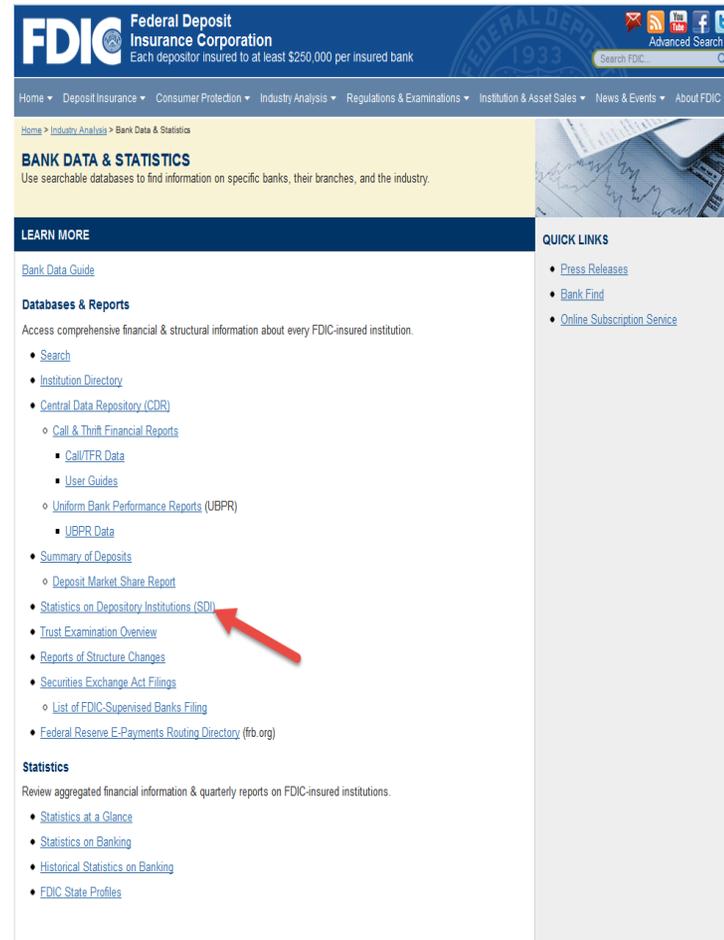


Create a Custom Peer Group Based on Other Financial Criteria

- 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.



4 On the SDI homepage, you will navigate to the main menu heading of **Data Download**. Under **Data Download**, select **Custom Financial Data**.

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

Step 1: Define columns and optional custom reports

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

Select the type of reports: Dollars/Percent of Assets Select the number of reports: One

Select One Select One Select One

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

- Quarterly Financial Data - SDI
- Custom Financial Data - SDI
- Institutions & Locations - ID
- Financial Data - SDI
- Aggregate Time Series Data
- Branch Office Deposits

[View Help Tips >>](#)

5 On the Custom Download Report Selections page, click the **drop down** arrow to select a report category. Select a report category (e.g. Performance and Condition Ratios). Select the **check box** next to the correct item (e.g. Noncurrent assets owned to assets). Click the **Next** button.

Custom Download Report Selections

Select a standard report from the drop-down box and check each row or report line.

Rows can be added from more than one standard report by selecting another report from the drop down box.

Definitions for each report line or row can be viewed by clicking on the hyperlinked number.

You may also select to [download all](#) available report options in all report categories.

Performance and Condition Ratios ▼ [Select All](#) [Clear All](#) [Next](#)

Definition	Title	Income Basis: <input checked="" type="radio"/> YTD <input type="radio"/> QTR	Variable
<input type="checkbox"/>	1 % of unprofitable institutions		idntilr
<input type="checkbox"/>	2 % of insitutions with earnings gains		idntigr
<input type="checkbox"/>	3 Yield on earning assets		intincy
<input type="checkbox"/>	4 Cost of funding earning assets		intexpy
<input type="checkbox"/>	5 Net interest margin		nimy
<input type="checkbox"/>	6 Noninterest income to average assets		noniiay
<input type="checkbox"/>	7 Noninterest expense to average assets		nonixay
<input type="checkbox"/>	8 Loan and lease loss provision to assets		elnatry



6 Verify selected results and click the **Next** button.

View Custom Report Selections for Download

Definition	Title	Variable
Assets and Liabilities		
<input checked="" type="checkbox"/>	1 Total employees (full-time equivalent)	numemp
<input checked="" type="checkbox"/>	2 Total assets	asset
Income and Expense		
<input checked="" type="checkbox"/>	1 Total interest income	intinc
<input checked="" type="checkbox"/>	2 Total interest expense	eintexp
Performance and Condition Ratios		
<input checked="" type="checkbox"/>	1 % of unprofitable institutions	idntilr
<input checked="" type="checkbox"/>	2 % of insitutions with earnings gains	idntigr
<input checked="" type="checkbox"/>	3 Yield on earning assets	intincy

7 Click the **Find** button.

Download Selection

[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:](#)
[County:](#)
 Please hold the CTRL key to select multiple States.
[State:](#)
 Alabama
 Alaska
 American Samoa
 Arizona
[Zip Code:](#)
[Sort By:](#) Bank Name ▾



- 8 On the Download Selection Criteria Confirmation page, click the **Download** button. Follow the browser prompts and click the **OK** button and then select **Open**.

Download Selection Criteria Confirmation

6428 Institutions were found matching your selection criteria
Approximate size of downloaded file is: 717,372 bytes.

Selection criteria:

Sort Order	order by NAME
Institution Status	Active
Report Date	'3/31/2015'

Message from webpage

 Please wait while the download is being processed...
If the system seems to be running slow please be patient.

Save the data using any file name with a .CSV file extension.

Do you want to open or save SDI_Download_Data.csv (769 KB) from www2.fdic.gov?



9

The file will open in a software package that can read .csv files, e.g. Excel. You will work within Excel to copy the data you want to import into your Custom Peer Group. Click on the cell labeled (e.g. "nperfv"). Select the **Data** menu item and then **Sort**. The Sort dialog opens. Select **Largest to Smallest**. Click the **OK** button. The data is now sorted in descending order by the "nperfv" column.

The screenshot shows the Microsoft Excel interface. The 'Data' tab is selected in the ribbon, and the 'Sort' button is circled in red. A 'Sort' dialog box is open, showing 'Sort by' set to 'nperfv' and 'Order' set to 'Largest to Smallest', both of which are circled in red. The 'OK' button in the dialog is also circled in red. The data table below has the 'nperfv' column highlighted with a red circle.

	A	B	C	D	E	F	G	H	I	J	K	L
1	Note: To obtain data definitions for variables that are included in this file, please select the following											
2	from within the FDIC's Statistics on Depository Institutions (SDI):											
3												
4	1. SDI Map, Definitions, and Data Download (top menu bar)											
5	2. SDI Map, Definitions (radio button)											
6	3. View or print any and all data definitions contained within SDI											
7												
8												
9	cert	docket	rssdhcr	fed_rssd	hctmult	name	city	stalp	zip	repdte	bkclass	nperfv
10	4829	0	2706726	746223	0	1880 Bank	Cambridge	MD	21613	3/31/2015	SM	1.805773
11	33785	15377	3063622	2713920	1	1919 Inve	Baltimore	MD	21202	3/31/2015	N	0
12	57899								63376	3/31/2015	NM	11.49967
13	22039								59317	3/31/2015	SM	0
14	16419	17							74728	3/31/2015	SM	0.13365
15	30367	5							8243	3/31/2015	SB	2.265272
16	57298								85364	3/31/2015	NM	1.291817
17	32487	8							64429	3/31/2015	NM	0.41567
18	58485								93940	3/31/2015	NM	2.08E-02
19	57657								90067	3/31/2015	N	0.102494
20	35456								8108	3/31/2015	NM	0.641241
21	11706	12404	1204083	338945	0	1st Comm	Sherrard	IL	61281	3/31/2015	NM	0.577839
22	27552	10064	2784920	1412619	0	1st Consti	Cranbury	NJ	8512	3/31/2015	NM	1.13807



10

The certificate numbers must be separated by commas. Add a column of commas to the spreadsheet before copying the cert numbers. **Right click** column B and select **Insert, Entire column**, and click **OK**. Copy down the comma for the entire column. **Highlight** column A & B with nperfv greater than 6%. **Right click** and copy cert numbers and commas.

Note: there's a limit of 100 certificate numbers that can be copied into the custom peer group.

cert	docket	rssdchr	fed_rssd	hctmult	name	city	stalp	zip	repdte	bkclass	nperfv
32360 ,	8183	0	643078	0	Eastern Se	Hunt Valle	MD	21031	3/31/2015	SA	33.83
57131 ,	0	3274996	3022076	0	Beach Cor	Fort Walte	FL	32548	3/31/2015	NM	29.19
35241 ,				0	South Car	Columbia	SC	29201	3/31/2015	NM	26.18
5820 ,				0	State Cen	Bonaparte	IA	52620	3/31/2015	NM	25.11
58189 ,				0	Providenc	Alpharett	GA	30004	3/31/2015	NM	24.26
31121 ,				0				21921	3/31/2015	SM	23.91
35314 ,				0				35205	3/31/2015	NM	23.43
22946 ,				0				918	3/31/2015	NM	20.03
16396 ,				0				32066	3/31/2015	NM	20.02
11256 ,				0				72758	3/31/2015	NM	19.30
58347 ,				0				30141	3/31/2015	NM	19.16
34613 ,				0				60601	3/31/2015	NM	18.24
57784 ,				0				28734	3/31/2015	NM	18.21
35249 ,				0				30096	3/31/2015	NM	18.09
57882 ,				0	Legacy Sta	Loganville	GA	30052	3/31/2015	NM	17.54
57169 ,				0	American	Greenevil	TN	37745	3/31/2015	NM	17.34
16748 ,				0	First City	Fort Walte	FL	32548	3/31/2015	NM	17.25
15254 ,				0	The Citize	Woodbine	KS	67492	3/31/2015	NM	17.22
57772 ,				0	Edgebrook	Chicago	IL	60646	3/31/2015	NM	16.94
57564 ,				0	Gulf Coast	Pensacola	FL	32502	3/31/2015	NM	16.81
24677 ,				0	Triad Bank	Tulsa	OK	74133	3/31/2015	N	16.39
32574 ,	18092	0	1170881	0	Beal Bank	Plano	TX	75024	3/31/2015	SB	16.15
35312 ,	0	0	2897754	0	First Corn	King Of Pr	PA	19406	3/31/2015	NM	15.96
35259 ,	0	3019339	2885171	0	The Bank	Peachtree	GA	30269	3/31/2015	NM	15.76
58103 ,	0	0	3390627	0	Signature	Sandy Spr	GA	30328	3/31/2015	NM	15.67
22460 ,	10362	2349888	297761	0	Monterey	Monterey	CA	93940	3/31/2015	NM	15.40



11 Then navigate back to **Comparison Reports** under the **Reports & Analysis** menu heading.

FDIC.gov > Industry Analysis > Bank Data & Statistics > Comparison Reports - SDI > Custom Download Report Selections

Select a standard report from the number.

Rows can be added from more than one report line. Definitions for each report line or row can be viewed by clicking on the hyperlinked number.

All reports and line items are available from other report from the drop down box.

Dollar figures in the reports are in thousands (000's).

12 Click the **drop down** arrow to define column one of the report. Select Custom Peer Group. Click the **Enter IDs Manually** 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: 2

Duplicate >>>

Custom Peer Group

Create Peer Group

or

Enter IDs Manually

or

Retrieve Peer Group

Report Date:
March 31, 2015

Clear All Next



13 Right click and paste the FDIC Certificate Numbers and commas from spreadsheet into the FDIC Certificate numbers and/or BHC IDs. Click the **Search for More/Next** button. Confirm results and select **Next**.

Custom Peer Group Manual Entry for Column 1

FDIC Certificate numbers and/or BHC IDs. Please separate with a comma (e.g. 1234567, 99999)

32360, 57131, 35241, 5820, 58189, 31121, 35314, 22946, 16396, 11256, 58347, 34613, 57784, 35249, 57882, 57169, 16748, 15254, 57772, 57564, 24677, 32574, 35312, 35259, 58103, 22460, 57994, 18641, 57884, 19328, 5716, 877, 20364, 17878, 28480, 14361, 57031, 10318, 34775, 4063, 58158, 57833, 91, 1802, 21478, 34951, 12627, 10055, 11671, 57252, 35393, 35139, 25795, 31823, 57899, 13029, 57611, 34090, 34334, 34259, 11539, 350

and/or

OTS Docket numbers. Please separate with a comma

Report Dates: March 31, 2015

Clear Search for More/Next

Note: there's a limit of 100 certificate numbers that can be copied into the custom peer group.

Peer Group Selections for Column 1

[Expand Help Tips >>](#)

Custom Peer Group in Column 1: 100 Institution(s) are selected.
Demographic and Financial information reflects the list of Institutions as of March 31, 2015

Select	Cert	Institution Name	City	State	Class	Total Assets (000's)
<input checked="" type="checkbox"/>	57994	Northside Bank	Adairsville	GA	NM	133,777
<input checked="" type="checkbox"/>	34786	Enterprise Bank	Allison Park	PA	NM	254,799
<input checked="" type="checkbox"/>	58189	Providence Bank	Alpharetta	GA	NM	114,609
<input checked="" type="checkbox"/>	35027	CornerstoneBank	Atlanta	GA	SA	242,041
<input checked="" type="checkbox"/>	58523	Georgia Primary Bank	Atlanta	GA	NM	150,586
<input checked="" type="checkbox"/>	14361	The First State Bank	Barboursville	WV	NM	250,991
<input checked="" type="checkbox"/>	57734	EH National Bank	Beverly Hills	CA	N	239,960
<input checked="" type="checkbox"/>	35314	Alamerica Bank	Birmingham	AL	NM	36,797
<input checked="" type="checkbox"/>	5820	State Central Bank	Bonaparte	IA	NM	56,908
<input checked="" type="checkbox"/>	57611	1st Equity Bank Northwest	Buffalo Grove	IL	NM	40,213



- 14 The Custom Peer Group is now complete. Column one is populated with the Certificate numbers of the institutions with a noncurrent assets plus other real estate to asset ratio of greater than or equal to 6.0% as of the selected report date. Keep in mind that list-based peer groups, especially those based on financial criteria, will need to be created separately for each quarter.

Create or Modify Comparison Reports

Step 1: Define columns and optional custom report selections

[Create](#) or [Retrieve](#) or [View Custom report selections](#)

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

Duplicate >>>

Custom Peer Group

Custom Peer Group 1

Modify Peer Group

or

Modify IDs Manually

or

Retrieve Peer Group

Report Date:

March 31, 2015

Select One

Select One

Select One

Clear All Next

Column 1: Custom Peer Group 1 - 4829, 33785, 57899, 22039, 16419, 30367, 57298, 32487, 58485, 57657, 35456, 11706, 27552, 34393, 57611, 1673, 58548, 6646, 3564, 26977, 57633, 9087, 57626, 22543, 8426, 57869, 31249, 9751, 91005, 27831, 35029, 32257, 30332, 30619, 19795, 11694, 26549, 19600, 4061, 58727, 35189, 58562, 14936, 7506, 18489, 90140, 14311, 32304, 58697, 9812, 28380, 27015, 8251, 8822, 18152, 57072, 10375, 34885, 57264, 35267, 3304, 35314, 13947, 17230, 34106, 9831, 17622, 3931, 13080, 20093, 6058, 58629, 197, 10973, 11569, 12511, 34566, 34930, 57733, 15657, 57424, 1946, 91, 55130, 4051, 57803, 58424, 15699

