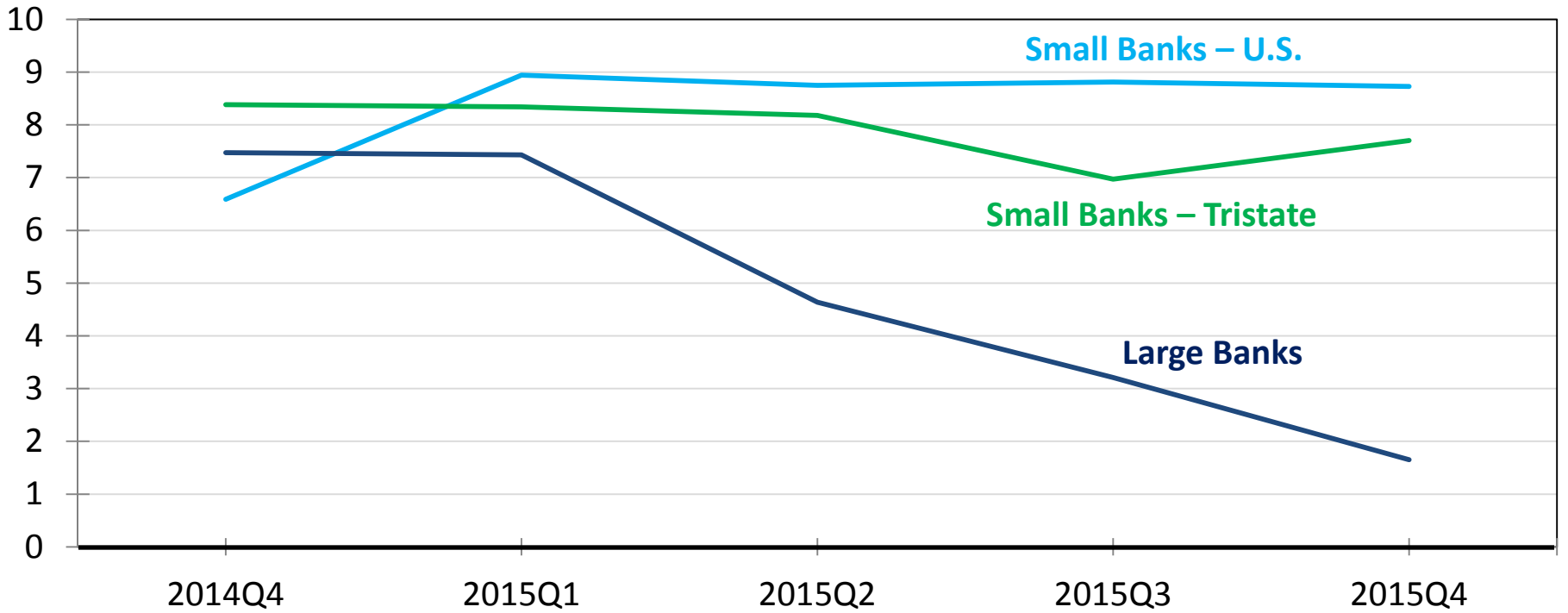


CHART 5
Annual Growth of Total Loans

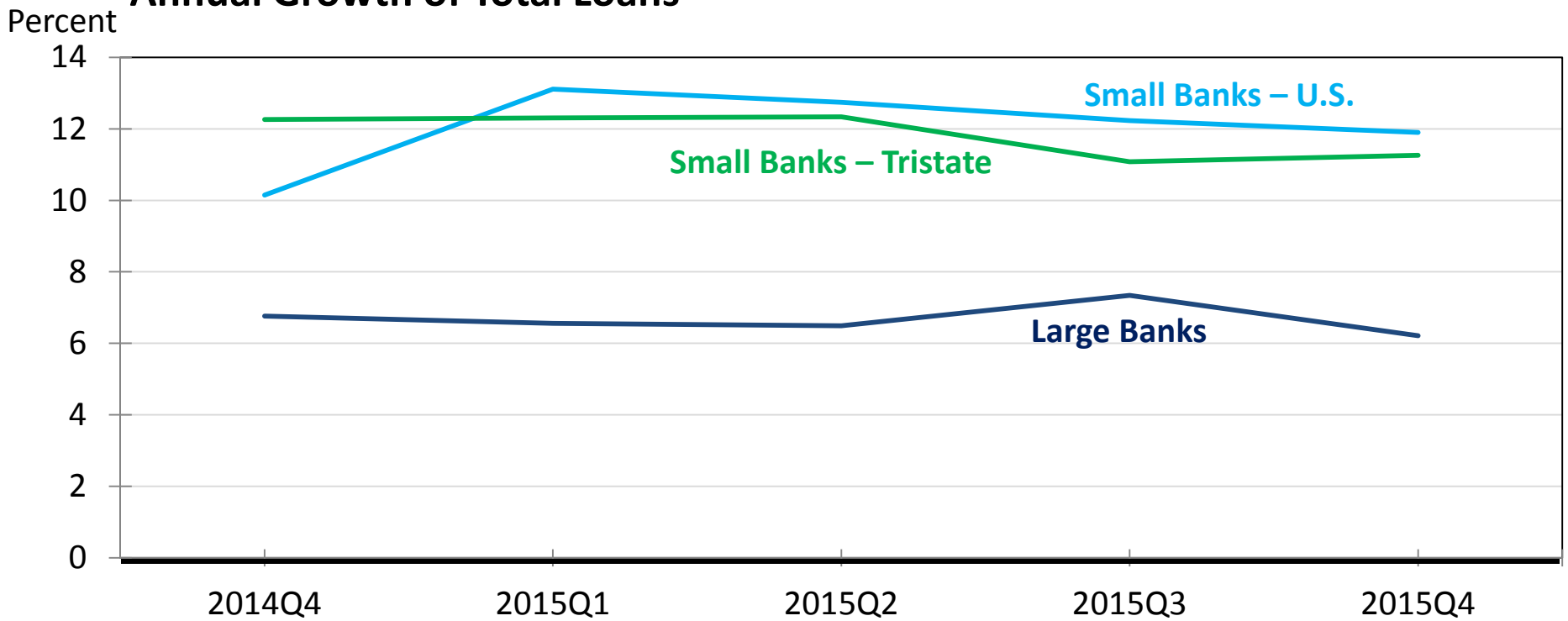
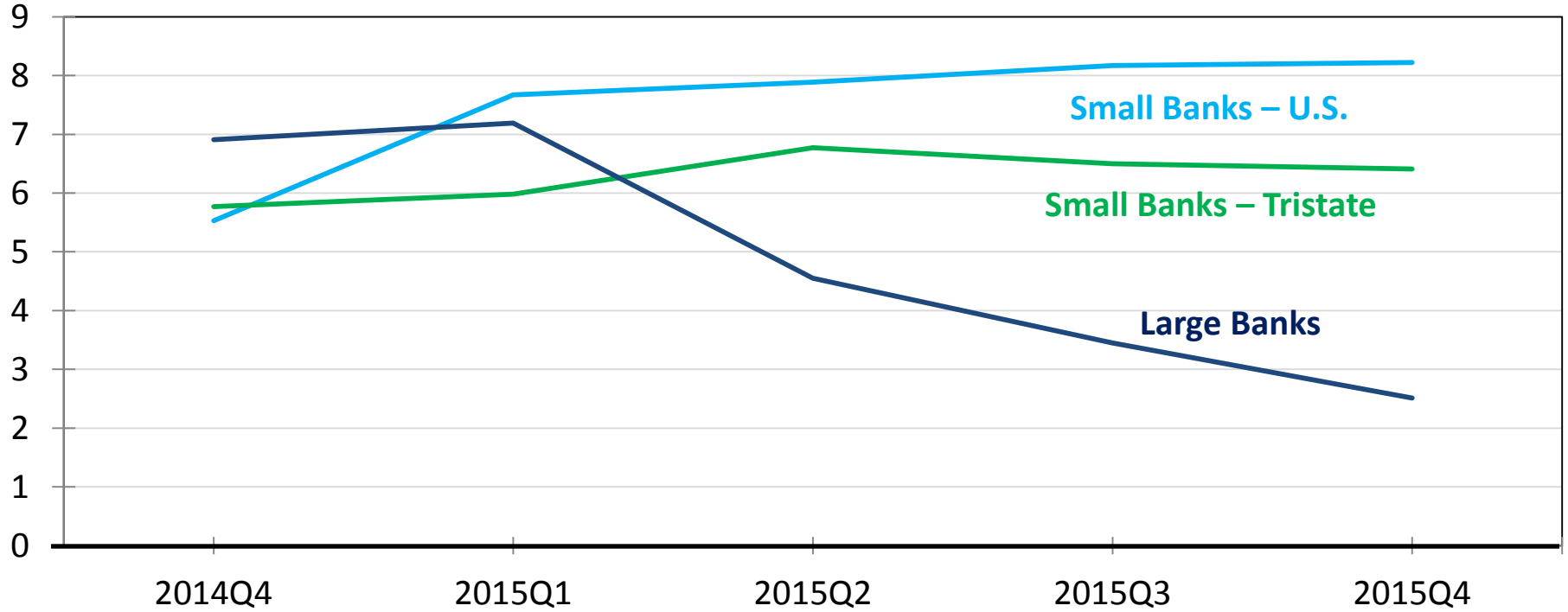


CHART 6
Annual Growth of Total Deposits

Percent



Part III: Asset Quality Ratios

CHART 7
Nonperforming Loans as a Share of Total Loans

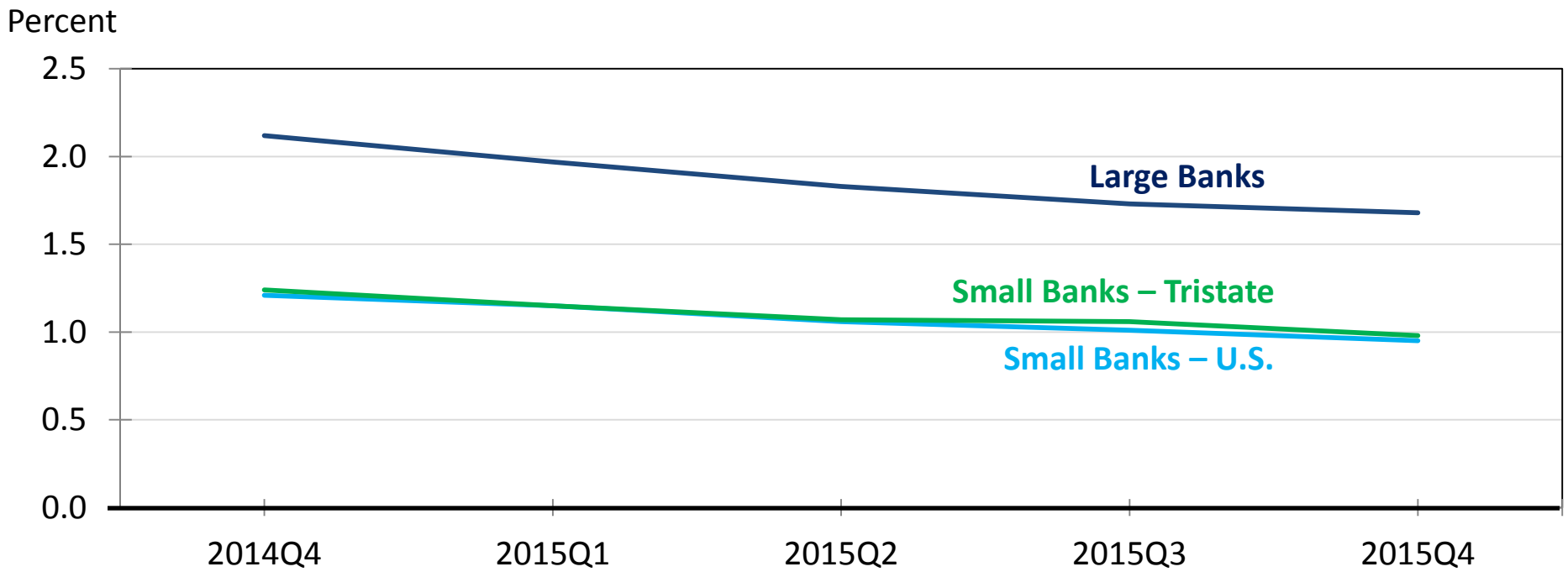


CHART 8
Nonperforming Assets as a Share of Total Assets

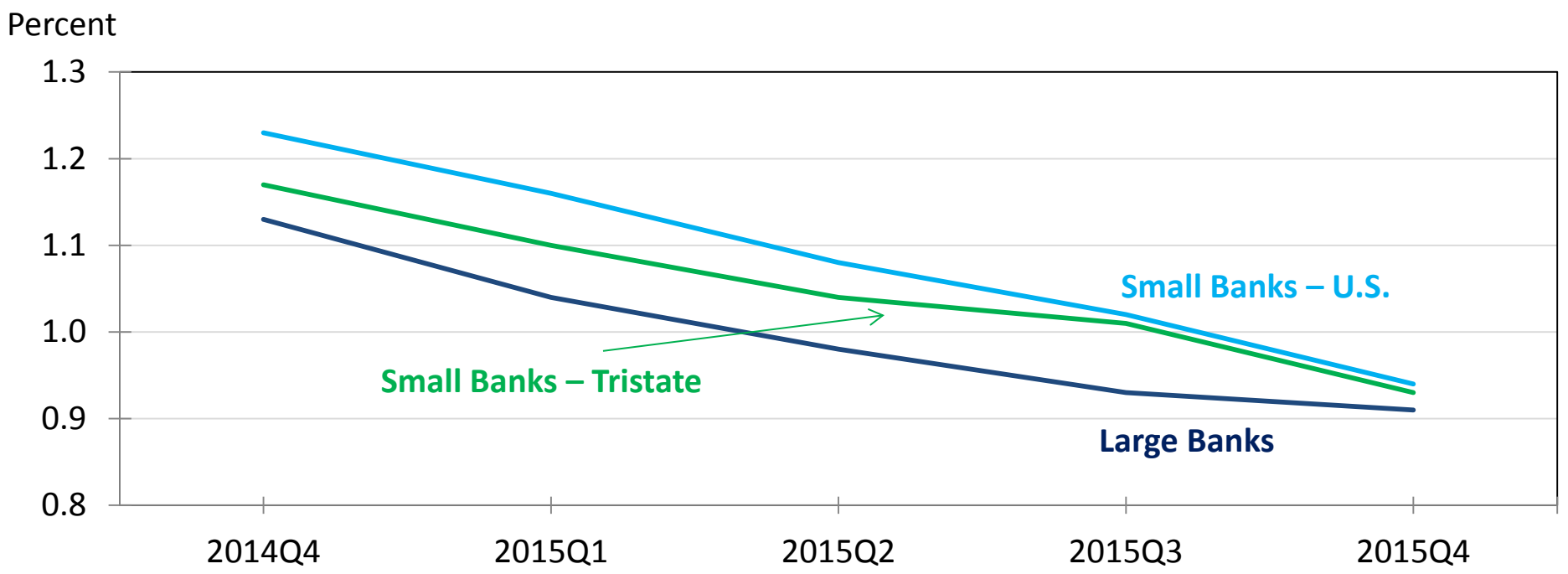


CHART 9
Residential Real Estate Nonperforming Loan Ratio

Percent

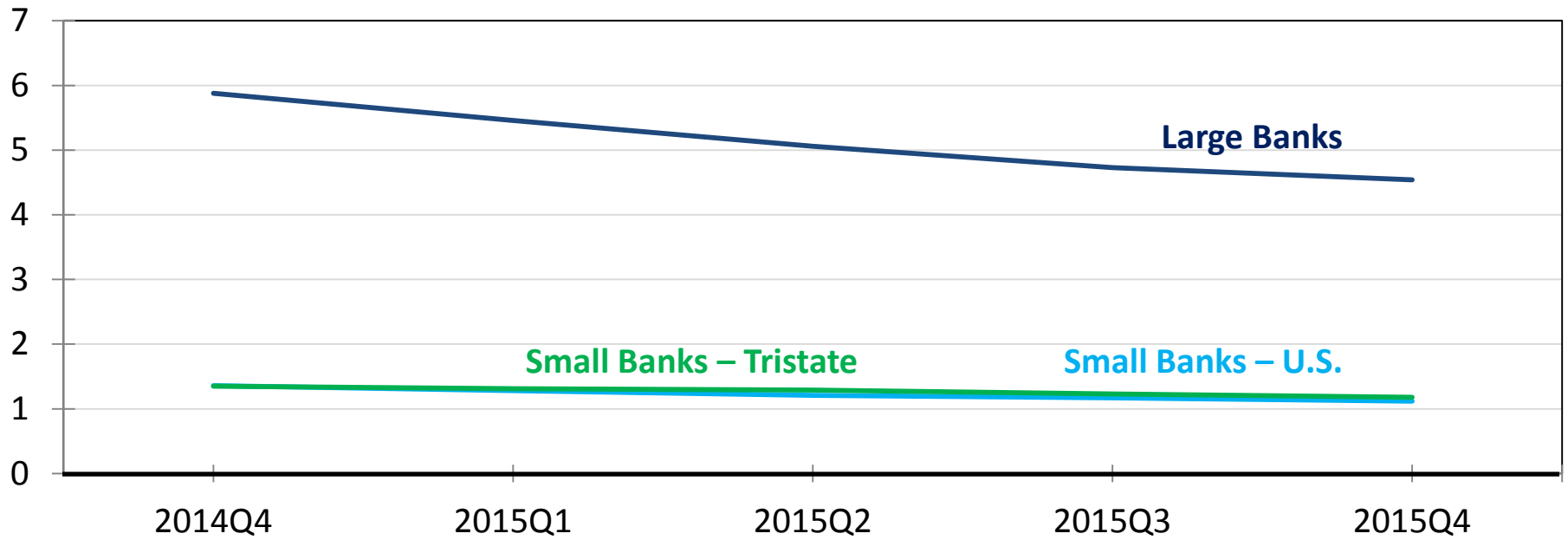


CHART 10
Commercial Real Estate Nonperforming Loan Ratio

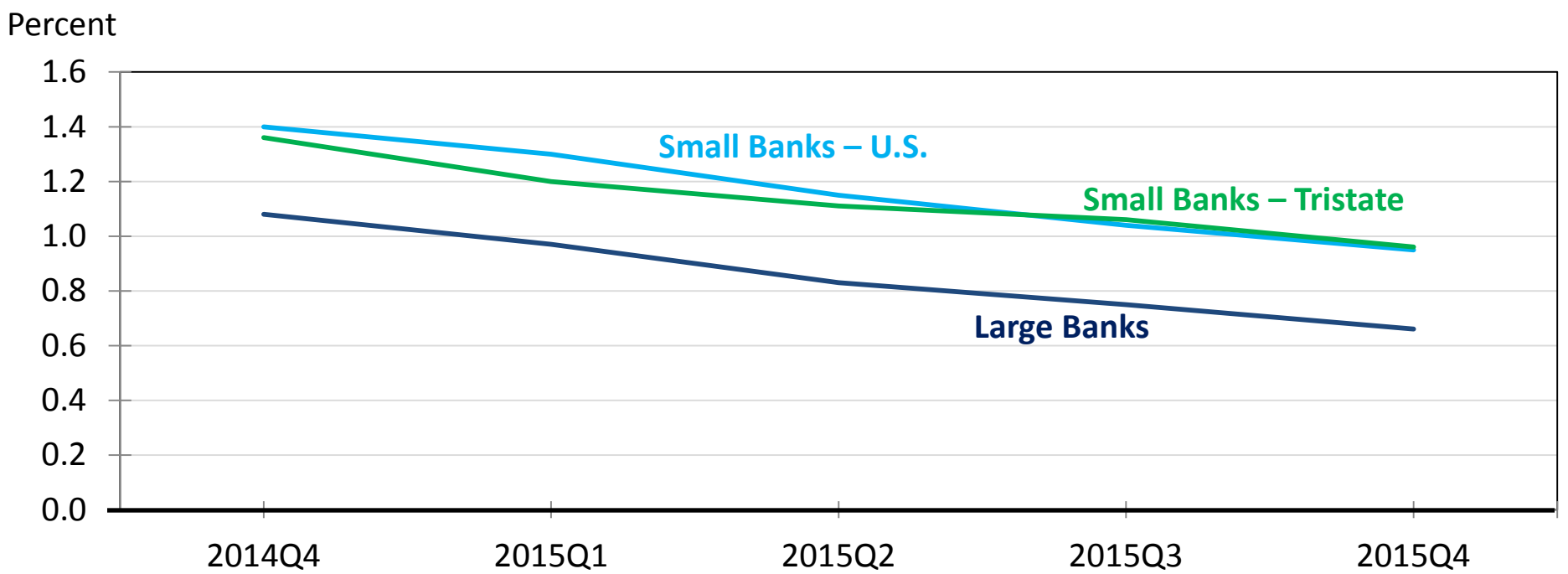


CHART 11

Commercial and Industrial Nonperforming Loan Ratio

Percent

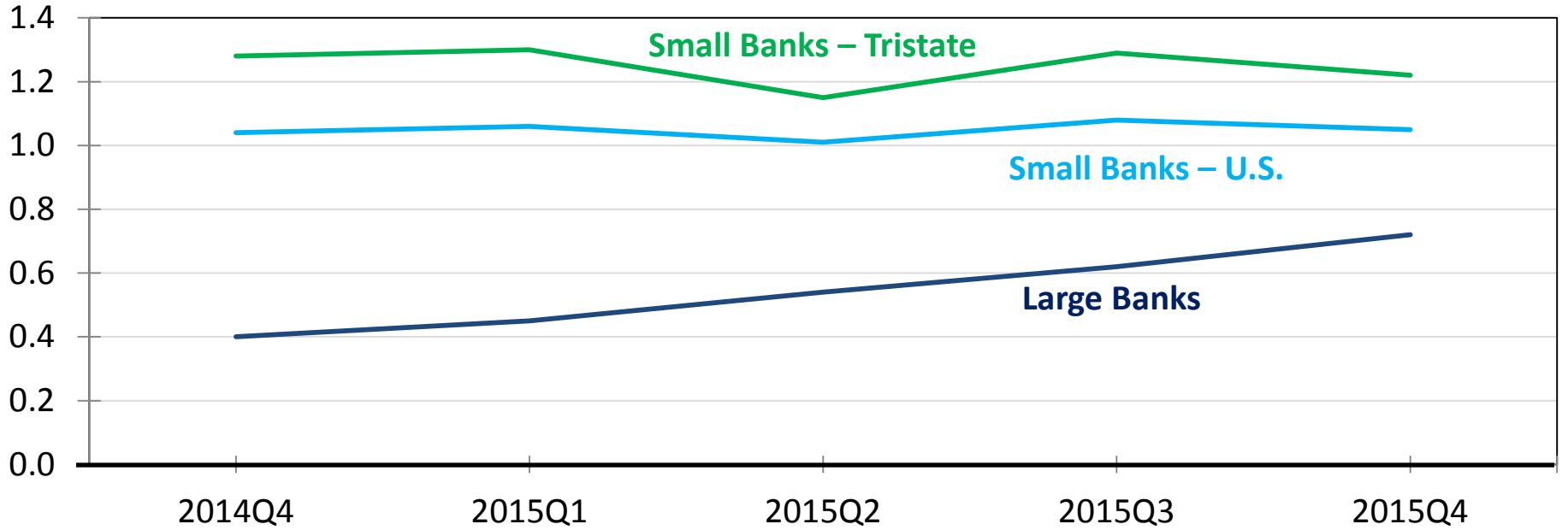
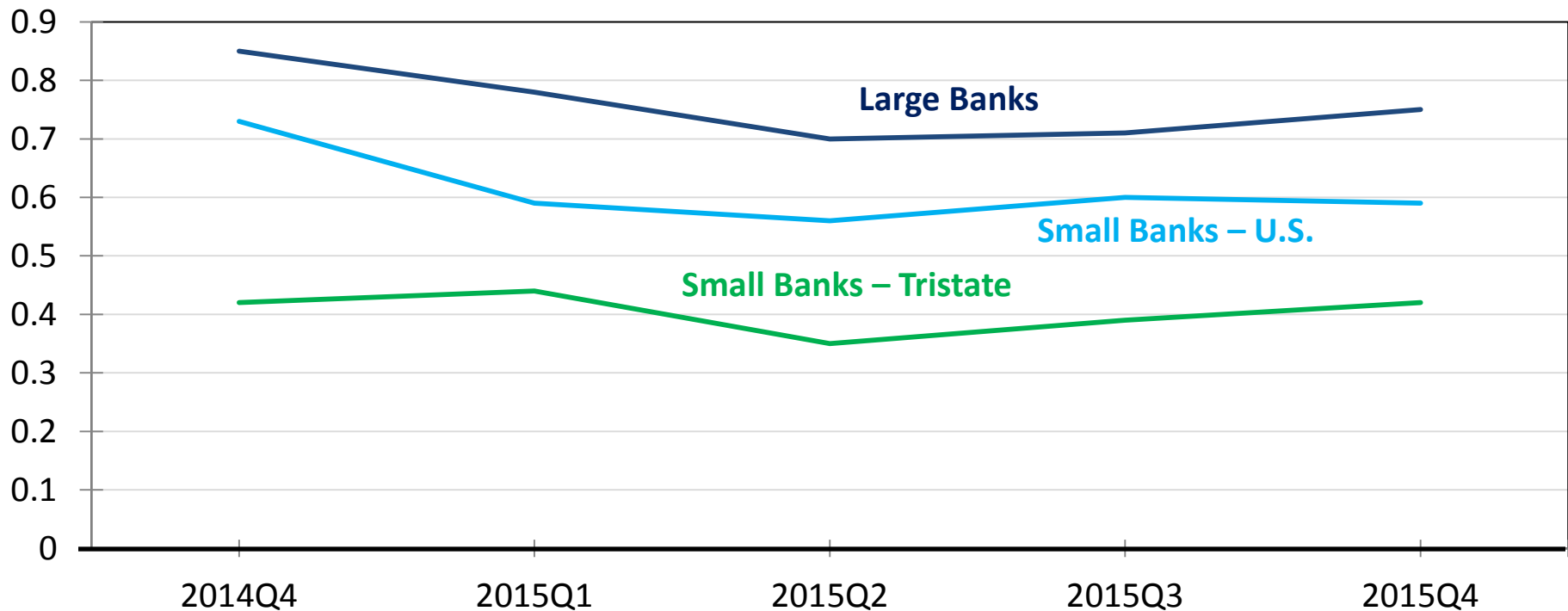


CHART 12

Consumer Nonperforming Loan Ratio

Percent



Part IV: Loan Loss Provisioning and Reserves

CHART 13
Loan Loss Reserves as a Share of Total Assets

Percent

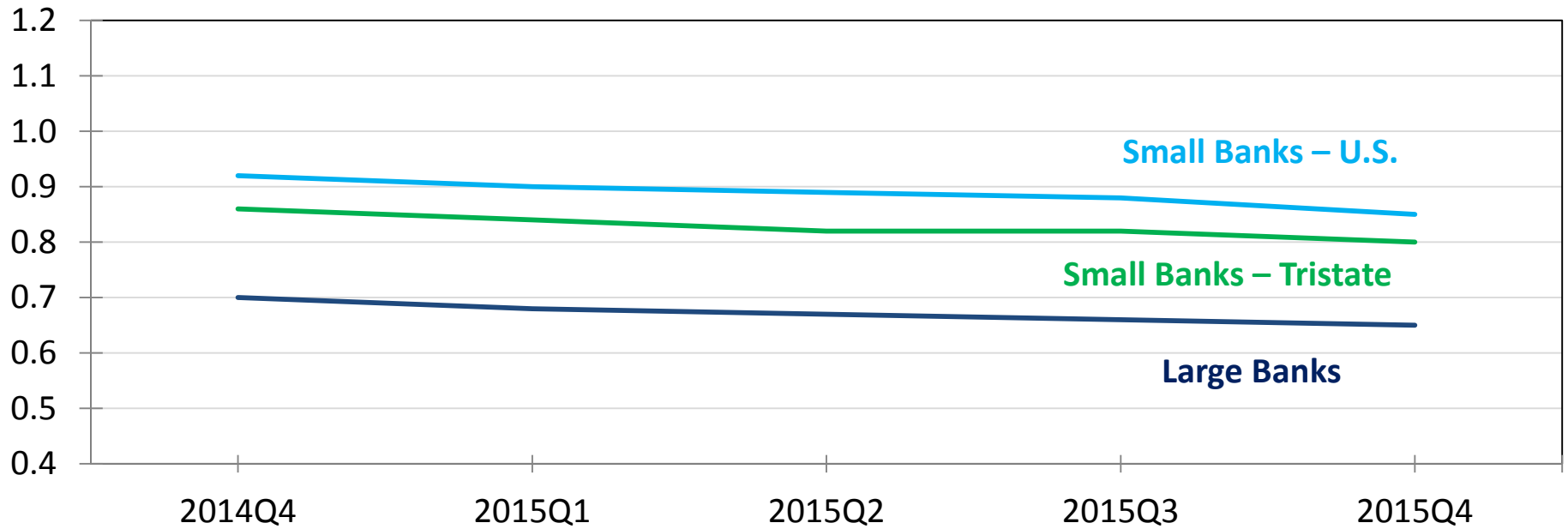


CHART 14

Net Charge-Offs as a Share of Loan Loss Provisions

Percent

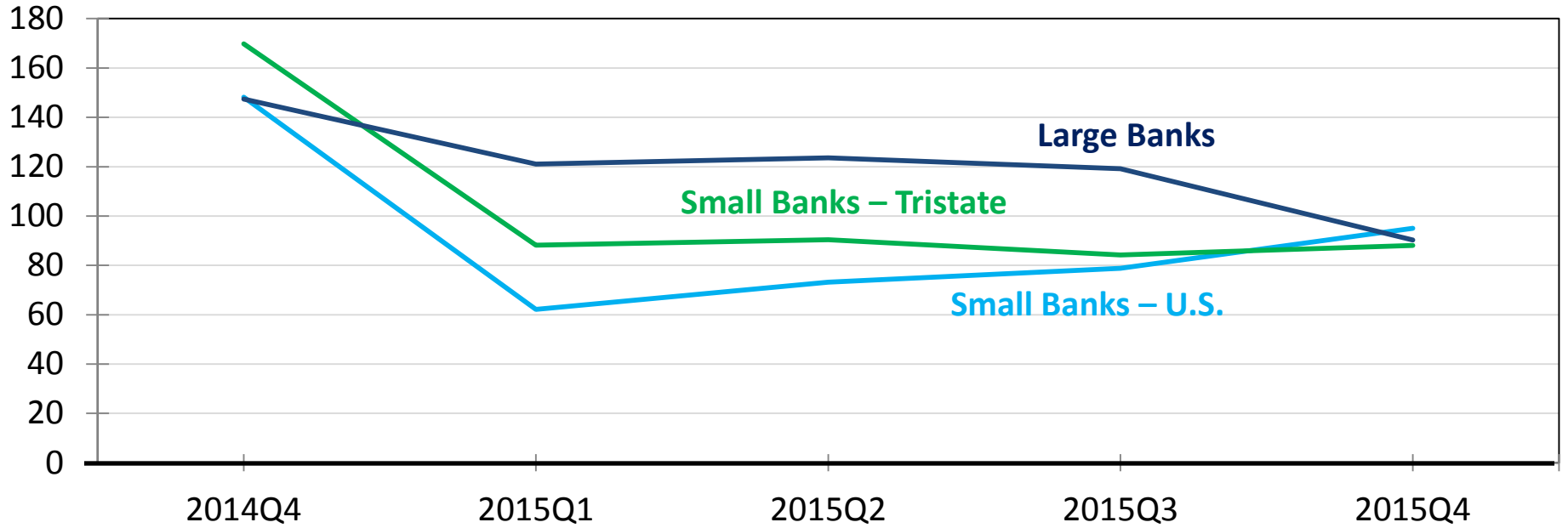


CHART 15
Loan Loss Provision as a Share of Operating Income

Percent

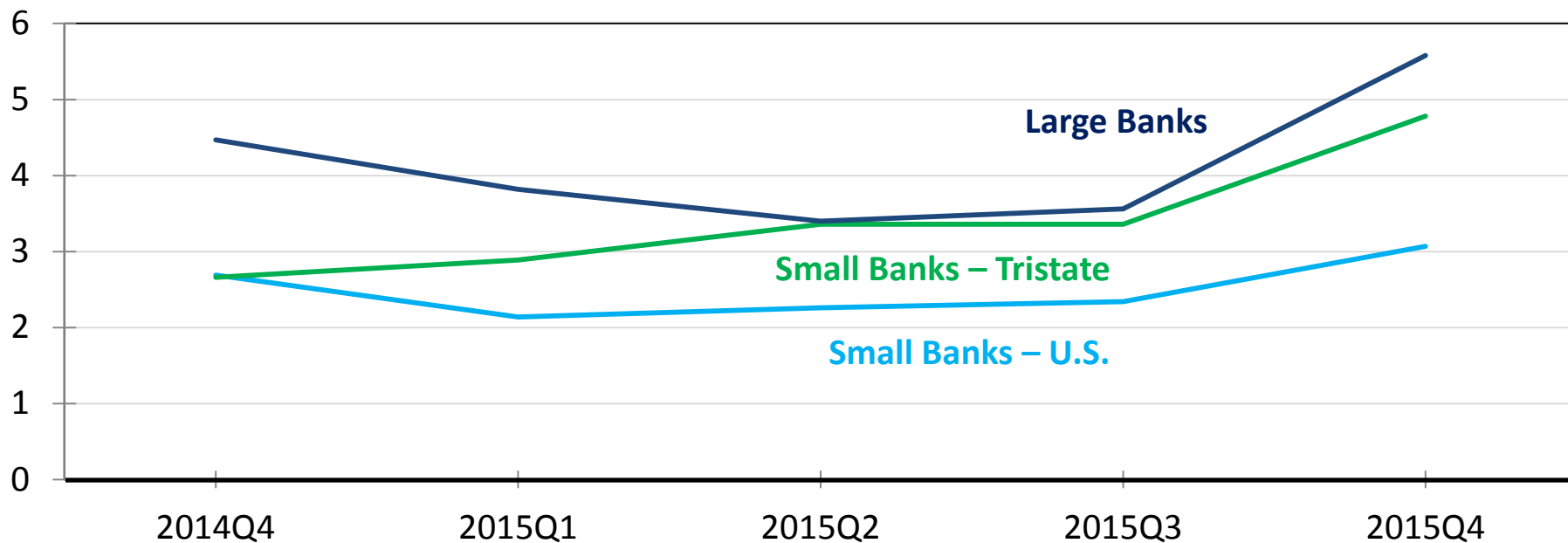
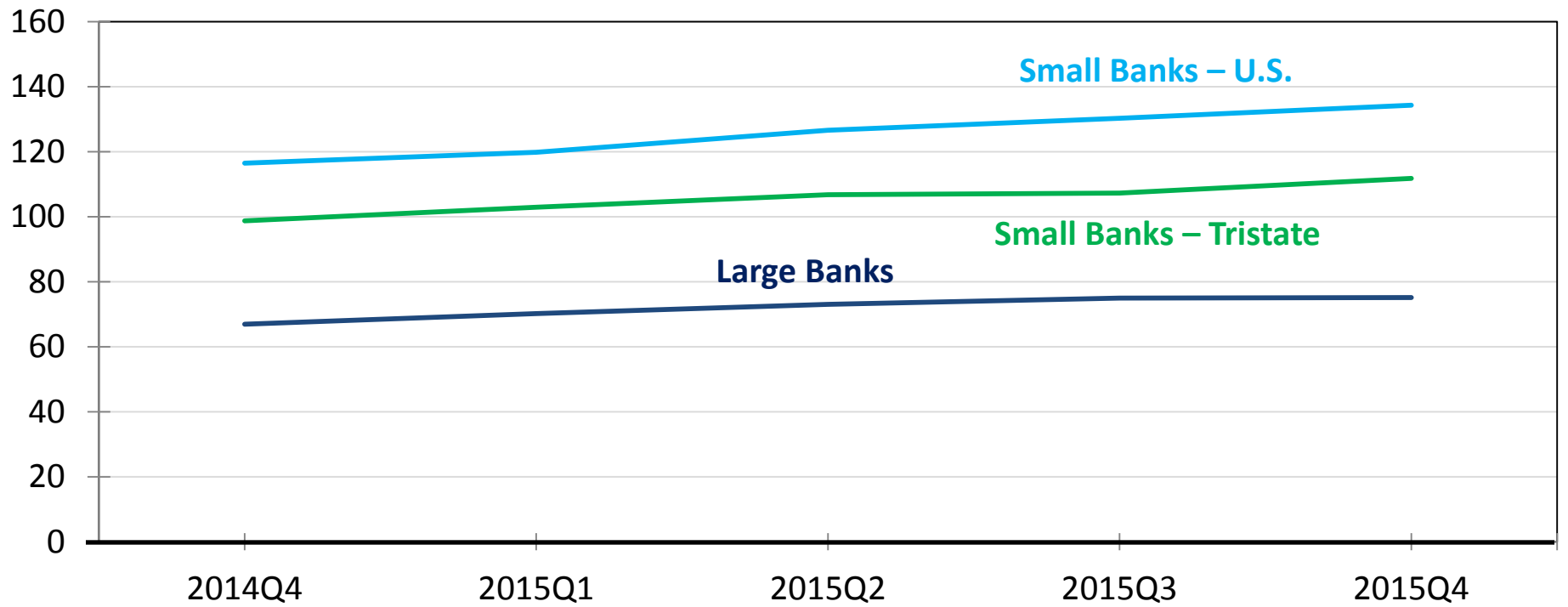


CHART 16

Loan Loss Coverage Ratio

Percent



Part V: Capital Ratios

CHART 17

Total Equity as a Share of Total Assets

Percent

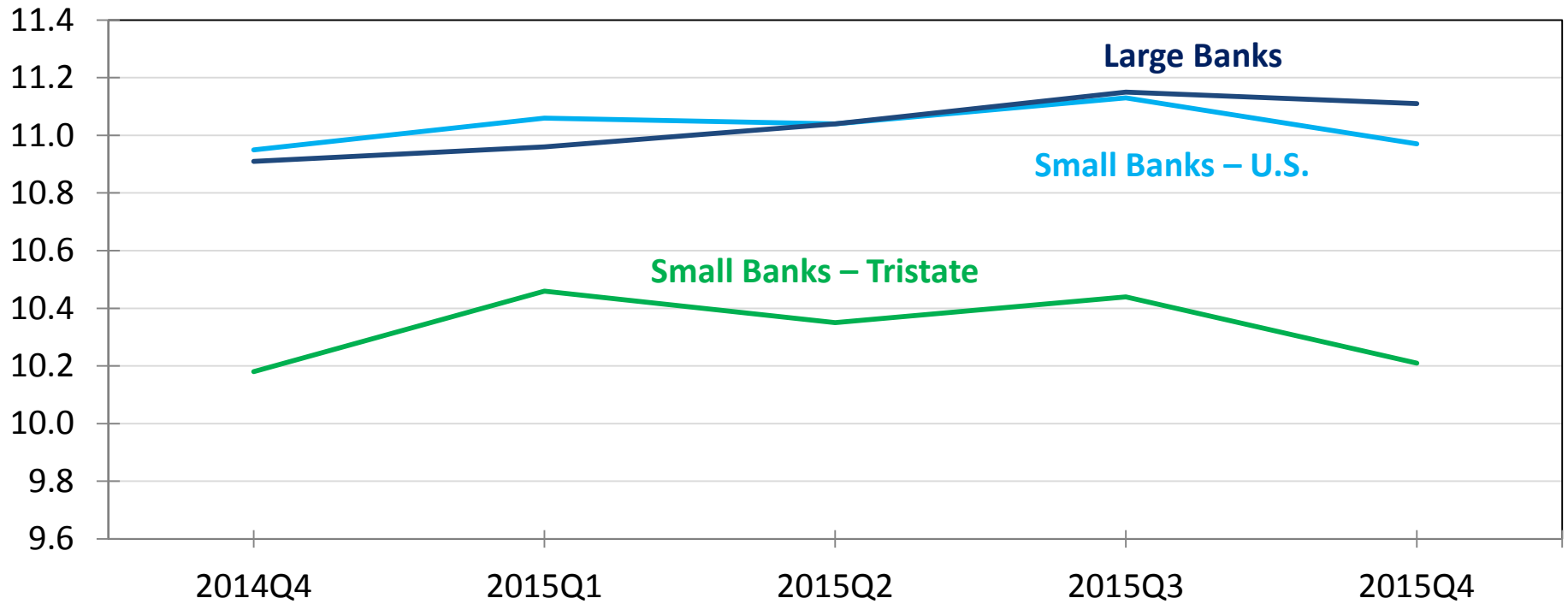


CHART 18

Tier One Leverage Ratio

Percent

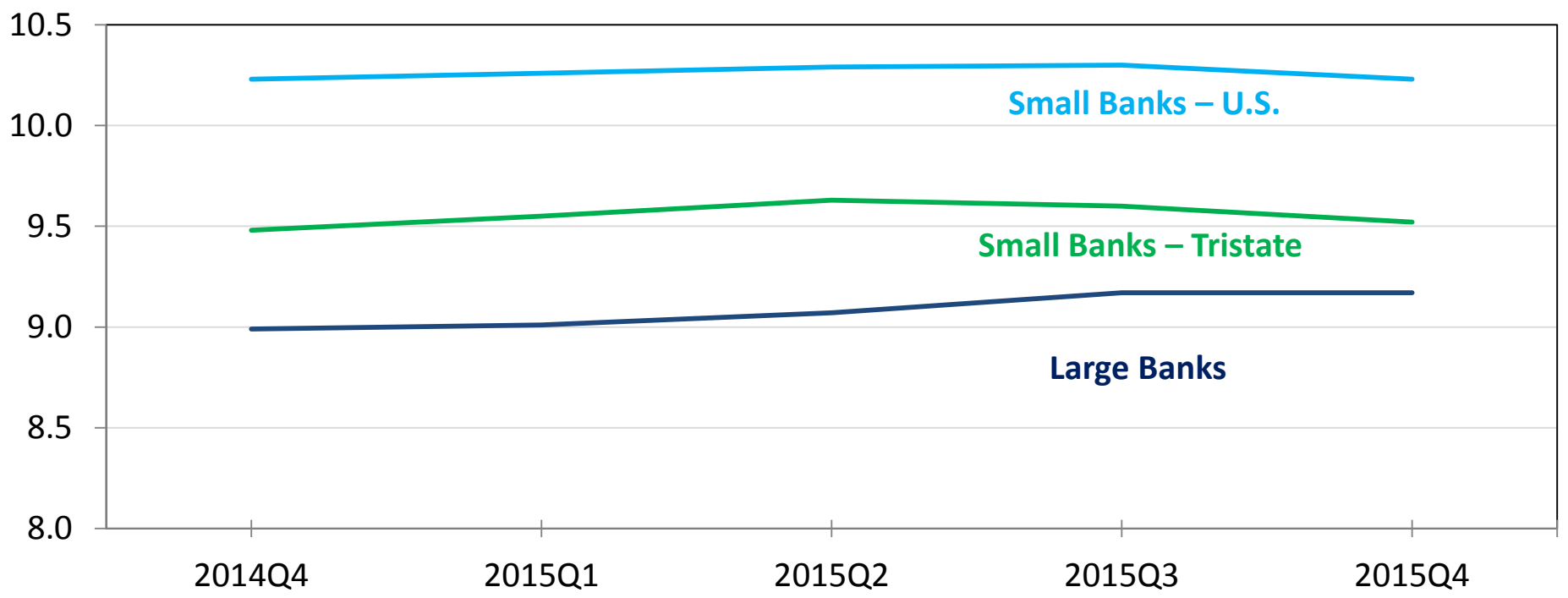
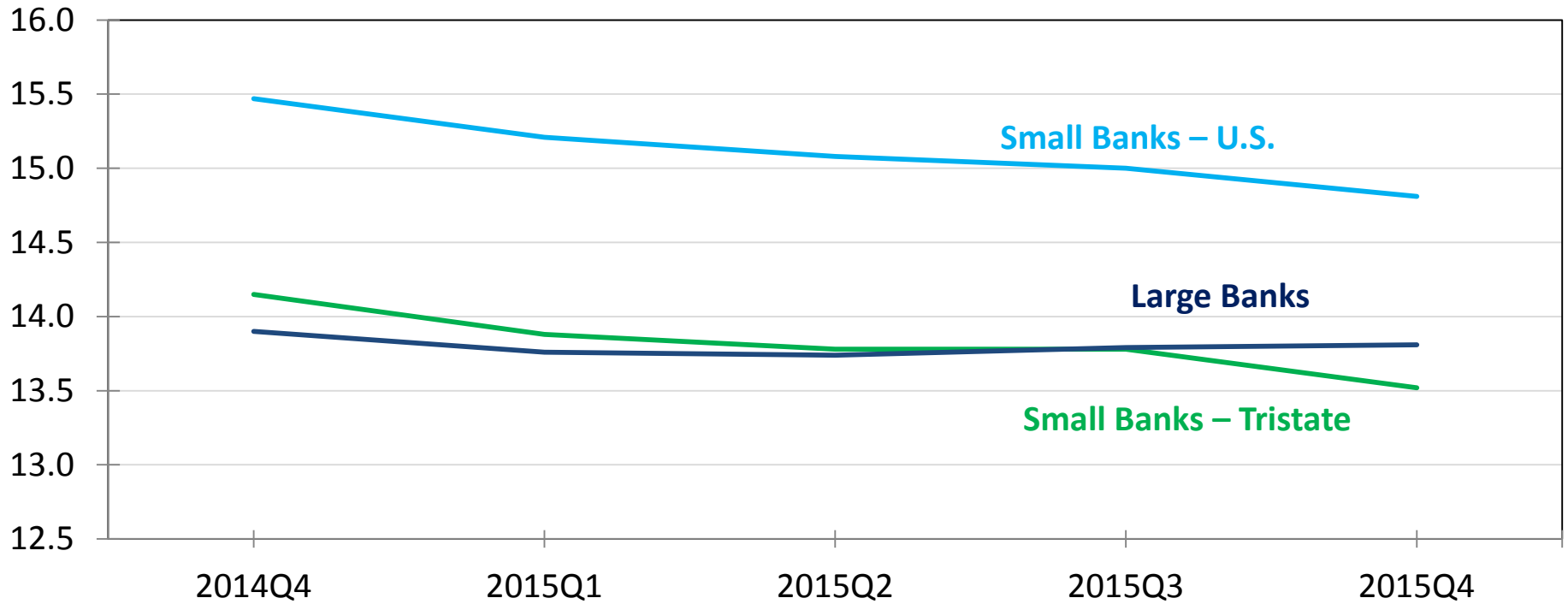


CHART 19
Risk-Based Capital Ratio

Percent



Part VI: Liquidity Ratios

CHART 20
Total Loans as a Share of Total Deposits

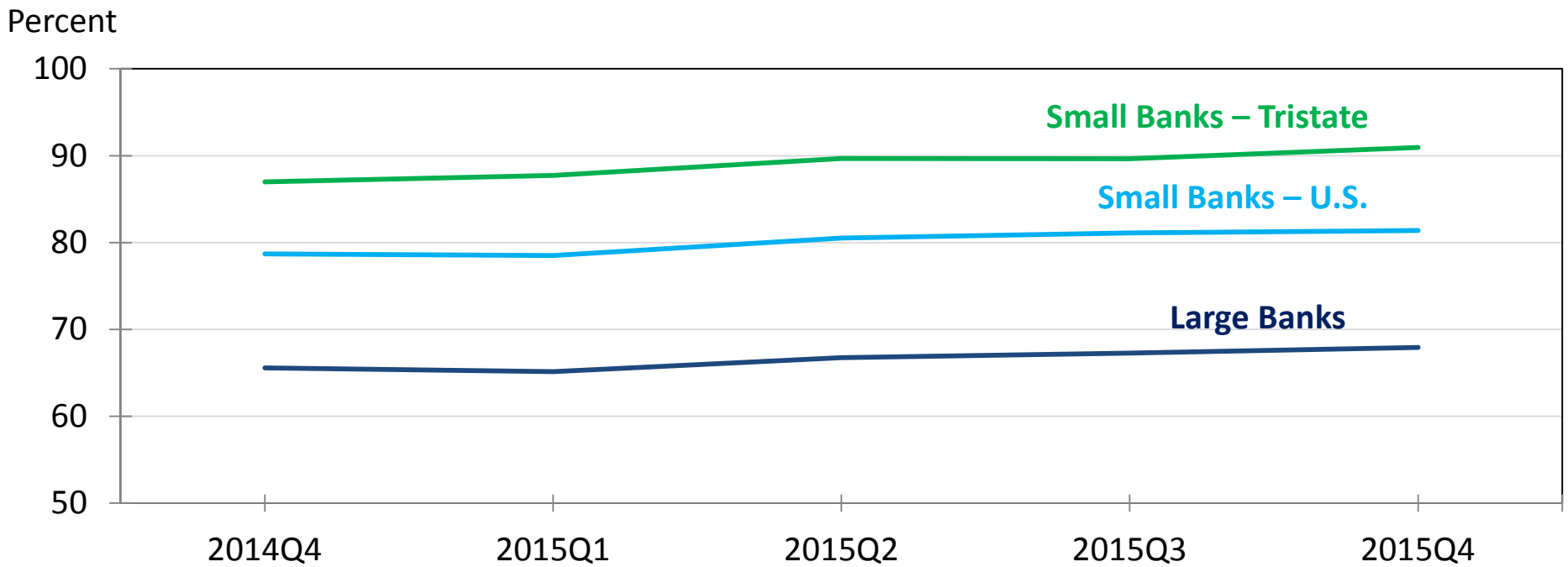


CHART 21
Core Deposits as a Share of Total Deposits

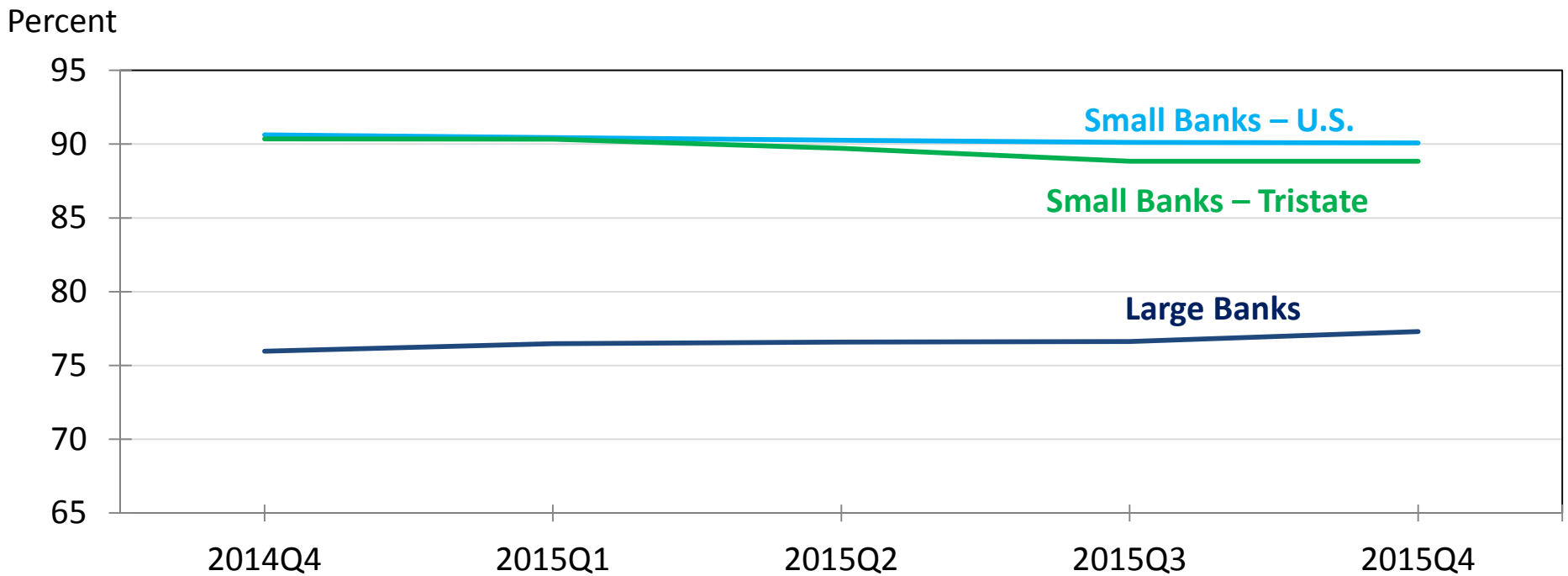
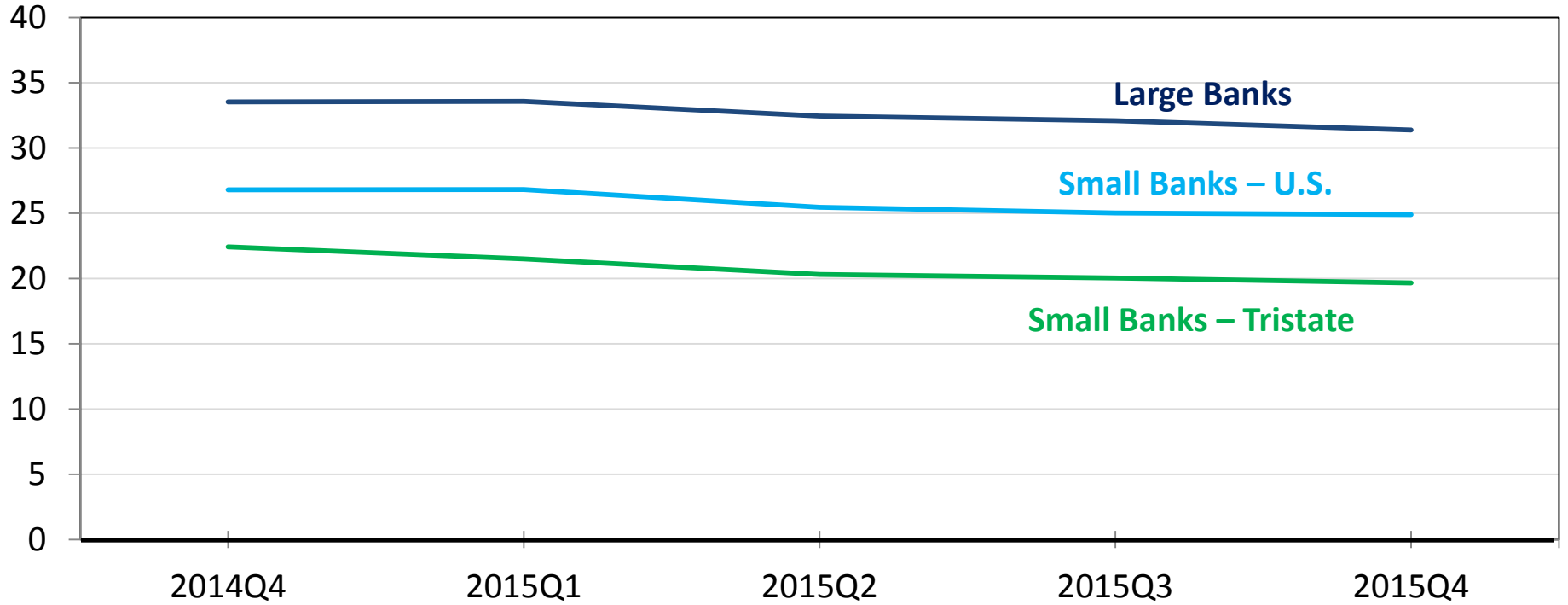


CHART 22

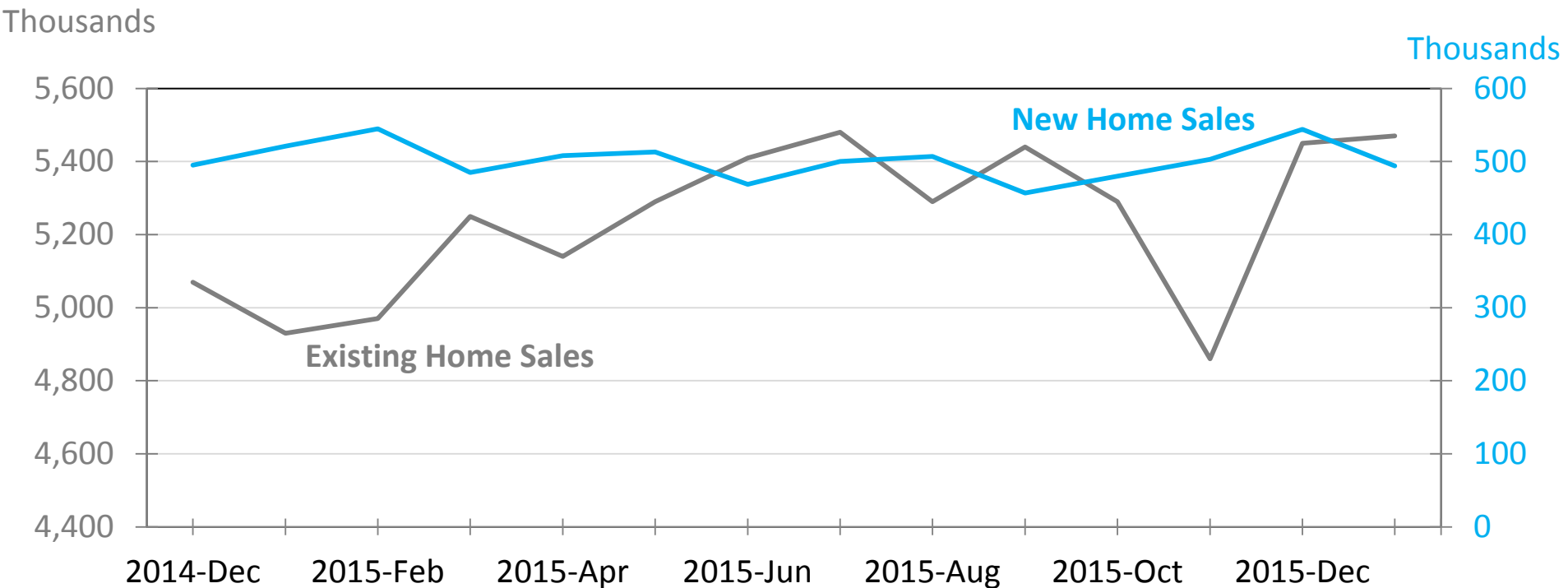
Liquid Assets as Share of Total Assets

Percent



Part VII: Market Conditions

CHART 23 Sales of New and Existing Homes



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

Questions and comments may be directed to James V. DiSalvo at 215-574-3820 or jim.disalvo@phil.frb.org.

For methodology documentation and back issues, visit www.philadelphiafed.org/research-and-data/publications/banking-brief.

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