Second Quarter 2015 Chart Pack
### Summary Table of Bank Structure and Conditions — Second Quarter 2015

#### 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.

<table>
<thead>
<tr>
<th></th>
<th>Small Banks</th>
<th>Large Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>U.S.</td>
<td>Tristate</td>
</tr>
<tr>
<td></td>
<td>$ Billions</td>
<td>% Change From</td>
</tr>
<tr>
<td></td>
<td>2015Q2</td>
<td>2015Q1</td>
</tr>
<tr>
<td>Total Assets</td>
<td>2,142.5</td>
<td>3.58</td>
</tr>
<tr>
<td>Total Loans</td>
<td>1,423.3</td>
<td>11.67</td>
</tr>
<tr>
<td>C&amp;I</td>
<td>234.7</td>
<td>12.45</td>
</tr>
<tr>
<td>Real Estate</td>
<td>1,029.7</td>
<td>9.86</td>
</tr>
<tr>
<td>Consumer</td>
<td>58.1</td>
<td>14.04</td>
</tr>
<tr>
<td>Total Deposits</td>
<td>1,763.5</td>
<td>1.45</td>
</tr>
<tr>
<td>Ratios (in %)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Income/Avg. Assets (ROA)</td>
<td>1.00</td>
<td>0.98</td>
</tr>
<tr>
<td>Net Interest Inc./Avg. Assets (NIM)</td>
<td>3.33</td>
<td>3.34</td>
</tr>
<tr>
<td>Noninterest Inc./Avg. Assets</td>
<td>0.94</td>
<td>0.93</td>
</tr>
<tr>
<td>Noninterest Exp./Avg. Assets</td>
<td>2.91</td>
<td>2.92</td>
</tr>
<tr>
<td>Loans/Deposits</td>
<td>80.71</td>
<td>78.79</td>
</tr>
<tr>
<td>Equity/Assets</td>
<td>11.08</td>
<td>11.10</td>
</tr>
<tr>
<td>Nonperforming Loans/Total Loans</td>
<td>1.07</td>
<td>1.17</td>
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<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Net Income/Avg. Assets (ROAA)

<table>
<thead>
<tr>
<th></th>
<th>2015Q2</th>
<th>2015Q1</th>
<th>2014Q2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.97</td>
<td>0.95</td>
<td>0.94</td>
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</tbody>
</table>

Net Interest Inc./Avg. Assets (NIM)

<table>
<thead>
<tr>
<th></th>
<th>2015Q2</th>
<th>2015Q1</th>
<th>2014Q2</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>2.46</td>
<td>2.45</td>
<td>2.44</td>
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</table>

Noninterest Inc./Avg. Assets

<table>
<thead>
<tr>
<th></th>
<th>2015Q2</th>
<th>2015Q1</th>
<th>2014Q2</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>1.67</td>
<td>1.68</td>
<td>1.66</td>
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</table>

Noninterest Exp./Avg. Assets

<table>
<thead>
<tr>
<th></th>
<th>2015Q2</th>
<th>2015Q1</th>
<th>2014Q2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.59</td>
<td>2.63</td>
<td>2.64</td>
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</table>

Loans/Deposits

<table>
<thead>
<tr>
<th></th>
<th>2015Q2</th>
<th>2015Q1</th>
<th>2014Q2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>66.61</td>
<td>64.98</td>
<td>65.39</td>
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</table>

Equity/Assets

<table>
<thead>
<tr>
<th></th>
<th>2015Q2</th>
<th>2015Q1</th>
<th>2014Q2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>11.03</td>
<td>10.95</td>
<td>11.02</td>
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</table>

Nonperforming Loans/Total Loans

<table>
<thead>
<tr>
<th></th>
<th>2015Q2</th>
<th>2015Q1</th>
<th>2014Q2</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>1.83</td>
<td>1.98</td>
<td>2.48</td>
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</table>
Part I: Earnings Ratios
CHART 2
Net Interest Margin

Percent
3.8
3.6
3.4
3.2
3.0
2.8
2.6
2.4
2.2
2.0
1.8

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

2014Q2  2014Q3  2014Q4  2015Q1  2015Q2
CHART 3
Annual Growth of Quarterly Net Income

Percent
0 5 10 15 20 25 30 35 40

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
Part II: Annual Growth Rates
CHART 4
Annual Growth of Total Assets

Percent

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
CHART 5
Annual Growth of Total Loans

Percent

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
CHART 6
Annual Growth of Total Deposits

Percent

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
Part III: Asset Quality Ratios
CHART 7
Nonperforming Loans as a Share of Total Loans

Large Banks

Small Banks — U.S.

Small Banks — Tristate
CHART 9
Residential Real Estate Nonperforming Loan (NPL) Ratio

Percent

Large Banks

Small Banks — U.S.

Small Banks — Tristate

2014Q2  2014Q3  2014Q4  2015Q1  2015Q2
CHART 10
Commercial Real Estate NPL Ratio

Percent

2.0
1.5
1.0
0.5
0.0

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2

Small Banks — U.S.
Small Banks — Tristate
Large Banks
CHART 11
Commercial and Industrial NPL Ratio

Percent

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
CHART 12
Consumer NPL Ratio

Percent

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
Part IV: Loan Loss Provisioning and Reserves
CHART 13
Loan Loss Reserves as a Share of Total Assets

- Small Banks — U.S.
- Small Banks — Tristate
- Large Banks
CHART 14
Net Charge-Offs as a Share of Loan Loss Provision

Percent

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
CHART 15
Loan Loss Provision as a Share of Operating Income

Percent

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

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
CHART 16
Loan Loss Coverage Ratio

Small Banks — U.S.
Small Banks — Tristate
Large Banks
Part V: Capital Ratios
CHART 17
Total Equity as a Share of Total Assets

Small Banks — U.S.

Large Banks

Small Banks — Tristate
CHART 18
Tier One Leverage Ratios

Small Banks — U.S.
Small Banks — Tristate
Large Banks
CHART 19
Risk-Based Capital Ratio

Percent

Small Banks — U.S.

Small Banks — Tristate

Large Banks

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2
Part VI: Liquidity Ratios
CHART 21
Core Deposits as a Share of Total Deposits

Percent

2014Q2 2014Q3 2014Q4 2015Q1 2015Q2

Small Banks — U.S.
Small Banks — Tristate
Large Banks
CHART 22
Liquid Assets as a Share of Total Assets

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

Source: Mortgage Bankers Association, via Haver Analytics.