

Quarterly Banking Profile

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

	2019*	2018*	2018	2017	2016	2015	2014
Return on assets (%).....	1.32	1.36	1.35	0.96	1.02	1.04	1.00
Return on equity (%).....	11.61	12.06	11.99	8.49	9.12	9.25	8.95
Core capital (leverage) ratio (%).....	9.62	9.73	9.66	9.57	9.41	9.51	9.34
Noncurrent assets plus other real estate owned to assets (%).....	0.53	0.60	0.58	0.71	0.84	0.95	1.17
Net charge-offs to loans (%).....	0.48	0.45	0.46	0.48	0.46	0.43	0.49
Asset growth rate (%).....	5.02	2.63	3.15	3.78	4.93	2.89	5.86
Net interest margin (%).....	3.35	3.35	3.37	3.21	3.09	3.04	3.12
Net operating income growth (%).....	0.62	29.97	47.56	-2.74	3.23	8.02	-1.43
Number of institutions reporting.....	4,587	4,774	4,715	4,918	5,112	5,338	5,607
Percentage of unprofitable institutions (%).....	2.99	2.87	2.95	4.72	3.85	4.12	5.23
Number of failed institutions.....	1	0	0	6	5	8	14

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

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

<i>(dollar figures in millions)</i>	3rd Quarter	2nd Quarter	3rd Quarter	%Change		
	2019	2019	2018	18Q3-19Q3		
Number of institutions reporting.....	4,587	4,630	4,774	-3.9		
Total employees (full-time equivalent).....	1,942,682	1,948,707	1,947,726	-0.3		
CONDITION DATA						
Total assets.....	\$17,307,998	\$17,098,002	\$16,480,478	5.0		
Loans secured by real estate.....	4,537,189	4,500,675	4,389,996	3.4		
Commercial & industrial loans.....	2,171,978	2,169,040	2,035,289	6.7		
Loans to individuals.....	1,635,176	1,606,494	1,549,144	5.6		
Farm loans.....	75,938	77,415	78,049	-2.7		
Other loans & leases.....	1,300,634	1,272,940	1,205,196	7.9		
Less: Unearned income.....	2,143	2,205	2,195	-2.4		
Total loans & leases.....	9,718,772	9,624,359	9,255,479	5.0		
Less: Reserve for losses.....	115,088	114,685	112,852	2.0		
Net loans and leases.....	9,603,683	9,509,673	9,142,627	5.0		
Securities.....	3,553,226	3,401,990	3,241,264	9.6		
Other real estate owned.....	5,817	5,989	6,741	-13.7		
Goodwill and other intangibles.....	381,925	384,862	384,119	-0.6		
All other assets.....	3,763,347	3,795,488	3,705,727	1.6		
Total liabilities and capital.....	17,307,998	17,098,002	16,480,478	5.0		
Noninterest-bearing deposits.....	3,175,860	3,113,277	3,174,921	0.0		
Interest-bearing deposits.....	10,170,998	10,002,064	9,456,637	7.6		
Other borrowed funds.....	1,364,038	1,400,149	1,390,822	-1.9		
Subordinated debt.....	69,306	68,927	68,829	0.7		
All other liabilities.....	556,379	545,446	520,038	7.0		
Equity capital.....	1,971,418	1,968,139	1,869,230	5.5		
Loans and leases 30-89 days past due.....	57,679	55,174	57,638	0.1		
Noncurrent loans and leases.....	84,812	85,638	91,009	-6.8		
Restructured loans and leases.....	48,117	49,811	53,194	-9.5		
1-4 Family residential mortgages.....	2,272,309	2,262,280	2,229,691	1.9		
Mortgage-backed securities.....	2,077,322	2,007,431	1,882,629	10.3		
Earning assets.....	15,575,543	15,378,664	14,831,825	5.0		
Long-term assets (5+ years).....	4,568,385	4,469,718	4,337,246	5.3		
Volatile liabilities.....	2,736,783	2,760,241	2,697,156	1.5		
Foreign office deposits.....	1,295,828	1,292,033	1,251,788	3.5		
FHLB Advances.....	418,702	452,380	464,924	-9.9		
Unused loan commitments.....	7,504,001	7,431,219	7,231,001	3.8		
Off-balance-sheet derivatives.....	203,346,260	207,165,317	209,678,799	-3.0		
INCOME DATA						
	First Three	First Three	%Change	3rd Quarter	3rd Quarter	%Change
	Qtrs 2019	Qtrs 2018		2019	2018	18Q3-19Q3
Total interest income.....	\$499,192	\$447,597	11.5	\$167,294	\$155,881	7.3
Total interest expense.....	115,249	77,204	49.3	39,261	29,673	32.3
Net interest income.....	383,943	370,393	3.7	128,033	126,208	1.5
Provision for loan and lease losses.....	36,722	31,471	16.7	12,565	10,285	22.2
Total noninterest income.....	191,765	192,951	-0.6	66,165	63,657	3.9
Total noninterest expense.....	327,535	320,537	2.2	112,699	106,336	6.0
Securities gains (losses).....	708	424	66.9	-1,134	106	N/M
Applicable income taxes.....	43,834	44,709	-2.0	14,638	15,215	-3.8
Extraordinary gains, net.....	166	-29	N/M	-5	-5	0.0
Net income.....	168,305	166,808	0.9	53,096	58,062	-8.6
Net charge-offs.....	34,107	30,880	10.5	11,703	9,923	17.9
Cash dividends.....	125,677	107,995	16.4	44,483	42,320	5.1
Net operating income.....	167,736	166,711	0.6	54,060	58,051	-6.9

N/M - Not meaningful

Quarterly Banking Profile

TABLE III-A. First Three Quarters 2019, FDIC-Insured Commercial Banks

	All Institutions	Asset Size Distribution					Geographic Region					
		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
FIRST THREE QUARTERS												
<i>(The way it is...)</i>												
Number of institutions reporting.....	4,587	1,068	2,854	539	117	9	333	550	971	1,298	1,085	350
Total assets (in billions).....	\$17,308.0	\$63.6	\$936.2	\$1,405.8	\$5,734.3	\$9,168.1	\$2,953.2	\$3,682.5	\$4,135.2	\$3,752.3	\$1,039.3	\$1,745.4
Total deposits (in billions).....	13,346.9	53.1	784.6	1,144.2	4,387.0	6,977.9	2,291.7	2,896.6	3,015.2	2,940.2	839.6	1,363.5
Net income (in millions).....	168,305	468	9,002	14,159	56,106	88,569	24,864	36,748	41,473	34,764	10,784	19,671
% of unprofitable institutions.....	3.0	7.3	2.0	0.2	0.9	0.0	3.6	4.7	2.5	1.8	3.0	5.1
% of institutions with earnings gains.....	65.4	58.5	66.6	71.2	70.1	55.6	65.5	67.5	67.9	62.0	65.3	67.7
Performance ratios (annualized, %)												
Yield on earning assets.....	4.35	4.61	4.81	4.85	4.78	3.96	4.37	4.44	3.90	4.37	4.72	4.96
Cost of funding earning assets.....	1.01	0.72	0.89	0.99	1.15	0.93	1.20	0.89	0.89	1.05	0.90	1.14
Net interest margin.....	3.35	3.89	3.92	3.86	3.63	3.03	3.16	3.56	3.00	3.32	3.82	3.82
Noninterest income to earning assets.....	1.67	0.99	1.07	1.28	1.70	1.79	1.54	1.63	2.01	1.39	1.29	2.04
Noninterest expense to earning assets.....	2.86	3.53	3.26	3.08	3.00	2.69	2.73	2.83	2.88	2.69	3.07	3.31
Loan and lease loss provision to assets.....	0.29	0.16	0.15	0.20	0.39	0.25	0.32	0.34	0.22	0.29	0.14	0.38
Net operating income to assets.....	1.32	0.97	1.28	1.35	1.33	1.31	1.14	1.41	1.34	1.23	1.41	1.52
Pretax return on assets.....	1.67	1.11	1.51	1.74	1.73	1.63	1.46	1.71	1.69	1.57	1.73	2.04
Return on assets.....	1.32	0.99	1.31	1.38	1.34	1.30	1.15	1.36	1.35	1.26	1.43	1.55
Return on equity.....	11.61	7.36	11.39	11.66	10.97	12.12	9.59	11.11	12.35	12.30	11.66	13.26
Net charge-offs to loans and leases.....	0.48	0.20	0.12	0.22	0.57	0.51	0.54	0.56	0.41	0.52	0.16	0.46
Loan and lease loss provision to net charge-offs.....	107.67	138.45	178.45	125.71	108.87	102.38	109.68	103.20	104.19	105.59	133.27	118.80
Efficiency ratio.....	56.08	72.33	65.02	59.35	54.59	55.47	57.37	53.90	57.09	56.59	59.43	53.81
Condition Ratios (%)												
Earning assets to total assets.....	89.99	92.61	93.12	92.12	90.38	89.08	89.51	89.65	88.74	90.42	90.99	92.97
Loss allowance to:												
Loans and leases.....	1.18	1.45	1.30	1.13	1.14	1.22	1.21	1.18	1.22	1.26	0.98	1.08
Noncurrent loans and leases.....	135.70	109.17	156.03	150.82	144.51	124.87	124.35	149.58	134.67	115.19	134.40	199.20
Noncurrent assets plus												
other real estate owned to assets.....	0.53	0.99	0.74	0.63	0.53	0.49	0.56	0.50	0.51	0.62	0.60	0.39
Equity capital ratio.....	11.37	13.77	11.77	12.02	12.31	10.63	11.95	12.25	10.84	10.19	12.39	11.72
Core capital (leverage) ratio.....	9.62	13.44	11.38	10.89	10.35	8.78	9.99	9.62	9.18	9.14	10.51	10.61
Common equity tier 1 capital ratio.....	13.03	21.09	15.37	13.76	12.72	12.82	13.31	12.79	13.05	12.64	13.04	13.86
Tier 1 risk-based capital ratio.....	13.11	21.11	15.39	13.78	12.87	12.85	13.36	12.90	13.09	12.72	13.10	13.98
Total risk-based capital ratio.....	14.48	22.19	16.48	14.75	14.23	14.34	14.70	14.15	14.43	14.53	14.10	15.06
Net loans and leases to deposits.....	71.95	70.08	80.68	87.00	82.25	62.05	68.29	73.44	68.00	67.18	82.95	87.24
Structural Changes (YTD)												
New reporters.....	10	9	1	0	0	0	3	3	2	0	1	1
Banks absorbed by mergers.....	133	35	75	18	5	0	11	20	29	38	25	10
Failed banks.....	1	1	0	0	0	0	0	0	0	0	1	0
PRIOR FIRST THREE QUARTERS												
<i>(The way it was...)</i>												
Number of institutions.....2018	4,774	1,185	2,952	513	115	9	350	578	1,011	1,349	1,120	366
.....2016	5,169	1,397	3,168	506	88	10	378	661	1,075	1,444	1,198	413
.....2014	5,670	1,705	3,414	459	84	8	422	744	1,190	1,545	1,293	476
Total assets (in billions).....2018	\$16,480.5	\$70.6	\$951.4	\$1,341.2	\$5,361.8	\$8,755.5	\$2,832.3	\$3,555.2	\$3,890.1	\$3,598.5	\$981.1	\$1,623.2
.....2016	15,636.7	83.1	992.7	1,427.6	4,356.6	8,776.7	2,724.5	3,393.5	3,672.9	3,585.4	878.8	1,381.8
.....2014	14,279.7	100.5	1,030.7	1,239.9	4,228.8	7,679.9	2,574.6	3,048.2	3,393.3	3,302.0	777.4	1,184.2
Return on assets (%).....2018	1.36	1.03	1.25	1.40	1.45	1.31	1.25	1.45	1.29	1.27	1.42	1.71
.....2016	1.03	0.94	1.10	1.11	1.01	1.01	0.87	1.04	0.97	1.09	1.09	1.23
.....2014	1.02	0.85	1.02	1.13	1.08	0.97	1.00	0.90	0.89	1.14	1.13	1.34
Net charge-offs to loans & leases (%)												
.....2018	0.45	0.18	0.12	0.21	0.61	0.43	0.70	0.56	0.22	0.50	0.15	0.40
.....2016	0.44	0.16	0.12	0.23	0.56	0.46	0.57	0.54	0.27	0.52	0.23	0.30
.....2014	0.49	0.21	0.21	0.31	0.67	0.45	0.88	0.40	0.35	0.61	0.13	0.25
Noncurrent assets plus												
OREO to assets (%).....2018	0.60	1.00	0.79	0.71	0.57	0.58	0.63	0.58	0.55	0.71	0.63	0.44
.....2016	0.86	1.17	1.04	0.87	0.75	0.89	0.70	0.96	0.80	1.05	0.94	0.55
.....2014	1.27	1.55	1.56	1.37	0.82	1.47	0.89	1.62	1.15	1.62	1.11	0.72
Equity capital ratio (%).....2018	11.32	12.83	11.11	11.80	12.57	10.50	12.79	11.99	10.34	10.19	11.84	11.85
.....2016	11.23	12.64	11.25	11.78	12.50	10.50	12.04	12.46	10.12	10.06	11.34	12.54
.....2014	11.15	11.86	10.92	11.84	12.89	10.10	11.99	12.10	9.84	10.27	11.19	13.06

Quarterly Banking Profile

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

	All Institutions	Asset Size Distribution					Geographic Region					
		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
THIRD QUARTER <i>(The way it is...)</i>												
Number of institutions reporting.....	4,587	1,068	2,854	539	117	9	333	550	971	1,298	1,085	350
Total assets (in billions).....	\$17,308.0	\$63.6	\$936.2	\$1,405.8	\$5,734.3	\$9,168.1	\$2,953.2	\$3,682.5	\$4,135.2	\$3,752.3	\$1,039.3	\$1,745.4
Total deposits (in billions).....	13,346.9	53.1	784.6	1,144.2	4,387.0	6,977.9	2,291.7	2,896.6	3,015.2	2,940.2	839.6	1,363.5
Net income (in millions).....	53,096.5	161.0	3,133.6	5,105.1	17,409.7	27,287.0	8,284.6	10,862.5	13,837.6	10,704.4	3,766.6	5,640.9
% of unprofitable institutions.....	3.7	8.3	2.6	0.7	2.6	0.0	3.9	5.8	3.2	2.3	3.8	6.9
% of institutions with earnings gains.....	63.4	55.1	65.0	73.5	56.4	44.4	62.2	64.2	67.0	62.5	61.5	63.1
Performance Ratios (annualized, %)												
Yield on earning assets.....	4.33	4.71	4.87	4.89	4.77	3.91	4.34	4.39	3.90	4.31	4.71	4.98
Cost of funding earning assets.....	1.02	0.76	0.92	1.01	1.16	0.94	1.23	0.90	0.90	1.06	0.92	1.15
Net interest margin.....	3.31	3.94	3.94	3.88	3.61	2.97	3.11	3.49	3.01	3.26	3.79	3.83
Noninterest income to earning assets.....	1.71	1.04	1.18	1.39	1.70	1.84	1.54	1.63	2.07	1.45	1.38	2.09
Noninterest expense to earning assets.....	2.92	3.59	3.30	3.07	3.11	2.73	2.71	2.85	2.90	2.79	3.08	3.60
Loan and lease loss provision to assets.....	0.29	0.20	0.16	0.21	0.40	0.25	0.32	0.32	0.24	0.30	0.16	0.40
Net operating income to assets.....	1.26	0.98	1.32	1.44	1.21	1.26	1.12	1.36	1.33	1.12	1.44	1.28
Pretax return on assets.....	1.58	1.13	1.56	1.84	1.61	1.52	1.43	1.50	1.71	1.47	1.77	1.80
Return on assets.....	1.24	1.02	1.35	1.47	1.23	1.19	1.13	1.19	1.35	1.15	1.46	1.31
Return on equity.....	10.81	7.41	11.52	12.23	9.97	11.13	9.42	9.68	12.24	11.23	11.83	11.15
Net charge-offs to loans and leases.....	0.48	0.29	0.14	0.24	0.59	0.51	0.55	0.54	0.44	0.51	0.20	0.49
Loan and lease loss provision to net charge-offs.....	107.36	120.69	165.18	123.71	105.69	104.78	109.25	99.42	105.88	108.92	113.94	118.44
Efficiency ratio.....	56.54	71.78	64.25	57.72	54.98	56.43	57.47	54.51	56.63	58.85	58.98	53.65
Structural Changes (QTR)												
New reporters.....	4	3	1	0	0	0	1	2	0	0	0	1
Banks absorbed by mergers.....	45	17	21	5	2	0	4	7	8	16	8	2
Failed banks.....	0	0	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS <i>(The way it was...)</i>												
Return on assets (%).....2018	1.42	1.09	1.29	1.50	1.51	1.36	1.32	1.50	1.28	1.38	1.52	1.74
.....2016	1.09	0.95	1.13	1.15	1.05	1.09	0.88	1.26	0.99	1.09	1.15	1.28
.....2014	1.00	0.88	1.06	1.20	1.01	0.95	0.91	0.89	0.82	1.15	1.15	1.46
Net charge-offs to loans & leases (%)												
.....2018	0.43	0.21	0.13	0.21	0.58	0.41	0.65	0.55	0.19	0.48	0.17	0.40
.....2016	0.43	0.16	0.13	0.27	0.56	0.43	0.59	0.52	0.27	0.47	0.21	0.32
.....2014	0.45	0.23	0.20	0.28	0.64	0.41	0.83	0.36	0.32	0.56	0.14	0.24

Quarterly Banking Profile

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

September 30, 2019	All Institutions	Asset Size Distribution					Geographic Region					
		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
Percent of Loans 30-89 Days Past Due												
All loans secured by real estate.....	0.53	1.01	0.56	0.35	0.40	0.72	0.52	0.52	0.54	0.77	0.46	0.22
Construction and development.....	0.32	0.89	0.52	0.36	0.33	0.11	0.44	0.23	0.23	0.33	0.36	0.38
Nonfarm nonresidential.....	0.26	0.89	0.41	0.28	0.18	0.28	0.29	0.25	0.21	0.31	0.38	0.10
Multifamily residential real estate.....	0.09	0.54	0.27	0.12	0.09	0.04	0.10	0.04	0.08	0.21	0.10	0.06
Home equity loans.....	0.61	0.59	0.49	0.44	0.51	0.74	0.50	0.57	0.74	0.78	0.49	0.30
Other 1-4 Family residential.....	0.84	1.42	0.87	0.52	0.66	1.02	0.89	0.78	0.83	1.20	0.69	0.34
Commercial and industrial loans.....	0.32	1.27	0.68	0.47	0.27	0.31	0.24	0.23	0.38	0.36	0.40	0.42
Loans to individuals.....	1.44	1.57	1.49	1.47	1.40	1.47	1.31	2.05	0.92	1.29	1.50	1.46
Credit card loans.....	1.30	1.21	2.12	3.31	1.47	1.15	1.49	1.55	1.02	1.26	1.44	1.06
Other loans to individuals.....	1.57	1.57	1.45	1.07	1.35	1.88	1.15	2.54	0.82	1.34	1.51	1.65
All other loans and leases (including farm).....	0.23	0.50	0.51	0.27	0.16	0.24	0.14	0.12	0.25	0.36	0.19	0.17
Total loans and leases.....	0.59	1.00	0.61	0.43	0.53	0.67	0.56	0.69	0.52	0.69	0.46	0.51
Memo: Nonfarm nonres loans not secured by RE.....	0.27	0.13	0.22	0.02	0.18	0.33	0.31	0.31	0.41	0.02	0.19	0.03
Percent of Loans Noncurrent*												
All real estate loans.....	1.09	1.25	0.79	0.70	0.78	1.67	1.20	0.93	1.32	1.65	0.70	0.35
Construction and development.....	0.44	1.28	0.78	0.48	0.36	0.32	0.56	0.44	0.49	0.33	0.35	0.53
Nonfarm nonresidential.....	0.56	1.36	0.71	0.62	0.43	0.61	0.67	0.54	0.66	0.56	0.55	0.32
Multifamily residential real estate.....	0.12	0.52	0.27	0.16	0.11	0.07	0.12	0.19	0.12	0.10	0.12	0.07
Home equity loans.....	1.83	0.46	0.43	0.53	1.10	2.84	2.09	1.16	2.13	2.88	0.88	0.54
Other 1-4 Family residential.....	1.65	1.14	0.84	1.05	1.21	2.21	1.97	1.29	1.89	2.46	1.10	0.37
Commercial and industrial loans.....	0.80	1.75	0.98	0.99	0.90	0.68	0.88	0.61	0.82	0.79	1.00	1.03
Loans to individuals.....	0.92	0.77	0.71	0.95	1.04	0.81	1.07	1.13	0.63	0.95	0.84	0.71
Credit card loans.....	1.31	0.59	1.87	3.24	1.55	1.12	1.66	1.44	0.98	1.26	0.75	1.26
Other loans to individuals.....	0.54	0.77	0.64	0.45	0.65	0.43	0.57	0.82	0.25	0.43	0.84	0.46
All other loans and leases (including farm).....	0.20	1.53	1.00	0.39	0.21	0.12	0.16	0.15	0.15	0.28	0.32	0.21
Total loans and leases.....	0.87	1.32	0.83	0.75	0.79	0.97	0.97	0.79	0.91	1.10	0.73	0.54
Memo: Nonfarm nonres loans not secured by RE.....	0.14	0.21	0.05	0.27	0.24	0.08	0.15	0.10	0.19	0.03	0.26	0.27
Percent of Loans Charged-Off (net, YTD)												
All real estate loans.....	0.01	0.07	0.03	0.04	0.03	-0.04	0.04	-0.03	0.01	0.00	0.02	-0.01
Construction and development.....	-0.01	0.00	0.01	-0.02	-0.01	-0.02	0.02	-0.02	0.03	-0.03	0.00	-0.08
Nonfarm nonresidential.....	0.04	0.12	0.03	0.05	0.04	0.03	0.07	0.05	0.04	0.03	0.05	0.00
Multifamily residential real estate.....	0.00	0.02	0.01	0.00	0.01	0.00	0.01	0.01	0.00	0.01	-0.01	0.00
Home equity loans.....	-0.09	0.05	0.04	0.03	0.04	-0.22	0.04	-0.33	0.00	-0.04	-0.04	-0.03
Other 1-4 Family residential.....	0.00	0.05	0.03	0.05	0.02	-0.03	0.04	-0.03	-0.01	0.00	0.01	-0.01
Commercial and industrial loans.....	0.34	0.64	0.31	0.38	0.41	0.27	0.23	0.33	0.34	0.26	0.42	0.56
Loans to individuals.....	2.27	0.59	1.00	1.96	2.36	2.25	2.50	2.41	1.95	2.73	1.00	1.69
Credit card loans.....	3.68	3.14	4.49	7.27	4.00	3.39	3.93	3.93	3.28	3.72	2.79	3.34
Other loans to individuals.....	0.90	0.57	0.79	0.76	1.03	0.79	1.22	0.89	0.50	1.00	0.92	0.91
All other loans and leases (including farm).....	0.13	0.21	0.20	0.16	0.12	0.13	0.13	0.14	0.14	0.13	0.20	0.06
Total loans and leases.....	0.48	0.20	0.12	0.22	0.57	0.51	0.54	0.56	0.41	0.52	0.16	0.46
Memo: Nonfarm nonres loans not secured by RE.....	0.04	-0.40	0.67	0.25	0.05	0.00	0.06	0.06	0.01	0.00	-0.08	0.20
Loans Outstanding (in billions)												
All real estate loans.....	\$4,537.2	\$24.3	\$480.6	\$711.5	\$1,675.1	\$1,645.7	\$762.9	\$908.7	\$925.9	\$873.2	\$466.8	\$599.6
Construction and development.....	336.6	1.5	48.7	77.0	145.1	64.4	55.6	58.7	57.0	49.4	76.0	40.0
Nonfarm nonresidential.....	1,388.8	6.2	196.8	319.2	574.4	292.2	267.9	289.0	216.3	200.8	200.1	214.6
Multifamily residential real estate.....	374.8	0.6	25.2	74.5	144.7	129.8	93.6	44.7	110.1	39.6	21.4	65.4
Home equity loans.....	327.6	0.5	16.1	30.9	126.0	154.1	62.4	81.7	82.0	59.7	17.0	24.7
Other 1-4 Family residential.....	1,944.7	9.9	142.9	184.0	668.3	939.6	278.9	421.6	436.5	429.6	133.7	244.4
Commercial and industrial loans.....	2,172.0	4.8	87.0	174.8	836.3	1,069.0	318.7	547.7	484.7	438.7	146.2	236.0
Loans to individuals.....	1,635.2	2.7	26.9	61.7	691.6	852.3	292.9	420.6	333.6	317.2	25.3	245.5
Credit card loans.....	795.4	0.0	1.6	11.0	305.0	477.8	135.5	208.1	172.7	200.9	1.1	77.1
Other loans to individuals.....	839.8	2.7	25.3	50.7	386.6	374.5	157.5	212.5	160.9	116.4	24.2	168.4
All other loans and leases (including farm).....	1,376.6	6.0	47.1	59.1	447.8	816.5	210.3	275.7	331.7	371.8	65.2	121.8
Total loans and leases (plus unearned income).....	9,720.9	37.8	641.6	1,007.2	3,650.8	4,383.6	1,584.8	2,152.7	2,075.9	2,001.0	703.5	1,203.0
Memo: Nonfarm nonres loans not secured by RE.....	146.0	0.1	1.9	5.2	48.8	90.0	22.7	35.3	48.5	27.1	4.7	7.6
Memo: Other Real Estate Owned (in millions)												
All other real estate owned.....	\$5,817.2	\$128.7	\$1,563.1	\$1,221.2	\$1,528.1	\$1,376.1	\$946.9	\$1,293.9	\$1,142.2	\$1,064.6	\$1,056.7	\$312.9
Construction and development.....	1,400.5	20.9	615.8	398.4	275.8	89.5	156.9	400.3	162.7	243.8	338.3	98.4
Nonfarm nonresidential.....	1,933.1	43.6	531.3	524.8	468.4	364.9	251.0	397.9	355.3	384.3	462.4	82.2
Multifamily residential real estate.....	67.9	5.0	38.5	18.7	3.9	1.8	8.5	21.3	13.4	12.2	8.1	4.4
1-4 Family residential.....	2,190.6	39.4	275.2	228.5	765.6	881.8	521.4	461.7	563.2	340.6	195.7	108.0
Farmland.....	187.1	19.8	102.3	50.8	14.3	0.0	9.2	12.7	23.6	69.6	52.3	19.9
Other real estate owned in foreign offices.....	38.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	24.0	14.0	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.

N/A - Not Available

Quarterly Banking Profile

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

	2019*	2018*	2018	2017	2016	2015	2014
Return on assets (%).....	1.38	1.25	1.27	1.10	1.26	1.12	1.15
Return on equity (%).....	12.61	11.61	11.74	10.14	11.44	9.93	9.82
Core capital (leverage) ratio (%).....	10.47	10.32	10.29	10.34	10.49	10.70	10.87
Noncurrent assets plus other real estate owned to assets (%).....	0.95	0.90	0.91	0.99	1.10	1.24	1.49
Net charge-offs to loans (%).....	0.89	0.80	0.81	0.77	0.62	0.59	0.54
Asset growth rate (%).....	-1.67	0.69	1.45	3.96	7.21	-0.43	2.02
Net interest margin.....	3.88	3.83	3.85	3.82	3.68	3.51	3.48
Net operating income growth (%).....	7.54	11.94	19.74	-9.27	20.32	-3.63	8.41
Number of institutions reporting.....	669	703	691	752	801	844	902
Percentage of unprofitable institutions (%).....	6.73	6.97	6.66	11.44	8.49	9.24	12.75
Number of failed institutions.....	0	0	0	2	0	0	4

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

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

<i>(dollar figures in millions)</i>	3rd Quarter		2nd Quarter		3rd Quarter		%Change 18Q3-19Q3
	2019	2019	2019	2019	2018	2018	
Number of institutions reporting.....		669		673		703	-4.8
Total employees (full-time equivalent).....		122,894		120,491		122,874	0.0
CONDITION DATA							
Total assets.....		\$1,172,424		\$1,169,201		\$1,192,355	-1.7
Loans secured by real estate.....		465,162		463,231		472,800	-1.6
1-4 Family Residential.....		259,800		256,479		264,145	-1.6
Multifamily residential property.....		77,128		77,606		77,728	-0.8
Nonfarm nonresidential.....		105,020		106,211		107,998	-2.8
Construction, development, and land.....		23,214		22,935		22,929	1.2
Commercial & industrial loans.....		43,860		45,521		48,654	-9.9
Loans to individuals.....		144,155		141,499		141,504	1.9
Other loans & leases.....		27,393		25,219		20,744	32.1
Less: Unearned income & contra accounts.....		132		142		135	-2.0
Total loans & leases.....		680,437		675,328		683,567	-0.5
Less: Reserve for losses.....		10,068		10,219		10,875	-7.4
Net loans & leases.....		670,369		665,108		672,692	-0.3
Securities.....		382,832		377,185		388,834	-1.5
Other real estate owned.....		372		376		446	-16.6
Goodwill and other intangibles.....		12,100		12,294		12,997	-6.9
All other assets.....		106,751		114,237		117,386	-9.1
Total liabilities and capital.....		1,172,424		1,169,201		1,192,355	-1.7
Deposits.....		928,735		924,330		942,070	-1.4
Other borrowed funds.....		96,131		96,676		106,481	-9.7
Subordinated debt.....		18		19		15	22.0
All other liabilities.....		17,729		18,623		15,702	12.9
Equity capital.....		129,811		129,553		128,087	1.3
Loans and leases 30-89 days past due.....		6,334		5,557		5,560	13.9
Noncurrent loans and leases.....		10,731		10,090		10,245	4.7
Restructured loans and leases.....		2,951		3,080		3,188	-7.4
Mortgage-backed securities.....		292,136		275,246		274,850	6.3
Earning assets.....		1,109,717		1,106,631		1,127,490	-1.6
FHLB Advances.....		80,164		80,904		88,440	-9.4
Unused loan commitments.....		629,003		617,836		611,635	2.8
INCOME DATA							
		First Three Qtrs 2019	First Three Qtrs 2018	%Change	3rd Quarter 2019	3rd Quarter 2018	%Change 18Q3-19Q3
Total interest income.....		\$40,243	\$37,362	7.7	\$13,551	\$13,140	3.1
Total interest expense.....		8,258	5,972	38.3	2,820	2,254	25.1
Net interest income.....		31,985	31,390	1.9	10,730	10,886	-1.4
Provision for loan and lease losses.....		3,878	4,506	-13.9	1,307	1,578	-17.2
Total noninterest income.....		9,059	8,881	2.0	3,298	2,969	11.1
Total noninterest expense.....		21,966	21,606	1.7	7,403	7,335	0.9
Securities gains (losses).....		336	132	153.6	178	24	627.2
Applicable income taxes.....		3,527	3,271	7.8	1,240	1,116	11.1
Extraordinary gains, net.....		1	N/M	100.6	3	-34	N/M
Net income.....		12,004	10,817	11.0	4,258	3,815	11.6
Net charge-offs.....		4,438	4,014	10.6	1,385	1,240	11.6
Cash dividends.....		9,207	4,154	121.6	3,274	1,522	115.1
Net operating income.....		11,737	10,914	7.5	4,113	3,832	7.3

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-B. First Three Quarters 2019, FDIC-Insured Savings Institutions

	All Institutions	Asset Size Distribution				Geographic Region					
		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
FIRST THREE QUARTERS <i>(The way it is...)</i>											
Number of institutions reporting.....	669	138	393	121	17	302	53	161	45	72	36
Total assets (in billions).....	\$1,172.4	\$8.0	\$146.9	\$316.3	\$701.2	\$404.2	\$101.8	\$104.9	\$45.6	\$154.0	\$361.9
Total deposits (in billions).....	928.7	5.9	116.3	243.6	562.9	305.0	78.5	76.0	34.3	121.5	313.5
Net income (in millions).....	12,004.2	70.7	1,406.7	2,356.0	8,170.8	2,621.0	600.2	1,229.7	389.3	1,282.4	5,881.5
% of unprofitable institutions.....	6.7	22.5	3.3	0.8	0.0	3.6	9.4	11.8	11.1	2.8	8.3
% of institutions with earnings gains.....	56.5	49.3	56.0	66.9	52.9	54.3	58.5	57.1	60.0	54.2	69.4
Performance ratios (annualized, %)											
Yield on earning assets.....	4.88	4.32	4.33	4.32	5.23	4.19	3.69	4.42	4.51	5.11	5.97
Cost of funding earning assets.....	1.00	1.00	1.00	1.06	0.98	1.18	0.97	1.34	0.99	0.72	0.84
Net interest margin.....	3.88	3.32	3.33	3.27	4.25	3.01	2.72	3.08	3.51	4.40	5.13
Noninterest income to earning assets.....	1.10	5.28	2.89	0.98	0.74	0.72	0.63	3.96	1.95	2.10	0.39
Noninterest expense to earning assets.....	2.66	6.99	4.44	2.82	2.20	2.53	2.17	4.70	3.61	4.51	1.60
Loan and lease loss provision to assets.....	0.45	0.02	0.08	0.10	0.68	0.06	-0.01	0.17	0.25	0.50	1.07
Net operating income to assets.....	1.35	1.12	1.25	0.98	1.53	0.81	0.84	1.60	1.21	1.09	2.12
Pretax return on assets.....	1.78	1.55	1.65	1.30	2.02	1.14	1.04	2.03	1.49	1.45	2.78
Return on assets.....	1.38	1.19	1.30	1.03	1.55	0.88	0.78	1.62	1.21	1.17	2.12
Return on equity.....	12.61	6.02	9.65	8.18	16.13	7.19	7.25	13.18	9.70	11.19	22.89
Net charge-offs to loans and leases.....	0.89	0.04	0.07	0.10	1.68	0.06	0.00	0.27	0.27	0.78	3.85
Loan and lease loss provision to net charge-offs.....	87.39	81.09	160.20	138.58	84.52	132.33	825.38	82.43	132.18	106.17	82.73
Efficiency ratio.....	52.67	81.20	71.25	65.64	42.89	67.49	63.27	66.53	64.75	67.74	28.17
Condition Ratios (%)											
Earning assets to total assets.....	94.65	92.77	93.40	93.16	95.61	92.94	94.32	93.58	93.44	92.43	98.07
Loss allowance to:											
Loans and leases.....	1.48	0.98	0.92	0.85	2.07	0.79	0.55	0.81	0.78	1.22	4.28
Noncurrent loans and leases.....	93.82	84.77	120.65	127.63	85.26	140.95	7.74	75.76	124.94	39.74	273.29
Noncurrent assets plus											
other real estate owned to assets.....	0.95	0.94	0.64	0.51	1.21	0.46	3.15	0.87	0.52	1.90	0.55
Noncurrent RE loans to RE loans.....	1.71	1.18	0.76	0.62	3.38	0.53	9.43	1.27	0.32	5.90	0.37
Equity capital ratio.....	11.07	19.97	13.67	12.53	9.76	12.41	10.80	12.17	12.39	10.22	9.53
Core capital (leverage) ratio.....	10.47	19.64	13.49	11.97	9.06	11.39	9.65	11.78	11.27	10.31	9.26
Common equity tier 1 capital ratio.....	17.08	36.56	20.66	16.54	16.28	15.49	23.51	17.94	16.85	15.45	18.78
Tier 1 risk-based capital ratio.....	17.12	36.56	20.66	16.54	16.36	15.49	23.51	17.94	16.86	15.74	18.79
Total risk-based capital ratio.....	17.94	37.54	21.63	17.41	17.12	16.33	24.08	18.84	17.55	16.80	19.51
Gross real estate assets to gross assets.....	64.07	67.80	72.52	71.55	58.90	74.64	74.78	67.81	69.17	48.02	54.44
Gross 1-4 family mortgages to gross assets.....	21.97	48.49	40.94	31.52	13.41	28.81	25.26	44.60	36.94	17.18	7.13
Net loans and leases to deposits.....	72.18	86.23	90.15	91.35	60.02	100.06	55.74	103.50	88.20	75.91	38.38
Structural Changes (YTD)											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	16	1	10	4	1	13	0	2	0	1	0
Failed Thriffs.....	0	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST THREE QUARTERS <i>(The way it was...)</i>											
Number of institutions.....2018	703	150	417	122	14	321	55	169	48	73	37
.....2016	811	192	488	115	16	353	70	212	56	82	38
.....2014	919	235	552	116	16	394	79	237	69	94	46
Total assets (in billions).....2018	\$1,192.4	\$8.6	\$156.3	\$353.1	\$674.3	\$443.1	\$99.7	\$106.2	\$42.9	\$138.4	\$362.1
.....2016	1,129.9	10.9	179.2	313.4	626.4	433.9	84.5	112.6	59.0	122.8	317.1
.....2014	1,069.0	13.7	196.8	291.4	567.1	470.4	85.9	110.0	61.5	107.4	233.7
Return on assets (%).....2018	1.25	1.21	1.20	1.01	1.39	0.93	0.95	1.18	1.10	1.41	1.73
.....2016	1.27	1.04	1.03	0.83	1.57	0.72	0.86	1.20	0.86	1.18	2.30
.....2014	1.14	0.78	0.85	0.84	1.41	0.66	0.86	0.95	0.83	1.31	2.35
Net charge-offs to loans & leases (%)											
.....2018	0.80	0.05	0.09	0.20	1.59	0.07	-0.09	0.48	0.29	0.79	3.64
.....2016	0.60	0.10	0.08	0.10	1.15	0.08	0.02	0.29	0.11	0.81	2.24
.....2014	0.55	0.17	0.16	0.17	0.95	0.12	0.39	0.37	0.14	0.73	1.95
Noncurrent assets plus											
OREO to assets (%).....2018	0.90	1.03	0.67	0.58	1.12	0.47	3.51	0.72	0.60	1.66	0.50
.....2016	1.11	1.36	0.89	0.74	1.36	0.69	5.39	1.01	0.46	1.71	0.48
.....2014	1.53	1.69	1.39	2.07	1.30	1.10	4.73	2.38	0.81	2.55	0.55
Equity capital ratio (%).....2018	10.74	18.79	13.24	12.05	9.37	11.90	10.61	11.84	12.33	10.57	8.90
.....2016	10.98	17.03	12.67	11.85	9.96	11.92	9.71	12.09	11.07	10.36	9.87
.....2014	11.82	15.95	12.60	12.51	11.09	12.16	12.44	12.70	11.58	10.87	10.99

Quarterly Banking Profile

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

	All Institutions	Asset Size Distribution				Geographic Region					
		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
THIRD QUARTER <i>(The way it is...)</i>											
Number of institutions reporting.....	669	138	393	121	17	302	53	161	45	72	36
Total assets (in billions).....	\$1,172.4	\$8.0	\$146.9	\$316.3	\$701.2	\$404.2	\$101.8	\$104.9	\$45.6	\$154.0	\$361.9
Total deposits (in billions).....	928.7	5.9	116.3	243.6	562.9	305.0	78.5	76.0	34.3	121.5	313.5
Net income (in millions).....	4,257.5	23.8	484.2	835.2	2,914.3	912.0	229.8	464.3	131.9	496.5	2,023.2
% of unprofitable institutions.....	6.9	21.7	3.8	0.8	0.0	3.6	9.4	13.7	6.7	2.8	8.3
% of institutions with earnings gains.....	53.2	51.4	52.4	57.0	58.8	50.7	52.8	54.0	55.6	58.3	58.3
Performance Ratios (annualized, %)											
Yield on earning assets.....	4.91	4.35	4.35	4.33	5.28	4.20	3.63	4.46	4.47	5.15	6.08
Cost of funding earning assets.....	1.02	1.05	1.04	1.09	0.99	1.22	1.03	1.37	1.02	0.75	0.82
Net interest margin.....	3.89	3.30	3.31	3.24	4.29	2.98	2.60	3.09	3.45	4.40	5.26
Noninterest income to earning assets.....	1.19	5.32	2.98	1.04	0.85	0.78	0.72	4.22	1.77	2.35	0.42
Noninterest expense to earning assets.....	2.68	6.99	4.46	2.78	2.23	2.50	2.12	4.80	3.43	4.68	1.57
Loan and lease loss provision to assets.....	0.45	0.01	0.08	0.06	0.70	0.05	-0.02	0.10	0.17	0.54	1.12
Net operating income to assets.....	1.41	1.14	1.29	1.05	1.60	0.86	0.86	1.78	1.17	1.10	2.23
Pretax return on assets.....	1.89	1.57	1.67	1.37	2.16	1.18	1.22	2.25	1.51	1.64	2.90
Return on assets.....	1.46	1.19	1.32	1.07	1.66	0.91	0.91	1.79	1.18	1.32	2.23
Return on equity.....	13.18	5.98	9.72	8.51	17.04	7.34	8.23	14.70	9.49	12.69	23.49
Net charge-offs to loans and leases.....	0.82	0.01	0.07	0.10	1.54	0.06	-0.01	0.14	0.35	0.73	3.60
Loan and lease loss provision to net charge-offs....	94.42	130.00	168.75	79.35	94.05	101.82	327.98	96.05	71.49	122.03	90.81
Efficiency ratio.....	51.97	80.97	70.71	64.41	42.27	66.22	62.05	65.43	64.76	67.90	26.88
Structural Changes (QTR)											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	1	0	1	0	0	1	0	0	0	0	0
Failed Thriffs.....	0	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS <i>(The way it was...)</i>											
Return on assets (%).....											
.....2018	1.30	1.10	1.22	1.11	1.41	0.98	1.02	1.39	1.10	1.28	1.77
.....2016	1.20	1.09	1.10	0.88	1.40	0.76	0.94	1.28	0.91	1.24	1.91
.....2014	1.16	0.86	0.90	0.81	1.44	0.66	0.95	0.96	0.72	1.33	2.42
Net charge-offs to loans & leases (%)											
.....2018	0.73	0.03	0.12	0.11	1.50	0.08	-0.16	0.17	0.40	0.78	3.36
.....2016	0.61	0.12	0.08	0.07	1.21	0.09	0.01	0.24	0.10	0.77	2.40
.....2014	0.49	0.18	0.13	0.14	0.87	0.11	0.22	0.30	0.14	0.68	1.82

Quarterly Banking Profile

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

September 30, 2019	Asset Size Distribution					Geographic Region					
	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
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate.....	0.77	1.29	0.51	0.25	1.45	0.27	2.78	0.59	0.34	3.49	0.17
Construction, development, and land.....	0.49	0.45	0.59	0.22	1.07	0.45	0.60	0.12	0.16	1.23	0.32
Nonfarm nonresidential.....	0.25	0.98	0.38	0.20	0.21	0.23	0.14	0.46	0.25	0.36	0.08
Multifamily residential real estate.....	0.07	0.60	0.21	0.07	0.04	0.05	0.03	0.13	0.91	0.12	0.01
Home equity loans.....	0.38	0.47	0.57	0.33	0.32	0.40	0.54	0.30	0.34	0.45	0.10
Other 1-4 Family residential.....	1.30	1.47	0.58	0.32	2.82	0.39	3.77	0.71	0.34	5.83	0.21
Commercial and industrial loans.....	0.45	1.69	0.59	0.46	0.39	0.27	0.83	0.58	0.50	0.85	0.76
Loans to individuals.....	1.70	1.37	1.16	0.59	1.78	0.83	0.72	0.98	0.91	0.58	2.45
Credit card loans.....	2.22	0.00	2.93	0.92	2.23	1.29	0.91	1.28	3.42	0.76	2.60
Other loans to individuals.....	0.61	1.38	1.00	0.55	0.58	0.82	0.72	0.89	0.55	0.44	0.71
Total loans and leases.....	0.93	1.29	0.53	0.29	1.47	0.28	2.20	0.60	0.39	1.91	1.70
Percent of Loans Noncurrent*											
All real estate loans.....	1.71	1.18	0.76	0.62	3.38	0.53	9.43	1.27	0.32	5.90	0.37
Construction, development, and land.....	0.41	0.28	0.40	0.51	0.18	0.46	0.20	0.26	0.10	0.65	0.19
Nonfarm nonresidential.....	0.53	1.17	0.85	0.53	0.30	0.56	0.72	0.56	0.18	0.45	0.20
Multifamily residential real estate.....	0.15	1.42	0.25	0.20	0.11	0.12	1.50	0.19	0.09	0.32	0.03
Home equity loans.....	0.93	1.22	0.90	0.58	1.21	0.61	2.09	0.37	0.62	1.84	0.83
Other 1-4 Family residential.....	2.93	1.25	0.81	0.80	6.72	0.76	12.71	1.61	0.34	9.94	0.43
Commercial and industrial loans.....	1.01	0.95	1.00	1.29	0.67	0.95	1.68	0.49	3.21	0.65	0.55
Loans to individuals.....	1.54	0.61	0.51	0.35	1.64	0.43	0.60	0.74	0.59	0.74	2.16
Credit card loans.....	2.12	0.00	1.61	0.52	2.14	1.16	0.62	1.22	1.71	1.34	2.34
Other loans to individuals.....	0.34	0.61	0.41	0.33	0.33	0.42	0.60	0.60	0.42	0.26	0.20
Total loans and leases.....	1.58	1.15	0.76	0.66	2.43	0.56	7.14	1.07	0.63	3.06	1.57
Percent of Loans Charged-Off (net, YTD)											
All real estate loans.....	0.00	0.02	0.01	0.00	-0.02	0.01	-0.09	-0.03	-0.02	0.01	-0.01
Construction, development, and land.....	0.01	0.14	-0.04	0.00	0.11	0.04	-0.03	0.00	-0.33	0.08	-0.01
Nonfarm nonresidential.....	0.00	-0.08	0.03	0.00	-0.02	0.01	0.00	-0.04	-0.01	-0.04	-0.01
Multifamily residential real estate.....	0.00	-0.22	-0.01	-0.01	0.01	0.00	-0.02	-0.01	0.00	0.03	0.00
Home equity loans.....	-0.08	0.29	0.00	0.01	-0.20	0.02	-0.67	-0.09	-0.25	0.11	0.01
Other 1-4 Family residential.....	0.00	0.02	0.01	0.01	-0.03	0.01	-0.04	-0.02	-0.01	0.01	-0.02
Commercial and industrial loans.....	0.53	0.67	0.10	0.40	0.81	0.37	0.23	1.52	0.48	0.17	1.33
Loans to individuals.....	3.96	0.24	1.45	1.24	4.17	0.60	0.37	1.54	4.20	1.60	5.72
Credit card loans.....	5.40	-0.39	10.98	1.55	5.41	2.57	3.49	4.21	18.70	2.68	6.09
Other loans to individuals.....	0.87	0.24	0.60	1.22	0.84	0.55	0.34	0.77	2.79	0.73	1.39
Total loans and leases.....	0.89	0.04	0.07	0.10	1.68	0.06	0.00	0.27	0.27	0.78	3.85
Loans Outstanding (in billions)											
All real estate loans.....	\$465.2	\$4.8	\$94.8	\$188.5	\$177.0	\$269.6	\$32.3	\$60.0	\$24.2	\$42.3	\$36.8
Construction, development, and land.....	23.2	0.2	5.8	12.4	4.7	13.6	0.9	2.8	1.4	3.0	1.6
Nonfarm nonresidential.....	103.0	0.4	21.0	50.8	30.7	74.2	4.1	6.4	4.2	10.0	4.1
Multifamily residential real estate.....	77.1	0.2	6.2	24.4	46.4	64.3	1.4	3.2	1.2	2.1	4.9
Home equity loans.....	22.2	0.2	4.3	7.8	9.9	9.8	2.7	4.2	0.5	2.9	2.1
Other 1-4 Family residential.....	237.6	3.7	56.2	92.5	85.1	107.3	23.1	42.9	16.5	23.8	24.1
Commercial and industrial loans.....	43.9	0.1	5.8	20.7	17.3	26.2	1.1	3.3	3.0	6.0	4.3
Loans to individuals.....	144.2	0.1	3.7	7.4	132.9	7.1	0.5	8.8	1.8	42.7	83.2
Credit card loans.....	97.5	0.0	0.3	0.7	96.5	0.1	0.0	2.0	0.2	18.7	76.4
Other loans to individuals.....	46.7	0.1	3.4	6.7	36.4	7.0	0.5	6.8	1.5	24.0	6.8
Total loans and leases (plus unearned income).....	680.6	5.2	105.8	224.5	345.0	307.6	44.0	79.3	30.5	93.3	125.7
Memo: Other Real Estate Owned (in millions)											
All other real estate owned.....	\$371.9	\$15.8	\$124.6	\$116.2	\$115.3	\$116.3	\$63.1	\$57.7	\$47.6	\$67.8	\$19.5
Construction, development, and land.....	78.8	4.4	47.7	15.0	11.6	31.1	6.8	13.2	10.8	15.1	1.8
Nonfarm nonresidential.....	93.1	3.9	33.0	45.4	10.8	26.1	2.6	12.8	30.6	20.3	0.6
Multifamily residential real estate.....	3.9	0.1	1.8	2.0	0.0	3.5	0.0	0.3	0.0	0.1	0.0
1-4 Family residential.....	196.2	7.4	42.1	53.7	92.9	55.6	53.6	31.4	6.3	32.3	17.0
Troubled Real Estate Asset Rates** (% of total RE assets)											
All real estate loans.....	1.79	1.50	0.90	0.69	3.45	0.58	9.61	1.36	0.51	6.05	0.42
Construction, development, and land.....	0.75	2.21	1.21	0.63	0.42	0.68	0.99	0.72	0.89	1.15	0.30
Nonfarm nonresidential.....	0.63	1.73	1.01	0.63	0.34	0.60	0.79	0.80	0.99	0.72	0.24
Multifamily residential real estate.....	0.16	1.47	0.28	0.21	0.11	0.13	1.50	0.20	0.09	0.32	0.03
1-4 family residential.....	2.83	1.43	0.88	0.83	6.24	0.80	11.77	1.56	0.38	9.17	0.53

* 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.