# VERIBANC<sup>®</sup>, Inc., Beyond 'CAMELS' Post Office Box 608, Greenville, Rhode Island 02828 1-800-837-4226 (1-800-VERIBANC)

## **BANKING INDUSTRY TOTALS FOR 39 MEASURES**

Amounts in Thousands (\$000)	Quarter Ending	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011	03/31/2011
	Data Release Date	02/28/2014	11/30/2013	08/30/2013	05/31/2013	02/28/2013	11/29/2012	08/30/2012	06/01/2012	02/29/2012	11/25/2011	08/26/2011	05/28/2011
1. Agricultural Loans †		\$148,730,565	\$144,657,745	\$140,268,120	\$133,350,217	\$141,110,399	\$137,009,115	\$134,668,088	\$127,756,364	\$130,000,397	\$128,090,450	\$125,555,740	\$122,333,507
2. Assets		\$14,722,784,413	\$14,596,229,554	\$14,409,229,944	\$14,424,113,976	\$14,448,932,344	\$14,221,503,410	\$14,028,063,149	\$13,926,000,959	\$13,886,700,132	\$13,807,545,168	\$13,600,808,369	\$13,415,363,138
3. Automobile Loans		\$353,417,452	\$346,503,468	\$335,875,042	\$325,421,537	\$319,779,246	\$316,063,144	\$308,692,656	\$304,372,951	\$299,860,391	\$296,499,741	\$292,883,420	\$283,251,473
4. Brokered Deposits		\$758,899,612	\$740,333,761	\$724,673,737	\$705,333,850	\$703,266,837	\$662,182,508	\$649,092,060	\$636,563,689	\$633,420,159	\$614,146,812	\$558,242,014	\$556,547,309
5. Commercial and Industrial Loans		\$1,599,127,738	\$1,571,812,110	\$1,563,227,096	\$1,533,115,887	\$1,508,312,781	\$1,454,823,790	\$1,423,104,320	\$1,374,023,379	\$1,348,696,172	\$1,285,426,133	\$1,240,621,767	\$1,206,463,442
6. Credit Card Loans		\$691,386,472	\$677,074,304	\$670,283,077	\$660,218,213	\$696,078,842	\$667,864,737	\$664,260,700	\$649,568,875	\$687,753,069	\$666,476,926	\$668,341,330	\$663,194,489
7. Commercial Letters of Credit		\$22,747,117	\$24,105,490	\$25,034,045	\$23,693,137	\$23,420,667	\$24,439,176	\$26,802,099	\$26,123,230	\$25,716,249	\$26,667,342	\$27,592,712	\$27,885,619
8. Commercial Real Estate Loans		\$1,582,229,132	\$1,550,973,137	\$1,530,058,667	\$1,510,606,754	\$1,510,454,033	\$1,496,213,973	\$1,500,322,979	\$1,506,275,238	\$1,483,315,239	\$1,488,517,641	\$1,511,287,847	\$1,534,484,577
9. Consumer Loans †		\$1,353,490,530	\$1,331,684,850	\$1,310,287,855	\$1,291,630,168	\$1,327,623,853	\$1,295,124,331	\$1,282,008,442	\$1,266,321,491	\$1,347,156,039	\$1,325,382,174	\$1,331,516,601	\$1,317,823,591
10. Construction and Land Development Loans		\$209,941,308	\$206,144,788	\$202,495,330	\$201,588,031	\$203,854,186	\$210,431,208	\$217,398,603	\$228,346,484	\$235,678,911	\$249,336,336	\$268,835,702	\$288,692,520
11. Deposits		\$11,192,031,783	\$11,028,211,986	\$10,780,493,191	\$10,819,216,667	\$10,817,352,675	\$10,504,236,341	\$10,322,527,441	\$10,260,925,812	\$10,179,512,816	\$9,993,059,215	\$9,759,336,474	\$9,596,512,783
12. Number of Full-time Employees		2,068,770	2,080,371	2,097,302	2,102,837	2,109,942	2,105,833	2,108,155	2,102,231	2,108,216	2,109,638	2,104,729	2,093,027
13. Excess Problem Loans †		\$108,168,249	\$114,342,535	\$120,680,171	\$131,977,883	\$131,605,742	\$136,474,094	\$129,144,720	\$153,006,936	\$160,298,727	\$163,664,515	\$167,342,415	\$174,471,811
14. Equity Capital		\$1,654,760,526	\$1,636,896,102	\$1,626,865,786	\$1,641,295,916	\$1,627,718,980	\$1,636,421,580	\$1,604,858,345	\$1,587,592,784	\$1,571,122,054	\$1,578,710,199	\$1,555,473,098	\$1,529,210,534
15. Farm Loans		\$78,090,291	\$76,662,376	\$75,189,488	\$73,516,093	\$74,046,439	\$71,561,020	\$70,660,245	\$69,485,477	\$68,663,687	\$68,288,268	\$67,890,654	\$67,306,316
16. Home Equity Loans		\$510,821,128	\$517,748,681	\$528,652,293	\$538,426,487	\$554,453,145	\$567,296,306	\$580,218,445	\$590,319,321	\$603,425,121	\$608,252,478	\$615,530,906	\$624,008,288
17. Leases		\$109,728,492	\$107,204,949	\$106,454,126	\$104,636,451	\$105,201,842	\$102,979,569	\$102,068,835	\$101,550,017	\$116,925,684	\$116,046,064	\$116,630,963	\$117,085,969
18. Loan Loss Reserve		\$135,899,854	\$142,578,393	\$149,048,488	\$155,473,005	\$162,098,649	\$166,981,503	\$176,508,700	\$183,139,501	\$191,025,563	\$197,221,021	\$207,588,165	\$218,233,994
19. Loans to Foreign Governments		\$5,684,885	\$4,747,951	\$4,570,345	\$3,885,283	\$2,832,417	\$2,418,428	\$3,057,848	\$3,067,502	\$3,379,871	\$4,238,274	\$3,288,795	\$2,995,079
20. Foreign Loans		\$616,212,832	\$624,897,389	\$596,713,600	\$598,221,452	\$570,076,302	\$568,701,286	\$556,151,797	\$543,153,669	\$536,305,847	\$526,171,386	\$518,947,520	\$488,648,237
21. Loans		\$7,892,920,656	\$7,802,031,525	\$7,732,376,180	\$7,658,931,926	\$7,695,789,057	\$7,577,611,275	\$7,512,833,401	\$7,410,863,565	\$7,460,311,347	\$7,328,036,878	\$7,305,751,329	\$7,241,175,691
22. Multifamily (5+) Residential Loans		\$262,739,303	\$252,342,888	\$244,228,616	\$236,751,317	\$234,036,458	\$227,789,299	\$224,536,721	\$220,928,633	\$218,568,312	\$216,870,527	\$215,792,178	\$214,461,447

<sup>† -</sup> Expanded Descriptions

#### N.A. - NOT AVAILABLE

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<sup>1.</sup> Agricultural-Related Loans: Loans secured by Farmland + Loans to Finance Agricultural Production

<sup>9.</sup> Consumer Loans: Credit Card + Other Revolving Credit + Auto Loans + Other Single and Installment Loans

<sup>13.</sup> Excess Problem Loans: Problem Loans - Loan Loss Reserve

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23. Municipal Loans		\$115,602,103	\$109,712,617	\$102,234,917	\$98,389,142	\$96,452,456	\$92,156,081	\$82,315,673	\$80,197,775	\$78,727,222	\$76,502,697	\$71,827,620	\$68,789,711
24. 1 to 4 Family Residential Loans		\$2,339,389,180	\$2,359,200,414	\$2,383,859,120	\$2,415,766,964	\$2,450,037,135	\$2,456,865,300	\$2,455,559,135	\$2,449,116,493	\$2,442,041,411	\$2,419,463,958	\$2,401,907,964	\$2,415,288,137
25. Other Consumer Loans †		\$602,765,587	\$595,525,988	\$580,793,523	\$570,987,576	\$570,059,658	\$567,431,185	\$558,614,003	\$558,869,809	\$529,110,226	\$526,944,238	\$529,950,210	\$521,266,206
26. Other Loans †		\$462,868,037	\$437,345,782	\$417,321,220	\$391,660,328	\$393,825,693	\$374,353,965	\$362,887,853	\$336,429,027	\$322,172,443	\$305,724,158	\$286,015,439	\$266,119,510
27. Personal Loans †		\$1,623,621,881	\$1,604,207,841	\$1,600,361,627	\$1,595,476,033	\$1,638,619,192	\$1,632,417,324	\$1,638,192,033	\$1,638,269,374	\$1,789,650,767	\$1,769,990,420	\$1,670,846,750	\$1,663,874,697
28. Problem Loans †		\$232,356,154	\$245,323,713	\$259,021,233	\$277,657,139	\$284,798,928	\$295,380,621	\$297,989,064	\$329,440,608	\$345,347,844	\$353,617,920	\$361,853,448	\$371,197,837
29. Quarterly Net Income		\$40,602,427	\$32,043,242	\$42,597,416	\$40,490,577	\$34,998,010	\$37,684,339	\$33,155,389	\$35,535,054	\$26,522,904	\$37,652,997	\$29,215,497	\$29,166,866
30. Real Estate Loans		\$4,031,947,524	\$4,014,041,207	\$4,008,138,119	\$4,058,659,978	\$4,094,681,108	\$4,087,076,494	\$4,086,565,226	\$4,086,261,571	\$4,124,700,769	\$4,109,561,783	\$4,118,342,203	\$4,154,848,306
31. Real Estate Owned		\$30,213,122	\$31,824,574	\$32,615,139	\$35,883,850	\$38,508,556	\$41,044,047	\$41,762,005	\$44,801,483	\$46,260,071	\$50,653,323	\$51,510,092	\$52,657,877
32. Small Business Agricultural Loans †		\$33,436,447	\$33,231,521	\$31,567,991	\$28,378,338	\$32,257,200	\$32,700,071	\$30,136,831	\$27,467,580	\$31,587,536	\$32,048,448	\$30,688,568	\$29,097,788
33. Small Business Loans (not Agricultural) †		\$290,331,793	\$287,335,114	\$291,431,790	\$288,175,872	\$286,580,193	\$281,669,022	\$283,069,252	\$282,345,545	\$298,603,168	\$297,262,444	\$301,070,272	\$302,720,518
34. Standby Letters of Credit		\$581,924,578	\$591,248,101	\$588,834,267	\$596,687,861	\$605,349,082	\$630,965,074	\$508,080,450	\$517,432,695	\$528,727,347	\$522,693,579	\$523,902,551	\$528,979,401
35. Securities		\$3,367,405,531	\$3,321,364,012	\$3,347,624,844	\$3,457,856,472	\$3,462,474,096	\$3,416,945,011	\$3,315,757,816	\$3,351,434,735	\$3,253,388,921	\$3,210,751,778	\$3,120,887,268	\$3,174,032,550
36. Tier 1 Capital		\$1,338,766,374	\$1,315,776,879	\$1,300,046,332	\$1,282,979,435	\$1,262,609,855	\$1,264,991,723	\$1,245,121,925	\$1,234,209,971	\$1,220,617,766	\$1,218,012,441	\$1,203,477,239	\$1,188,108,735
37. Tier 1 Leverage Capital		\$14,226,598,651	\$13,983,652,688	\$13,910,517,296	\$13,845,781,400	\$13,804,182,330	\$13,628,972,280	\$13,477,624,676	\$13,409,909,181	\$13,426,238,707	\$13,272,272,546	\$13,070,852,234	\$12,990,974,385
38. Total Risk-Based Capital		\$1,522,694,143	\$1,504,514,739	\$1,494,487,950	\$1,479,481,449	\$1,458,590,082	\$1,454,878,050	\$1,440,777,378	\$1,442,562,268	\$1,435,512,196	\$1,436,533,980	\$1,426,065,497	\$1,415,719,913
39. Uninsured Deposits		\$4,089,538,648	\$3,943,799,865	\$3,736,917,760	\$3,724,112,941	\$3,809,813,736	\$3,495,783,985	\$3,341,145,980	\$3,240,058,449	\$3,273,704,157	\$3,042,473,742	\$2,811,294,544	\$2,545,624,182

<sup>† -</sup> Expanded Descriptions

- 25. Other Consumer Loans: Auto Loans + Other Single and Installment Loans
- 26. Other Loans: Loans to Nondepositories + Loans for Purchasing or Carrying Securities + All Other Non-consumer Loans
- 27. Personal Loans: Home Equity + Credit Card + Auto + Other Revolving Credit + Other Single and Installment Loans
- 28. Problem Loans: 90 Days Past Due + Nonaccrual + Renegotiated and Restructured Government Guarantees
- 32. Small Business Agriculture Loans: <=\$500,000
- 33. Small Business Loans not Agricultural: <=\$500,000

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