

## Key Performance Indicators Commercial/Savings Banks

Key Performance Indicator	FDIC Report Line	Cmcl/Savgs Bank Average (9/30/2005)	Desired Range (9/30/2005)	<i>Importance</i>
# Commercial Banks		7,540	Not Applicable	<u><i>Not Applicable</i></u>
# Savings Banks		1,314		
Total Assets	L2	\$10.7 Trillion (Total)	Not Applicable	Shows bank size
Net Loans & Leases	L7	\$6.5 Trillion (Total)	Not Applicable	\$ Value of loans
Total Deposits	L16	\$7.0 Trillion (Total)	Not Applicable	\$ Value of deposits
Net Income	L65	\$11.6 Mil/ \$11.2 Mil	Not Applicable	Income after taxes
Yield on Earning Assets	L72	5.65%/5.48%	5-7%	Average rate on loans
Cost of Funding Earning Assets (Cost of Funds)	L73	2.06%/2.39%	0.8-3%	Average rate of deposits
Net Interest Margin	L74	3.59%/3.09%	3-5%	Spread between loan and deposit rates
Return on Assets (ROA)	L78	1.34%/1.15%	1-3%	Shows effectiveness in using assets to generate income
Return on Equity (ROE)	L80	13.19%/10.40%	15-25%	Investors' rate of return
Efficiency Ratio	L85	57%/58%	45-55%	% of revenue allocated to overhead
Assets per Employee	L86	\$4.8 Mil/\$6.4Mil	\$3-5 Million	More assets per employee = more efficient organization
Net Loans & Leases to Deposits (Loan to Deposit Ratio)	L92	88%/124%	75-95%	% of deposits that are in loans