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

| | 2019* | 2018* | 2018 | 2017 | 2016 | 2015 | 2014 |
|---|---|---|---|---|---|---|---|
| Return on assets (%) | 1.37 | 1.33 | 1.35 | 0.96 | 1.02 | 1.04 | 1.00 |
| Return on equity (%) | 11.99 | 11.84 | 11.99 | 8.49 | 9.12 | 9.25 | 8.95 |
| Core capital (leverage) ratio (%) | 9.77 | 9.70 | 9.66 | 9.57 | 9.41 | 9.51 | 9.34 |
| Noncurrent assets plus other real estate owned to assets (%) | 0.54 | 0.62 | 0.58 | 0.71 | 0.84 | 0.95 | 1.17 |
| Net charge-offs to loans (%) | 0.47 | 0.46 | 0.46 | 0.48 | 0.46 | 0.43 | 0.49 |
| Asset growth rate (%) | 4.47 | 2.98 | 3.15 | 3.78 | 4.93 | 2.89 | 5.86 |
| Net interest margin (%) | 3.37 | 3.32 | 3.37 | 3.21 | 3.09 | 3.04 | 3.12 |
| Net operating income growth (%) | 4.76 | 28.45 | 47.56 | -2.74 | 3.23 | 8.02 | -1.43 |
| Number of institutions reporting | 4,630 | 4,834 | 4,715 | 4,918 | 5,112 | 5,338 | 5,607 |
| Percentage of unprofitable institutions (%) | 3.07 | 3.37 | 2.91 | 4.72 | 3.85 | 4.12 | 5.23 |
| Number of failed institutions | 1 | 0 | 0 | 6 | 5 | 8 | 14 |

* Through June 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending June 30.

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

***(dollar figures in millions)***

| | 2nd Quarter 2019 | 1st Quarter 2019 | 2nd Quarter 2018 | %Change 18Q2-19Q2 |
|---|---|---|---|---|
| Number of institutions reporting | 4,630 | 4,681 | 4,834 | -4.2 |
| Total employees (full-time equivalent) | 1,948,727 | 1,945,149 | 1,953,853 | -0.3 |
| ***CONDITION DATA*** | | | | |
| Total assets | $17,098,031 | $16,906,565 | $16,367,079 | 4.5 |
| Loans secured by real estate | 4,500,664 | 4,435,087 | 4,363,172 | 3.2 |
| Commercial & industrial loans | 2,169,057 | 2,157,402 | 2,024,167 | 7.2 |
| Loans to individuals | 1,606,523 | 1,565,924 | 1,526,703 | 5.2 |
| Farm loans | 77,409 | 75,119 | 75,726 | 2.2 |
| Other loans & leases | 1,272,904 | 1,242,251 | 1,200,830 | 6.0 |
| Less: Unearned income | 2,205 | 2,216 | 2,187 | 0.8 |
| Total loans & leases | 9,624,352 | 9,473,566 | 9,188,411 | 4.7 |
| Less: Reserve for losses | 114,669 | 114,667 | 112,868 | 1.6 |
| Net loans and leases | 9,509,684 | 9,358,900 | 9,075,542 | 4.8 |
| Securities | 3,401,990 | 3,344,284 | 3,251,753 | 4.6 |
| Other real estate owned | 5,986 | 6,165 | 7,137 | -16.1 |
| Goodwill and other intangibles | 384,859 | 386,820 | 379,602 | 1.4 |
| All other assets | 3,795,512 | 3,810,397 | 3,653,045 | 3.9 |
| Total liabilities and capital | 17,098,031 | 16,906,565 | 16,367,079 | 4.5 |
| Noninterest-bearing deposits | 3,113,177 | 3,067,489 | 3,252,581 | -4.3 |
| Interest-bearing deposits | 10,002,168 | 9,917,257 | 9,291,482 | 7.6 |
| Other borrowed funds | 1,400,224 | 1,407,077 | 1,394,667 | 0.4 |
| Subordinated debt | 68,927 | 68,835 | 67,182 | 2.6 |
| All other liabilities | 545,371 | 515,097 | 502,799 | 8.5 |
| Equity capital | 1,968,164 | 1,930,809 | 1,858,368 | 5.9 |
| Loans and leases 30-89 days past due | 55,172 | 57,944 | 54,689 | 0.9 |
| Noncurrent loans and leases | 85,593 | 89,828 | 94,545 | -9.5 |
| Restructured loans and leases | 49,811 | 52,197 | 54,427 | -8.5 |
| 1-4 Family residential mortgages | 2,262,279 | 2,231,111 | 2,216,945 | 2.0 |
| Mortgage-backed securities | 2,007,432 | 1,948,010 | 1,883,582 | 6.6 |
| Earning assets | 15,378,684 | 15,230,870 | 14,744,709 | 4.3 |
| Long-term assets (5+ years) | 4,469,803 | 4,418,804 | 4,343,304 | 2.9 |
| Volatile liabilities | 2,759,827 | 2,743,024 | 2,642,250 | 4.4 |
| Foreign office deposits | 1,292,033 | 1,240,765 | 1,233,248 | 4.8 |
| FHLB Advances | 452,381 | 439,608 | 498,486 | -9.2 |
| Unused loan commitments | 7,430,724 | 7,379,714 | 7,161,579 | 3.8 |
| Off-balance-sheet derivatives | 207,165,254 | 203,876,218 | 209,750,971 | -1.2 |

| ***INCOME DATA*** | First Half 2019 | First Half 2018 | %Change | 2nd Quarter 2019 | 2nd Quarter 2018 | %Change 18Q2-19Q2 |
|---|---|---|---|---|---|---|
| Total interest income | $332,799 | $292,280 | 13.9 | $167,126 | $149,605 | 11.7 |
| Total interest expense | 76,159 | 47,603 | 60.0 | 38,798 | 25,850 | 50.1 |
| Net interest income | 256,640 | 244,676 | 4.9 | 128,328 | 123,754 | 3.7 |
| Provision for loan and lease losses | 24,117 | 21,203 | 13.7 | 11,456 | 10,312 | 11.1 |
| Total noninterest income | 125,785 | 129,372 | -2.8 | 63,111 | 65,018 | -2.9 |
| Total noninterest expense | 215,441 | 214,615 | 0.4 | 107,573 | 106,266 | 1.2 |
| Securities gains (losses) | 1,834 | 313 | 485.2 | 1,134 | 123 | 819.0 |
| Applicable income taxes | 29,272 | 29,515 | -0.8 | 14,875 | 15,659 | -5.0 |
| Extraordinary gains, net | 171 | -24 | N/M | 181 | -16 | N/M |
| Net income | 115,473 | 108,857 | 6.1 | 58,787 | 56,587 | 3.9 |
| Net charge-offs | 22,448 | 20,974 | 7.0 | 11,197 | 10,223 | 9.5 |
| Cash dividends | 81,292 | 65,725 | 23.7 | 45,868 | 36,181 | 26.8 |
| Net operating income | 113,950 | 108,778 | 4.8 | 57,756 | 56,563 | 2.1 |

## TABLE III-A. First Half 2019, FDIC-Insured Commercial Banks

| | | Asset Size Distribution | | | | | Geographic Region | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***FIRST HALF*** ***(The way it is…)*** | All Institutions | 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 | 4,630 | 1,090 | 2,884 | 531 | 116 | 9 | 335 | 558 | 982 | 1,311 | 1,093 | 351 |
| Total assets (in billions) | $17,098.0 | $64.5 | $939.9 | $1,397.6 | $5,595.5 | $9,100.4 | $2,910.1 | $3,634.4 | $4,118.6 | $3,699.5 | $1,021.0 | $1,714.4 |
| Total deposits (in billions) | 13,115.3 | 53.9 | 788.5 | 1,133.0 | 4,267.1 | 6,873.0 | 2,234.1 | 2,869.3 | 2,996.6 | 2,860.5 | 824.8 | 1,330.0 |
| Net income (in millions) | 115,473 | 313 | 5,995 | 9,064 | 38,820 | 61,282 | 16,550 | 25,882 | 27,785 | 24,064 | 7,023 | 14,169 |
| % of unprofitable institutions | 3.1 | 7.5 | 1.9 | 0.9 | 0.0 | 0.0 | 4.2 | 4.7 | 2.6 | 2.1 | 2.7 | 5.1 |
| % of institutions with earnings gains | 63.7 | 57.7 | 64.5 | 69.7 | 69.8 | 77.8 | 65.7 | 66.8 | 63.8 | 59.0 | 65.1 | 68.9 |
| **Performance ratios (annualized, %)** | | | | | | | | | | | | |
| Yield on earning assets | 4.37 | 4.58 | 4.79 | 4.83 | 4.79 | 3.99 | 4.37 | 4.48 | 3.91 | 4.40 | 4.73 | 4.95 |
| Cost of funding earning assets | 1.00 | 0.70 | 0.87 | 0.97 | 1.14 | 0.93 | 1.19 | 0.88 | 0.90 | 1.05 | 0.89 | 1.13 |
| Net interest margin | 3.37 | 3.88 | 3.92 | 3.85 | 3.65 | 3.06 | 3.19 | 3.59 | 3.01 | 3.35 | 3.84 | 3.82 |
| Noninterest income to earning assets | 1.65 | 0.97 | 1.02 | 1.22 | 1.70 | 1.76 | 1.53 | 1.63 | 1.97 | 1.36 | 1.24 | 2.01 |
| Noninterest expense to earning assets | 2.83 | 3.53 | 3.24 | 3.09 | 2.94 | 2.67 | 2.74 | 2.82 | 2.87 | 2.63 | 3.06 | 3.16 |
| Loan and lease loss provision to assets | 0.29 | 0.15 | 0.14 | 0.20 | 0.39 | 0.25 | 0.32 | 0.35 | 0.21 | 0.29 | 0.14 | 0.35 |
| Net operating income to assets | 1.35 | 0.95 | 1.25 | 1.30 | 1.40 | 1.34 | 1.15 | 1.43 | 1.34 | 1.28 | 1.40 | 1.65 |
| Pretax return on assets | 1.71 | 1.09 | 1.48 | 1.66 | 1.80 | 1.69 | 1.47 | 1.81 | 1.68 | 1.63 | 1.71 | 2.17 |
| Return on assets | 1.37 | 0.97 | 1.29 | 1.32 | 1.41 | 1.36 | 1.16 | 1.44 | 1.35 | 1.32 | 1.40 | 1.67 |
| Return on equity | 11.99 | 7.28 | 11.31 | 11.18 | 11.52 | 12.57 | 9.66 | 11.80 | 12.33 | 12.84 | 11.53 | 14.36 |
| Net charge-offs to loans and leases | 0.47 | 0.15 | 0.11 | 0.21 | 0.56 | 0.52 | 0.54 | 0.57 | 0.40 | 0.53 | 0.14 | 0.44 |
| Loan and lease loss provision to net charge-offs | 107.44 | 163.21 | 184.08 | 128.69 | 109.47 | 101.20 | 109.89 | 105.03 | 103.41 | 103.94 | 150.13 | 114.89 |
| Efficiency ratio | 55.87 | 72.70 | 65.43 | 60.39 | 54.37 | 54.99 | 57.34 | 53.70 | 57.32 | 55.43 | 59.71 | 53.87 |
| **Condition Ratios (%)** | | | | | | | | | | | | |
| Earning assets to total assets | 89.94 | 92.85 | 93.29 | 92.25 | 90.46 | 88.90 | 89.48 | 89.34 | 88.73 | 90.48 | 91.13 | 93.06 |
| Loss allowance to: | | | | | | | | | | | | |
| Loans and leases | 1.19 | 1.44 | 1.29 | 1.13 | 1.15 | 1.22 | 1.22 | 1.20 | 1.21 | 1.28 | 0.99 | 1.07 |
| Noncurrent loans and leases | 133.97 | 111.38 | 155.41 | 145.20 | 146.69 | 121.45 | 125.77 | 148.29 | 132.42 | 113.98 | 136.39 | 181.37 |
| Noncurrent assets plus other real estate owned to assets | 0.54 | 0.98 | 0.75 | 0.65 | 0.53 | 0.51 | 0.55 | 0.51 | 0.52 | 0.63 | 0.60 | 0.43 |
| Equity capital ratio | 11.49 | 13.69 | 11.67 | 12.00 | 12.36 | 10.85 | 12.03 | 12.32 | 11.15 | 10.27 | 12.37 | 11.78 |
| Core capital (leverage) ratio | 9.77 | 13.35 | 11.29 | 10.84 | 10.37 | 9.05 | 10.13 | 9.68 | 9.53 | 9.28 | 10.48 | 10.57 |
| Common equity tier 1 capital ratio | 13.15 | 20.98 | 15.22 | 13.66 | 12.70 | 13.09 | 13.36 | 12.79 | 13.41 | 12.76 | 13.01 | 13.83 |
| Tier 1 risk-based capital ratio | 13.23 | 21.00 | 15.24 | 13.69 | 12.86 | 13.12 | 13.42 | 12.89 | 13.45 | 12.85 | 13.07 | 13.96 |
| Total risk-based capital ratio | 14.61 | 22.07 | 16.33 | 14.67 | 14.22 | 14.62 | 14.77 | 14.14 | 14.78 | 14.70 | 14.08 | 15.05 |
| Net loans and leases to deposits | 72.51 | 70.06 | 81.00 | 87.61 | 83.02 | 62.54 | 68.88 | 73.35 | 68.88 | 67.79 | 82.98 | 88.60 |
| **Structural Changes (YTD)** | | | | | | | | | | | | |
| New reporters | 6 | 6 | 0 | 0 | 0 | 0 | 2 | 1 | 2 | 0 | 1 | 0 |
| Banks absorbed by mergers | 88 | 18 | 54 | 13 | 3 | 0 | 7 | 13 | 21 | 22 | 17 | 8 |
| Failed banks | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| ***PRIOR FIRST HALVES*** ***(The way it was…)*** | | | | | | | | | | | | |
| Number of institutions 2018 | 4,834 | 1,220 | 2,977 | 516 | 112 | 9 | 351 | 589 | 1,025 | 1,364 | 1,131 | 374 |
| 2016 | 5,238 | 1,441 | 3,196 | 505 | 86 | 10 | 382 | 672 | 1,090 | 1,462 | 1,211 | 421 |
| 2014 | 5,724 | 1,740 | 3,444 | 447 | 85 | 8 | 425 | 756 | 1,201 | 1,560 | 1,304 | 478 |
| Total assets (in billions) 2018 | $16,367.1 | $73.0 | $953.7 | $1,352.4 | $5,307.3 | $8,680.7 | $2,836.8 | $3,512.5 | $3,851.0 | $3,586.3 | $977.9 | $1,602.6 |
| 2016 | 15,425.6 | 85.5 | 993.4 | 1,417.5 | 4,287.2 | 8,642.0 | 2,699.2 | 3,383.5 | 3,581.2 | 3,547.4 | 856.4 | 1,357.8 |
| 2014 | 14,106.2 | 102.6 | 1,036.4 | 1,198.5 | 4,201.6 | 7,567.1 | 2,572.6 | 2,962.3 | 3,368.7 | 3,250.0 | 787.1 | 1,165.4 |
| Return on assets (%) 2018 | 1.33 | 1.00 | 1.23 | 1.36 | 1.42 | 1.29 | 1.21 | 1.42 | 1.29 | 1.22 | 1.37 | 1.69 |
| 2016 | 0.99 | 0.91 | 1.08 | 1.10 | 1.00 | 0.97 | 0.88 | 0.92 | 0.97 | 1.09 | 1.06 | 1.21 |
| 2014 | 1.03 | 0.83 | 0.99 | 1.05 | 1.14 | 0.98 | 1.04 | 0.90 | 0.92 | 1.14 | 1.11 | 1.27 |
| Net charge-offs to loans & leases (%) | | | | | | | | | | | | |
| 2018 | 0.46 | 0.17 | 0.11 | 0.21 | 0.63 | 0.44 | 0.73 | 0.56 | 0.23 | 0.51 | 0.13 | 0.40 |
| 2016 | 0.44 | 0.17 | 0.12 | 0.22 | 0.56 | 0.47 | 0.56 | 0.54 | 0.26 | 0.54 | 0.23 | 0.29 |
| 2014 | 0.51 | 0.19 | 0.21 | 0.31 | 0.70 | 0.47 | 0.90 | 0.42 | 0.36 | 0.63 | 0.13 | 0.26 |
| Noncurrent assets plus OREO to assets (%) 2018 | 0.62 | 0.98 | 0.82 | 0.72 | 0.57 | 0.62 | 0.63 | 0.63 | 0.57 | 0.74 | 0.64 | 0.46 |
| 2016 | 0.90 | 1.15 | 1.07 | 0.92 | 0.75 | 0.94 | 0.73 | 0.98 | 0.85 | 1.11 | 0.95 | 0.58 |
| 2014 | 1.37 | 1.59 | 1.65 | 1.47 | 0.88 | 1.58 | 0.94 | 1.83 | 1.22 | 1.69 | 1.17 | 0.81 |
| Equity capital ratio (%) 2018 | 11.33 | 12.73 | 11.05 | 11.71 | 12.45 | 10.61 | 12.58 | 12.12 | 10.45 | 10.24 | 11.70 | 11.76 |
| 2016 | 11.29 | 12.49 | 11.25 | 11.74 | 12.51 | 10.60 | 12.02 | 12.44 | 10.24 | 10.14 | 11.34 | 12.68 |
| 2014 | 11.20 | 11.71 | 10.82 | 11.75 | 12.93 | 10.20 | 11.88 | 12.42 | 9.77 | 10.38 | 11.20 | 13.05 |

## TABLE IV-A. Second Quarter 2019, FDIC-Insured Commercial Banks

| | | Asset Size Distribution | | | | | Geographic Region | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***SECOND QUARTER*** ***(The way it is…)*** | All Institutions | 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 | 4,630 | 1,090 | 2,884 | 531 | 116 | 9 | 335 | 558 | 982 | 1,311 | 1,093 | 351 |
| Total assets (in billions) | $17,098.0 | $64.5 | $939.9 | $1,397.6 | $5,595.5 | $9,100.4 | $2,910.1 | $3,634.4 | $4,118.6 | $3,699.5 | $1,021.0 | $1,714.4 |
| Total deposits (in billions) | 13,115.3 | 53.9 | 788.5 | 1,133.0 | 4,267.1 | 6,873.0 | 2,234.1 | 2,869.3 | 2,996.6 | 2,860.5 | 824.8 | 1,330.0 |
| Net income (in millions) | 58,786.6 | 148.1 | 3,179.7 | 4,675.1 | 19,740.6 | 31,043.2 | 8,547.6 | 13,271.6 | 13,801.7 | 12,285.5 | 3,634.0 | 7,246.3 |
| % of unprofitable institutions | 3.2 | 7.4 | 2.2 | 0.8 | 0.0 | 0.0 | 3.9 | 5.9 | 3.3 | 1.6 | 2.9 | 5.1 |
| % of institutions with earnings gains | 61.2 | 55.8 | 61.9 | 67.2 | 64.7 | 77.8 | 65.7 | 63.6 | 60.3 | 59.0 | 60.4 | 66.4 |
| **Performance Ratios (annualized, %)** | | | | | | | | | | | | |
| Yield on earning assets | 4.37 | 4.65 | 4.84 | 4.86 | 4.81 | 3.97 | 4.40 | 4.47 | 3.88 | 4.40 | 4.76 | 4.98 |
| Cost of funding earning assets | 1.01 | 0.73 | 0.90 | 1.00 | 1.17 | 0.93 | 1.21 | 0.91 | 0.87 | 1.08 | 0.92 | 1.16 |
| Net interest margin | 3.36 | 3.92 | 3.94 | 3.85 | 3.64 | 3.03 | 3.19 | 3.56 | 3.01 | 3.31 | 3.84 | 3.81 |
| Noninterest income to earning assets | 1.65 | 1.01 | 1.08 | 1.26 | 1.72 | 1.73 | 1.55 | 1.69 | 1.83 | 1.39 | 1.30 | 2.06 |
| Noninterest expense to earning assets | 2.81 | 3.67 | 3.26 | 3.11 | 2.95 | 2.63 | 2.74 | 2.86 | 2.79 | 2.61 | 3.08 | 3.16 |
| Loan and lease loss provision to assets | 0.27 | 0.14 | 0.15 | 0.20 | 0.38 | 0.23 | 0.30 | 0.32 | 0.19 | 0.28 | 0.15 | 0.35 |
| Net operating income to assets | 1.36 | 0.90 | 1.29 | 1.31 | 1.41 | 1.35 | 1.17 | 1.45 | 1.32 | 1.30 | 1.43 | 1.66 |
| Pretax return on assets | 1.73 | 1.05 | 1.57 | 1.70 | 1.83 | 1.70 | 1.52 | 1.85 | 1.64 | 1.66 | 1.74 | 2.22 |
| Return on assets | 1.38 | 0.92 | 1.36 | 1.35 | 1.42 | 1.37 | 1.20 | 1.47 | 1.33 | 1.34 | 1.44 | 1.70 |
| Return on equity | 12.09 | 6.81 | 11.79 | 11.33 | 11.57 | 12.66 | 9.88 | 11.99 | 12.14 | 13.02 | 11.70 | 14.51 |
| Net charge-offs to loans and leases | 0.47 | 0.17 | 0.12 | 0.22 | 0.55 | 0.51 | 0.53 | 0.55 | 0.41 | 0.53 | 0.15 | 0.43 |
| Loan and lease loss provision to net charge-offs | 102.32 | 142.50 | 174.76 | 124.26 | 106.42 | 93.83 | 105.66 | 98.61 | 93.29 | 99.28 | 145.50 | 118.01 |
| Efficiency ratio | 55.73 | 74.22 | 64.79 | 60.13 | 54.37 | 54.76 | 57.09 | 53.96 | 57.28 | 55.07 | 59.32 | 53.47 |
| **Structural Changes (QTR)** | | | | | | | | | | | | |
| New reporters | 5 | 5 | 0 | 0 | 0 | 0 | 2 | 1 | 2 | 0 | 0 | 0 |
| Banks absorbed by mergers | 52 | 12 | 32 | 6 | 2 | 0 | 4 | 7 | 15 | 12 | 9 | 5 |
| Failed banks | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| ***PRIOR SECOND QUARTERS*** ***(The way it was…)*** | | | | | | | | | | | | |
| Return on assets (%) 2018 | 1.38 | 1.06 | 1.28 | 1.40 | 1.48 | 1.34 | 1.24 | 1.52 | 1.32 | 1.27 | 1.40 | 1.76 |
| 2016 | 1.04 | 0.92 | 1.11 | 1.13 | 1.03 | 1.02 | 0.93 | 0.96 | 1.00 | 1.13 | 1.10 | 1.27 |
| 2014 | 1.06 | 0.87 | 1.03 | 1.03 | 1.13 | 1.03 | 1.01 | 0.92 | 1.04 | 1.15 | 1.15 | 1.31 |
| Net charge-offs to loans & leases (%) | | | | | | | | | | | | |
| 2018 | 0.45 | 0.12 | 0.11 | 0.23 | 0.61 | 0.43 | 0.71 | 0.55 | 0.22 | 0.49 | 0.14 | 0.39 |
| 2016 | 0.44 | 0.20 | 0.13 | 0.22 | 0.56 | 0.46 | 0.55 | 0.54 | 0.27 | 0.53 | 0.24 | 0.31 |
| 2014 | 0.50 | 0.19 | 0.24 | 0.36 | 0.66 | 0.46 | 0.90 | 0.38 | 0.35 | 0.65 | 0.14 | 0.24 |

## TABLE V-A. Loan Performance, FDIC-Insured Commercial Banks

| June 30, 2019 | All Institutions | Asset Size Distribution: Less Than $100 Million | $100 Million to $1 Billion | $1 Billion to $10 Billion | $10 Billion to $250 Billion | Greater Than $250 Billion | Geographic Region: New York | Atlanta | Chicago | Kansas City | Dallas | San Francisco |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Loans 30-89 Days Past Due** | | | | | | | | | | | | |
| All loans secured by real estate | 0.54 | 1.11 | 0.59 | 0.34 | 0.40 | 0.74 | 0.49 | 0.52 | 0.56 | 0.84 | 0.43 | 0.25 |
| Construction and development | 0.37 | 0.98 | 0.56 | 0.43 | 0.31 | 0.31 | 0.38 | 0.21 | 0.29 | 0.65 | 0.33 | 0.45 |
| Nonfarm nonresidential | 0.21 | 0.97 | 0.41 | 0.23 | 0.16 | 0.14 | 0.25 | 0.17 | 0.24 | 0.20 | 0.30 | 0.12 |
| Multifamily residential real estate | 0.09 | 0.49 | 0.30 | 0.12 | 0.05 | 0.08 | 0.08 | 0.11 | 0.12 | 0.10 | 0.09 | 0.05 |
| Home equity loans | 0.62 | 0.60 | 0.46 | 0.40 | 0.52 | 0.77 | 0.50 | 0.61 | 0.75 | 0.78 | 0.42 | 0.31 |
| Other 1-4 Family residential | 0.88 | 1.49 | 0.87 | 0.54 | 0.68 | 1.07 | 0.87 | 0.83 | 0.83 | 1.33 | 0.70 | 0.38 |
| Commercial and industrial loans | 0.28 | 1.15 | 0.64 | 0.48 | 0.23 | 0.26 | 0.16 | 0.25 | 0.33 | 0.27 | 0.38 | 0.40 |
| Loans to individuals | 1.35 | 1.79 | 1.44 | 1.39 | 1.31 | 1.38 | 1.23 | 1.94 | 0.89 | 1.20 | 1.49 | 1.29 |
| Credit card loans | 1.19 | 1.37 | 1.97 | 2.96 | 1.36 | 1.04 | 1.38 | 1.45 | 0.92 | 1.14 | 1.38 | 0.94 |
| Other loans to individuals | 1.50 | 1.79 | 1.40 | 1.06 | 1.27 | 1.81 | 1.10 | 2.42 | 0.86 | 1.30 | 1.49 | 1.46 |
| All other loans and leases (including farm) | 0.23 | 0.71 | 0.64 | 0.27 | 0.15 | 0.24 | 0.08 | 0.14 | 0.37 | 0.27 | 0.22 | 0.16 |
| Total loans and leases | 0.57 | 1.09 | 0.64 | 0.42 | 0.50 | 0.65 | 0.50 | 0.68 | 0.53 | 0.66 | 0.44 | 0.48 |
| Memo: Nonfarm nonres loans not secured by RE | 0.17 | 0.03 | 0.24 | 0.28 | 0.17 | 0.16 | 0.10 | 0.08 | 0.30 | 0.04 | 0.10 | 0.47 |
| **Percent of Loans Noncurrent*** | | | | | | | | | | | | |
| All real estate loans | 1.14 | 1.22 | 0.79 | 0.71 | 0.80 | 1.79 | 1.22 | 1.03 | 1.35 | 1.73 | 0.69 | 0.40 |
| Construction and development | 0.45 | 0.70 | 0.75 | 0.47 | 0.40 | 0.33 | 0.58 | 0.44 | 0.62 | 0.32 | 0.33 | 0.46 |
| Nonfarm nonresidential | 0.56 | 1.37 | 0.70 | 0.62 | 0.45 | 0.61 | 0.68 | 0.52 | 0.65 | 0.61 | 0.58 | 0.34 |
| Multifamily residential real estate | 0.12 | 0.53 | 0.28 | 0.16 | 0.13 | 0.06 | 0.13 | 0.16 | 0.12 | 0.12 | 0.15 | 0.09 |
| Home equity loans | 2.02 | 0.32 | 0.44 | 0.60 | 1.13 | 3.17 | 2.18 | 1.86 | 2.10 | 2.91 | 0.86 | 0.53 |
| Other 1-4 Family residential | 1.71 | 1.15 | 0.86 | 1.06 | 1.21 | 2.34 | 1.98 | 1.38 | 1.91 | 2.59 | 1.05 | 0.45 |
| Commercial and industrial loans | 0.79 | 1.70 | 0.99 | 1.18 | 0.84 | 0.66 | 0.80 | 0.56 | 0.79 | 0.78 | 0.97 | 1.18 |
| Loans to individuals | 0.88 | 0.78 | 0.68 | 0.78 | 1.01 | 0.79 | 1.03 | 1.09 | 0.60 | 0.93 | 0.83 | 0.63 |
| Credit card loans | 1.23 | 0.54 | 1.68 | 2.63 | 1.43 | 1.07 | 1.56 | 1.34 | 0.94 | 1.21 | 0.71 | 1.10 |
| Other loans to individuals | 0.54 | 0.78 | 0.62 | 0.40 | 0.67 | 0.42 | 0.57 | 0.85 | 0.24 | 0.44 | 0.84 | 0.41 |
| All other loans and leases (including farm) | 0.22 | 1.52 | 1.01 | 0.47 | 0.27 | 0.12 | 0.20 | 0.15 | 0.16 | 0.28 | 0.37 | 0.31 |
| Total loans and leases | 0.89 | 1.30 | 0.83 | 0.78 | 0.78 | 1.01 | 0.97 | 0.81 | 0.92 | 1.12 | 0.73 | 0.59 |
| Memo: Nonfarm nonres loans not secured by RE | 0.12 | 0.80 | 0.07 | 0.41 | 0.24 | 0.04 | 0.19 | 0.05 | 0.11 | 0.06 | 0.28 | 0.35 |
| **Percent of Loans Charged-Off (net, YTD)** | | | | | | | | | | | | |
| All real estate loans | 0.01 | 0.07 | 0.02 | 0.03 | 0.03 | -0.02 | 0.04 | 0.00 | 0.01 | 0.01 | 0.03 | 0.00 |
| Construction and development | -0.01 | 0.06 | -0.01 | -0.02 | 0.00 | -0.01 | 0.02 | -0.03 | 0.03 | -0.04 | 0.00 | -0.05 |
| Nonfarm nonresidential | 0.04 | 0.09 | 0.03 | 0.05 | 0.04 | 0.05 | 0.05 | 0.05 | 0.03 | 0.06 | 0.06 | 0.00 |
| Multifamily residential real estate | 0.00 | 0.05 | 0.00 | 0.00 | 0.01 | 0.00 | 0.01 | 0.03 | 0.00 | 0.00 | -0.01 | 0.00 |
| Home equity loans | -0.06 | 0.02 | 0.04 | 0.03 | 0.03 | -0.17 | 0.05 | -0.29 | 0.02 | -0.02 | 0.00 | -0.04 |
| Other 1-4 Family residential | 0.01 | 0.04 | 0.03 | 0.03 | 0.03 | -0.02 | 0.04 | 0.02 | 0.00 | -0.01 | 0.01 | 0.00 |
| Commercial and industrial loans | 0.29 | 0.29 | 0.27 | 0.33 | 0.34 | 0.26 | 0.23 | 0.29 | 0.29 | 0.26 | 0.29 | 0.48 |
| Loans to individuals | 2.30 | 0.58 | 0.96 | 1.98 | 2.40 | 2.29 | 2.53 | 2.45 | 1.99 | 2.78 | 0.97 | 1.68 |
| Credit card loans | 3.78 | 3.15 | 4.72 | 7.54 | 4.13 | 3.46 | 4.01 | 4.08 | 3.36 | 3.80 | 2.77 | 3.43 |
| Other loans to individuals | 0.86 | 0.55 | 0.73 | 0.78 | 0.98 | 0.76 | 1.19 | 0.83 | 0.50 | 0.98 | 0.88 | 0.85 |
| All other loans and leases (including farm) | 0.11 | 0.11 | 0.20 | 0.15 | 0.09 | 0.11 | 0.11 | 0.13 | 0.09 | 0.11 | 0.23 | 0.09 |
| Total loans and leases | 0.47 | 0.15 | 0.11 | 0.21 | 0.56 | 0.52 | 0.54 | 0.57 | 0.40 | 0.53 | 0.14 | 0.44 |
| Memo: Nonfarm nonres loans not secured by RE | 0.01 | -0.61 | 0.01 | 0.07 | 0.04 | 0.00 | 0.08 | 0.02 | 0.00 | -0.03 | -0.07 | 0.08 |
| **Loans Outstanding (in billions)** | | | | | | | | | | | | |
| All real estate loans | $4,500.7 | $24.7 | $484.4 | $707.4 | $1,646.3 | $1,637.8 | $753.1 | $897.8 | $944.7 | $850.1 | $459.2 | $595.7 |
| Construction and development | 334.2 | 1.4 | 49.0 | 76.1 | 142.3 | 65.4 | 54.9 | 58.1 | 57.8 | 48.6 | 75.3 | 39.4 |
| Nonfarm nonresidential | 1,369.7 | 6.5 | 198.6 | 315.7 | 561.1 | 287.8 | 263.7 | 283.0 | 217.6 | 194.7 | 197.8 | 212.9 |
| Multifamily residential real estate | 367.3 | 0.6 | 25.5 | 76.5 | 139.5 | 125.2 | 91.9 | 43.2 | 109.4 | 37.4 | 21.0 | 64.5 |
| Home equity loans | 335.7 | 0.5 | 16.4 | 30.9 | 127.4 | 160.4 | 63.3 | 84.4 | 84.6 | 61.1 | 17.1 | 25.2 |
| Other 1-4 Family residential | 1,926.6 | 10.0 | 143.7 | 183.2 | 657.3 | 932.4 | 274.8 | 414.8 | 451.2 | 414.8 | 129.7 | 241.2 |
| Commercial and industrial loans | 2,169.1 | 4.9 | 88.8 | 174.1 | 838.2 | 1,063.0 | 317.7 | 540.4 | 491.9 | 436.2 | 146.8 | 236.1 |
| Loans to individuals | 1,606.5 | 2.6 | 27.1 | 63.2 | 672.0 | 841.7 | 283.5 | 415.2 | 329.3 | 312.4 | 25.1 | 241.0 |
| Credit card loans | 785.5 | 0.0 | 1.6 | 10.9 | 300.3 | 472.7 | 132.8 | 205.3 | 170.7 | 198.9 | 1.1 | 76.7 |
| Other loans to individuals | 821.0 | 2.6 | 25.5 | 52.3 | 371.6 | 369.0 | 150.7 | 210.0 | 158.6 | 113.5 | 24.0 | 164.2 |
| All other loans and leases (including farm) | 1,350.3 | 6.1 | 47.0 | 59.4 | 428.3 | 809.4 | 204.1 | 277.0 | 323.7 | 366.1 | 60.5 | 118.9 |
| Total loans and leases (plus unearned income) | 9,626.6 | 38.3 | 647.3 | 1,004.2 | 3,584.8 | 4,352.0 | 1,558.5 | 2,130.4 | 2,089.5 | 1,964.9 | 691.6 | 1,191.7 |
| Memo: Nonfarm nonres loans not secured by RE | 140.6 | 0.1 | 1.9 | 4.8 | 47.4 | 86.4 | 23.0 | 33.5 | 47.2 | 25.2 | 4.1 | 7.5 |
| **Memo: Other Real Estate Owned (in millions)** | | | | | | | | | | | | |
| All other real estate owned | $5,985.6 | $138.3 | $1,638.8 | $1,263.2 | $1,562.1 | $1,383.2 | $1,028.7 | $1,358.1 | $1,194.8 | $1,024.5 | $1,065.5 | $314.0 |
| Construction and development | 1,509.3 | 28.2 | 671.8 | 421.9 | 299.6 | 87.9 | 181.9 | 428.1 | 171.7 | 253.6 | 367.7 | 106.3 |
| Nonfarm nonresidential | 1,895.2 | 43.7 | 555.3 | 536.9 | 453.7 | 305.7 | 273.8 | 422.1 | 382.0 | 300.4 | 451.1 | 65.8 |
| Multifamily residential real estate | 78.4 | 5.2 | 43.3 | 20.7 | 5.7 | 3.5 | 12.2 | 21.4 | 14.4 | 15.6 | 8.7 | 6.1 |
| 1-4 Family residential | 2,269.1 | 39.6 | 279.6 | 238.1 | 780.8 | 931.1 | 549.8 | 473.1 | 581.0 | 359.6 | 196.9 | 108.7 |
| Farmland | 178.6 | 21.6 | 89.0 | 45.7 | 22.3 | 0.0 | 10.9 | 13.4 | 20.8 | 65.3 | 41.1 | 27.2 |
| Other real estate owned in foreign offices | 55.0 | 0.0 | 0.0 | 0.0 | 0.0 | 55.0 | 0.0 | 0.0 | 25.0 | 30.0 | 0.0 | 0.0 |

* 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.

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

| | 2019* | 2018* | 2018 | 2017 | 2016 | 2015 | 2014 |
|---|---|---|---|---|---|---|---|
| Return on assets (%) | 1.34 | 1.23 | 1.27 | 1.10 | 1.26 | 1.12 | 1.15 |
| Return on equity (%) | 12.28 | 11.42 | 11.74 | 10.14 | 11.44 | 9.93 | 9.82 |
| Core capital (leverage) ratio (%) | 10.42 | 10.34 | 10.29 | 10.34 | 10.49 | 10.70 | 10.87 |
| Noncurrent assets plus other real estate owned to assets (%) | 0.90 | 0.93 | 0.91 | 0.99 | 1.10 | 1.24 | 1.49 |
| Net charge-offs to loans (%) | 0.92 | 0.84 | 0.81 | 0.77 | 0.62 | 0.59 | 0.54 |
| Asset growth rate (%) | 0.29 | -0.87 | 1.45 | 3.96 | 7.21 | -0.43 | 2.02 |
| Net interest margin | 3.88 | 3.79 | 3.85 | 3.82 | 3.68 | 3.51 | 3.48 |
| Net operating income growth (%) | 8.13 | 11.15 | 19.74 | -9.27 | 20.32 | -3.63 | 8.41 |
| Number of institutions reporting | 673 | 708 | 691 | 752 | 801 | 844 | 902 |
| Percentage of unprofitable institutions (%) | 7.88 | 7.63 | 6.66 | 11.44 | 8.49 | 9.24 | 12.75 |
| Number of failed institutions | 0 | 0 | 0 | 2 | 0 | 0 | 4 |

* Through June 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending June 30.

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

***(dollar figures in millions)***

| | 2nd Quarter 2019 | 1st Quarter 2019 | 2nd Quarter 2018 | %Change 18Q2-19Q2 |
|---|---|---|---|---|
| Number of institutions reporting | 673 | 681 | 708 | -4.9 |
| Total employees (full-time equivalent) | 120,491 | 120,448 | 123,152 | -2.2 |
| ***CONDITION DATA*** | | | | |
| Total assets | $1,169,203 | $1,183,404 | $1,165,800 | 0.3 |
| Loans secured by real estate | 463,231 | 467,295 | 468,673 | -1.2 |
| 1-4 Family Residential | 256,479 | 256,298 | 262,473 | -2.3 |
| Multifamily residential property | 77,605 | 80,682 | 77,014 | 0.8 |
| Nonfarm nonresidential | 106,210 | 107,622 | 106,871 | -0.6 |
| Construction, development, and land | 22,937 | 22,693 | 22,314 | 2.8 |
| Commercial & industrial loans | 45,521 | 44,649 | 47,623 | -4.4 |
| Loans to individuals | 141,499 | 139,907 | 131,503 | 7.6 |
| Other loans & leases | 25,219 | 22,095 | 20,593 | 22.5 |
| Less: Unearned income & contra accounts | 142 | 131 | 159 | -11.0 |
| Total loans & leases | 675,328 | 673,814 | 668,233 | 1.1 |
| Less: Reserve for losses | 10,218 | 10,513 | 10,555 | -3.2 |
| Net loans & leases | 665,109 | 663,301 | 657,678 | 1.1 |
| Securities | 377,185 | 380,071 | 381,569 | -1.1 |
| Other real estate owned | 376 | 390 | 474 | -20.8 |
| Goodwill and other intangibles | 12,295 | 12,491 | 12,170 | 1.0 |
| All other assets | 114,238 | 127,151 | 113,908 | 0.3 |
| Total liabilities and capital | 1,169,203 | 1,183,404 | 1,165,800 | 0.3 |
| Deposits | 924,330 | 940,948 | 924,628 | 0.0 |
| Other borrowed funds | 96,656 | 98,678 | 99,625 | -3.0 |
| Subordinated debt | 19 | 18 | 15 | 23.2 |
| All other liabilities | 18,650 | 15,068 | 16,062 | 16.1 |
| Equity capital | 129,549 | 128,692 | 125,470 | 3.3 |
| Loans and leases 30-89 days past due | 5,557 | 6,253 | 4,599 | 20.8 |
| Noncurrent loans and leases | 10,087 | 10,717 | 10,287 | -1.9 |
| Restructured loans and leases | 3,068 | 3,065 | 3,179 | -3.5 |
| Mortgage-backed securities | 275,246 | 269,631 | 273,165 | 0.8 |
| Earning assets | 1,106,632 | 1,119,477 | 1,107,392 | -0.1 |
| FHLB Advances | 80,804 | 81,459 | 85,487 | -5.5 |
| Unused loan commitments | 617,834 | 609,252 | 574,945 | 7.5 |

| ***INCOME DATA*** | First Half 2019 | First Half 2018 | %Change | 2nd Quarter 2019 | 2nd Quarter 2018 | %Change 18Q2-19Q2 |
|---|---|---|---|---|---|---|
| Total interest income | $26,899 | $24,273 | 10.8 | $13,535 | $12,320 | 9.9 |
| Total interest expense | 5,489 | 3,725 | 47.4 | 2,832 | 1,953 | 45.0 |
| Net interest income | 21,410 | 20,548 | 4.2 | 10,703 | 10,367 | 3.2 |
| Provision for loan and lease losses | 2,578 | 2,927 | -12.0 | 1,362 | 1,413 | -3.6 |
| Total noninterest income | 5,782 | 5,927 | -2.5 | 3,074 | 2,979 | 3.2 |
| Total noninterest expense | 14,671 | 14,314 | 2.5 | 7,495 | 7,166 | 4.6 |
| Securities gains (losses) | 158 | 108 | 46.4 | -14 | 53 | N/M |
| Applicable income taxes | 2,302 | 2,160 | 6.6 | 1,113 | 1,128 | -1.3 |
| Extraordinary gains, net | -2 | -164 | N/M | -4 | -164 | N/M |
| Net income | 7,794 | 7,015 | 11.1 | 3,787 | 3,528 | 7.4 |
| Net charge-offs | 3,058 | 2,774 | 10.2 | 1,577 | 1,462 | 7.8 |
| Cash dividends | 5,892 | 2,633 | 123.8 | 2,732 | 1,625 | 68.2 |
| Net operating income | 7,671 | 7,094 | 8.1 | 3,802 | 3,650 | 4.2 |

N/M - Not Meaningful

## TABLE III-B. First Half 2019, FDIC-Insured Savings Institutions

| | | Asset Size Distribution | | | | Geographic Region | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ***FIRST HALF*** ***(The way it is…)*** | All Institutions | 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 | 673 | 140 | 397 | 120 | 16 | 305 | 53 | 161 | 46 | 72 | 36 |
| Total assets (in billions) | $1,169.2 | $8.2 | $150.2 | $318.5 | $692.3 | $408.1 | $100.8 | $102.2 | $46.3 | $148.1 | $363.7 |
| Total deposits (in billions) | 924.3 | 6.1 | 118.7 | 245.3 | 554.2 | 307.8 | 76.5 | 73.3 | 35.7 | 118.5 | 312.5 |
| Net income (in millions) | 7,793.9 | 48.0 | 951.8 | 1,566.4 | 5,227.6 | 1,751.5 | 370.4 | 765.5 | 263.1 | 785.0 | 3,858.4 |
| % of unprofitable institutions | 7.9 | 22.9 | 4.8 | 1.7 | 0.0 | 4.9 | 13.2 | 12.4 | 10.9 | 5.6 | 5.6 |
| % of institutions with earnings gains | 55.3 | 47.9 | 55.9 | 62.5 | 50.0 | 54.8 | 47.2 | 56.5 | 56.5 | 52.8 | 69.4 |
| **Performance ratios (annualized, %)** | | | | | | | | | | | |
| Yield on earning assets | 4.87 | 4.31 | 4.34 | 4.32 | 5.23 | 4.19 | 3.74 | 4.40 | 4.55 | 5.11 | 5.94 |
| Cost of funding earning assets | 0.99 | 0.98 | 0.98 | 1.06 | 0.97 | 1.17 | 0.95 | 1.32 | 1.01 | 0.70 | 0.86 |
| Net interest margin | 3.88 | 3.34 | 3.36 | 3.26 | 4.26 | 3.03 | 2.79 | 3.08 | 3.54 | 4.41 | 5.08 |
| Noninterest income to earning assets | 1.05 | 5.72 | 2.75 | 0.91 | 0.70 | 0.68 | 0.59 | 3.83 | 1.99 | 1.97 | 0.38 |
| Noninterest expense to earning assets | 2.66 | 7.46 | 4.37 | 2.77 | 2.20 | 2.53 | 2.21 | 4.66 | 3.68 | 4.43 | 1.62 |
| Loan and lease loss provision to assets | 0.44 | 0.03 | 0.07 | 0.12 | 0.67 | 0.07 | -0.01 | 0.20 | 0.29 | 0.48 | 1.04 |
| Net operating income to assets | 1.32 | 1.11 | 1.23 | 0.94 | 1.51 | 0.79 | 0.83 | 1.51 | 1.18 | 1.08 | 2.07 |
| Pretax return on assets | 1.73 | 1.54 | 1.64 | 1.26 | 1.97 | 1.14 | 0.96 | 1.92 | 1.44 | 1.35 | 2.73 |
| Return on assets | 1.34 | 1.18 | 1.29 | 1.00 | 1.50 | 0.88 | 0.71 | 1.53 | 1.18 | 1.09 | 2.07 |
| Return on equity | 12.28 | 6.09 | 9.48 | 8.10 | 15.71 | 7.19 | 6.70 | 12.42 | 9.59 | 10.38 | 22.58 |
| Net charge-offs to loans and leases | 0.92 | 0.05 | 0.06 | 0.10 | 1.78 | 0.06 | 0.00 | 0.33 | 0.23 | 0.81 | 3.98 |
| Loan and lease loss provision to net charge-offs | 84.30 | 77.04 | 157.90 | 168.27 | 80.23 | 147.62 | -1,420.68 | 79.52 | 179.02 | 98.62 | 79.04 |
| Efficiency ratio | 53.09 | 82.28 | 71.29 | 65.89 | 43.20 | 67.86 | 63.86 | 67.12 | 65.31 | 67.70 | 28.82 |
| **Condition Ratios (%)** | | | | | | | | | | | |
| Earning assets to total assets | 94.65 | 92.69 | 93.48 | 93.00 | 95.68 | 93.04 | 93.96 | 93.38 | 93.18 | 92.71 | 97.97 |
| Loss allowance to: | | | | | | | | | | | |
| Loans and leases | 1.51 | 0.98 | 0.92 | 0.86 | 2.17 | 0.80 | 0.58 | 0.84 | 0.84 | 1.23 | 4.46 |
| Noncurrent loans and leases | 101.30 | 94.97 | 125.04 | 134.57 | 92.57 | 145.30 | 8.02 | 78.36 | 135.88 | 44.51 | 302.32 |
| Noncurrent assets plus other real estate owned to assets | 0.90 | 0.87 | 0.62 | 0.50 | 1.14 | 0.45 | 3.11 | 0.87 | 0.53 | 1.72 | 0.50 |
| Noncurrent RE loans to RE loans | 1.60 | 1.06 | 0.74 | 0.61 | 3.26 | 0.51 | 9.22 | 1.20 | 0.43 | 5.46 | 0.36 |
| Equity capital ratio | 11.08 | 19.64 | 13.73 | 12.43 | 9.78 | 12.25 | 11.25 | 12.23 | 12.30 | 10.51 | 9.47 |
| Core capital (leverage) ratio | 10.42 | 19.25 | 13.62 | 11.79 | 9.00 | 11.33 | 9.42 | 11.79 | 11.53 | 10.46 | 9.19 |
| Common equity tier 1 capital ratio | 17.09 | 35.68 | 20.82 | 16.19 | 16.45 | 15.19 | 24.77 | 17.87 | 16.66 | 15.92 | 18.93 |
| Tier 1 risk-based capital ratio | 17.13 | 35.68 | 20.83 | 16.19 | 16.53 | 15.19 | 24.77 | 17.87 | 16.67 | 16.22 | 18.93 |
| Total risk-based capital ratio | 17.96 | 36.65 | 21.79 | 17.07 | 17.29 | 16.04 | 25.37 | 18.79 | 17.43 | 17.30 | 19.65 |
| Gross real estate assets to gross assets | 62.64 | 67.93 | 72.75 | 71.08 | 56.52 | 74.38 | 74.66 | 67.91 | 68.88 | 44.03 | 51.55 |
| Gross 1-4 family mortgages to gross assets | 21.74 | 48.24 | 40.78 | 31.98 | 12.63 | 28.74 | 25.49 | 44.40 | 36.33 | 16.06 | 7.08 |
| Net loans and leases to deposits | 71.96 | 85.71 | 89.99 | 93.33 | 58.48 | 100.54 | 55.70 | 103.90 | 87.58 | 74.46 | 37.55 |
| **Structural Changes (YTD)** | | | | | | | | | | | |
| New reporters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Thrifts absorbed by mergers | 15 | 1 | 9 | 4 | 1 | 12 | 0 | 2 | 0 | 1 | 0 |
| Failed Thrifts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ***PRIOR FIRST HALVES*** ***(The way it was…)*** | | | | | | | | | | | |
| Number of institutions 2018 | 708 | 152 | 422 | 121 | 13 | 324 | 56 | 170 | 48 | 74 | 36 |
| 2016 | 820 | 196 | 494 | 114 | 16 | 357 | 71 | 215 | 57 | 81 | 39 |
| 2014 | 932 | 235 | 563 | 118 | 16 | 398 | 81 | 243 | 69 | 94 | 47 |
| Total assets (in billions) 2018 | $1,165.8 | $8.8 | $158.5 | $354.3 | $644.1 | $439.6 | $101.7 | $106.2 | $40.3 | $136.1 | $341.8 |
| 2016 | 1,108.3 | 11.2 | 180.2 | 306.6 | 610.4 | 428.5 | 84.4 | 110.8 | 56.6 | 119.7 | 308.4 |
| 2014 | 1,065.7 | 13.6 | 198.3 | 294.2 | 559.6 | 475.1 | 87.1 | 111.5 | 60.5 | 106.2 | 225.2 |
| Return on assets (%) 2018 | 1.23 | 1.22 | 1.18 | 0.97 | 1.38 | 0.90 | 0.92 | 1.07 | 1.11 | 1.47 | 1.72 |
| 2016 | 1.31 | 0.95 | 0.99 | 0.81 | 1.65 | 0.70 | 0.82 | 1.16 | 0.84 | 1.15 | 2.49 |
| 2014 | 1.12 | 0.72 | 0.81 | 0.85 | 1.39 | 0.65 | 0.82 | 0.93 | 0.88 | 1.30 | 2.32 |
| Net charge-offs to loans & leases (%) | | | | | | | | | | | |
| 2018 | 0.84 | 0.05 | 0.08 | 0.25 | 1.65 | 0.06 | -0.06 | 0.64 | 0.24 | 0.79 | 3.82 |
| 2016 | 0.59 | 0.06 | 0.07 | 0.11 | 1.12 | 0.08 | 0.02 | 0.32 | 0.11 | 0.82 | 2.13 |
| 2014 | 0.57 | 0.17 | 0.18 | 0.18 | 0.99 | 0.13 | 0.46 | 0.40 | 0.14 | 0.76 | 2.02 |
| Noncurrent assets plus OREO to assets (%) 2018 | 0.93 | 1.06 | 0.69 | 0.59 | 1.17 | 0.48 | 3.92 | 0.70 | 0.64 | 1.59 | 0.45 |
| 2016 | 1.12 | 1.31 | 0.91 | 0.75 | 1.36 | 0.70 | 5.37 | 1.09 | 0.46 | 1.74 | 0.44 |
| 2014 | 1.57 | 1.82 | 1.44 | 2.17 | 1.30 | 1.21 | 4.35 | 2.44 | 0.84 | 2.61 | 0.53 |
| Equity capital ratio (%) 2018 | 10.76 | 18.56 | 12.90 | 11.86 | 9.52 | 11.90 | 10.64 | 11.81 | 12.19 | 10.43 | 8.95 |
| 2016 | 11.10 | 16.69 | 12.70 | 11.97 | 10.08 | 11.93 | 9.58 | 12.45 | 11.15 | 10.25 | 10.19 |
| 2014 | 11.84 | 15.46 | 12.47 | 12.54 | 11.16 | 12.08 | 12.46 | 12.56 | 11.73 | 10.82 | 11.24 |

## TABLE IV-B. SECOND Quarter 2019, FDIC-Insured Savings Institutions

| | | Asset Size Distribution | | | | Geographic Region | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ***SECOND QUARTER*** ***(The way it is…)*** | All Institutions | 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 | 673 | 140 | 397 | 120 | 16 | 305 | 53 | 161 | 46 | 72 | 36 |
| Total assets (in billions) | $1,169.2 | $8.2 | $150.2 | $318.5 | $692.3 | $408.1 | $100.8 | $102.2 | $46.3 | $148.1 | $363.7 |
| Total deposits (in billions) | 924.3 | 6.1 | 118.7 | 245.3 | 554.2 | 307.8 | 76.5 | 73.3 | 35.7 | 118.5 | 312.5 |
| Net income (in millions) | 3,787.4 | 25.4 | 480.7 | 756.4 | 2,524.9 | 860.9 | 140.3 | 407.5 | 137.7 | 415.2 | 1,825.9 |
| % of unprofitable institutions | 8.0 | 22.9 | 5.3 | 0.8 | 0.0 | 4.9 | 11.3 | 13.0 | 10.9 | 6.9 | 5.6 |
| % of institutions with earnings gains | 52.7 | 42.9 | 54.4 | 58.3 | 56.3 | 51.5 | 52.8 | 52.8 | 50.0 | 50.0 | 72.2 |
| **Performance Ratios (annualized, %)** | | | | | | | | | | | |
| Yield on earning assets | 4.90 | 4.35 | 4.36 | 4.34 | 5.26 | 4.22 | 3.75 | 4.45 | 4.50 | 5.14 | 5.97 |
| Cost of funding earning assets | 1.02 | 1.01 | 1.02 | 1.09 | 1.00 | 1.20 | 0.98 | 1.36 | 1.01 | 0.72 | 0.88 |
| Net interest margin | 3.87 | 3.34 | 3.35 | 3.25 | 4.26 | 3.02 | 2.77 | 3.09 | 3.49 | 4.42 | 5.09 |
| Noninterest income to earning assets | 1.11 | 5.99 | 2.84 | 0.94 | 0.77 | 0.72 | 0.56 | 4.11 | 1.83 | 2.16 | 0.41 |
| Noninterest expense to earning assets | 2.71 | 7.62 | 4.41 | 2.79 | 2.27 | 2.54 | 2.19 | 4.76 | 3.55 | 4.60 | 1.68 |
| Loan and lease loss provision to assets | 0.47 | 0.03 | 0.07 | 0.13 | 0.71 | 0.07 | 0.01 | 0.28 | 0.15 | 0.45 | 1.13 |
| Net operating income to assets | 1.30 | 1.18 | 1.26 | 0.94 | 1.48 | 0.81 | 0.81 | 1.60 | 1.22 | 1.12 | 1.98 |
| Pretax return on assets | 1.68 | 1.63 | 1.64 | 1.21 | 1.90 | 1.10 | 0.72 | 2.02 | 1.50 | 1.41 | 2.61 |
| Return on assets | 1.30 | 1.25 | 1.29 | 0.96 | 1.45 | 0.85 | 0.54 | 1.61 | 1.22 | 1.13 | 1.99 |
| Return on equity | 11.81 | 6.40 | 9.45 | 7.74 | 15.00 | 6.96 | 5.01 | 13.13 | 9.88 | 10.84 | 21.26 |
| Net charge-offs to loans and leases | 0.94 | 0.01 | 0.06 | 0.13 | 1.81 | 0.07 | 0.04 | 0.47 | 0.26 | 0.80 | 4.04 |
| Loan and lease loss provision to net charge-offs | 86.40 | 514.42 | 156.03 | 136.58 | 83.07 | 128.35 | 57.69 | 79.32 | 85.39 | 93.94 | 84.12 |
| Efficiency ratio | 53.57 | 81.69 | 71.00 | 65.76 | 44.03 | 67.47 | 64.07 | 65.81 | 65.53 | 68.24 | 29.76 |
| **Structural Changes (QTR)** | | | | | | | | | | | |
| New reporters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Thrifts absorbed by mergers | 8 | 1 | 4 | 3 | 0 | 8 | 0 | 0 | 0 | 0 | 0 |
| Failed Thrifts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ***PRIOR SECOND QUARTERS*** ***(The way it was…)*** | | | | | | | | | | | |
| Return on assets (%) 2018 | 1.22 | 1.21 | 1.20 | 0.87 | 1.42 | 0.92 | 0.86 | 0.79 | 1.07 | 1.54 | 1.76 |
| 2016 | 1.36 | 0.94 | 1.03 | 0.75 | 1.77 | 0.68 | 0.79 | 1.20 | 0.82 | 1.12 | 2.71 |
| 2014 | 1.13 | 0.69 | 0.86 | 0.92 | 1.36 | 0.66 | 0.80 | 1.25 | 0.68 | 1.36 | 2.24 |
| Net charge-offs to loans & leases (%) | | | | | | | | | | | |
| 2018 | 0.88 | 0.04 | 0.07 | 0.42 | 1.61 | 0.07 | -0.11 | 1.07 | 0.26 | 0.78 | 3.80 |
| 2016 | 0.58 | 0.10 | 0.08 | 0.15 | 1.09 | 0.08 | 0.01 | 0.35 | 0.13 | 0.79 | 2.10 |
| 2014 | 0.56 | 0.21 | 0.17 | 0.16 | 0.98 | 0.13 | 0.27 | 0.39 | 0.11 | 0.74 | 2.07 |

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

| June 30, 2019 | All Institutions | Asset Size Distribution: Less Than $100 Million | $100 Million to $1 Billion | $1 Billion to $10 Billion | Greater Than $10 Billion | Geographic Region: New York | Atlanta | Chicago | Kansas City | Dallas | San Francisco |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Loans 30-89 Days Past Due** | | | | | | | | | | | |
| All loans secured by real estate | 0.66 | 1.46 | 0.51 | 0.25 | 1.18 | 0.26 | 2.13 | 0.50 | 0.35 | 3.07 | 0.19 |
| Construction, development, and land | 0.32 | 0.48 | 0.48 | 0.24 | 0.31 | 0.24 | 0.42 | 0.23 | 0.52 | 0.81 | 0.10 |
| Nonfarm nonresidential | 0.21 | 0.84 | 0.37 | 0.15 | 0.19 | 0.20 | 0.13 | 0.22 | 0.24 | 0.32 | 0.03 |
| Multifamily residential real estate | 0.07 | 0.96 | 0.22 | 0.04 | 0.07 | 0.08 | 0.18 | 0.07 | 0.00 | 0.07 | 0.04 |
| Home equity loans | 0.41 | 1.05 | 0.60 | 0.38 | 0.34 | 0.45 | 0.61 | 0.25 | 0.49 | 0.48 | 0.13 |
| Other 1-4 Family residential | 1.11 | 1.66 | 0.60 | 0.35 | 2.37 | 0.39 | 2.86 | 0.62 | 0.40 | 5.37 | 0.26 |
| Commercial and industrial loans | 0.42 | 1.32 | 0.56 | 0.33 | 0.48 | 0.28 | 1.20 | 0.44 | 0.28 | 0.77 | 0.78 |
| Loans to individuals | 1.57 | 1.21 | 1.05 | 0.96 | 1.62 | 0.86 | 0.82 | 0.92 | 2.25 | 0.53 | 2.24 |
| Credit card loans | 2.02 | 0.28 | 2.71 | 0.83 | 2.03 | 1.01 | 1.43 | 1.15 | 4.74 | 0.69 | 2.38 |
| Other loans to individuals | 0.63 | 1.21 | 0.91 | 0.97 | 0.54 | 0.86 | 0.81 | 0.86 | 2.06 | 0.41 | 0.61 |
| Total loans and leases | 0.82 | 1.44 | 0.53 | 0.28 | 1.29 | 0.27 | 1.78 | 0.53 | 0.45 | 1.65 | 1.56 |
| **Percent of Loans Noncurrent*** | | | | | | | | | | | |
| All real estate loans | 1.60 | 1.06 | 0.74 | 0.61 | 3.26 | 0.51 | 9.22 | 1.20 | 0.43 | 5.46 | 0.36 |
| Construction, development, and land | 0.40 | 0.34 | 0.44 | 0.45 | 0.20 | 0.37 | 0.13 | 0.17 | 0.77 | 0.75 | 0.20 |
| Nonfarm nonresidential | 0.49 | 1.12 | 0.82 | 0.46 | 0.28 | 0.52 | 0.72 | 0.52 | 0.20 | 0.35 | 0.23 |
| Multifamily residential real estate | 0.18 | 1.08 | 0.29 | 0.15 | 0.17 | 0.12 | 2.90 | 0.18 | 0.16 | 0.27 | 0.06 |
| Home equity loans | 0.91 | 0.99 | 0.85 | 0.59 | 1.20 | 0.57 | 2.12 | 0.34 | 0.53 | 1.77 | 0.85 |
| Other 1-4 Family residential | 2.76 | 1.11 | 0.77 | 0.82 | 6.63 | 0.76 | 12.36 | 1.52 | 0.44 | 9.60 | 0.41 |
| Commercial and industrial loans | 1.04 | 0.82 | 0.86 | 1.16 | 0.96 | 0.93 | 1.99 | 1.49 | 2.25 | 0.69 | 0.79 |
| Loans to individuals | 1.44 | 0.63 | 0.47 | 0.31 | 1.53 | 0.48 | 0.79 | 0.72 | 0.37 | 0.69 | 2.03 |
| Credit card loans | 1.99 | 0.00 | 1.40 | 0.48 | 2.00 | 1.03 | 0.70 | 1.23 | 1.90 | 1.26 | 2.19 |
| Other loans to individuals | 0.32 | 0.64 | 0.39 | 0.29 | 0.31 | 0.47 | 0.79 | 0.57 | 0.25 | 0.23 | 0.18 |
| Total loans and leases | 1.49 | 1.03 | 0.74 | 0.64 | 2.34 | 0.55 | 7.18 | 1.07 | 0.62 | 2.77 | 1.48 |
| **Percent of Loans Charged-Off (net, YTD)** | | | | | | | | | | | |
| All real estate loans | 0.00 | 0.03 | 0.01 | 0.00 | -0.02 | 0.01 | -0.09 | -0.03 | -0.03 | 0.02 | -0.01 |
| Construction, development, and land | 0.02 | 0.04 | -0.06 | 0.00 | 0.18 | 0.06 | -0.09 | -0.01 | -0.43 | 0.12 | 0.01 |
| Nonfarm nonresidential | 0.01 | -0.05 | 0.04 | 0.00 | -0.01 | 0.02 | 0.00 | -0.02 | -0.01 | -0.03 | -0.02 |
| Multifamily residential real estate | 0.00 | -0.03 | -0.01 | 0.00 | 0.01 | 0.00 | 0.00 | -0.02 | 0.00 | 0.05 | 0.00 |
| Home equity loans | -0.07 | 0.42 | -0.02 | 0.01 | -0.16 | 0.03 | -0.63 | -0.10 | -0.21 | 0.18 | 0.00 |
| Other 1-4 Family residential | -0.01 | 0.02 | 0.01 | 0.00 | -0.03 | 0.01 | -0.04 | -0.02 | -0.01 | 0.00 | -0.01 |
| Commercial and industrial loans | 0.58 | 0.66 | 0.10 | 0.34 | 1.07 | 0.36 | 0.33 | 2.26 | 0.63 | 0.26 | 1.34 |
| Loans to individuals | 4.07 | 0.23 | 1.47 | 1.06 | 4.30 | 0.58 | 0.52 | 1.56 | 3.35 | 1.61 | 5.92 |
| Credit card loans | 5.56 | -0.58 | 11.42 | 1.66 | 5.57 | 2.54 | 2.52 | 4.31 | 23.09 | 2.72 | 6.28 |
| Other loans to individuals | 0.85 | 0.24 | 0.59 | 1.01 | 0.85 | 0.54 | 0.50 | 0.78 | 1.84 | 0.71 | 1.57 |
| Total loans and leases | 0.92 | 0.05 | 0.06 | 0.10 | 1.78 | 0.06 | 0.00 | 0.33 | 0.23 | 0.81 | 3.98 |
| **Loans Outstanding (in billions)** | | | | | | | | | | | |
| All real estate loans | $463.2 | $4.9 | $96.8 | $193.3 | $168.2 | $272.6 | $32.1 | $58.2 | $25.1 | $39.1 | $36.2 |
| Construction, development, and land | 22.9 | 0.2 | 6.3 | 12.0 | 4.5 | 13.6 | 0.9 | 2.5 | 1.4 | 2.9 | 1.6 |
| Nonfarm nonresidential | 104.1 | 0.5 | 21.2 | 53.0 | 29.5 | 75.4 | 4.0 | 6.3 | 4.9 | 9.7 | 3.9 |
| Multifamily residential real estate | 77.6 | 0.2 | 6.3 | 25.4 | 45.7 | 65.2 | 1.4 | 3.2 | 1.4 | 1.9 | 4.5 |
| Home equity loans | 22.8 | 0.2 | 4.4 | 8.2 | 10.0 | 10.2 | 2.9 | 4.0 | 0.6 | 3.0 | 2.1 |
| Other 1-4 Family residential | 233.7 | 3.8 | 57.3 | 94.3 | 78.3 | 107.8 | 22.8 | 41.6 | 16.3 | 21.0 | 24.1 |
| Commercial and industrial loans | 45.5 | 0.2 | 5.9 | 22.4 | 17.1 | 27.9 | 1.1 | 3.3 | 3.2 | 5.8 | 4.2 |
| Loans to individuals | 141.5 | 0.2 | 3.7 | 7.0 | 130.7 | 6.8 | 0.5 | 8.8 | 1.7 | 42.5 | 81.2 |
| Credit card loans | 95.6 | 0.0 | 0.3 | 0.6 | 94.8 | 0.1 | 0.0 | 2.0 | 0.1 | 18.8 | 74.6 |
| Other loans to individuals | 45.9 | 0.2 | 3.4 | 6.4 | 35.9 | 6.6 | 0.5 | 6.8 | 1.6 | 23.7 | 6.6 |
| Total loans and leases (plus unearned income) | 675.5 | 5.2 | 107.9 | 231.0 | 331.3 | 311.9 | 42.9 | 76.9 | 31.6 | 89.4 | 122.8 |
| **Memo: Other Real Estate Owned (in millions)** | | | | | | | | | | | |
| All other real estate owned | $375.8 | $16.7 | $129.4 | $119.5 | $110.2 | $119.0 | $59.3 | $58.8 | $49.7 | $67.3 | $21.7 |
| Construction, development, and land | 82.2 | 4.5 | 48.9 | 16.6 | 12.2 | 30.6 | 6.8 | 14.3 | 12.2 | 16.5 | 1.7 |
| Nonfarm nonresidential | 95.0 | 4.0 | 33.2 | 47.0 | 10.8 | 26.3 | 2.8 | 13.3 | 31.0 | 17.7 | 3.9 |
| Multifamily residential real estate | 3.6 | 0.1 | 1.7 | 1.8 | 0.0 | 3.5 | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 |
| 1-4 Family residential | 194.9 | 8.0 | 45.6 | 54.1 | 87.2 | 58.6 | 49.6 | 31.1 | 6.4 | 33.0 | 16.1 |
| **Troubled Real Estate Asset Rates** (% of total RE assets)** | | | | | | | | | | | |
| All real estate loans | 1.68 | 1.39 | 0.87 | 0.67 | 3.32 | 0.56 | 9.39 | 1.30 | 0.62 | 5.62 | 0.42 |
| Construction, development, and land | 0.75 | 2.44 | 1.21 | 0.59 | 0.47 | 0.59 | 0.86 | 0.74 | 1.61 | 1.32 | 0.31 |
| Nonfarm nonresidential | 0.60 | 1.71 | 1.00 | 0.57 | 0.32 | 0.56 | 0.79 | 0.81 | 0.92 | 0.58 | 0.35 |
| Multifamily residential real estate | 0.18 | 1.13 | 0.31 | 0.15 | 0.17 | 0.13 | 2.91 | 0.19 | 0.16 | 0.27 | 0.06 |
| 1-4 family residential | 2.67 | 1.30 | 0.85 | 0.86 | 6.11 | 0.79 | 11.37 | 1.48 | 0.48 | 8.75 | 0.50 |

* 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.