

Determine the Minimum and Maximum Values in a Custom Peer Group

- 1 Go to www.FDIC.gov and on the homepage select **Industry Analysis**.
- 2 Then select the **Bank Data & Statistics** link



- 3 Select **Statistics on Depository Institutions** from the homepage.

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[Bank Data Guide](#)

Databases & Reports

Access comprehensive financial & structural information about every FDIC-insured institution.

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- 4 Click the **drop down** arrow to select Single Institutions. Type the institution's cert number. (e.g. 30953). Click the arrow to begin defining column two. Select **Custom Peer Group**. Click the **Create Peer Group** button.

FDIC.gov > Industry Analysis > Bank Data & Statistics > Reports & Analysis > Comparison Reports - SDI > Create or Modify Comparison Reports

Create or Modify Comparison Reports

Step 1: Define columns and optional custom report selections

[Create](#) or [Retrieve](#) custom reports selections [Manage](#) custom peer groups

Select the type of reports: Dollars/Percent of Assets Select the number of Columns: 4

Select One Select One Select One Select One

[Clear All](#) [Next](#)

Note: The breadcrumbs will show where you are within the new menu headings

Create or Modify Comparison Reports

Step 1: Define columns and optional custom report selections

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Select the type of reports: Dollars/Percent of Assets Select the number of Columns: 4 [View Help Tips >>](#)

<p>Duplicate >>></p> <p>Single Institution</p> <p>FDIC Certificate #: 30953</p> <p>or</p> <p>RSSD ID #: <input type="text"/></p> <p>or</p> <p>Find an Institution</p> <p>Report Date: September 30, 2015</p>	<p><<< Duplicate >>></p> <p>Custom Peer Group</p> <p>Create Peer Group</p> <p>or</p> <p>Enter IDs Manually</p> <p>or</p> <p>Retrieve Peer Group</p> <p>Report Date: September 30, 2015</p>	<p>Select One</p>	<p>Select One</p>
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[Clear All](#) [Next](#)

Column 1: Cert - 30953



- 5 Click the **arrow** next to a search criterion (e.g. Asset Concentration Hierarchy). Select criteria (e.g. **Mortgage Lending Specialization**). Click the **Find** button.

Institution Selections for Column 2

Peer Group Selections: Institution Bank Holding Company

[FDIC Certificate #](#)
OR
[OTS Docket #](#)

OR

[Institution Status:](#) Active (Open)
[Information as of:](#) March 31, 2015
[Institution Name:](#)
(Enter any part of an Institution's name)
[City:](#) Check box for Exact Search
[County:](#) Check box for Exact Search
[State:](#) Anywhere in U.S.
[Zip Code:](#)
[Sort By:](#) Bank Name

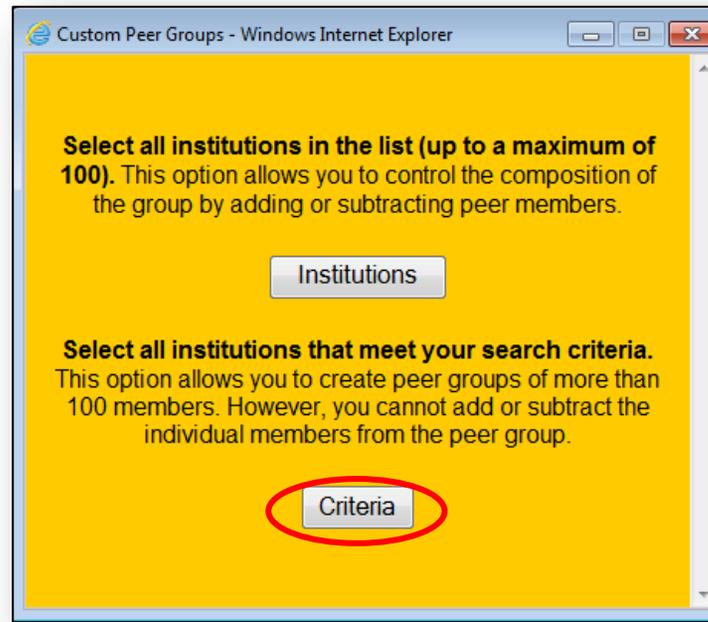
[Specialized Categories \(FAQ\):](#)
[Established:](#) [After Date](#) [Before Date](#)
yyyy/mm/dd yyyy/mm/dd
[Size or Performance:](#) None
[Asset Concentration Hierarchy:](#) **Mortgage Lending Specialization**
[Institution Type:](#) All Charters

- 6 Click the **Select All** button.

[Sort By:](#) Bank Name



7 Click the **Criteria** button.



Note: Criteria vs. Institutions

- Select All Institutions is based on specific institutions active during the time period selected.
- Criteria is and based on characteristics and flexible under multiple time periods.

8 Duplicate your column two selections to column three by clicking the **<<<Duplicate>>>** link. Repeat for column 4 and then Click the **Next** button.

Create or Modify Comparison Reports
Step 1: Define columns and optional custom report selections

[Create](#) or [Retrieve](#) custom reports selections

Select the type of reports: Dollars/Percent of Assets Select the number of Columns: 4 [View Help Tips >>](#)

Duplicate >>>	<<< Duplicate >>>	<<< Duplicate >>>	<<< Duplicate
Custom Peer Group	Custom Peer Group	Custom Peer Group	Custom Peer Group
<input type="button" value="Retrieve Peer Group"/>			
Report Date: March 31, 2015			

Column 1:	Custom Peer Group 1 - Active = 1 and SPECGRP = 5
Column 2:	Custom Peer Group 2 - Active = 1 and SPECGRP = 5
Column 3:	Custom Peer Group 3 - Active = 1 and SPECGRP = 5
Column 4:	Custom Peer Group 4 - Active = 1 and SPECGRP = 5



- 9 On the Confirmation Report screen click the **drop down** menu to select the report type. Select a report type (e.g. Performance and Condition Ratios). Click the **Next** button.

Create or Modify Comparison Reports

Step 2: Confirm Dates and Report Selections

Custom Peer Group 1 Criteria Total: 556	Custom Peer Group 2 Criteria Total: 556	Custom Peer Group 3 Criteria Total: 556	Custom Peer Group 4 Criteria Total: 556
Report Date: March 31, 2015	Report Date: March 31, 2015	Report Date: March 31, 2015	Report Date: March 31, 2015
Income Basis: Year-to-date	Income Basis: Year-to-date	Income Basis: Year-to-date	Income Basis: Year-to-date
Report Selection: <input checked="" type="radio"/> View <input type="radio"/> Download			
Performance and Condition Ratios Next			
Column 1:	Custom Peer Groups 1 - Active = 1 and SPECGRP = 5		
Column 2:	Custom Peer Groups 2 - Active = 1 and SPECGRP = 5		
Column 3:	Custom Peer Groups 3 - Active = 1 and SPECGRP = 5		
Column 4:	Custom Peer Groups 4 - Active = 1 and SPECGRP = 5		

- 10 To find the minimum and maximum values change the data formats for columns two, three and four. Click the arrow to change column two and select **Minimum**. Click the arrow to change column three to **Median**. Click the arrow to change column four to **Maximum**. Click the **Update Report** button.

Performance and Condition Ratios	Report Date: 3/31/2015	Report Date: 3/31/2015	Report Date: 3/31/2015	Report Date: 3/31/2015
Report Menu (Tiered) Update Report	Data Type: Ratios	Data Type: Ratios	Data Type: Ratios	Data Type: Ratios
	Income Basis: Year-to-Date	Income Basis: Year-to-Date	Income Basis: Year-to-Date	Income Basis: Year-to-Date
	Data Format: Average (W)	Data Format: Minimum	Data Format: Median	Data Format: Maximum
		Save to Excel file	Save to CSV file	Print this page



- 11 The columns now show the minimum, median and maximum values for the report items. To create a Ranking and Statistic report using the same criteria: Select **Comparison Reports-SDI** using the breadcrumbs.

[Save to Excel file](#) [Save to CSV file](#) [Print this page](#)

Click on the **Update Report** button after changing the report and column selections to refresh the report below

FDIC - Statistics on Depository Institutions Report	Custom Peer Group 1	Custom Peer Group 2	Custom Peer Group 3	Custom Peer Group 4
	3/31/2015 \$ in 000's Average (W)	3/31/2015 \$ in 000's Minimum	3/31/2015 \$ in 000's Median	3/31/2015 \$ in 000's Maximum
Note: Go to the end to obtain a key report for the column selections. Go to Key				
1 Number of institutions reporting	556	556	556	556
Performance and Condition Ratios	(Year-to-date)	(Year-to-date)	(Year-to-date)	(Year-to-date)
2 % of unprofitable institutions	8.27%	N/A	N/A	N/A
3 % of institutions with earnings gains	51.26%	N/A	N/A	N/A
Performance Ratios (% , annualized)	(Year-to-date)	(Year-to-date)	(Year-to-date)	(Year-to-date)
4 Yield on earning assets	3.26%	0.35%	3.74%	8.00%
5 Cost of funding earning assets	0.66%	0.00%	0.55%	2.84%
6 Net interest margin	2.60%	0.35%	3.16%	6.95%
7 Noninterest income to assets	0.83%	-0.77%	0.38%	192.34%
8 Noninterest expense to assets	2.12%	0.25%	2.77%	172.56%
9 Loan and lease loss provision to assets	0.05%	-1.57%	0.02%	2.12%

FDIC.gov > Industry Analysis > Bank Data & Statistics > Reports & Analysis > **Comparison Reports - SDI** > Create or Modify Comparison Reports



12 Click the drop down menu to select the type of report (e.g. **Ranking & Statistics**).

Create or Modify Comparison Reports
Step 1: Define columns and optional custom report selections

Select the type of reports: Ranking & Statistics ▼ Select the number of Columns: 2 ▼ [View Help Tips >>](#)
Select Report: Report Date: Income Basis:
Assets and Liabilities March 31, 2015 Year-to-date ▼

Single Institution ▼ Custom Peer Group ▼
FDIC Certificate #: 30953 Retrieve Peer Group
or
OTS Docket #:
or

Column 1:	Cert - 30953
Column 2:	Custom Peer Group 2 - Active = 1 and SPECGRP = 5

13 Click the **drop down** menu to select the report (e.g. Performance and Condition Ratios). Click the **Next** button.

Select the type of reports: Ranking & Statistics ▼ Select the number of Columns: 2 ▼ [View Help Tips >>](#)
Select Report: Report Date: Income Basis:
Performance and Condition Ratios ▼ March 31, 2015 Year-to-date ▼

Single Institution ▼ Custom Peer Group ▼
FDIC Certificate #: 30953 Retrieve Peer Group
or
OTS Docket #:
or

Column 1:	Cert - 30953
Column 2:	Custom Peer Group 2 - Active = 1 and SPECGRP = 5

Note: The single institution previously selected must be a part of the column two peer group selected.



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The Ranking and Statistics Report appears. The Rank is the tie-high order from the largest to smallest, the largest being number 1. The Percent <= is based on the Rank and indicates the percentage of the others in the group that have a value less than or equal to the institution's value. The report contains all the statistics available when viewing a custom peer group. When printing this report you should print in landscape orientation. Also available in this report is the Peer Group Criteria link. This link will generate a list of institutions that fit that peer criteria.

Ranking and Statistics Report										
Report Date: 3/31/2015 Year-to-Date										
El Dorado Savings Bank, F.S.B. FDIC Certificate #: 30953 Placerville, CA					Peer Group Criteria: <u>ACTIVE = 1 AND SPECGRP = 5</u> 556 Institutions in peer group					
1	Performance and Condition Ratios (Year-to-Date)	Value	Ranking	Percent <=	Average ¹	Minimum	Maximum	Median	Std. Dev.	Nr. Obs.
1	% of unprofitable institutions	N/A	N/A ²	N/A ²	N/A	N/A	N/A	N/A	N/A	0 ³
2	% of institutions with earnings gains	N/A	N/A ²	N/A ²	N/A	N/A	N/A	N/A	N/A	0 ³
Performance Ratios (% , annualized)										
3	Yield on earning assets	2.39%	537	3%	3.77%	0.35%	8.00%	3.74%	0.83%	556
4	Cost of funding earning assets	0.17%	518	7%	0.59%	0.00%	2.84%	0.55%	0.33%	556
5	Net interest margin	2.22%	510	8%	3.18%	0.35%	6.95%	3.16%	0.77%	556
6	Noninterest income to assets	0.43%	246	56%	1.92%	-0.77%	192.34%	0.38%	11.62%	556
7	Noninterest expense to assets	1.74%	499	10%	4.05%	0.25%	172.56%	2.77%	10.71%	556
8	Loan and lease loss provision to assets	-0.21%	549	1%	0.06%	-1.57%	2.12%	0.02%	0.17%	556
9	Net operating income to assets	0.63%	205	63%	0.54%	-16.36%	16.07%	0.48%	1.38%	556
10	Return on assets (ROA)	0.63%	217	61%	0.59%	-16.36%	16.07%	0.51%	1.38%	556
11	Pretax return on assets	1.03%	167	70%	0.81%	-16.36%	25.47%	0.69%	1.84%	556
12	Return on equity (ROE)	6.25%	161	71%	4.00%	-399.57%	51.08%	4.02%	18.48%	556
13	Retained earnings to average equity (YTD only)	5.05%	162	71%	2.18%	-399.57%	51.08%	3.13%	18.74%	556
14	<u>Net charge-offs to loans and leases</u>	0.07%	172	69%	0.10%	-2.18%	3.51%	0.00%	0.35%	547 ³
15	Loan and lease loss provision to net charge-offs	-1,351.35%	377	4%	259.05%	-30,000.00%	36,500.00%	34.09%	3,057.30%	393 ³
16	Earnings coverage of net loan charge-offs (x)	53.07	62	79%	50.40	-47.67	1,159.00	10.59	134.15	286 ³
17	Efficiency ratio	67.32%	429	23%	81.66%	10.16%	758.03%	79.83%	36.34%	556
18	Assets per employee (\$ millions)	6.55	131	76%	17.93	0.24	5,292.75	4.66	230.45	554 ³
19	Cash dividends to net income (YTD only)	19.08%	107	81%	25.52%	-255.10%	2,816.90%	0.00%	141.39%	553 ³
Condition Ratios (%)										
20	Earning assets to total assets	96.18%	89	84%	93.11%	61.29%	99.16%	93.60%	3.72%	556
21	Loss allowance to loans and leases	1.61%	76	86%	1.12%	0.00%	14.64%	0.98%	0.95%	547 ³
22	Loss allowance to noncurrent loans and leases	224.08%	82	84%	192.42%	2.29%	6,650.00%	82.00%	537.14%	508 ³
23	Noncurrent assets plus other real estate owned to assets	0.18%	466	16%	1.25%	0.00%	13.91%	0.81%	1.52%	556

