## Summary Table of Bank Structure and Conditions

<table>
<thead>
<tr>
<th></th>
<th>Small Banks</th>
<th>Tristate</th>
<th>Large Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>U.S.</td>
<td>Tristate</td>
<td>U.S.</td>
</tr>
<tr>
<td></td>
<td>% Change From</td>
<td>% Change From</td>
<td>% Change From</td>
</tr>
<tr>
<td>Total Assets</td>
<td>6.70%</td>
<td>6.68%</td>
<td>4.41%</td>
</tr>
<tr>
<td>Total Loans</td>
<td>-2.03%</td>
<td>1.05%</td>
<td>0.87%</td>
</tr>
<tr>
<td>C&amp;I</td>
<td>37.14%</td>
<td>-33.81%</td>
<td>-14.78%</td>
</tr>
<tr>
<td>Real Estate</td>
<td>8.04%</td>
<td>5.49%</td>
<td>-0.14%</td>
</tr>
<tr>
<td>Consumer</td>
<td>72.9%</td>
<td>21.91%</td>
<td>16.72%</td>
</tr>
<tr>
<td>Total Deposits</td>
<td>7.53%</td>
<td>13.97%</td>
<td>3.02%</td>
</tr>
<tr>
<td>Ratios (in %)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Income/Avg. Assets</td>
<td>1.28</td>
<td>1.22%</td>
<td>1.05%</td>
</tr>
<tr>
<td>Net Interest Inc./Avg. Assets</td>
<td>3.08</td>
<td>3.15%</td>
<td>2.03%</td>
</tr>
<tr>
<td>Noninterest Inc./Avg. Assets</td>
<td>1.13</td>
<td>1.16%</td>
<td>1.29%</td>
</tr>
<tr>
<td>Noninterest Exp./Avg. Assets</td>
<td>2.54</td>
<td>2.62%</td>
<td>2.09%</td>
</tr>
<tr>
<td>Loans/Deposits</td>
<td>74.51%</td>
<td>76.26%</td>
<td>53.75%</td>
</tr>
<tr>
<td>Equity/Assets</td>
<td>10.60%</td>
<td>10.44%</td>
<td>9.94%</td>
</tr>
<tr>
<td>Nonperforming Loans/Total Loans</td>
<td>0.69</td>
<td>0.75%</td>
<td>0.96%</td>
</tr>
</tbody>
</table>

**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, 2020, 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, 2020. 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, 2020, including assets of only their commercial bank subsidiaries. U.S. excludes tristate banks. The sample includes 114 small tristate banks, 3,766 small U.S. banks, and 100 large U.S. banks. *Data for Large Banks were adjusted due to an internal merger at one institution during the second quarter of 2019 in which credit card loans previously held at a nonbanking subsidiary were brought onto the bank’s balance sheet, thus making assets, loans, and consumer loans appear to grow at an extremely and artificially high rate.*
Part 1: Earnings Ratios
CHART 1

Return on Average Assets

Percent

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Small Banks — U.S.

Small Banks — Tristate

Large Banks
Part 2: Annual Growth Rates
CHART 3

Annual Growth of Quarterly Net Income
Percent

Large Banks
Small Banks — Tristate
Small Banks — U.S.
Annual Growth of Total Assets*

Percent

*Data for Large Banks were adjusted due to an internal merger at one institution during the second quarter of 2019 in which credit card loans previously held at a nonbanking subsidiary were brought onto the bank’s balance sheet, thus making assets, loans, and consumer loans appear to grow at an extremely and artificially high rate.
Annual Growth of Total Loans*

*Data for Large Banks were adjusted due to an internal merger at one institution during the second quarter of 2019 in which credit card loans previously held at a nonbanking subsidiary were brought onto the bank’s balance sheet, thus making assets, loans, and consumer loans appear to grow at an extremely and artificially high rate.
Annual Growth of RRE Loans

Percent

CHART 5a

Small Banks — U.S.
Small Banks — Tristate
Large Banks

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Research Department
CHART 5b

Annual Growth of CRE Loans

Percent

Small Banks — U.S.
Small Banks — Tristate
Large Banks
CHART 5c

Annual Growth of Construction Loans
Percent

- Small Banks — Tristate
- Large Banks
- Small Banks — U.S.

Graph showing the annual growth of construction loans, with different categories for small and large banks, and data points from 2020Q2 to 2021Q2.
CHART 5d

Annual Growth of Loans Secured by Multifamily Properties
Percent

- Small Banks — U.S.
- Small Banks — Tristate
- Large Banks

2020Q2 2020Q3 2020Q4 2021Q1 2021Q2
CHART 5e

Annual Growth of Commercial Mortgages

Percent

Small Banks — U.S.
Small Banks — Tristate
Large Banks
Annual Growth of Commercial and Industrial Loans
Percent

CHART 5f

Small Banks — Tristate
Small Banks — U.S.
Large Banks

Federal Reserve Bank of Philadelphia
Research Department
*Data for Large Banks were adjusted due to an internal merger at one institution during the second quarter of 2019 in which credit card loans previously held at a nonbanking subsidiary were brought onto the bank’s balance sheet, thus making assets, loans, and consumer loans appear to grow at an extremely and artificially high rate.
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Part 3: Asset Quality Ratios
CHART 7

Nonperforming Assets as a Share of Total Assets
Percent

Small Banks — U.S.
Small Banks — Tristate
Large Banks

2020Q2, 2020Q3, 2020Q4, 2021Q1, 2021Q2
Nonperforming Loans as a Share of Total Loans

Percent

CHART 8

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Research Department
CHART 9

Residential Real Estate Nonperforming Loan Ratio
Percent

Large Banks
Small Banks — U.S.
Small Banks — Tristate
CHART 10

Commercial Real Estate Nonperforming Loan Ratio
Percent

- Small Banks — Tristate
- Small Banks — U.S.
- Large Banks

Data points for each category are plotted over quarters from 2020Q2 to 2021Q2.
CHART 11

Commercial and Industrial Nonperforming Loan Ratio
Percent

Large Banks

Small Banks — U.S.

Small Banks — Tristate

Federal Reserve Bank of Philadelphia
Research Department
CHART 12

Consumer Nonperforming Loan Ratio
Percent

- Large Banks
- Small Banks — U.S.
- Small Banks — Tristate
Part 4: Loan Loss Provisioning and Reserves
Loan Loss Reserves as a Share of Total Assets
Percent
Net Charge-Offs as a Share of Loan Loss Provisions

Percent

CHART 14

Small Banks — Tristate
Small Banks — U.S.
Large Banks

2020Q2 2020Q3 2020Q4 2021Q1 2021Q2
CHART 15

Loan Loss Provision as a Share of Operating Income

Percent

Large Banks

Small Banks — Tristate

Small Banks — U.S.

2020Q2 2020Q3 2020Q4 2021Q1 2021Q2
**Loan Loss Coverage Ratio**

**Percent**

- **Large Banks**
- **Small Banks — U.S.**
- **Small Banks — Tristate**

CHART 16
Part 5: Capital Ratios
CHART 17

Total Equity as a Share of Total Assets
Percent

Small Banks — U.S.

Small Banks — Tristate

Large Banks
CHART 18
Tier One Leverage Ratio
Percent

Small Banks — U.S.
Small Banks — Tristate
Large Banks
Risk-Based Capital Ratio
Percent

Large Banks
Small Banks — U.S.
Small Banks — Tristate

2020Q2 2020Q3 2020Q4 2021Q1 2021Q2
Part 6: Liquidity Ratios
Total Loans as a Share of Total Deposits

Percent

- Small Banks — Tristate
- Small Banks — U.S.
- Large Banks
Core Deposits as a Share of Total Deposits

Percent

- Small Banks — Tristate
- Small Banks — U.S.
- Large Banks

Chart 21
Liquid Assets as a Share of Total Assets

Percent

- Large Banks
- Small Banks — U.S.
- Small Banks — Tristate
Part 7: Market Conditions
New and Existing Home Sales

Percent

Existing Home Sales

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


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