

For Immediate Release



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To Banking or Business Editor:

Top 100 Banks in Over 100 Categories

April 5, 2013: *Top 100 Banks in Over 100 Categories*, BAUERFINANCIAL, Inc.,'s newest book, is scheduled to be released on April 12th. Here are some of the trends that have emerged with this fourth edition.

- **Big Banks are getting bigger**, at least in terms of asset size. The largest bank by total assets has not changed, but that bank, **JPMorgan Chase Bank, NA, Columbus, OH**, has grown by more than 13% since publication of the first edition—from \$1.674 trillion at 3/31/10 to \$1.897 trillion now.
- **Branches are decreasing**. The largest bank in terms of number of branches, **Wells Fargo Bank N.A., Sioux Falls, SD**, decreased its physical locations by over 450 branches (6.6%) as it went from 6,829 at 3/31/2010 to 6,377 at the close of 2012.
- **Repossessions are going down**. At 3/31/10, seven banks reported repossessed real estate over \$1 billion. Today, only four banks are above that mark. Even more impressive: total repossessions reported by all banks decreased from \$46 billion to \$38 billion in that time-frame.
- **Commercial Real Estate (CRE) concentrations are creeping up**. Twenty-one banks currently have over 90% of total loans booked as Commercial Real Estate; two have 100%. There were none at 100% in our 1st Edition.
- **Wells Fargo was and still is the largest bank employer**. It reported 193,434 full-time equivalent (FTE) employees at 3/31/10; by year-end 2012 that number was up to 227,759. **Bank of America** was number 2 with 181,131 but, after extensive layoffs, it has been replaced by the former number 3, **JPMorgan Chase**. JPM Chase had 167,900 FTE employees at 3/31/2010 and now employees 203,881. **Citibank NA** also snuck in front of BofA this time with 192,244. (BofA is now at #4 with 174,892.)

A wealth of information can be at your fingertips for just \$49.95 + s/h. Order yours today: Call 800.388.6686, email top100@bauerfinancial.com or visit www.bauerfinancial.com to order online. (A CD containing the data is also included.)

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BAUERFINANCIAL has been providing the public with the knowledge they need to make informed decisions regarding their banking relationships since 1983. BAUERFINANCIAL is the source that bankers and consumers trust when making important banking decisions. Let's face it, when it comes to money, all decisions are important.

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