

# **Shared National Credit (SNC) Program**

**Attachment Document - 2025 SNC Program Charts**

**1st and 3rd Quarter 2025 Reviews**

---

Board of Governors of the Federal Reserve System  
Federal Deposit Insurance Corporation  
Office of the Comptroller of the Currency

Washington, D.C.

January 12, 2026

## Table of Contents

Changes to the Shared National Credit Annual Report Attachment.....	2
2025 SNC Review Exhibits and Appendices .....	2
Exhibit 1: Overall Credit Facilities and Commitment Trends.....	2
Exhibit 2: SNC Summary Statistics .....	2
Exhibit 3: Overall Special Mention Plus Classified Volume and Percentage Trends.....	3
Exhibit 4: SNC Leveraged Lending Exposure and Non-Pass Trends .....	3
Exhibit 5: Agent Bank Identified Leveraged Lending by Ownership, Credit Type and Quality.....	4
Exhibit 6: Distribution of SNC Commitments by Lender Type.....	4
Exhibit 7: Distribution of SNC Special Mention and Classified Commitments by Lender Type.....	4
Appendix A: Definitions .....	6
Appendix B: Committed and Outstanding Balances.....	7
Appendix C: Summary of SNC Industry Trends .....	8
Appendix D: Exposures by Entity Type .....	11

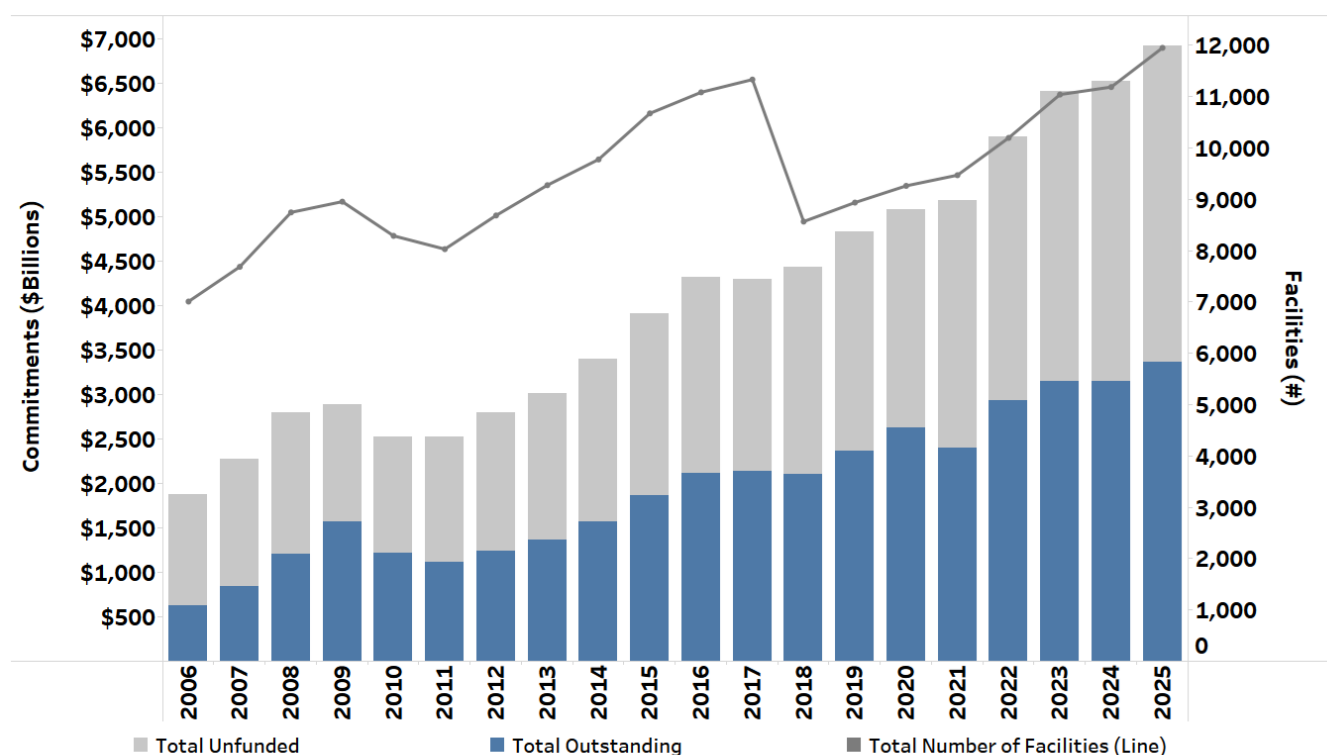
## Changes to the Shared National Credit Annual Report Attachment

To streamline the presentation of the annual SNC Press Release and SNC Program document, the agencies have modified the format of this SNC Program document. This attachment will no longer include qualitative text but concentrates on presenting the quantitative data supporting the high-level commentary in the annual SNC Press Release. In addition, Appendix C has been modified to include a more granular industry breakdown of twenty-one sub-sectors from the prior seven sector grouping.

### 2025 SNC Review Exhibits

Exhibit 1 details the trend of credit facility numbers and volume of unfunded and outstanding commitments for the past twenty years.

**Exhibit 1: Overall Credit Facilities and Commitment Trends**



Note: The decline in the number of SNC credit facilities between 2017 and 2018 mainly reflects the minimum commitment increase from \$20 million to \$100 million.

Exhibit 2 details the year-over-year changes in aggregate SNC commitment and outstanding amounts, total number of borrowers and facilities, and non-pass commitment and nonaccrual amounts.

## Exhibit 2: SNC Summary Statistics

	2024 Commitments (\$Billions)	2025 Commitments (\$Billions)	2025 vs. 2024 (\$Billions)	2025 vs. 2024 (%)
SNC Total Commitments	\$6,521.9	\$6,911.4	\$389.5	6.0%
SNC Total Outstanding	\$3,151.4	\$3,362.4	\$211.0	6.7%
SNC Total Borrowers (#)	6,699	6,857	158	2.4%
SNC Total Facilities (#)	11,188	11,952	764	6.8%
SM and Classified Commitments	\$595.8	\$592.9	(\$2.9)	-0.5%
SM Commitments	\$161.8	\$155.3	(\$6.5)	-4.0%
Classified Commitments	\$434.0	\$437.5	\$3.5	0.8%
Nonaccrual Commitments	\$65.1	\$84.9	\$19.8	30.4%

Note: Figures may not add to totals due to rounding.

Exhibit 3 shows trends in the dollar volume of special mention plus classified commitments as a percentage of total commitments.

## Exhibit 3: Overall Special Mention Plus Classified Volume and Percentage Trends

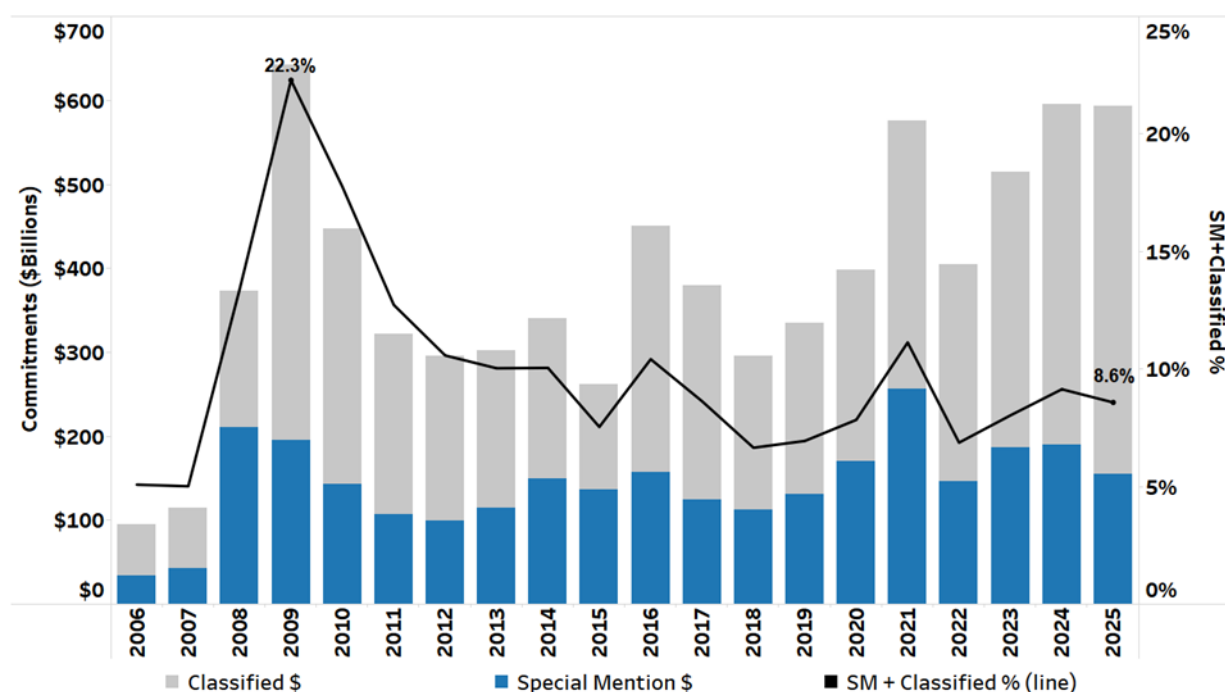


Exhibit 4 details the volume and changes in leverage lending commitments, special mention, classified, and total non-pass year-over-year for leveraged lending loans.

**Exhibit 4: SNC Leveraged Lending Exposure and Non-Pass Trends**

	2024 SNC Review (\$Billions)	2025 SNC Review (\$Billions)	2025 vs. 2024 (\$Billions)
Leveraged Lending Commitments	\$2,963.5	\$3,077.1	\$113.6
SM Leveraged Lending Commitments	\$158.3	\$104.4	(\$53.9)
Classified Leveraged Lending Commitments	\$342.7	\$373.0	\$30.3
SM and Classified Leveraged Lending Commitments	\$501.0	\$477.4	(\$23.6)

Note: Figures may not add to totals due to rounding.

Exhibit 5 provides a breakdown of the ownership of investment grade and non-investment grade leveraged lending credit facilities for the two main credit types, which are revolvers and term loans. In this document, the terms "investment grade" and "non-investment grade" are based on bank-provided facility-level equivalent ratings.

**Exhibit 5: Agent Bank Identified Leveraged Lending by Ownership, Credit Type and Quality**

Agent Bank-Identified Leveraged Lending	2025 SNC Bank Owned (\$Billions)	2025 SNC Other Investor (\$Billions)
Investment Grade - Revolver	\$819.9	\$17.8
Investment Grade - Term Loan	\$141.1	\$48.3
Non-Investment Grade - Revolver	\$633.0	\$32.1
Non-Investment Grade - Term Loan	\$259.0	\$1,093.7
Total	\$1,853.0	\$1,191.9

Note: Figures may not add to totals due to rounding.

Exhibit 6 details the breakout of ownership of total commitments year-over-year by dollar and percent of U.S. Banks, Foreign Banking Organizations (FBOs) and Other Investors.

**Exhibit 6: Distribution of SNC Commitments by Lender Type**

Lender Type	2024 Commitments (\$Billions)	2025 Commitments (\$Billions)	2024 Commitments %	2025 Commitments %
U.S. Banks	\$2,986.9	\$3,081.0	45.8%	44.6%
FBOs	\$2,209.8	\$2,344.7	33.9%	33.9%
Other Investors	\$1,325.1	\$1,485.7	20.3%	21.5%
Total	\$6,521.9	\$6,911.4	100.0%	100.0%

Note: Figures may not add to totals due to rounding.

Exhibit 7 provides a breakdown of total commitments and total non-pass loans held by U.S. Banks, Foreign Banking Organizations (FBOs) and Other Investors, and the percent of non-pass loans to their total commitment held and the percent held of total non-pass loans.

**Exhibit 7: Distribution of SNC Special Mention and Classified Commitments by Lender Type**

<b>Lender Type</b>	<b>2025 Total Commitments (\$Billions by Owner)</b>	<b>2025 Special Mention and Classified (\$Billions by Owner)</b>	<b>2025 Special Mention and Classified (% of total Committed by Owner)</b>	<b>2025 Special Mention and Classified (% by Owner)</b>
<b>U.S. Banks</b>	\$3,081.0	\$129.7	4.2%	21.9%
<b>FBOs</b>	\$2,344.7	\$103.3	4.4%	17.4%
<b>Other Investors</b>	\$1,485.7	\$359.9	24.2%	60.7%
<b>Total</b>	\$6,911.4	\$592.9	8.6%	100.0%

Note: Figures may not add to totals due to rounding.

Details on supervisory definitions, outstanding balances, industry trends, and exposure by entity type can be found in the appendices of this document.

## Appendix A: Definitions

**Agent Bank:** Agent Bank is defined as a federally supervised institution that originates or administers a SNC for the syndication or participating lenders.

**Classified Commitments:** Classified commitments include commitments rated substandard, doubtful, and loss as defined below.

**Doubtful:** Doubtful commitments have all the weaknesses of commitments classified substandard with the added characteristic that the weaknesses make collection or liquidation in full, on the basis of available current information, highly questionable and improbable.

**Loss:** Commitments classified as loss are uncollectible and of so little value that their continuance as bankable commitments is not warranted. Amounts classified as loss should be promptly charged off. This classification does not mean that there is no recovery or salvage value, but rather that it is not practical or desirable to defer writing off these commitments, even though some value may be recovered in the future.

**Nonaccrual:** Nonaccrual loans are defined for regulatory reporting purposes as loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis owing to a deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

**Non-pass:** A non-pass loan is any loan rated special mention, substandard, doubtful, or loss.

**Pass:** A loan that is in good standing and is not rated special mention or classified.

**Shared National Credit (SNC):** A SNC is any loan or formal commitment, and any asset such as real estate, stocks, notes, bonds, and debentures taken as debts previously contracted, extended to borrowers by a federally supervised institution, its subsidiaries, and affiliates, that aggregates to \$100 million or more and is shared by three or more unaffiliated federally supervised institutions, or a portion of which is sold to two or more such institutions.

**Special Mention (SM):** Special mention commitments have potential weaknesses that deserve management's close attention. If left uncorrected, these potential weaknesses could result in further deterioration of the repayment prospects or in the institution's credit position in the future. Special mention commitments are not adversely classified and do not expose institutions to sufficient risk to warrant adverse rating.

**Substandard:** Substandard commitments are inadequately protected by the current sound worth and paying capacity of the obligor or of the collateral pledged, if any. Substandard commitments have well-defined weaknesses that jeopardize the liquidation of the debt and present the distinct possibility that the institution will sustain some loss if deficiencies are not corrected.

## Appendix B: Committed and Outstanding Balances

Committed and Outstanding Balances (\$Billions)								
Year	Special Mention	Substandard	Doubtful	Loss	Total Classified	Total SM + Classified	Total Committed	Total Outstanding
1989	\$24.0	\$18.5	\$3.5	\$0.9	\$22.9	\$46.9	\$692	\$245
1990	\$43.1	\$50.8	\$5.8	\$1.8	\$58.4	\$101.5	\$769	\$321
1991	\$49.2	\$65.5	\$10.8	\$3.5	\$79.8	\$129.0	\$806	\$361
1992	\$50.4	\$56.4	\$12.8	\$3.3	\$72.5	\$122.9	\$798	\$357
1993	\$31.7	\$50.4	\$6.7	\$3.5	\$60.6	\$92.3	\$806	\$332
1994	\$31.4	\$31.1	\$2.7	\$2.3	\$36.1	\$67.5	\$893	\$298
1995	\$18.8	\$25.0	\$1.7	\$1.5	\$28.2	\$47.0	\$1,063	\$343
1996	\$16.8	\$23.1	\$2.6	\$1.4	\$27.1	\$43.9	\$1,200	\$372
1997	\$19.6	\$19.4	\$1.9	\$0.9	\$22.2	\$41.8	\$1,435	\$423
1998	\$22.7	\$17.6	\$3.5	\$0.9	\$22.0	\$44.7	\$1,759	\$562
1999	\$30.8	\$31.0	\$4.9	\$1.5	\$37.4	\$68.2	\$1,829	\$628
2000	\$36.0	\$47.9	\$10.7	\$4.7	\$63.3	\$99.3	\$1,951	\$705
2001	\$75.4	\$87.0	\$22.5	\$8.0	\$117.5	\$192.8	\$2,049	\$769
2002	\$79.0	\$112.0	\$26.1	\$19.1	\$157.1	\$236.1	\$1,871	\$692
2003	\$55.2	\$112.1	\$29.3	\$10.7	\$152.2	\$207.4	\$1,644	\$600
2004	\$32.8	\$55.1	\$12.5	\$6.4	\$74.0	\$106.8	\$1,545	\$500
2005	\$25.9	\$44.2	\$5.6	\$2.7	\$52.5	\$78.3	\$1,627	\$522
2006	\$33.4	\$58.1	\$2.5	\$1.2	\$61.8	\$95.2	\$1,874	\$626
2007	\$42.5	\$69.6	\$1.2	\$0.8	\$71.6	\$114.1	\$2,275	\$835
2008	\$210.4	\$154.9	\$5.5	\$2.6	\$163.1	\$373.4	\$2,789	\$1,208
2009	\$195.3	\$337.1	\$56.4	\$53.3	\$446.8	\$642.1	\$2,881	\$1,563
2010	\$142.7	\$256.4	\$32.6	\$15.4	\$304.5	\$447.2	\$2,519	\$1,210
2011	\$106.4	\$190.7	\$14.0	\$9.9	\$214.6	\$321.0	\$2,524	\$1,118
2012	\$99.3	\$161.7	\$29.5	\$4.6	\$195.8	\$295.1	\$2,792	\$1,243
2013	\$115.0	\$164.5	\$14.5	\$8.0	\$187.0	\$302.0	\$3,011	\$1,362
2014	\$149.2	\$171.0	\$11.8	\$7.8	\$191.3	\$340.6	\$3,389	\$1,568
2015	\$144.2	\$203.2	\$20.6	\$4.6	\$228.4	\$372.6	\$3,909	\$1,867
2016	\$136.4	\$250.7	\$25.7	\$8.6	\$285.1	\$421.4	\$4,102	\$1,986
2017	\$131.7	\$245.1	\$24.2	\$16.6	\$285.9	\$417.6	\$4,304	\$2,149
2018	\$112.4	\$173.9	\$5.1	\$3.4	\$182.5	\$294.9	\$4,435	\$2,106
2019	\$131.2	\$186.3	\$10.3	\$7.5	\$204.1	\$335.4	\$4,830	\$2,359
2020	\$263.9	\$314.8	\$30.4	\$20.6	\$365.9	\$629.8	\$5,072	\$2,620
2021	\$217.3	\$299.1	\$18.8	\$15.0	\$332.8	\$550.2	\$5,179	\$2,400
2022	\$122.3	\$268.8	\$17.8	\$4.7	\$291.3	\$413.6	\$5,897	\$2,931
2023	\$176.6	\$364.5	\$25.8	\$5.3	\$395.6	\$572.2	\$6,409	\$3,145
2024	\$161.8	\$407.8	\$20.9	\$5.2	\$434.0	\$595.8	\$6,522	\$3,151
2025	\$155.3	\$401.0	\$21.6	\$14.8	\$437.5	\$592.9	\$6,911	\$3,362

Note: Figures may not add to totals due to rounding.



## Appendix C: Summary of SNC Industry Trends

Industry	2021	2022	2023	2024	2025
<b>Consumer Services</b>					
Commitment (\$Billions)	\$23.1	\$29.3	\$36.3	\$35.3	\$39.1
Special Mention (\$Billions)	\$1.7	\$2.1	\$0.8	\$1.4	\$1.1
Classified (\$Billions)	\$1.0	\$2.6	\$9.1	\$8.9	\$9.2
% Special Mention	7.4%	7.2%	2.2%	4.0%	2.8%
% Classified	4.3%	8.9%	25.1%	25.2%	23.5%
<b>Technology, Telecom, and Media</b>					
Commitment (\$Billions)	\$817.2	\$956.1	\$1,044.8	\$1,026.1	\$1,113.8
Special Mention (\$Billions)	\$47.1	\$40.3	\$48.8	\$34.2	\$31.8
Classified (\$Billions)	\$73.5	\$77.6	\$152.9	\$168.3	\$175.8
% Special Mention	5.8%	4.2%	4.7%	3.3%	2.9%
% Classified	9.0%	8.1%	14.6%	16.4%	15.8%
<b>Commercial Services</b>					
Commitment (\$Billions)	\$232.1	\$254.2	\$283.5	\$297.3	\$339.8
Special Mention (\$Billions)	\$7.2	\$3.6	\$18.4	\$7.7	\$1.8
Classified (\$Billions)	\$24.3	\$21.7	\$21.5	\$43.9	\$48.3
% Special Mention	3.1%	1.4%	6.5%	2.6%	0.5%
% Classified	10.5%	8.5%	7.6%	14.8%	14.2%
<b>Materials &amp; Commodities Excluding Oil &amp; Gas</b>					
Commitment (\$Billions)	\$344.3	\$395.3	\$423.0	\$426.0	\$439.8
Special Mention (\$Billions)	\$11.3	\$9.4	\$15.4	\$24.2	\$24.3
Classified (\$Billions)	\$18.8	\$12.7	\$19.3	\$28.5	\$38.8
% Special Mention	3.3%	2.4%	3.6%	5.7%	5.5%
% Classified	5.5%	3.2%	4.6%	6.7%	8.8%
<b>Entertainment &amp; Recreation</b>					
Commitment (\$Billions)	\$133.7	\$160.3	\$163.2	\$164.1	\$183.2
Special Mention (\$Billions)	\$13.8	\$7.7	\$5.5	\$3.3	\$8.6
Classified (\$Billions)	\$31.5	\$27.2	\$24.2	\$20.2	\$14.7
% Special Mention	10.3%	4.8%	3.4%	2.0%	4.7%
% Classified	23.6%	17.0%	14.8%	12.3%	8.0%
<b>Apparel &amp; Textiles Manufacturing</b>					
Commitment (\$Billions)	\$31.5	\$43.5	\$45.0	\$44.7	\$41.8
Special Mention (\$Billions)	\$1.1	\$0.2	\$3.0	\$3.7	\$2.7
Classified (\$Billions)	\$2.5	\$0.0	\$2.5	\$1.4	\$2.4
% Special Mention	3.5%	0.5%	6.7%	8.3%	6.5%
% Classified	7.9%	0.0%	5.6%	3.1%	5.7%
<b>Healthcare &amp; Pharmaceuticals</b>					
Commitment (\$Billions)	\$319.4	\$349.7	\$367.3	\$349.2	\$350.6
Special Mention (\$Billions)	\$11.6	\$3.2	\$16.1	\$9.9	\$2.5
Classified (\$Billions)	\$20.4	\$25.6	\$36.9	\$40.3	\$34.5
% Special Mention	3.6%	0.9%	4.4%	2.8%	0.7%
% Classified	6.4%	7.3%	10.0%	11.5%	9.8%
<b>Food &amp; Beverage Manufacturing &amp; Wholesale</b>					
Commitment (\$Billions)	\$155.5	\$199.3	\$226.8	\$230.0	\$241.9
Special Mention (\$Billions)	\$0.4	\$1.6	\$12.6	\$7.7	\$7.5
Classified (\$Billions)	\$2.8	\$4.3	\$4.9	\$18.4	\$13.3
% Special Mention	0.3%	0.8%	5.6%	3.3%	3.1%
% Classified	1.8%	2.2%	2.2%	8.0%	5.5%

## Appendix C: Summary of SNC Industry Trends (Cont.)

Industry	2021	2022	2023	2024	2025
<b>Equipment, Machinery, Parts Manufacturing Excluding Auto</b>					
Commitment (\$Billions)	\$323.4	\$342.0	\$364.0	\$362.5	\$395.6
Special Mention (\$Billions)	\$31.6	\$19.1	\$16.9	\$15.1	\$17.5
Classified (\$Billions)	\$16.4	\$17.2	\$17.5	\$12.0	\$15.8
% Special Mention	9.8%	5.6%	4.6%	4.2%	4.4%
% Classified	5.1%	5.0%	4.8%	3.3%	4.0%
<b>Real Estate &amp; Construction</b>					
Commitment (\$Billions)	\$390.4	\$426.0	\$564.7	\$560.1	\$566.1
Special Mention (\$Billions)	\$30.7	\$5.9	\$10.3	\$17.5	\$13.5
Classified (\$Billions)	\$23.9	\$17.6	\$21.7	\$28.2	\$32.5
% Special Mention	7.9%	1.4%	1.8%	3.1%	2.4%
% Classified	6.1%	4.1%	3.8%	5.0%	5.7%
<b>Transportation Services</b>					
Commitment (\$Billions)	\$114.8	\$119.4	\$132.4	\$133.9	\$144.0
Special Mention (\$Billions)	\$1.8	\$2.0	\$1.4	\$5.3	\$6.2
Classified (\$Billions)	\$34.7	\$42.4	\$27.9	\$3.7	\$5.1
% Special Mention	1.6%	1.7%	1.1%	4.0%	4.3%
% Classified	30.2%	35.5%	21.1%	2.8%	3.5%
<b>Agribusiness</b>					
Commitment (\$Billions)	\$37.8	\$43.3	\$43.3	\$45.5	\$40.2
Special Mention (\$Billions)	\$0.0	\$1.4	\$0.4	\$1.0	\$0.5
Classified (\$Billions)	\$1.0	\$0.4	\$0.3	\$1.4	\$2.2
% Special Mention	0.0%	3.2%	0.9%	2.2%	1.2%
% Classified	2.6%	0.9%	0.7%	3.1%	5.5%
<b>Diversified Miscellaneous</b>					
Commitment (\$Billions)	\$136.5	\$114.7	\$122.6	\$140.5	\$53.5
Special Mention (\$Billions)	\$1.2	\$0.6	\$0.3	\$0.0	\$2.0
Classified (\$Billions)	\$5.0	\$1.3	\$2.0	\$1.4	\$1.4
% Special Mention	0.9%	0.5%	0.2%	0.0%	3.7%
% Classified	3.7%	1.1%	1.6%	1.0%	2.6%
<b>Retail</b>					
Commitment (\$Billions)	\$238.1	\$292.9	\$346.8	\$334.0	\$349.3
Special Mention (\$Billions)	\$8.7	\$1.2	\$5.0	\$5.2	\$4.9
Classified (\$Billions)	\$15.0	\$12.4	\$20.7	\$24.7	\$17.2
% Special Mention	3.7%	0.4%	1.4%	1.6%	1.4%
% Classified	6.3%	4.2%	6.0%	7.4%	4.9%
<b>Auto-Related</b>					
Commitment (\$Billions)	\$156.3	\$196.0	\$213.3	\$220.4	\$252.3
Special Mention (\$Billions)	\$4.3	\$1.8	\$2.4	\$0.1	\$4.5
Classified (\$Billions)	\$5.5	\$4.7	\$8.9	\$10.4	\$8.4
% Special Mention	2.8%	0.9%	1.1%	0.0%	1.8%
% Classified	3.5%	2.4%	4.2%	4.7%	3.3%
<b>Utilities</b>					
Commitment (\$Billions)	\$298.2	\$324.6	\$378.6	\$412.3	\$475.5
Special Mention (\$Billions)	\$3.3	\$3.6	\$3.0	\$6.3	\$12.1
Classified (\$Billions)	\$15.8	\$7.3	\$9.3	\$8.6	\$10.2
% Special Mention	1.1%	1.1%	0.8%	1.5%	2.5%
% Classified	5.3%	2.2%	2.5%	2.1%	2.1%

## Appendix C: Summary of SNC Industry Trends (Cont.)

Industry	2021	2022	2023	2024	2025
<b>Financials Excluding Banks</b>					
Commitment (\$Billions)	\$940.2	\$1,139.9	\$1,119.3	\$1,214.8	\$1,321.1
Special Mention (\$Billions)	\$24.7	\$12.7	\$5.4	\$15.6	\$13.1
Classified (\$Billions)	\$17.1	\$8.2	\$8.3	\$7.9	\$3.2
% Special Mention	2.6%	1.1%	0.5%	1.3%	1.0%
% Classified	1.8%	0.7%	0.7%	0.7%	0.2%
<b>Oil &amp; Gas &amp; Pipeline</b>					
Commitment (\$Billions)	\$339.6	\$327.5	\$336.4	\$318.2	\$307.8
Special Mention (\$Billions)	\$15.6	\$5.5	\$10.5	\$3.3	\$1.0
Classified (\$Billions)	\$21.8	\$7.4	\$5.5	\$3.7	\$2.2
% Special Mention	4.6%	1.7%	3.1%	1.0%	0.3%
% Classified	6.4%	2.3%	1.6%	1.2%	0.7%
<b>Insurance &amp; Fiduciaries</b>					
Commitment (\$Billions)	\$121.6	\$167.8	\$180.6	\$191.2	\$240.6
Special Mention (\$Billions)	\$1.2	\$0.2	\$0.4	\$0.1	\$0.0
Classified (\$Billions)	\$0.6	\$0.7	\$2.2	\$1.8	\$2.3
% Special Mention	1.0%	0.1%	0.2%	0.1%	0.0%
% Classified	0.5%	0.4%	1.2%	0.9%	1.0%
<b>Banks</b>					
Commitment (\$Billions)	\$5.6	\$4.2	\$5.3	\$5.1	\$5.0
Special Mention (\$Billions)	\$0.0	\$0.2	\$0.0	\$0.0	\$0.0
Classified (\$Billions)	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
% Special Mention	0.0%	4.8%	0.0%	0.0%	0.0%
% Classified	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Government &amp; Education</b>					
Commitment (\$Billions)	\$19.1	\$11.2	\$11.6	\$10.7	\$10.4
Special Mention (\$Billions)	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Classified (\$Billions)	\$1.3	\$0.0	\$0.0	\$0.0	\$0.0
% Special Mention	0.0%	0.0%	0.0%	0.0%	0.0%
% Classified	6.8%	0.0%	0.0%	0.0%	0.0%
<b>All Industries (Total)</b>					
Commitment (\$Billions)	\$5,178.5	\$5,897.2	\$6,408.8	\$6,521.9	\$6,911.4
Special Mention (\$Billions)	\$217.3	\$122.3	\$176.6	\$161.8	\$155.3
Classified (\$Billions)	\$332.8	\$291.3	\$395.6	\$434.0	\$437.5
% Special Mention	4.2%	2.1%	2.8%	2.5%	2.2%
% Classified	6.4%	4.9%	6.2%	6.7%	6.3%

Note: Figures may not add to totals due to rounding.

## Appendix D: Exposure by Entity Type

Ownership Share as % of Total Commitments										
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
U.S. Banks	44.9	45.3	44.3	44.4	44.5	44.8	44.7	46.1	45.8	44.6
FBOs	33.6	33.9	33.4	33.5	33.3	32.6	32.3	32.8	33.9	33.9
Other Investors	21.6	20.8	22.2	22.1	22.2	22.6	22.9	21.1	20.3	21.5
Total Classified Commitments (\$Billions)										
	2016	2016	2018	2019	2020	2021	2022	2023	2024	2025
U.S. Banks	\$63.9	\$66.7	\$35.5	\$41.2	\$74.3	\$71.9	\$55.2	\$74.7	\$95.7	\$89.6
FBOs	\$54.0	\$53.2	\$29.7	\$31.9	\$58.2	\$55.3	\$42.1	\$61.3	\$64.9	\$59.1
Other Investors	\$167.2	\$165.9	\$117.3	\$131.0	\$233.3	\$205.6	\$194.1	\$259.6	\$273.4	\$288.9
Totals	\$285.1	\$285.9	\$182.5	\$204.1	\$365.9	\$332.8	\$291.3	\$395.6	\$434.0	\$437.6
Classified as % of Total Commitments										
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
U.S. Banks	3.5	3.4	1.8	1.9	3.3	3.1	2.1	2.5	3.2	2.9
FBOs	3.9	3.7	2.0	2.0	3.5	3.3	2.2	2.9	2.9	2.5
Other Investors	18.9	18.6	11.9	12.3	20.7	17.6	14.4	19.2	20.6	19.4
Totals	6.9	6.6	4.1	4.2	7.2	6.4	4.9	6.2	6.7	6.3
Total Nonaccrual Commitments (\$Billions)										
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
U.S. Banks	\$15.0	\$15.6	\$8.8	\$8.8	\$15.6	\$9.5	\$5.7	\$7.2	\$12.5	\$15.1
FBOs	\$15.9	\$12.1	\$7.9	\$6.7	\$10.8	\$7.2	\$5.6	\$7.9	\$11.5	\$13.8
Other Investors	\$41.8	\$30.3	\$19.1	\$23.9	\$41.0	\$35.6	\$37.0	\$35.3	\$41.1	\$56.0
Totals	\$72.6	\$58.0	\$35.8	\$39.3	\$67.4	\$52.3	\$48.2	\$50.4	\$65.1	\$84.9

Note: Figures may not add to totals due to rounding.