

Table 6**Selected Ratios for Thriving Versus Surviving Banks**

Attribute	Thriving banks (N = 702)	Surviving banks (N = 4,525)
Less than \$100 million in assets	50.5%	39.6%
In an MSA	57.7	67.5
Total loans/Total assets	54.4	65.0
CRE/TL	23.3	34.4
CLD/TL	4.6	8.3
Nonfarm nonresidential/TL	17.4	23.8
Multifamily/TL	1.0	1.9
Farmland-secured/TL	11.4	7.8
1- to 4-Family property-secured/TL	24.4	23.8
HELOC/TL	1.2	2.5
C&I/TL	13.7	14.4
Consumer/TL	10.5	7.6
Agricultural/TL	14.1	8.2
All other loans/TL	1.2	0.9
Core deposits/Total deposits	83.0	80.7

NOTE: Data are for U.S. community banks with less than \$10 billion in assets. All differences are statistically significant at the 1 percent level. C&I, commercial and industrial; CLD, commercial and land development; HELOC, home equity line of credit; TL, total loans.