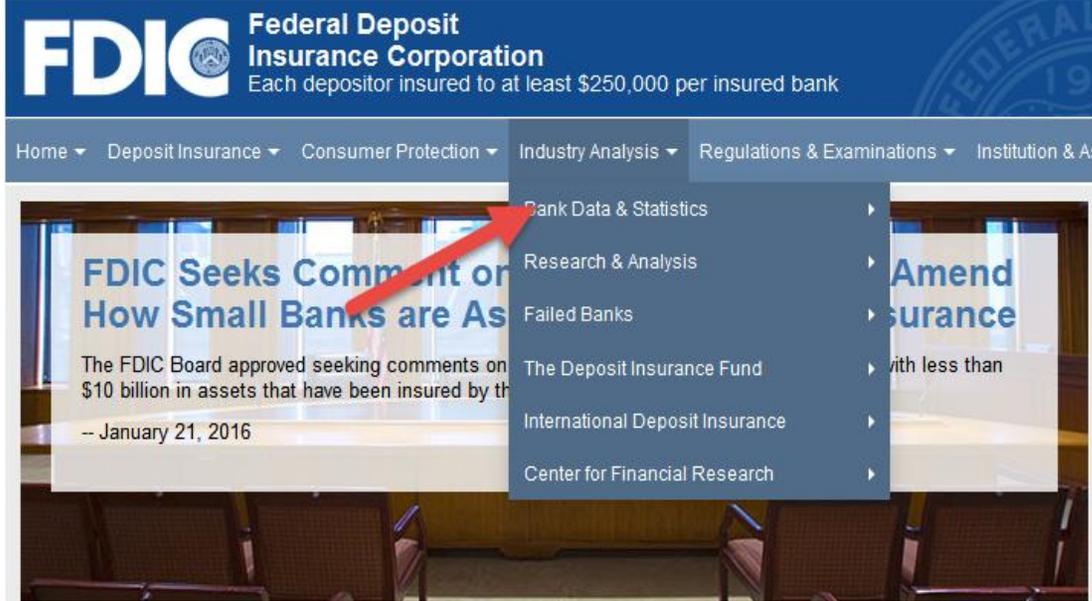


# Determine how an institution ranks in comparison to a custom group of institutions

The SDI Ranking & Statistics Report starts as a two column report. The first column is a single institution. The second column is a custom peer. The Custom peer in the second column must contain the single institution in the first column in order to rank the institution.

- 1 Go to [www.FDIC.gov](http://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.

**LEARN MORE**

[Bank Data Guide](#)

**Databases & Reports**

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

- [Search](#)
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- [Securities Exchange Act Filings](#)
  - [List of FDIC-Supervised Banks Filing](#)
- [Federal Reserve E-Payments Routing Directory \(frb.org\)](#)



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

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

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

Select One  
Dollars/Percent of Assets  
**Ranking & Statistics**

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

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

5 Click the **drop down** menu to select the report (e.g. Performance and Condition Ratios). Select **Single Institution** and enter the **FDIC Certificate** number. Select **Create Peer Group**.

### 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: Performance and Condition Ratios  
Report Date: March 31, 2015  
Income Basis: Year-to-date

Single Institution  
FDIC Certificate #: 30953  
or  
OTS Docket #:   
Find an Institution

Custom Peer Group  
**Create Peer Group**  
or  
Enter IDs Manually  
or  
Retrieve Peer Group

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



6

Use this screen to select institutions for the custom peer group. Select the Mortgage Lending Specialization from the **drop down** menu in Asset Concentration Hierarchy. Click the **Find** button.

**Institution Selections for Column 2**

Peer Group Selections:  Institution  Bank Holding Company

[FDIC Certificate #](#)  **Find**

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

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[Specialized Categories \(FAQ\):](#)

[Established:](#) [After Date](#) [Before Date](#)

yyyy/mm/dd yyyy/mm/dd

[Size or Performance:](#) None

[Asset Concentration Hierarchy:](#) All Groups

[Institution Type:](#) All Groups

[Bank Charter Class:](#) International Specialization

[Chartering Agency:](#) Agricultural Specialization

[Federal Regulator:](#) Credit-Card Specialization

[Metropolitan Statistical Area:](#) Commercial Lending Specialization

[Quarterly Banking Profile Region:](#) Mortgage Lending Specialization

[FDIC Geographic Region:](#) Consumer Lending Specialization

[FDIC Supervisory Region:](#) Other Specialized under \$1 Billion

[FDIC Field Office:](#) All Other Under \$1 Billion

[FDIC Field Office:](#) All Other Over \$1 Billion

[FDIC Field Office:](#) Field Office Name (associated states)

[FDIC Field Office:](#) All Field Offices

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



- 7 Click the **Select All** button. On the pop-up box, click the **Criteria** button. Make sure your browser is enabled to view pop-ups from FDIC.

Sort By: Bank Name

Select All Clear All Next

### Institution List

556 Institutions were found matching your selection criteria  
Active Institutions and Asset Concentration Hierarchy = Mortgage Specialization(5)  
Sorted by Institution Name  
[Demographic](#) and Financial information reflects the list of Institutions as of March 31, 2015.  
[View Help Tips >>](#)

Showing Record 1 - 50 of 556 Institutions found.

Select	Cert	Institution Name	City
<input type="checkbox"/>	30367	1st Bank of Sea Isle City	Sea Isle City
<input type="checkbox"/>	8426	1st Summit Bank	Johnstown
<input type="checkbox"/>	27831	A J Smith Federal Savings Bank	Midlothian
<input type="checkbox"/>	30619	Abbeville First Bank, SSB	Abbeville
<input type="checkbox"/>	90140	Adams Community Bank	Adams
<input type="checkbox"/>			Wilmington
<input type="checkbox"/>			Alden
<input type="checkbox"/>			Ambler
<input type="checkbox"/>			Eden Prairie
<input type="checkbox"/>			Hannibal
<input type="checkbox"/>			Middletown
<input type="checkbox"/>			Portsmouth
<input type="checkbox"/>			Honolulu
<input type="checkbox"/>			Chicago
<input type="checkbox"/>			Amory
<input type="checkbox"/>			Kansas City
<input type="checkbox"/>			Ford City

Custom Peer Groups - Windows Internet Ex...

Select all institutions in the list (up to a maximum of 100). This option allows you to control the composition of the group by adding or subtracting peer members.

Institutions

Select all institutions that meet your search criteria. This option allows you to create peer groups of more than 100 members. However, you cannot add or subtract the individual members from the peer group.

Criteria

**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 Confirm selections and select **Next**. Depending on the peer size, the report may take a while to generate.

Select the type of reports: Ranking & Statistics  
Select Report: Performance and Condition Ratios  
Single Institution  
FDIC Certificate #: 30953  
or  
OTS Docket #:   
or  
Find an Institution

Select the number of Columns: 2  
Report Date: March 31, 2015  
Income Basis: Year-to-date

Custom Peer Group  
Retrieve Peer Group

Clear All **Next**

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

Click on the **Update Report** button after changing the report, report date, and/or income basis selections to refresh the report below

Report: Performance and Condition Ratios  
**Update Report**

Report Date: March 31, 2015  
Income Basis: Year-to-date

### Ranking and Statistics Report

Please wait while your report is being prepared. This could take a few seconds to a few minutes depending on the size of your peer group.

1. Report name: 30
2. Report Type: Ranking
3. Cert: 30953
4. Reporting Period: 3/31/2015
5. Income Basis: Year-to-Date
6. Peer Group: Active = 1 and SPECGRP = 5

We are processing your request. Please wait ...



9

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: <a href="#">ACTIVE = 1 AND SPECGRP = 5</a> 556 Institutions in peer group					
1	Performance and Condition Ratios ( Year-to-Date)	Value	Ranking	Percent <=	Average <sup>1</sup>	Minimum	Maximum	Median	Std. Dev.	Nr. Obs.
1	% of unprofitable institutions	N/A	N/A <sup>2</sup>	N/A <sup>2</sup>	N/A	N/A	N/A	N/A	N/A	0 <sup>3</sup>
2	% of institutions with earnings gains	N/A	N/A <sup>2</sup>	N/A <sup>2</sup>	N/A	N/A	N/A	N/A	N/A	0 <sup>3</sup>
<b>Performance Ratios (% , annualized)</b>										
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	<a href="#">Net charge-offs to loans and leases</a>	0.07%	172	69%	0.10%	-2.18%	3.51%	0.00%	0.35%	547 <sup>3</sup>
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 <sup>3</sup>
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 <sup>3</sup>
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 <sup>3</sup>
19	Cash dividends to net income (YTD only)	19.08%	107	81%	25.52%	-255.10%	2,816.90%	0.00%	141.39%	553 <sup>3</sup>
<b>Condition Ratios (%)</b>										
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 <sup>3</sup>
22	Loss allowance to noncurrent loans and leases	224.08%	82	84%	192.42%	2.29%	6,650.00%	82.00%	537.14%	508 <sup>3</sup>
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

