

Each depositor insured to at least \$250,000 per insured bank

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**Institution Type:** 


**Geographical Area:** 


**Report Date:** 




## State Banking Performance Summary

### FDIC-Insured Institutions

	Commercial Banks National December 31, 2011			Commercial Banks National December 31, 2010			Commercial Banks National December 31, 2009		
	All Institutions	Assets less than \$100 million	Assets greater than \$100 million	All Institutions	Assets less than \$100 million	Assets greater than \$100 million	All Institutions	Assets less than \$100 million	Assets greater than \$100 million
<i>(dollar figures in millions)</i>									
Number of institutions reporting	6,290	2,143	4,147	6,530	2,328	4,202	6,840	2,528	4,312
Total employees (full-time equivalent)	1,951,099	35,560	1,915,539	1,921,646	39,305	1,882,341	1,891,610	42,883	1,848,727
<b>AGGREGATE CONDITION AND INCOME DATA</b>									
Net income (year-to-date)	110,880	712	110,168	77,380	403	76,977	-11,581	-10	-11,572
Total assets	12,639,738	123,324	12,516,415	12,065,529	132,161	11,933,368	11,822,781	141,475	11,681,306
Earning assets	10,921,884	111,810	10,810,074	10,408,519	120,301	10,288,218	10,116,921	128,276	9,988,646
Total loans & leases	6,710,303	70,296	6,640,007	6,595,077	78,728	6,516,349	6,495,280	87,510	6,407,770
Other real estate owned	41,022	1,134	39,888	46,669	1,062	45,607	35,825	965	34,860
Total deposits	9,253,868	105,086	9,148,782	8,514,284	112,272	8,402,012	8,333,220	119,079	8,214,140
Equity capital	1,404,953	14,294	1,390,659	1,337,579	15,033	1,322,546	1,288,057	16,404	1,271,653
<b>PERFORMANCE RATIOS (YTD, %)</b>									
Yield on earning assets	4.29	4.88	4.29	4.68	5.19	4.67	4.69	5.60	4.68
Cost of funding earning assets	0.67	0.95	0.67	0.87	1.26	0.86	1.17	1.69	1.17
Net interest margin	3.62	3.93	3.62	3.81	3.94	3.81	3.52	3.91	3.51
Noninterest income to avg. earning assets	2.01	1.12	2.02	2.10	1.32	2.11	2.36	0.82	2.38
Noninterest expense to avg. earning assets	3.54	3.97	3.54	3.48	4.24	3.47	3.64	3.90	3.64
Net charge-offs to loans & leases	1.61	0.62	1.62	2.67	0.83	2.70	2.60	0.91	2.62
Credit-loss provision to net charge-offs	66.03	92.36	65.92	83.38	114.65	83.27	132.64	131.51	132.64
Net operating income to average assets	0.87	0.54	0.87	0.60	0.27	0.61	-0.06	-0.03	-0.06
Retained earnings to average equity	2.91	0.22	2.94	1.98	-1.32	2.02	-4.42	-3.76	-4.43
Pre tax return on assets	1.28	0.71	1.28	0.93	0.40	0.93	-0.06	0.04	-0.06
Return on assets	0.90	0.59	0.90	0.65	0.31	0.65	-0.10	-0.01	-0.10
Return on equity	8.06	5.03	8.09	5.86	2.65	5.90	-0.93	-0.06	-0.94
Percent of unprofitable institutions	14.69	15.40	14.32	21.76	21.39	21.97	30.72	27.93	32.35
Percent of institutions with earning gains	68.39	64.86	70.22	65.60	61.47	67.90	38.25	37.66	38.59
<b>CONDITION RATIOS (%)</b>									
Net loans and leases to assets	51.68	55.95	51.64	52.85	58.50	52.79	53.13	60.80	53.04
Loss allowance to:									
Loans and leases	2.66	1.85	2.67	3.31	1.80	3.32	3.29	1.71	3.31
Noncurrent loans and leases	64.19	76.92	64.11	66.68	69.55	66.67	58.81	67.53	58.75
Noncurrent loans & leases to total loans & leases	4.14	2.41	4.16	4.96	2.59	4.98	5.60	2.53	5.64
Nonperforming assets to assets	2.54	2.32	2.54	3.12	2.37	3.12	3.40	2.25	3.42
Core deposits to total liabilities	63.26	78.10	63.11	58.08	76.72	57.87	56.07	76.20	55.83
Equity capital to total assets	11.12	11.59	11.11	11.09	11.37	11.08	10.89	11.60	10.89
Core capital (leverage) ratio	8.93	10.94	8.91	8.73	10.91	8.70	8.51	11.13	8.48
Total capital to risk-weighted assets	15.03	18.46	15.00	15.00	17.99	14.97	14.08	17.53	14.05
Gross 1-4 family mortgages to gross assets	16.24	15.35	16.25	17.23	15.68	17.25	17.79	15.94	17.81

 Source: Call Report and Thrift Financial Report  
 Prepared by the FDIC-Division of Insurance and Research

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