

## Retail Bank and Deposit Summary Statistics

### Retail Bank Information

As previously mentioned, the data represent a substantial percentage of retail branch operations and consumer banking services in the United States.

- Responding banks operate 43,761 deposit branches, which represent about half of the bank offices at the time the sample was drawn.
- Responding banks have collectively deployed 21,325 ATMs of their total 85,164 ATMs inside LMI tracts—about 1 in 4 of their ATMs.
- The responding banks report that they have 133.4 million conventional transaction accounts and 78.7 millions savings accounts. Dove Consulting does not have any data on the income distribution of account holders.
- Banks report that they have opened 880,725 entry level deposit accounts for individuals who applied to open an account but did not otherwise qualify for a conventional account. This number of accounts suggests that there is a substantial gap between the ratio of unbanked to banked individuals (1 in 10) and the ratio of entry level deposit accounts to conventional transaction and savings accounts (1 in 240).
- The responding banks collectively have issued 70 million debit cards, 57.7 millions credit cards and 22 million open-loop prepaid debit cards.

The following tables provide a perspective on the characteristics of participating banks.

**Figure 1. Bank Size (Assets)**

Assets (in 000s) June 30, 2007

		Frequency	Weighted
N	Valid	683	7433
	Missing	2	7
Mean		\$11,961,677.89	\$1,622,680.99
Median		\$209,990.00	\$149,895.00

The data relating to the asset sizes of different segments below is not weighted: these data summarize the asset-size of responding banks and are not estimates of universe statistics. There is a difference between tiers for bank asset size, which reflects that tiers are defined by asset size. The mean asset size for the 24 Tier 1 banks is \$299 billion. The mean for the 157 responding Tier 2 banks is \$5.55 billion, and the mean for the 502 Tier 3 banks is \$226 million. Tier 3 banks account

for 73% of survey responses; median asset size of Tier 3 banks is \$137 million, which is less than the mean asset size of \$226 million.

**Figure 2. Tier 1: Bank Size**

Assets (in 000s)

N	Valid	24
	Missing	0
Mean		\$299,358,348.88
Median		\$112,994,020.50

**Figure 4. Tier 3: Bank Size**

Assets (in 000s)

N	Valid	502
	Missing	0
Mean		\$226,064.12
Median		\$137,280.00

**Figure 3. Tier 2: Bank Size**

Assets (in 000s)

N	Valid	157
	Missing	2
Mean		\$5,552,493.23
Median		\$1,969,799.00

Although there is little difference between regions for bank asset size, the New England region has the smallest banks by asset size, with a mean of \$1.75 billion and a median of \$381.9 million.

The South Atlantic region has the largest banks by mean asset size.

**Figure 5. New England Division: Bank Size**

Assets (in 000s)

N	Valid	38
	Missing	0
Mean		\$1,750,995.79
Median		\$381,946.00

**Figure 9. West South Central Division: Bank Size**

Assets (in 000s)

N	Valid	105
	Missing	0
Mean		\$1,740,213.49
Median		\$194,490.00

**Figure 6. Middle Atlantic Division: Bank Size**

Assets (in 000s)

N	Valid	65
	Missing	0
Mean		\$8,294,579.27
Median		\$913,943.00

**Figure 10. East North Central Division: Bank Size**

Assets (in 000s)

N	Valid	125
	Missing	2
Mean		\$19,930,661.17
Median		\$249,230.00

**Figure 7. South Atlantic Division: Bank Size**

Assets (in 000s)

N	Valid	79
	Missing	1
Mean		\$33,599,103.04
Median		\$241,329.00

**Figure 11. West North Central Division: Bank Size**

Assets (in 000s)

N	Valid	113
	Missing	0
Mean		\$5,532,446.43
Median		\$98,907.00

**Figure 8. East South Central Division: Bank Size**

Assets (in 000s)

N	Valid	60
	Missing	0
Mean		\$3,757,903.03
Median		\$212,088.50

**Figure 12. Mountain Division: Bank Size**

Assets (in 000s)

N	Valid	44
	Missing	0
Mean		\$29,413,698.11
Median		\$194,756.50

**Figure 13. Pacific Division: Bank Size**

Assets (in 000s)

N	Valid	55
	Missing	0
Mean		\$3,917,750.80
Median		\$947,367.00

There is a difference between urban and rural banks' asset sizes. The median urban bank asset size is \$504.5 million, compared with \$120.6 million for rural banks.

**Figure 14. Urban: Bank Size -- Unweighted**

Assets (in 000s)

N	Valid	375
	Missing	3
Mean		\$21,823,307.70
Median		\$504,475.00

**Figure 15. Rural: Bank Size -- Unweighted**

Assets (in 000s)

N	Valid	309
	Missing	0
Mean		\$358,087.21
Median		\$120,642.00

## Deposit Branches

Survey respondents report that they operate 42,971 branch offices, including 37,507 full service branches, 2,945 full service offices, and 1,945 limited service offices. The following tables show response-adjusted weighted results by subgroup.

**Figure 16. Overall Branch Statistics**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	681	649	649	648	644
	Missing	4	36	36	37	41
Unweighted Sum		42,971	37,507	2,945	1,945	286
Weighted Sum		12.39	11.24	.76	.65	.15
Weighted Median		4.00	3.00	.00	.00	.00

There is a difference between tiers for the number of all types of branches/offices. Tier 1 banks have a higher mean across all office types, compared to Tier 2 and Tier 3 banks.

**Figure 17. Tier 1: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	25	25	25	25	24
	Missing	0	0	0	0	1
Mean		1,389.21	1,220.54	98.04	64.50	7.30
Median		900.50	874.00	19.00	16.50	2.00

**Figure 18. Tier 2: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	544	524	524	524	513
	Missing	7	28	28	28	38
Mean		46.59	41.44	3.36	1.60	.48
Median		30.00	28.00	.00	.00	.00

Very few banks in Tier 3 have retail offices, limited service offices, or other offices.

**Figure 19. Tier 3: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	6836	6481	6481	6467	6467
	Missing	27	383	383	396	396
Mean		4.63	4.13	.18	.33	.10
Median		3.00	3.00	.00	.00	.00

There are few differences among regions for the number of all types of branches and offices. The following tables are provided for reference only.

**Figure 20. New England Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	432	374	374	374	374
	Missing	14	72	72	72	72
Mean		7.57	7.70	.85	.19	.16
Median		5.00	5.00	.00	.00	.00

**Figure 21. Middle Atlantic Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	581	522	522	509	522
	Missing	0	58	58	72	58
Mean		17.57	17.67	.37	.61	.16
Median		9.24	9.00	.00	.00	.00

**Figure 22. South Atlantic Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	860	819	819	819	819
	Missing	0	41	41	41	41
Mean		21.49	20.45	.98	.62	.32
Median		4.00	4.00	.00	.00	.00

**Figure 23. East South Central Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	683	638	638	638	638
	Missing	0	44	44	44	44
Mean		10.81	10.43	.21	.70	.07
Median		3.00	3.00	.00	.00	.00

**Figure 24. West South Central Division: Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	1177	1163	1163	1163	1163
	Missing	0	14	14	14	14
Mean		8.98	7.56	.62	.57	.24
Median		4.00	3.00	.00	.00	.00

**Figure 25. East North Central Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	1295	1206	1206	1206	1191
	Missing	21	110	110	110	124
Mean		16.33	14.17	1.14	1.24	.08
Median		4.00	3.00	.00	.00	.00

**Figure 26. West North Central Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	1410	1383	1383	1383	1379
	Missing	0	27	27	27	31
Mean		7.04	5.89	.69	.52	.03
Median		3.00	2.00	.00	.00	.00

**Figure 27. Mountain Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	507	480	480	480	480
	Missing	0	27	27	27	27
Mean		8.36	7.89	.59	.43	.18
Median		3.00	3.00	.00	.00	.00

**Figure 28. Pacific Division: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	461	444	444	444	437
	Missing	0	17	17	17	24
Mean		14.19	12.72	1.33	.36	.25
Median		4.00	4.00	.00	.00	.00

The mean number of total branches and specific types of branches is higher for urban banks than the mean for rural banks. This information indicates that banks headquartered in urban areas tend to have more branches than rural banks.

**Figure 29. Urban: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	3460	3196	3196	3183	3188
	Missing	21	284	284	298	292
Mean		20.70	19.31	1.42	.92	.26
Median		4.00	4.00	.00	.00	.00

**Figure 30. Rural: Branch Statistics -- Weighted**

		Total Number of Deposit Branches	Full Service Offices	Full Service Retail Offices	Limited Service Offices	Other Offices
N	Valid	3946	3833	3833	3833	3816
	Missing	14	127	127	127	144
Mean		5.10	4.50	.21	.43	.06
Median		3.00	3.00	.00	.00	.00

