Chart 1
Lending Through the Cycle
Quarterly Median for Noncommunity Banks

Total Loans to Average Assets
Percent

Tier 1 Leverage Ratio
- Less than 8%
- Between 8-10%
- Between 10-12%
- Greater than 12%

% Change in Total Loans to Average Assets
2004-2014
-26.7%
-10.4%
0.2%
5.6%

Source: FDIC.
Note: Excludes insured institutions reporting zero loans.
See FDIC Community Banking Study for definition of noncommunity bank.
Chart 2
Lending Through the Cycle
Quarterly Median for Community Banks

Total Loans to Average Assets
Percent

Tier1 Leverage Ratio
- Less than 8%  
- Between 8-10%
- Between 10-12%
- Greater than 12%

% Change in Total Loans to Average Assets 2004-2014
- -11.7%
- -6.7%
- 1.0%
- 2.8%

Source: FDIC.
Note: Excludes insured institutions reporting zero loans.
See FDIC Community Banking Study for definition of community bank.