

Compare the Performance or Condition of One Institution to an Aggregate Group of Institutions

1 Go to www.FDIC.gov and on the homepage select **Industry Analysis**.

2 Then select **Bank Data & Statistics**

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 **down arrow** and select Single Institution. Type the institution's **Certificate Number** or use the **Find an Institution** button if you don't know the Certificate Number (e.g. 35354).

The screenshot shows the top navigation menu with items: FDIC, Banks, Reports & Analysis, Reference Tables, Data Download, Help, and BankFind. Below the menu is a breadcrumb trail: FDIC.gov > Industry Analysis > Bank Data & Statistics > Reports & Analysis > Comparison Reports - SDI > Create or Modify Comparison Reports. A red arrow points from the breadcrumb 'Create or Modify Comparison Reports' to a red-bordered box containing the text: 'Note: The breadcrumbs will show where you are within the new menu headings'.

The screenshot shows the 'Create or Modify Comparison Reports' form. The title is 'Create or Modify Comparison Reports' and the subtitle is 'Step 1: Define columns and optional custom report selections'. There are links for 'Create or Retrieve custom reports selections' and 'Manage custom peer groups'. The form includes a dropdown for 'Select the type of reports:' set to 'Dollars/Percent of Assets' and a dropdown for 'Select the number of Columns:' set to '4'. Below these are three 'Select One' dropdowns. A 'Duplicate' link is visible. The 'Single Institution' option is selected in the first dropdown and circled in red. The 'FDIC Certificate #' field contains '35354' and is also circled in red. Other fields include 'OTS Docket #', 'Find an Institution' button, 'Report Date' set to 'March 31, 2015', and 'Clear All' and 'Next' buttons at the bottom.



- 5 Select Standard Peer Group from the **drop down** menu. Select an option (e.g. All Commercial Banks, Assets less than \$100M). This example requires two columns, therefore, update the number of columns from **4 to 2**.

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**

Duplicate >>> <<< Duplicate >>>

Single Institution Standard Peer Group

FDIC Certificate #: 35354 All Institutions

or All Institutions

OTS Docket #: Federally chartered

or State chartered

Find an Institution All Commercial Banks

Report Date: Assets less than \$100M

March 31, 2015 Assets \$100M to \$300M

Column 1: Cert - 35354 Assets \$100M to \$1B

Column 2: Standard Peer Assets \$300M to \$500M

Assets \$500M to \$1B

Assets \$1B to \$10B

Assets more than \$1B

Assets more than \$10B

With Foreign Offices

Federally chartered

State chartered

All Savings Institutions

Assets less than \$100M

Assets \$100M to \$300M

Clear All Next



6 Select **state** and click the **drop down** menu for a list of states. Click **Next**

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: 2 ▾ [View Help Tips >>](#)

Duplicate >>>

Single Institution ▾

FDIC Certificate #: 35354

or

OTS Docket #:

or

Report Date:
March 31, 2015 ▾

N

<<< Duplicate

Standard Peer Group ▾

Assets less than \$100M ▾

State ▾

- Alabama ▾
- Alabama
- Alaska
- American Samoa
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia

Column 1:	Cert - 35354
Column 2:	Standard Peer Group 2 - All Savings Institutions - Assets



- 7 Click for a list of **Report Selection** options. Select the Performance and Condition Ratios report. Select **Next**

Create or Modify Comparison Reports

Step 2: Confirm Dates and Report Selections

Armed Forces Bank of California, National Association

Report Date:
March 31, 2015 ▾

Income Basis:
Year-to-date ▾

All Savings Institutions
Assets less than \$100M
By State: AL

Report Date:
March 31, 2015 ▾

Income Basis:
Year-to-date ▾

Report Selection: View Download

Performance and Condition Ratios ▾ Dollars Percent of Assets **Next**

- Fiduciary settlements, surcharges, and other losses
- Carrying Amount of Assets Covered by FDIC Loss-Share Agreements
- Bank Assets Sold and Securitized
- Maximum Amount of Credit Exposure Retained
- Unused Commitments
- Amount of Ownership (Seller) Interests
- Memoranda
- Income and Expense
- Total Interest Income
- Total Interest Expense
- Trading Account Gains & Fees
- Additional Noninterest Income
- Additional Noninterest Expense
- Loan Charge-Offs and Recoveries
- Total Charge-offs 1-4 Family Residential
- Total Recoveries 1-4 Family Residential
- Net Charge-offs 1-4 Family Residential
- Cash Dividends
- Interest income and expense in foreign offices
- Performance and Condition Ratios



- 8 Once the report has been generated, use the Report **drop down** box to change reports and dates. Select **Update Report** when finished.

Performance and Condition Ratios ▼ Report Date: 3/31/2015 Data Type: Ratios Income Basis: Year-to-Date Data Format: Average (W)

[Report Menu \(Tiered\)](#) **Update Report** 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 Cert - 35354
3/31/2015
\$ in 000's All Savings Institutions - Assets less than \$100M - State = AL
3/31/2015
\$ in 000's
Average (W)

Note: Go to the end to obtain a key report for the column selections. [Go to Key](#)

	(Year-to-date)	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	2	
Performance and Condition Ratios			
2 % of unprofitable institutions	N/A	N/A	
3 % of institutions with earnings gains	N/A	N/A	
Performance Ratios (% annualized)			
4 Yield on earning assets	3.23%	4.01%	
5 Cost of funding earning assets	0.10%	0.54%	
6 Net interest margin	3.13%	3.47%	
7 Noninterest income to assets	12.76%	0.94%	
8 Noninterest expense to assets	13.22%	3.88%	
9 Loan and lease loss provision to assets	0.00%	0.02%	
10 Net operating income to assets	1.15%	0.24%	
11 Return on assets (ROA)	1.15%	0.25%	
12 Pretax return on assets	1.88%	0.26%	
13 Return on equity (ROE)	3.18%	2.36%	
14 Retained earnings to average equity (YTD only)	3.18%	2.36%	
15 Net charge-offs to loans and leases	0.64%	1.19%	

