

BANK-FDIC DATA AND RATIO ASSIGNMENT

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Student Name: _____

Date Submitted _____

	Bank Name (Year chartered)		Bank Name (Year chartered)		Bank Name (Year chartered)		Bank Name (Year chartered)		Bank Name (Year chartered)	
	Year-end 2010	Mid-year 2011	Year-end 2010	Mid-year 2011	Year-end 2010	Mid-year 2011	Year-end 2010	Mid-year 2011	Year-end 2010	Mid-year 2011
<i>Average Assets</i>										
<i>Average Earning Assets</i>										
<i>Average Equity</i>										
<i>Average Loans</i>										

Line items from FDIC Performance Ratios

3. Yield on Earning Assets										
5. Net Interest Margin										
6. Non-int Income/Earning Assets										
7. Non-int Expense/Earning Assets										
8. Net Operating Income/Assets										
9. Return on Assets (ROA)										
10. Pre-tax ROA										
11. Return on Equity (ROE)										
13. Net Charge-offs /Loans										
14. Loss Provision /Net Charge-offs										
15. Earnings coverage of Net Chg-offs										
17. Assets per Employee (millions)										
18. Cash Dividends /Net Income										

Line items from FDIC Condition Ratios

19. Loss Allowance /Loans										
20. Loss Allowance /Non-current Loans										
21. Non-curr Assets + ORE /Assets										
22. Non-curr Loans / Loans										
23. Net Loans & leases / Deposits										
24. Net Loans & Leases /Core Deposits										
25. Equity Capital / Assets										
28. Total Risk-based Capital / Assets										

**RANDOM SELECTION
BANKS - FDIC DATA AND RATIOS**

Fin 3321 /R. Baas

	Whitney National (1883)		Bank of Louisiana (1958)		Liberty Bank (1972)		Gulf Coast Bank (1990)		Crescent Bank (1991)		First NBC Bank (2006)	
	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
<i>Average Assets</i>	\$11.2 bil	\$10.5 bil	\$101.8 mil	\$104.8 mil	\$360.3 mil	\$316.4 mil	\$844.1 mil	\$711.3 mil	\$582.7 mil	\$430.3 mil	\$537.5 mil	\$260.2 mil
<i>Average Earning Assets</i>	\$10.1 bil	\$9.6 bil	\$88.8 mil	\$94.1 mil	\$324.3 mil	\$284.8 mil	\$766.5 mil	\$654.5 mil	\$543.3 mil	\$396.1 mil	\$501.6 mil	\$244.4 mil
<i>Average Equity</i>	\$1.2 bil	\$1.1 bil	\$11.6 mil	\$10.7 mil	\$26.4 mil	\$23.6 mil	\$57.4 mil	\$46.4 mil	\$53.6 mil	\$42.6 mil	\$59.7 mil	\$60.1 mil
<i>Average Loans</i>	\$8.1 bil	\$7.4 bil	\$57.4 mil	\$58.5 mil	\$172.6 mil	\$135.6 mil	\$987.7 mil	\$569.8 mil	\$506.0 mil	\$382.1 mil	\$431.2 mil	\$194.2 mil
<i>Line items from FDIC Performance Ratios</i>												
3. Yield on Earning Assets	5.72%	6.89%	8.13%	9.16%	6.94%	7.09%	9.18%	9.91%	16.35%	17.40%	6.07%	6.82%
5. Net Interest Margin	4.51%	4.82%	7.28%	8.41%	5.23%	5.41%	6.17%	6.56%	12.34%	13.08%	2.71%	3.28%
6. Non-int Income/Earning Assets	1.05%	1.32%	1.88%	1.45%	1.97%	2.23%	1.39%	1.34%	1.10%	2.38%	0.18%	0.21%
7. Non-int Expense/Earning Assets	3.46%	3.68%	7.49%	7.15%	5.66%	5.26%	5.69%	5.45%	8.10%	10.24%	1.91%	2.56%
8. Net Operating Income/Assets	0.52%	1.39%	0.75%	1.45%	0.86%	1.35%	1.43%	2.18%	1.36%	2.10%	0.53%	0.27%
9. Return on Assets (ROA)	0.52%	1.39%	0.75%	1.45%	0.87%	1.30%	1.42%	2.17%	1.36%	2.10%	0.55%	0.27%
10. Pre-tax ROA	0.69%	2.06%	1.21%	2.16%	1.16%	1.69%	1.42%	2.17%	1.36%	2.10%	0.65%	0.35%
11. Return on Equity (ROE)	4.86%	13.48%	6.62%	14.12%	11.89%	17.46%	20.96%	33.32%	14.78%	21.22%	4.99%	1.18%
13. Net Charge-offs /Loans	0.88%	0.11%	0.45%	0.47%	0.90%	0.30%	0.22%	0.08%	5.29%	3.43%	0.01%	0.00%
14. Loss Provision /Net Charge-offs	189.15%	208.59%	100.00%	100.00%	59.56%	303.97%	146.44%	109.41%	78.75%	88.97%	3579.60%	NA
15. Earnings coverage of Net Chg-offs	2.98X	28.07X	5.79X	9.19X	3.23X	16.82X	9.27X	33.53X	1.08X	1.58X	111.39X	NA
17. Assets per Employee (millions)	\$4.64	\$4.45	\$1.23	\$1.43	\$2.63	\$3.07	\$3.12	\$2.97	\$1.69	\$1.39	\$5.67	\$5.20
18. Cash Dividends /Net Income	194.82%	54.54%	0.00%	42.44%	27.67%	23.16%	31.36%	36.68%	17.04%	42.40%	133.30%	0.00%
<i>Line items from FDIC Condition Ratios</i>												
19. Loss Allowance /Loans	1.77%	1.15%	3.13%	3.12%	1.86%	2.70%	1.19%	1.31%	2.46%	3.78%	0.71%	0.71%
20. Loss Allowance /Non-current Loans	50.84%	68.64%	103.39%	198.90%	53.35%	136.64%	40.56%	81.25%	213.34%	196.03%	135.76%	69.12%
21. Non-curr Assets + ORE /Assets	2.78%	1.20%	3.05%	1.85%	1.91%	1.05%	2.91%	1.79%	1.03%	1.70%	0.44%	0.87%
22. Non-curr Loans / Loans	3.48%	1.67%	3.03%	1.57%	3.48%	1.98%	2.94%	1.61%	1.15%	1.93%	0.52%	1.03%
23. Net Loans & leases / Deposits	96.45%	87.90%	68.02%	61.54%	50.96%	47.88%	96.29%	85.80%	94.04%	99.86%	99.66%	116.36%
24. Net Loans & Leases /Core Deposits	117.38%	110.34%	59.62%	63.11%	59.50%	52.51%	117.99%	117.07%	118.65%	113.75%	140.22%	174.05%
25. Equity Capital / Assets	12.13%	10.19%	12.35%	10.45%	7.53%	7.61%	6.43%	6.63%	8.81%	9.81%	9.44%	16.22%
28. Total Risk-based Capital / Assets	13.08%	11.45%	19.80%	17.34%	15.88%	16.67%	10.15%	10.11%	11.31%	12.00%	10.33%	18.94%