

Summary Statistics

Public Banks & Thrifts with Total Assets of \$3B or More

	Top 25			All Banks		
	2008	2007	Percent Change	2008	2007	Percent Change
TARP Participants ¹	15			99		
% of Total	60.00			68.28		
Average ROAE (%)	13.37	17.08	(3.71)	(3.21)	8.24	(11.45)
Average ROAA (%)	1.20	1.54	(0.33)	(0.26)	0.81	(1.07)
Average Core ROAE (%)	13.55	16.33	(2.78)	(1.36)	8.76	(10.12)
Average Non-Interest Income/Total Revenue (%)	35.08	32.19	2.89	28.49	28.01	0.48
Average Price/ Earnings (x)	19.89	15.15	4.75	23.95	19.73	4.23
Average Capital Ratio (%)	14.29	12.29	2.00	13.79	12.87	0.92
Average Efficiency Ratio (%)	55.74	53.23	2.51	61.64	60.73	0.91
Average Nonperforming Loans/Total Loans (%)	0.89	0.52	0.37	2.32	1.11	1.22
Average Loans/ Deposits (%)	84.67	97.59	(12.92)	99.73	101.66	(1.94)
Average Interest Income/ Avg Assets (%)	5.18	6.31	(1.13)	5.33	6.16	(0.83)
Average Interest Expense/ Avg Assets (%)	1.76	2.69	(0.93)	2.31	3.10	(0.79)
Average Noninterest Income/ Avg Assets (%)	1.97	1.89	0.08	1.31	1.36	(0.05)
Average Noninterest Expense/ Avg Asset (%)	3.16	3.06	0.09	3.22	2.83	0.39
Average Net Interest Margin (%)	3.88	4.05	(0.17)	3.40	3.45	(0.05)
Median Asset Growth (%)	11.39	6.81	4.58	6.82	6.81	0.00
Median Deposit Growth (%)	6.96	2.20	4.76	7.09	5.25	1.84
Median Net Income Growth (%)	(2.27)	7.30	(9.57)	(16.45)	(8.46)	(7.99)
Median EPS Growth (%)	(2.34)	6.53	(8.87)	(17.78)	(7.21)	(10.57)
Median Operating Revenue Growth (%)	8.48	5.55	2.93	5.65	4.58	1.07
Median Net Loan Growth (%)	7.14	8.70	(1.56)	6.28	8.12	(1.84)

1. Institutions that are either participating or that have been approved to participate in the Capital Assistance Program under TARP.

Note: At presstime, one top performer that had been approved to participate in TARP announced that it would not, in fact, do so. In addition, three top performers that were participating in TARP announced their intentions to pay back the Treasury Department as soon as possible.

Source: SNL Financial, LC, 2009.