

# Quarterly Banking Profile

**TABLE I-A. Selected Indicators, FDIC-Insured Commercial Banks**

	2023	2022	2021	2020	2019	2018	2017
Return on assets (%) .....	1.12	1.12	1.24	0.71	1.29	1.35	0.96
Return on equity (%) .....	11.60	11.80	12.27	6.75	11.32	11.99	8.49
Core capital (leverage) ratio .....	9.05	8.93	8.67	8.79	9.61	9.66	9.57
Noncurrent assets plus							
other real estate owned to assets (%) .....	0.46	0.38	0.40	0.56	0.52	0.58	0.71
Net charge-offs to loans (%) .....	0.50	0.26	0.24	0.49	0.49	0.46	0.48
Asset growth rate (%) .....	0.60	0.53	8.35	17.15	4.57	3.15	3.78
Net interest margin (%) .....	3.30	2.93	2.52	2.80	3.32	3.37	3.21
Net operating income growth (%) .....	1.22	-3.05	100.38	-39.29	-3.33	47.56	-2.74
Number of institutions reporting .....	4,026	4,127	4,232	4,375	4,518	4,715	4,918
Percentage of unprofitable institutions (%) .....	3.75	2.98	2.62	4.02	3.30	2.97	4.72
Number of failed institutions .....	5	0	0	4	3	0	6

**TABLE II-A. Aggregate Condition and Income Data, FDIC-Insured Commercial Banks**

(dollar figures in millions)	4th Quarter 2023	3rd Quarter 2023	4th Quarter 2022	%Change 22Q4-23Q4		
Number of institutions reporting .....	4,026	4,049	4,127	-2.4		
Total employees (full-time equivalent) .....	1,974,360	1,994,022	2,016,527	-2.1		
<b>CONDITION DATA</b>						
Total assets .....	\$22,452,226	\$22,200,488	\$22,317,953	0.6		
Loans secured by real estate .....	5,506,429	5,468,624	5,338,488	3.1		
Commercial & industrial loans .....	2,442,416	2,442,486	2,488,982	-1.9		
Loans to individuals .....	1,972,812	1,939,263	1,921,498	2.7		
Farm loans .....	78,986	74,793	73,528	7.4		
Other loans & leases .....	1,811,413	1,785,394	1,764,823	2.6		
Less: Unearned income .....	1,402	2,229	1,750	-19.9		
Total loans & leases .....	11,810,654	11,708,331	11,585,570	1.9		
Less: Reserve for losses .....	201,884	197,598	181,145	11.4		
Net loans and leases .....	11,608,770	11,510,733	11,404,425	1.8		
Securities .....	4,984,545	4,847,888	5,367,625	-7.1		
Other real estate owned .....	2,741	2,755	2,470	11.0		
Goodwill and other intangibles .....	419,809	429,693	423,258	-0.8		
All other assets .....	5,436,361	5,409,419	5,120,175	6.2		
Total liabilities and capital .....	22,452,226	22,200,488	22,317,953	0.6		
Noninterest-bearing deposits .....	4,006,684	4,103,023	4,868,499	-17.7		
Interest-bearing deposits .....	13,824,189	13,477,333	13,264,077	4.2		
Other borrowed funds .....	1,614,554	1,627,940	1,264,247	27.7		
Subordinated debt .....	57,049	56,375	65,106	-12.4		
All other liabilities .....	756,070	788,939	742,363	1.8		
Equity capital .....	2,193,680	2,146,878	2,113,662	3.8		
Loans and leases 30-89 days past due .....	69,226	60,901	62,232	11.2		
Noncurrent loans and leases .....	99,218	93,762	81,471	21.8		
Restructured loans and leases .....	34,826	27,965	41,217	-15.5		
1-4 family residential mortgages .....	2,588,885	2,572,691	2,499,381	3.6		
Mortgage-backed securities .....	2,582,202	2,527,844	2,777,453	-7.0		
Earning assets .....	20,331,530	20,036,670	20,185,129	0.7		
Long-term assets (5+ years) .....	6,167,750	6,163,421	6,656,105	-7.3		
Volatile liabilities .....	3,269,580	3,204,693	2,846,336	14.9		
Foreign office deposits .....	1,467,776	1,394,917	1,488,788	-1.4		
FHLB Advances .....	499,316	512,324	515,478	-3.1		
Unused loan commitments .....	9,135,436	9,222,367	8,962,146	1.9		
Off-balance-sheet derivatives .....	194,690,966	207,264,697	192,809,784	1.0		
<b>INCOME DATA</b>						
	Full Year 2023	Full Year 2022	%Change	4th Quarter 2023	4th Quarter 2022	%Change 22Q4-23Q4
Total interest income .....	\$1,091,855	\$704,378	55.0	\$294,584	\$228,631	28.9
Total interest expense .....	431,711	112,004	285.4	129,471	59,223	118.6
Net interest income .....	660,143	592,374	11.4	165,113	169,408	-2.5
Provision for credit losses .....	79,280	47,566	66.7	22,559	19,388	16.4
Total noninterest income .....	294,993	280,332	5.2	64,933	61,070	6.3
Total noninterest expense .....	560,747	507,605	10.5	159,782	127,723	25.1
Securities gains (losses) .....	-11,021	-3,519	N/M	-3,677	-1,858	N/M
Applicable income taxes .....	56,607	63,648	-11.1	7,992	15,883	-49.7
Extraordinary gains, net .....	882	-264	N/M	825	-3	N/M
Net income .....	247,980	249,862	-0.8	36,773	65,566	-43.9
Net charge-offs .....	57,427	28,547	101.2	18,450	9,982	84.8
Cash dividends .....	208,817	139,288	49.9	71,093	51,334	38.5
Net operating income .....	256,497	253,404	1.2	39,069	67,323	-42.0

N/M - Not Meaningful

# Quarterly Banking Profile

**TABLE III-A. Full Year 2023, FDIC-Insured Commercial Banks**

FULL YEAR (The way it is...)	All Institutions	Asset Size Distribution						Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	\$10 Billion to \$250 Billion	Greater Than \$250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting .....	4,026	611	2,574	698	130	13	284	476	847	1,135	970	314	
Total assets (in billions) .....	\$22,452.2	\$37.9	\$963.8	\$2,005.5	\$6,100.8	\$13,344.2	\$4,172.8	\$4,856.8	\$5,899.1	\$4,166.8	\$1,472.8	\$1,884.0	
Total deposits (in billions) .....	17,830.9	31.7	819.2	1,649.9	4,914.0	10,416.1	3,326.6	3,882.1	4,523.9	3,371.9	1,211.5	1,514.9	
Net income (in millions) .....	247,980	357	10,284	23,582	74,962	138,795	41,497	55,875	70,694	41,291	16,665	21,959	
% of unprofitable institutions .....	3.8	9.3	2.9	2.2	3.1	7.7	5.6	5.3	3.0	1.9	3.4	9.6	
% of institutions with earnings gains .....	49.4	60.7	50.0	40.0	35.4	46.2	40.5	56.1	47.3	45.8	55.2	48.4	
<b>Performance Ratios (%)</b>													
Yield on earning assets .....	5.45	4.94	5.08	5.53	5.84	5.29	5.72	5.23	5.15	5.52	5.36	6.26	
Cost of funding earning assets .....	2.16	1.05	1.49	1.85	2.30	2.19	2.64	1.87	2.02	2.17	1.88	2.40	
Net interest margin .....	3.30	3.89	3.59	3.68	3.54	3.10	3.08	3.36	3.14	3.34	3.48	3.86	
Noninterest income to earning assets .....	1.47	1.16	0.86	1.12	1.61	1.51	1.39	1.37	1.65	1.20	0.96	2.36	
Noninterest expense to earning assets .....	2.80	3.76	2.91	2.87	2.89	2.74	2.62	2.73	2.71	2.76	2.74	3.75	
Credit loss provision to assets .....	0.36	0.08	0.11	0.25	0.45	0.35	0.38	0.43	0.26	0.37	0.16	0.57	
Net operating income to assets .....	1.16	0.97	1.15	1.25	1.31	1.08	1.02	1.19	1.27	1.01	1.17	1.35	
Pretax return on assets .....	1.38	1.10	1.28	1.51	1.54	1.29	1.26	1.35	1.53	1.23	1.37	1.55	
Return on assets .....	1.12	0.96	1.09	1.21	1.25	1.05	1.01	1.17	1.22	1.00	1.15	1.18	
Return on equity .....	11.60	8.11	11.93	12.46	12.64	10.97	10.03	11.98	12.97	10.54	11.69	12.30	
Net charge-offs to loans and leases .....	0.50	0.08	0.10	0.28	0.49	0.60	0.55	0.63	0.37	0.50	0.15	0.70	
Loan and lease loss provision to net charge-offs .....	137.04	187.24	166.78	128.88	144.98	133.02	135.45	131.65	153.70	137.76	167.00	123.72	
Efficiency ratio .....	57.32	74.39	64.89	59.20	54.93	57.67	57.69	54.30	56.15	60.45	60.97	58.22	
<b>Condition Ratios (%)</b>													
Earning assets to total assets .....	90.55	92.74	93.70	92.96	91.84	89.37	89.87	90.34	89.80	90.60	91.60	94.06	
Loss allowance to:													
Loans and leases .....	1.71	1.44	1.31	1.39	1.68	1.85	1.86	1.74	1.59	1.83	1.27	1.79	
Noncurrent loans and leases .....	203.48	191.11	253.57	203.75	211.00	196.25	175.23	202.41	215.62	195.03	204.71	274.85	
Noncurrent assets plus													
other real estate owned to assets .....	0.46	0.46	0.38	0.51	0.52	0.43	0.56	0.46	0.37	0.48	0.44	0.45	
Equity capital ratio .....	9.76	12.25	9.57	10.08	10.18	9.53	10.26	9.90	9.29	9.46	10.29	10.03	
Core capital (leverage) ratio .....	9.05	13.83	11.05	10.51	9.61	8.41	9.35	8.69	8.53	8.94	10.26	10.21	
Common equity tier 1 capital ratio* .....	13.65	21.29	14.91	13.29	13.21	13.87	13.98	13.14	14.19	13.05	12.92	14.58	
Tier 1 risk-based capital ratio* .....	13.71	21.30	14.96	13.31	13.33	13.90	14.02	13.19	14.24	13.13	13.01	14.63	
Total risk-based capital ratio* .....	15.05	22.34	16.08	14.40	14.69	15.29	15.34	14.44	15.65	14.63	14.26	15.86	
Net loans and leases to deposits .....	65.10	65.05	75.95	84.13	78.20	55.06	64.28	63.78	61.90	60.24	77.83	80.54	
<b>Structural Changes (YTD)</b>													
New reporters .....	6	6	0	0	0	0	1	0	2	0	0	3	
Banks absorbed by mergers .....	100	25	52	20	3	0	11	12	27	27	20	3	
Failed banks .....	5	1	1	0	3	0	1	0	0	2	0	2	
<b>PRIOR FULL YEARS (The way it was...)</b>													
Number of institutions .....	2022	4,127	666	2,632	687	130	12	295	488	874	1,161	987	322
.....	2020	4,375	827	2,769	644	123	12	308	518	922	1,252	1,038	337
.....	2018	4,715	1,133	2,941	518	114	9	341	572	999	1,333	1,109	361
Total assets (in billions) .....	2022	\$22,318.0	\$41.1	\$967.9	\$1,945.6	\$6,626.6	\$12,736.7	\$4,175.9	\$4,560.2	\$5,504.3	\$4,187.9	\$1,416.5	\$2,473.2
.....	2020	20,490.8	50.1	959.5	1,727.3	5,813.9	11,940.0	3,596.1	4,360.5	5,108.3	4,095.9	1,241.8	2,088.2
.....	2018	16,728.1	67.4	954.1	1,386.0	5,499.2	8,821.4	2,915.6	3,573.3	3,942.9	3,627.3	994.2	1,675.0
Return on assets (%) .....	2022	1.12	0.84	1.16	1.37	1.26	1.02	1.05	1.17	1.07	0.97	1.28	1.43
.....	2020	0.71	0.89	1.20	1.14	0.72	0.60	0.61	0.61	0.84	0.48	1.10	1.00
.....	2018	1.35	0.99	1.25	1.39	1.46	1.29	1.26	1.45	1.26	1.25	1.41	1.72
Net charge-offs to loans & leases (%) .....	2022	0.26	0.06	0.06	0.16	0.23	0.32	0.29	0.35	0.19	0.27	0.07	0.30
.....	2020	0.49	0.15	0.13	0.24	0.60	0.52	0.55	0.55	0.42	0.53	0.27	0.49
.....	2018	0.46	0.20	0.14	0.22	0.62	0.43	0.70	0.57	0.22	0.51	0.17	0.42
Noncurrent assets plus													
OREO to assets .....	2022	0.38	0.50	0.34	0.49	0.39	0.36	0.48	0.37	0.33	0.39	0.34	0.33
.....	2020	0.56	0.74	0.60	0.66	0.62	0.51	0.61	0.49	0.51	0.70	0.62	0.44
.....	2018	0.58	0.97	0.74	0.66	0.55	0.57	0.60	0.58	0.54	0.68	0.61	0.41
Equity capital ratio (%) .....	2022	9.46	11.46	8.85	9.54	9.64	9.39	9.78	9.73	9.21	9.23	9.61	9.29
.....	2020	10.20	12.88	10.93	10.80	10.97	9.67	10.34	10.81	9.54	9.82	11.31	10.38
.....	2018	11.29	12.90	11.20	11.84	12.43	10.49	12.61	12.12	10.30	10.21	11.97	11.51

\* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

Regions:

New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico Rhode Island, Vermont, U.S. Virgin Islands

Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming

# Quarterly Banking Profile

**TABLE IV-A. Fourth Quarter 2023, FDIC-Insured Commercial Banks**

FOURTH QUARTER (The way it is...)	All Institutions	Asset Size Distribution					Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	\$10 Billion to \$250 Billion	Greater Than \$250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting .....	4,026	611	2,574	698	130	13	284	476	847	1,135	970	314
Total assets (in billions) .....	\$22,452.2	\$37.9	\$963.8	\$2,005.5	\$6,100.8	\$13,344.2	\$4,172.8	\$4,856.8	\$5,899.1	\$4,166.8	\$1,472.8	\$1,884.0
Total deposits (in billions) .....	17,830.9	31.7	819.2	1,649.9	4,914.0	10,416.1	3,326.6	3,882.1	4,523.9	3,371.9	1,211.5	1,514.9
Net income (in millions) .....	36,773	70	2,287	5,307	12,446	16,663	7,114	3,072	13,040	5,144	3,223	5,180
% of unprofitable institutions .....	9.2	19.2	7.6	6.6	8.5	15.4	10.6	9.2	7.2	8.3	10.1	14.0
% of institutions with earnings gains .....	33.4	38.0	35.2	25.9	19.2	15.4	24.3	34.9	31.8	34.6	37.5	26.8
<b>Performance Ratios (annualized, %)</b>												
Yield on earning assets .....	5.84	5.46	5.44	5.90	6.20	5.69	6.11	5.62	5.56	5.89	5.69	6.63
Cost of funding earning assets .....	2.57	1.39	1.86	2.26	2.71	2.60	3.09	2.32	2.41	2.57	2.27	2.76
Net interest margin .....	3.27	4.07	3.57	3.64	3.49	3.09	3.02	3.30	3.16	3.32	3.41	3.87
Noninterest income to earning assets .....	1.29	1.23	0.84	1.08	1.37	1.32	1.36	1.01	1.42	1.01	0.81	2.37
Noninterest expense to earning assets .....	3.17	4.20	3.00	2.91	3.11	3.24	2.92	3.40	2.99	3.18	2.87	3.85
Credit loss provision to assets .....	0.40	0.11	0.15	0.28	0.51	0.40	0.50	0.44	0.24	0.48	0.16	0.64
Net operating income to assets .....	0.70	0.78	1.01	1.13	0.88	0.53	0.67	0.29	0.95	0.52	0.92	1.25
Pretax return on assets .....	0.80	0.88	1.11	1.32	1.01	0.61	0.82	0.35	1.10	0.54	0.99	1.43
Return on assets .....	0.66	0.75	0.96	1.07	0.82	0.50	0.69	0.26	0.89	0.50	0.88	1.10
Return on equity .....	6.79	6.23	10.35	10.88	8.22	5.24	6.75	2.60	9.48	5.24	8.84	11.22
Net charge-offs to loans and leases .....	0.63	0.11	0.14	0.35	0.63	0.75	0.71	0.76	0.46	0.66	0.19	0.88
Loan and lease loss provision to net charge-offs .....	119.75	174.99	156.47	114.25	129.16	114.36	136.32	114.32	115.99	115.18	140.40	112.53
Efficiency ratio .....	66.18	79.05	66.89	61.19	63.19	68.46	66.02	65.25	64.75	73.04	66.84	60.72
<b>Structural Changes (QTR)</b>												
New reporters .....	1	1	0	0	0	0	0	0	0	0	0	1
Banks absorbed by mergers .....	20	4	13	3	0	0	4	0	2	9	4	1
Failed banks .....	1	1	0	0	0	0	0	0	0	1	0	0
<b>PRIOR FOURTH QUARTERS (The way it was...)</b>												
Return on assets (%) .....												
..... 2022	1.18	0.81	1.24	1.41	1.22	1.11	1.10	1.31	1.23	0.94	1.39	1.23
..... 2020	1.11	0.66	1.16	1.31	1.38	0.94	0.87	1.10	1.22	0.88	1.26	1.62
..... 2018	1.34	0.87	1.24	1.40	1.50	1.24	1.31	1.47	1.18	1.19	1.40	1.75
Net charge-offs to loans & leases (%) .....												
..... 2022	0.35	0.10	0.11	0.23	0.30	0.44	0.37	0.47	0.25	0.35	0.09	0.45
..... 2020	0.41	0.17	0.16	0.27	0.49	0.43	0.48	0.41	0.38	0.43	0.25	0.45
..... 2018	0.48	0.27	0.21	0.25	0.65	0.44	0.69	0.59	0.24	0.52	0.23	0.46



## Quarterly Banking Profile

**TABLE I-B. Selected Indicators, FDIC-Insured Savings Institutions**

	2023	2022	2021	2020	2019	2018	2017
Return on assets (%) .....	0.73	0.99	1.11	0.85	1.34	1.27	1.10
Return on equity (%) .....	9.35	12.24	11.30	8.34	12.30	11.74	10.14
Core capital (leverage) ratio (%) .....	10.72	9.76	9.69	9.25	10.27	10.29	10.35
Noncurrent assets plus							
other real estate owned to assets (%) .....	0.66	0.67	0.94	1.41	1.02	0.91	0.99
Net charge-offs to loans (%) .....	0.89	0.48	0.40	0.66	0.91	0.81	0.77
Asset growth rate (%) .....	-5.00	-15.69	10.22	19.41	-5.02	1.45	3.96
Net interest margin .....	3.29	3.28	2.78	3.09	3.87	3.85	3.82
Net operating income growth (%) .....	-29.94	-14.33	52.27	-31.26	-0.28	19.73	-9.27
Number of institutions reporting .....	561	579	607	627	659	691	752
Percentage of unprofitable institutions (%) .....	15.69	7.60	6.43	9.41	6.68	6.80	11.44
Number of failed institutions .....	0	0	0	0	1	0	2

**TABLE II-B. Aggregate Condition and Income Data, FDIC-Insured Savings Institutions**

(dollar figures in millions)	4th Quarter		3rd Quarter	4th Quarter		%Change
	2023	2023	2023	2022	2022	22Q4-23Q4
Number of institutions reporting .....		561	565	579		-3.1
Total employees (full-time equivalent) .....		104,368	104,476	108,648		-3.9
<b>CONDITION DATA</b>						
Total assets .....		\$1,216,577	\$1,208,427	\$1,280,557		-5.0
Loans secured by real estate .....		423,267	421,048	428,170		-1.2
1-4 family residential .....		247,623	245,924	253,139		-2.2
Multifamily residential property .....		48,488	48,290	48,496		0.0
Nonfarm nonresidential .....		98,822	98,470	99,284		-0.5
Construction, development, and land .....		28,230	28,264	27,159		3.9
Commercial & industrial loans .....		39,910	44,604	43,569		-8.4
Loans to individuals .....		162,805	157,027	149,077		9.2
Other loans & leases .....		15,398	13,628	20,567		-25.1
Less: Unearned income & contra accounts .....		164	253	204		-19.5
Total loans & leases .....		641,215	636,054	641,179		0.0
Less: Reserve for losses .....		15,921	15,494	14,165		12.4
Net loans & leases .....		625,294	620,560	627,014		-0.3
Securities .....		450,366	455,910	516,219		-12.8
Other real estate owned .....		127	136	123		2.9
Goodwill and other intangibles .....		5,822	6,490	6,807		-14.5
All other assets .....		134,968	125,330	130,394		3.5
Total liabilities and capital .....		1,216,577	1,208,427	1,280,557		-5.0
Deposits .....		982,425	973,164	1,081,971		-9.2
Other borrowed funds .....		109,706	117,062	87,651		25.2
Subordinated debt .....		832	832	81		921.2
All other liabilities .....		20,079	19,293	17,797		12.8
Equity capital .....		103,535	98,077	93,057		11.3
Loans and leases 30-89 days past due .....		6,711	5,911	5,690		18.0
Noncurrent loans and leases .....		7,913	7,756	8,402		-5.8
Restructured loans and leases .....		1,658	1,376	2,844		-41.7
Mortgage-backed securities .....		339,276	342,311	372,727		-9.0
Earning assets .....		1,152,523	1,141,912	1,214,831		-5.1
FHLB Advances .....		84,976	90,318	72,097		17.9
Unused loan commitments .....		606,893	606,717	607,342		-0.1
<b>INCOME DATA</b>						
	Full Year	Full Year	%Change	4th Quarter	4th Quarter	%Change
	2023	2022		2023	2022	22Q4-23Q4
Total interest income .....	\$58,192	\$46,515	25.1	\$15,386	\$13,619	13.0
Total interest expense .....	20,117	5,575	260.9	5,901	2,716	117.3
Net interest income .....	38,075	40,940	-7.0	9,485	10,903	-13.0
Provision for credit losses .....	7,043	4,063	73.4	2,117	1,415	49.6
Total noninterest income .....	10,386	10,524	-1.3	2,669	1,870	42.7
Total noninterest expense .....	29,516	30,450	-3.1	7,777	8,189	-5.0
Securities gains (losses) .....	-467	-384	N/M	-170	116	-247.2
Applicable income taxes .....	2,524	3,627	-30.4	463	659	-29.8
Extraordinary gains, net .....	-4	31	-112.8	0	31	-100.1
Net income .....	8,878	12,957	-31.5	1,619	2,649	-38.9
Net charge-offs .....	5,490	2,908	88.8	1,686	909	85.6
Cash dividends .....	4,262	13,074	-67.4	1,147	5,831	-80.3
Net operating income .....	9,290	13,260	-29.9	1,772	2,536	-30.1

N/M - Not Meaningful

# Quarterly Banking Profile

**TABLE III-A. Full Year 2023, FDIC-Insured Savings Institutions**

FULL YEAR (The way it is...)	All Institutions	Asset Size Distribution				Geographic Regions						
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting .....	561	88	325	133	15	256	43	132	36	65	29	
Total assets (in billions) .....	\$1,216.6	\$5.1	\$132.7	\$331.3	\$747.5	\$367.4	\$14.4	\$75.2	\$58.6	\$529.2	\$171.8	
Total deposits (in billions) .....	982.4	3.8	105.3	257.7	615.7	289.2	11.7	53.7	49.6	441.5	136.7	
Net income (in millions) .....	8,878.3	27.0	1,438.7	2,158.9	5,253.7	2,465.5	90.3	1,137.8	773.6	1,663.8	2,747.4	
% of unprofitable institutions .....	15.7	31.8	16.0	5.3	6.7	11.3	23.3	22.0	11.1	18.5	13.8	
% of institutions with earnings gains .....	35.3	43.2	35.7	28.6	40.0	33.6	37.2	39.4	38.9	33.9	27.6	
<b>Performance Ratios (%)</b>												
Yield on earning assets .....	5.03	4.51	4.51	4.60	5.30	4.56	4.76	4.65	4.66	3.28	12.45	
Cost of funding earning assets .....	1.74	1.31	1.46	1.76	1.78	1.63	1.56	2.18	1.27	1.47	2.92	
Net interest margin .....	3.29	3.20	3.05	2.84	3.52	2.93	3.20	2.48	3.39	1.82	9.53	
Noninterest income to earning assets .....	0.90	5.07	3.73	0.78	0.45	0.78	1.21	5.30	0.67	0.49	0.66	
Noninterest expense to earning assets .....	2.55	7.30	5.18	2.56	2.08	2.69	3.47	5.56	1.66	1.74	3.96	
Credit loss provision to assets .....	0.58	0.08	0.06	0.09	0.88	0.08	0.00	0.08	0.16	0.13	3.62	
Net operating income to assets .....	0.76	0.60	1.13	0.72	0.71	0.68	0.68	1.56	1.64	0.33	1.74	
Pretax return on assets .....	0.93	0.75	1.41	0.83	0.90	0.88	0.81	1.97	1.77	0.37	2.24	
Return on assets .....	0.73	0.54	1.11	0.66	0.69	0.68	0.64	1.55	1.35	0.30	1.70	
Return on equity .....	9.35	2.88	9.24	6.53	11.56	6.55	5.03	13.16	18.46	6.53	15.98	
Net charge-offs to loans and leases .....	0.89	0.08	0.05	0.10	1.74	0.08	0.02	0.06	0.33	0.48	3.51	
Loan and lease loss provision to net charge-offs .....	128.38	157.55	159.54	126.22	128.17	150.22	110.55	175.49	113.63	112.24	129.73	
Efficiency ratio .....	60.36	88.11	76.14	70.27	51.72	72.11	78.42	71.20	40.80	75.34	37.66	
<b>Condition Ratios (%)</b>												
Earning assets to total assets .....	94.73	92.87	93.30	93.36	95.61	93.05	92.40	92.89	96.04	96.15	94.55	
Loss allowance to:												
Loans and leases .....	2.48	0.97	1.00	0.93	4.11	0.91	1.03	0.81	1.01	1.44	7.71	
Noncurrent loans and leases .....	201.20	100.23	164.19	192.97	206.61	189.99	148.01	212.58	249.82	55.93	415.21	
Noncurrent assets plus												
other real estate owned to assets .....	0.66	0.64	0.46	0.36	0.83	0.38	0.43	0.30	0.19	0.70	1.49	
Noncurrent RE loans to RE loans .....	1.15	0.99	0.58	0.42	2.61	0.45	0.71	0.40	0.37	4.22	0.73	
Equity capital ratio .....	8.51	18.64	12.18	10.45	6.93	10.73	12.87	11.82	7.89	5.81	10.46	
Core capital (leverage) ratio .....	10.72	19.45	13.26	11.16	10.03	11.18	13.98	12.33	9.65	9.96	11.57	
Common equity tier 1 capital ratio* .....	19.00	33.52	19.25	14.80	20.88	14.39	20.09	16.83	21.08	27.77	13.82	
Tier 1 risk-based capital ratio* .....	19.07	33.52	19.25	14.89	20.96	14.39	20.09	17.16	21.18	27.93	13.82	
Total risk-based capital ratio* .....	20.10	34.51	20.33	15.81	22.03	15.32	21.05	18.20	21.78	28.57	15.62	
Gross real estate assets to gross assets .....	61.87	66.66	71.92	70.85	56.14	73.51	71.21	72.24	69.51	64.67	22.61	
Gross 1-4 family mortgages to gross assets .....	20.09	46.78	39.14	31.80	11.42	31.26	36.75	47.82	28.21	11.06	8.28	
Net loans and leases to deposits .....	63.65	85.28	87.05	90.17	48.41	93.14	73.34	103.38	49.91	31.82	92.64	
<b>Structural Changes (YTD)</b>												
New reporters .....	0	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers .....	7	4	2	1	0	1	2	3	0	1	0	
Failed thriffs .....	0	0	0	0	0	0	0	0	0	0	0	
<b>PRIOR FULL YEARS (The way it was...)</b>												
Number of institutions .....	2022	579	95	332	136	16	263	46	137	37	66	30
.....	2020	627	119	360	132	16	285	52	147	40	69	34
.....	2018	691	145	412	120	14	318	54	164	46	73	36
Total assets (in billions) .....	2022	\$1,280.6	\$5.2	\$130.1	\$331.7	\$813.7	\$370.2	\$54.0	\$71.0	\$55.3	\$576.3	\$153.6
.....	2020	1,377.9	7.0	141.9	342.5	886.5	418.9	124.7	97.4	38.2	550.9	147.9
.....	2018	1,214.9	8.5	154.5	348.8	703.1	446.4	103.7	99.7	43.5	138.9	382.6
Return on assets (%) .....	2022	0.99	0.87	1.32	0.89	0.98	0.76	-0.48	2.19	1.17	0.76	2.46
.....	2020	0.85	0.52	1.25	0.95	0.73	0.77	-0.23	2.03	1.19	0.68	1.48
.....	2018	1.27	1.14	1.07	1.07	1.41	0.91	0.93	1.29	1.07	1.28	1.82
Net charge-offs to loans & leases (%) .....	2022	0.48	0.04	0.04	0.07	0.89	0.06	-0.01	-0.01	0.20	0.23	2.14
.....	2020	0.66	0.03	0.05	0.08	1.25	0.06	0.08	0.05	0.15	0.54	3.28
.....	2018	0.81	0.05	0.24	0.10	1.61	0.07	-0.07	0.41	0.25	0.81	3.66
Noncurrent assets plus												
OREO to assets (%) .....	2022	0.67	0.59	0.38	0.36	0.84	0.37	2.28	0.32	0.17	0.68	1.10
.....	2020	1.41	0.74	0.59	0.62	1.86	0.54	2.54	0.90	0.25	2.12	0.93
.....	2018	0.91	1.01	0.66	0.54	1.15	0.46	3.15	0.79	0.57	1.84	0.56
Equity capital ratio (%) .....	2022	7.26	19.63	11.92	10.31	5.20	10.54	9.91	11.92	7.08	3.44	10.70
.....	2020	9.74	17.40	13.55	11.68	8.33	11.77	9.69	11.86	11.57	7.29	11.31
.....	2018	10.74	18.90	13.36	12.21	9.34	12.00	10.36	12.27	12.23	10.65	8.84

\* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

# Quarterly Banking Profile

**TABLE IV-B. Fourth Quarter 2023, FDIC-Insured Savings Institutions**

FOURTH QUARTER (The way it is...)	All Institutions	Asset Size Distribution				Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting .....	561	88	325	133	15	256	43	132	36	65	29
Total assets (in billions) .....	\$1,216.6	\$5.1	\$132.7	\$331.3	\$747.5	\$367.4	\$14.4	\$75.2	\$58.6	\$529.2	\$171.8
Total deposits (in billions) .....	982.4	3.8	105.3	257.7	615.7	289.2	11.7	53.7	49.6	441.5	136.7
Net income (in millions) .....	1,618.6	3.5	359.1	482.6	773.5	554.0	13.4	286.9	215.3	-31.1	580.2
% of unprofitable institutions .....	22.8	44.3	22.5	11.3	6.7	18.0	44.2	28.0	19.4	21.5	17.2
% of institutions with earnings gains .....	21.9	25.0	23.4	16.5	20.0	15.2	23.3	31.1	30.6	23.1	24.1
<b>Performance Ratios (annualized, %)</b>											
Yield on earning assets .....	5.38	4.77	4.77	4.85	5.72	4.81	5.06	5.00	4.88	3.44	13.15
Cost of funding earning assets .....	2.06	1.68	1.84	2.13	2.08	2.02	1.89	2.61	1.42	1.69	3.33
Net interest margin .....	3.32	3.09	2.94	2.72	3.64	2.79	3.17	2.38	3.46	1.75	9.82
Noninterest income to earning assets .....	0.93	5.02	3.92	0.69	0.49	0.79	1.00	5.34	0.47	0.52	0.77
Noninterest expense to earning assets .....	2.72	7.65	5.29	2.55	2.31	2.73	3.55	5.56	1.66	1.97	4.14
Credit loss provision to assets .....	0.70	0.08	0.05	0.07	1.10	0.07	0.02	0.03	0.15	0.19	4.20
Net operating income to assets .....	0.59	0.22	1.12	0.61	0.48	0.56	0.45	1.55	1.54	0.07	1.50
Pretax return on assets .....	0.69	0.41	1.39	0.71	0.56	0.78	0.47	1.95	1.95	-0.03	1.76
Return on assets .....	0.54	0.27	1.09	0.59	0.42	0.61	0.38	1.52	1.48	-0.02	1.38
Return on equity .....	6.47	1.47	9.08	5.74	6.23	5.78	2.95	13.08	20.03	-0.43	13.12
Net charge-offs to loans and leases .....	1.06	0.03	0.07	0.13	2.07	0.10	0.01	0.02	0.39	0.60	4.10
Loan and lease loss provision to net charge-offs .....	125.72	424.27	102.56	73.90	128.39	86.14	657.75	203.81	90.81	123.24	128.39
Efficiency ratio .....	63.44	94.16	76.95	74.27	55.27	75.84	84.65	71.83	42.03	86.85	37.96
<b>Structural Changes (QTR)</b>											
New reporters .....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers .....	3	1	1	1	0	0	1	2	0	0	0
Failed thriffs .....	0	0	0	0	0	0	0	0	0	0	0
<b>PRIOR FOURTH QUARTERS (The way it was...)</b>											
Return on assets (%) .....											
..... 2022	0.83	0.51	1.60	1.12	0.59	1.11	-5.39	2.18	1.45	0.70	1.97
..... 2020	1.07	0.56	1.61	1.24	0.92	1.09	0.33	2.59	1.20	0.54	2.44
..... 2018	1.31	0.88	1.22	0.99	1.49	0.87	0.88	1.59	1.02	0.90	2.06
Net charge-offs to loans & leases (%) .....											
..... 2022	0.58	0.03	0.07	0.07	1.08	0.06	0.00	0.00	0.32	0.28	2.52
..... 2020	0.45	0.04	0.07	0.08	0.81	0.07	0.07	-0.01	0.10	0.28	2.26
..... 2018	0.82	0.07	0.10	0.07	1.70	0.06	-0.02	0.16	0.11	0.88	3.70

TABLE V-B. Loan Performance, FDIC-Insured Savings Institutions

December 31, 2023	All Institutions	Asset Size Distribution				Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
<b>Percent of Loans 30-89 Days Past Due</b>											
All loans secured by real estate .....	0.86	1.50	0.49	0.25	2.00	0.29	0.67	0.34	0.32	3.39	0.20
Construction, development, and land .....	0.28	0.19	0.61	0.30	0.02	0.31	0.21	0.56	0.09	0.38	0.06
Nonfarm nonresidential .....	0.22	0.90	0.32	0.15	0.27	0.21	0.21	0.31	0.05	0.37	0.08
Multifamily residential real estate .....	0.13	0.00	0.41	0.09	0.08	0.14	0.09	0.05	0.41	0.34	0.03
Home equity loans .....	0.51	0.50	0.78	0.51	0.35	0.61	0.80	0.32	0.58	0.64	0.16
Other 1-4 Family residential .....	1.38	1.79	0.54	0.32	3.18	0.37	0.91	0.39	0.38	4.41	0.37
Commercial and industrial loans .....	0.49	1.10	0.78	0.33	0.58	0.30	0.43	1.02	0.46	0.41	1.44
Loans to individuals .....	1.74	1.61	1.43	1.00	1.78	1.09	2.18	0.73	1.13	0.52	2.47
Credit card loans .....	2.25	0.00	0.32	2.51	2.25	2.17	1.11	1.27	4.73	0.78	2.51
Other loans to individuals .....	0.67	1.61	1.43	0.79	0.61	1.06	2.20	0.54	0.49	0.39	1.92
Total loans and leases .....	1.05	1.48	0.53	0.29	1.77	0.32	0.68	0.41	0.39	2.04	1.87
<b>Percent of Loans Noncurrent*</b>											
All real estate loans .....	1.15	0.99	0.58	0.42	2.61	0.45	0.71	0.40	0.37	4.22	0.73
Construction, development, and land .....	0.69	0.68	0.54	0.35	1.49	0.68	0.25	0.18	0.57	0.79	0.92
Nonfarm nonresidential .....	0.47	0.96	0.70	0.46	0.34	0.51	0.28	0.55	0.52	0.25	0.41
Multifamily residential real estate .....	0.32	0.59	0.20	0.22	0.63	0.32	0.14	0.05	0.03	0.03	0.76
Home equity loans .....	0.63	1.84	1.32	0.49	0.42	0.53	0.31	0.35	0.27	0.62	2.37
Other 1-4 Family residential .....	1.70	1.01	0.55	0.47	3.93	0.42	0.95	0.46	0.36	5.53	0.66
Commercial and industrial loans .....	0.90	0.91	1.25	0.97	0.71	0.80	0.40	0.42	0.41	1.13	1.20
Loans to individuals .....	1.61	0.75	0.48	0.51	1.69	0.57	1.31	0.29	0.66	0.55	2.30
Credit card loans .....	2.24	0.00	0.46	1.26	2.25	1.06	0.05	0.43	2.46	1.31	2.42
Other loans to individuals .....	0.29	0.75	0.48	0.41	0.26	0.55	1.33	0.25	0.34	0.20	0.51
Total loans and leases .....	1.23	0.97	0.61	0.48	1.99	0.48	0.70	0.38	0.40	2.58	1.86
<b>Percent of Loans Charged-Off (net, YTD)</b>											
All real estate loans .....	0.01	0.01	0.00	0.02	0.00	0.01	0.00	0.00	0.00	-0.01	0.02
Construction, development, and land .....	0.00	0.12	0.00	0.00	0.00	0.00	-0.01	0.00	0.01	0.00	0.00
Nonfarm nonresidential .....	0.04	-0.02	0.02	0.05	0.04	0.05	-0.02	0.00	0.07	-0.01	0.05
Multifamily residential real estate .....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.02	0.00
Home equity loans .....	-0.03	0.00	0.03	-0.03	-0.05	-0.02	0.01	-0.08	-0.26	0.00	0.09
Other 1-4 Family residential .....	0.00	0.00	0.00	0.01	-0.01	0.00	0.00	0.01	0.00	-0.01	0.00
Commercial and industrial loans .....	0.53	1.53	0.22	0.35	0.79	0.27	0.60	0.34	0.31	0.29	2.12
Loans to individuals .....	3.34	0.48	1.29	1.54	3.48	1.10	0.13	0.82	3.60	1.12	4.81
Credit card loans .....	4.51	0.00	1.54	7.53	4.48	3.51	4.63	1.95	19.40	2.29	4.88
Other loans to individuals .....	1.01	0.48	1.29	0.72	1.05	1.04	0.06	0.42	0.90	0.59	3.81
Total loans and leases .....	0.89	0.08	0.05	0.10	1.74	0.08	0.02	0.06	0.33	0.48	3.51
<b>Loans Outstanding (in billions)</b>											
All real estate loans .....	\$423.3	\$3.0	\$83.9	\$202.1	\$134.3	\$237.1	\$8.0	\$48.9	\$21.8	\$76.5	\$31.0
Construction, development, and land .....	28.2	0.1	5.3	15.4	7.4	16.8	0.8	1.4	1.1	4.2	4.0
Nonfarm nonresidential .....	96.8	0.3	18.8	50.2	27.5	70.0	1.6	4.3	3.0	11.4	6.5
Multifamily residential real estate .....	48.5	0.1	6.0	29.9	12.4	34.4	0.2	6.3	0.7	1.4	5.5
Home equity loans .....	16.0	0.1	3.1	7.1	5.8	8.3	0.3	4.0	0.4	1.7	1.3
Other 1-4 Family residential .....	231.6	2.3	49.2	99.0	81.1	107.4	5.0	32.2	16.3	57.0	13.8
Commercial and industrial loans .....	39.9	0.1	4.8	18.5	16.5	23.1	0.3	1.9	0.8	9.6	4.2
Loans to individuals .....	162.8	0.1	2.7	8.2	151.8	7.5	0.2	2.3	2.1	52.5	98.3
Credit card loans .....	110.0	0.0	0.0	1.0	109.0	0.2	0.0	0.6	0.3	16.6	92.2
Other loans to individuals .....	52.8	0.1	2.7	7.2	42.9	7.3	0.2	1.7	1.8	35.8	6.0
Total loans and leases .....	641.4	3.2	92.6	234.7	310.9	271.9	8.7	55.9	25.1	142.6	137.3
<b>Memo: Other Real Estate Owned (in millions)</b>											
All other real estate owned .....	\$126.8	\$1.3	\$40.9	\$53.8	\$30.9	\$67.3	\$2.1	\$10.7	\$10.0	\$19.0	\$17.8
Construction, development, and land .....	27.5	0.0	10.9	16.4	0.1	17.2	0.9	3.7	1.7	3.9	0.0
Nonfarm nonresidential .....	56.9	0.8	13.6	24.3	18.2	35.6	0.7	2.9	6.4	8.2	3.1
Multifamily residential real estate .....	6.8	0.0	0.8	4.7	1.2	6.8	0.0	0.0	0.0	0.0	0.0
1-4 Family residential .....	35.1	0.5	15.6	7.5	11.4	7.8	0.5	3.4	1.9	6.8	14.6
<b>Troubled Real Estate Asset Rates**</b>											
<b>(% of total RE assets)</b>											
All real estate loans .....	1.18	1.03	0.63	0.45	2.63	0.48	0.73	0.42	0.42	4.24	0.79
Construction, development, and land .....	0.78	0.71	0.74	0.46	1.49	0.78	0.37	0.44	0.73	0.88	0.92
Nonfarm nonresidential .....	0.53	1.14	0.75	0.50	0.41	0.56	0.38	0.62	0.65	0.33	0.45
Multifamily residential real estate .....	0.34	0.59	0.21	0.24	0.64	0.34	0.14	0.05	0.03	0.03	0.76
1-4 Family residential .....	1.65	1.05	0.62	0.48	3.71	0.43	0.92	0.45	0.37	5.40	0.90

\* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

\*\* Noncurrent real estate loans plus other real estate owned as a percent of total real estate loans plus OREO.