

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

	2020	2019	2018	2017	2016	2015	2014
Return on assets (%).....	0.71	1.29	1.35	0.96	1.02	1.04	1.00
Return on equity (%).....	6.79	11.32	11.99	8.49	9.12	9.25	8.95
Core capital (leverage) ratio (%).....	8.78	9.61	9.66	9.57	9.41	9.51	9.34
Noncurrent assets plus other real estate owned to assets (%).....	0.56	0.52	0.58	0.71	0.84	0.95	1.17
Net charge-offs to loans (%).....	0.49	0.49	0.46	0.48	0.46	0.43	0.49
Asset growth rate (%).....	17.23	4.56	3.15	3.78	4.93	2.89	5.86
Net interest margin (%).....	2.80	3.32	3.37	3.21	3.09	3.04	3.12
Net operating income growth (%).....	38.97	-3.33	47.56	-2.74	3.23	8.02	-1.43
Number of institutions reporting.....	4,374	4,518	4,715	4,918	5,112	5,338	5,607
Percentage of unprofitable institutions (%).....	3.93	3.32	2.95	4.72	3.85	4.12	5.23
Number of failed institutions.....	4	3	0	6	5	8	14

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

<i>(dollar figures in millions)</i>	4th Quarter 2020	3rd Quarter 2020	4th Quarter 2019	%Change 19Q4-20Q4		
Number of institutions reporting.....	4,374	4,401	4,518	-3.2		
Total employees (full-time equivalent).....	1,943,259	1,951,282	1,941,522	0.1		
<b>CONDITION DATA</b>						
Total assets.....	\$20,505,942	\$19,897,533	\$17,491,421	17.2		
Loans secured by real estate.....	4,678,239	4,704,861	4,604,496	1.6		
Commercial & industrial loans.....	2,378,395	2,477,482	2,158,898	10.2		
Loans to individuals.....	1,615,388	1,584,131	1,695,525	-4.7		
Farm loans.....	68,707	72,481	75,426	-8.9		
Other loans & leases.....	1,465,493	1,413,928	1,330,903	10.1		
Less: Unearned income.....	2,997	3,403	2,204	35.9		
Total loans & leases.....	10,203,225	10,249,481	9,863,044	3.4		
Less: Reserve for losses.....	220,582	228,520	114,160	93.2		
Net loans and leases.....	9,982,643	10,020,961	9,748,884	2.4		
Securities.....	4,545,791	4,272,867	3,596,612	26.4		
Other real estate owned.....	4,419	4,316	5,406	-18.3		
Goodwill and other intangibles.....	376,626	375,251	396,813	-5.1		
All other assets.....	5,596,462	5,224,138	3,743,706	49.5		
Total liabilities and capital.....	20,505,942	19,897,533	17,491,421	17.2		
Noninterest-bearing deposits.....	4,656,586	4,425,643	3,205,376	45.3		
Interest-bearing deposits.....	12,027,624	11,607,750	10,408,877	15.6		
Other borrowed funds.....	1,010,946	1,121,826	1,282,537	-21.2		
Subordinated debt.....	68,222	68,463	69,926	-2.4		
All other liabilities.....	649,200	620,546	536,052	21.1		
Equity capital.....	2,093,363	2,053,306	1,988,654	5.3		
Loans and leases 30-89 days past due.....	58,549	53,905	61,344	-4.6		
Noncurrent loans and leases.....	109,266	109,724	83,995	30.1		
Restructured loans and leases.....	46,471	46,794	45,575	2.0		
1-4 Family residential mortgages.....	2,265,520	2,305,817	2,290,261	-1.1		
Mortgage-backed securities.....	2,583,328	2,386,749	2,101,808	22.9		
Earning assets.....	18,603,625	18,060,358	15,774,622	17.9		
Long-term assets (5+ years).....	5,531,801	5,235,320	4,727,619	17.0		
Volatile liabilities.....	2,560,333	2,569,358	2,688,142	-4.8		
Foreign office deposits.....	1,533,793	1,446,585	1,315,292	16.6		
FHLB Advances.....	194,386	242,344	406,487	-52.2		
Unused loan commitments.....	7,839,093	7,805,560	7,615,651	2.9		
Off-balance-sheet derivatives.....	165,591,385	180,984,833	172,960,975	-4.3		
<b>INCOME DATA</b>						
	Full Year 2020	Full Year 2019	%Change	4th Quarter 2020	4th Quarter 2019	%Change 19Q4-20Q4
Total interest income.....	\$559,926	\$653,677	-14.3	\$132,473	\$161,015	-17.7
Total interest expense.....	70,462	148,382	-52.5	10,688	34,365	-68.9
Net interest income.....	489,464	505,295	-3.1	121,785	126,650	-3.8
Provision for credit losses.....	124,564	49,853	149.9	2,560	13,572	-81.1
Total noninterest income.....	265,838	251,955	5.5	66,339	62,602	6.0
Total noninterest expense.....	467,394	436,659	7.0	116,783	113,804	2.6
Securities gains (losses).....	7,531	3,495	115.5	1,209	2,759	-56.2
Applicable income taxes.....	33,405	56,567	-41.0	13,704	13,093	4.7
Extraordinary gains, net.....	-102	163	N/M	8	-3	N/M
Net income.....	137,137	217,598	-37.0	56,234	51,490	9.2
Net charge-offs.....	49,837	46,375	7.5	10,485	12,630	-17.0
Cash dividends.....	79,574	169,303	-53.0	20,384	44,994	-54.7
Net operating income.....	131,111	214,845	-39.0	55,175	49,336	11.8

N/M - Not meaningful

TABLE III-A. Full Year 2020, FDIC-Insured Commercial Banks

FULL YEAR (The way it is...)	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
Number of institutions reporting.....	4,374	826	2,769	644	123	12	308	517	922	1,252	1,038	337
Total assets (in billions).....	\$20,505.9	\$50.1	\$959.5	\$1,726.9	\$5,814.7	\$11,954.6	\$3,596.5	\$4,360.6	\$5,108.7	\$4,110.6	\$1,241.5	\$2,088.1
Total deposits (in billions).....	16,684.2	42.2	812.1	1,428.9	4,798.8	9,602.1	2,977.3	3,617.6	3,971.4	3,335.8	1,038.1	1,744.1
Net income (in millions).....	137,137	422	10,691	18,281	39,477	68,266	20,892	24,987	39,720	19,518	12,562	19,459
% of unprofitable institutions.....	3.9	9.2	2.7	1.4	10.6	0.0	7.5	6.4	2.4	2.3	3.9	7.1
% of institutions with earnings gains.....	53.7	38.7	59.6	54.5	21.1	16.7	47.4	48.2	60.0	56.7	49.9	51.3
<b>Performance ratios (%)</b>												
Yield on earning assets.....	3.21	4.07	4.23	4.06	3.83	2.68	3.08	3.29	2.78	3.21	3.84	3.86
Cost of funding earning assets.....	0.40	0.58	0.62	0.56	0.53	0.30	0.47	0.35	0.29	0.41	0.47	0.60
Net interest margin.....	2.80	3.49	3.61	3.50	3.30	2.39	2.62	2.93	2.49	2.80	3.37	3.26
Noninterest income to earning assets.....	1.52	1.10	1.14	1.41	1.45	1.61	1.38	1.37	1.89	1.26	1.43	1.80
Noninterest expense to earning assets.....	2.68	3.42	3.07	2.94	2.85	2.52	2.45	2.71	2.60	2.70	2.90	2.99
Credit loss provision to assets.....	0.65	0.13	0.24	0.45	0.82	0.62	0.64	0.70	0.55	0.75	0.48	0.65
Net operating income to assets.....	0.68	0.85	1.16	1.11	0.70	0.57	0.60	0.58	0.82	0.43	1.07	0.96
Pretax return on assets.....	0.88	0.99	1.38	1.41	0.96	0.73	0.77	0.76	1.06	0.55	1.30	1.34
Return on assets.....	0.71	0.89	1.20	1.14	0.72	0.60	0.62	0.61	0.84	0.49	1.10	1.00
Return on equity.....	6.79	6.71	10.69	10.32	6.38	6.10	5.76	5.45	8.53	4.98	9.45	9.31
Net charge-offs to loans and leases.....	0.49	0.15	0.13	0.24	0.60	0.52	0.55	0.55	0.42	0.53	0.27	0.49
Loan and lease loss provision to net charge-offs.....	248.91	154.52	274.53	266.01	213.97	275.29	230.18	238.42	278.97	276.01	268.98	199.58
Efficiency ratio.....	59.91	74.41	64.33	58.91	54.89	62.56	58.63	60.10	59.07	65.34	59.80	54.38
<b>Condition Ratios (%)</b>												
Earning assets to total assets.....	90.72	91.95	93.68	92.91	92.14	89.47	90.68	90.35	89.98	90.19	91.84	93.80
Loss allowance to:												
Loans and leases.....	2.16	1.49	1.40	1.45	2.20	2.40	2.16	2.33	2.21	2.38	1.45	1.88
Noncurrent loans and leases.....	201.88	130.30	176.88	177.79	225.11	194.48	176.66	246.97	202.06	168.65	170.13	290.55
Noncurrent assets plus												
other real estate owned to assets.....	0.56	0.74	0.60	0.64	0.62	0.51	0.61	0.49	0.51	0.70	0.60	0.44
Equity capital ratio.....	10.20	12.88	10.93	10.80	10.98	9.66	10.35	10.81	9.54	9.79	11.31	10.38
Core capital (leverage) ratio.....	8.78	12.48	10.50	9.96	9.51	8.11	8.82	8.58	8.32	8.83	9.58	9.71
Common equity tier 1 capital ratio*.....	13.72	21.09	15.21	13.81	13.45	13.76	13.66	13.40	13.97	13.75	13.01	14.25
Tier 1 risk-based capital ratio*.....	13.81	21.10	15.23	13.84	13.66	13.80	13.74	13.50	14.03	13.84	13.10	14.42
Total risk-based capital ratio*.....	15.36	22.17	16.38	15.00	15.18	15.45	15.31	15.02	15.46	15.74	14.45	15.75
Net loans and leases to deposits.....	59.83	61.90	73.83	80.84	72.92	48.97	57.16	58.42	55.01	58.01	73.56	73.64
<b>Structural Changes (YTD)</b>												
New reporters.....	6	4	2	0	0	0	0	4	0	0	0	2
Banks absorbed by mergers.....	147	38	91	16	2	0	23	15	31	34	39	5
Failed banks.....	4	1	3	0	0	0	0	2	0	2	0	0
<b>PRIOR FULL YEARS (The way it was...)</b>												
Number of institutions.....2019	4,518	1,022	2,832	539	115	10	328	534	959	1,286	1,068	343
.....2017	4,918	1,238	3,062	509	100	9	362	606	1,019	1,389	1,158	384
.....2015	5,338	1,483	3,279	485	83	8	394	689	1,117	1,482	1,226	430
Total assets (in billions).....2019	\$17,491.4	\$60.7	\$937.5	\$1,437.3	\$5,392.6	\$9,663.4	\$3,034.3	\$3,745.8	\$4,129.4	\$3,750.4	\$1,049.7	\$1,781.8
.....2017	16,217.9	74.2	984.2	1,411.7	5,021.1	8,726.7	2,811.4	3,498.4	3,806.6	3,642.0	955.9	1,503.7
.....2015	14,893.2	87.6	1,014.8	1,390.9	4,577.4	7,822.6	2,654.9	3,293.4	3,392.0	3,389.1	831.8	1,332.0
Return on assets (%).....2019	1.29	0.99	1.29	1.36	1.33	1.26	1.12	1.31	1.33	1.20	1.39	1.57
.....2017	0.96	0.87	1.06	1.09	1.01	0.89	0.87	1.01	0.99	0.76	1.13	1.27
.....2015	1.04	0.86	1.07	1.15	0.98	1.05	0.92	1.05	0.95	1.17	1.07	1.14
Net charge-offs to loans & leases (%)												
.....2019	0.49	0.24	0.15	0.23	0.60	0.51	0.55	0.59	0.42	0.53	0.16	0.47
.....2017	0.48	0.23	0.16	0.26	0.62	0.47	0.69	0.62	0.28	0.51	0.20	0.33
.....2015	0.43	0.20	0.16	0.24	0.49	0.48	0.57	0.50	0.26	0.53	0.17	0.27
Noncurrent assets plus												
OREO to assets (%).....2019	0.52	0.95	0.72	0.59	0.53	0.48	0.52	0.49	0.48	0.62	0.62	0.40
.....2017	0.71	0.99	0.84	0.67	0.63	0.74	0.68	0.73	0.67	0.86	0.71	0.43
.....2015	0.95	1.22	1.12	0.96	0.66	1.09	0.75	1.04	0.93	1.20	0.90	0.53
Equity capital ratio (%).....2019	11.35	13.58	11.74	11.94	12.17	10.76	11.75	12.27	10.86	10.22	12.47	11.61
.....2017	11.25	12.46	11.00	11.84	12.47	10.47	12.40	12.12	10.38	9.96	11.68	12.16
.....2015	11.25	12.04	10.98	11.62	12.29	10.60	11.77	12.27	10.43	10.21	11.10	12.53

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

# Quarterly Banking Profile

**TABLE IV-A. Fourth Quarter 2020, FDIC-Insured Commercial Banks**

FOURTH QUARTER (The way it is...)	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
Number of institutions reporting.....	4,374	826	2,769	644	123	12	308	517	922	1,252	1,038	337
Total assets (in billions).....	\$20,505.9	\$50.1	\$959.5	\$1,726.9	\$5,814.7	\$11,954.6	\$3,596.5	\$4,360.6	\$5,108.7	\$4,110.6	\$1,241.5	\$2,088.1
Total deposits (in billions).....	16,684.2	42.2	812.1	1,428.9	4,798.8	9,602.1	2,977.3	3,617.6	3,971.4	3,335.8	1,038.1	1,744.1
Net income (in millions).....	56,234.4	82.0	2,770.5	5,586.4	20,096.2	27,699.3	8,043.5	11,837.8	15,203.4	8,984.5	3,874.5	8,290.6
% of unprofitable institutions.....	6.6	19.1	4.4	1.2	0.8	0.0	3.9	6.0	5.0	8.2	7.8	4.7
% of institutions with earnings gains.....	56.8	39.5	58.1	73.0	59.3	50.0	69.5	59.0	58.0	51.8	53.4	67.7
<b>Performance Ratios (annualized, %)</b>												
Yield on earning assets.....	2.89	3.78	3.96	3.84	3.53	2.33	2.78	2.97	2.46	2.87	3.57	3.57
Cost of funding earning assets.....	0.23	0.47	0.48	0.40	0.33	0.14	0.28	0.20	0.14	0.23	0.33	0.39
Net interest margin.....	2.66	3.31	3.48	3.44	3.19	2.20	2.50	2.76	2.32	2.64	3.24	3.18
Noninterest income to earning assets.....	1.45	1.13	1.21	1.45	1.45	1.47	1.31	1.32	1.75	1.15	1.36	1.84
Noninterest expense to earning assets.....	2.55	3.54	3.08	2.93	2.63	2.40	2.37	2.55	2.40	2.67	2.80	2.81
Credit loss provision to assets.....	0.05	0.14	0.20	0.26	0.10	-0.02	0.19	0.05	-0.05	0.03	0.15	0.04
Net operating income to assets.....	1.09	0.63	1.15	1.26	1.39	0.92	0.91	1.09	1.20	0.82	1.25	1.59
Pretax return on assets.....	1.38	0.74	1.34	1.62	1.77	1.17	1.13	1.34	1.57	1.03	1.52	2.08
Return on assets.....	1.11	0.66	1.17	1.31	1.40	0.94	0.91	1.10	1.22	0.88	1.26	1.61
Return on equity.....	10.86	5.09	10.65	12.13	12.71	9.69	8.70	10.15	12.61	9.01	11.14	15.48
Net charge-offs to loans and leases.....	0.41	0.17	0.16	0.27	0.49	0.42	0.48	0.41	0.38	0.42	0.25	0.45
Loan and lease loss provision to net charge-offs.....	25.28	146.38	192.26	140.55	35.20	-9.45	78.82	26.17	-27.92	17.20	91.02	13.48
Efficiency ratio.....	61.49	79.57	65.48	59.12	55.92	64.99	61.18	61.82	58.56	70.09	60.27	55.11
<b>Structural Changes (QTR)</b>												
New reporters.....	3	2	1	0	0	0	0	2	0	0	0	1
Banks absorbed by mergers.....	28	9	16	3	0	0	4	3	6	10	5	0
Failed banks.....	2	1	1	0	0	0	0	1	0	1	0	0
<b>PRIOR FOURTH QUARTERS (The way it was...)</b>												
Return on assets (%).....2019	1.19	0.83	1.22	1.32	1.30	1.11	1.04	1.16	1.27	1.02	1.30	1.64
.....2017	0.56	0.65	0.88	0.75	0.72	0.39	0.59	0.69	0.83	-0.14	0.94	0.94
.....2015	1.02	0.71	1.19	1.08	0.98	1.02	0.87	1.02	1.01	1.09	0.99	1.23
Net charge-offs to loans & leases (%).....2019	0.52	0.30	0.26	0.25	0.62	0.54	0.58	0.61	0.46	0.56	0.19	0.52
.....2017	0.52	0.33	0.25	0.33	0.66	0.51	0.76	0.71	0.26	0.56	0.24	0.39
.....2015	0.48	0.34	0.24	0.35	0.50	0.54	0.63	0.55	0.28	0.60	0.28	0.32

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

December 31, 2020	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
<b>Percent of Loans 30-89 Days Past Due</b>												
All loans secured by real estate.....	0.59	0.90	0.51	0.33	0.42	0.89	0.57	0.57	0.56	0.98	0.42	0.29
Construction and development.....	0.44	0.99	0.50	0.30	0.33	0.76	0.58	0.43	0.34	0.74	0.31	0.28
Nonfarm nonresidential.....	0.34	0.70	0.35	0.23	0.29	0.55	0.45	0.29	0.35	0.41	0.26	0.27
Multifamily residential real estate.....	0.26	0.25	0.24	0.16	0.28	0.30	0.34	0.19	0.31	0.24	0.31	0.10
Home equity loans.....	0.52	0.24	0.37	0.34	0.54	0.56	0.46	0.50	0.52	0.73	0.48	0.34
Other 1-4 Family residential.....	0.91	1.26	0.81	0.62	0.58	1.18	0.78	0.85	0.79	1.55	0.75	0.36
Commercial and industrial loans.....	0.26	0.85	0.43	0.25	0.22	0.27	0.27	0.21	0.29	0.25	0.29	0.26
Loans to individuals.....	1.22	1.51	1.53	1.35	1.08	1.30	1.06	1.75	0.82	1.11	1.68	1.20
Credit card loans.....	1.05	1.05	1.73	2.81	1.10	0.97	1.18	1.31	0.80	1.04	0.87	0.74
Other loans to individuals.....	1.37	1.52	1.51	1.03	1.07	1.64	0.98	2.13	0.84	1.22	1.71	1.39
All other loans and leases (including farm).....	0.32	0.45	0.39	0.27	0.25	0.35	0.27	0.16	0.40	0.41	0.31	0.27
Total loans and leases.....	0.57	0.86	0.53	0.37	0.47	0.70	0.54	0.64	0.51	0.73	0.42	0.46
Memo: Nonfarm nonres loans not secured by RE.....	0.29	0.22	0.01	0.10	0.18	0.37	0.12	0.16	0.56	0.10	0.29	0.39
<b>Percent of Loans Noncurrent*</b>												
All real estate loans.....	1.43	1.19	0.82	0.84	1.21	2.05	1.75	1.19	1.68	2.00	0.91	0.58
Construction and development.....	0.64	0.83	0.63	0.55	0.43	1.13	1.26	0.46	0.99	0.35	0.31	0.49
Nonfarm nonresidential.....	1.00	1.27	0.82	0.81	1.03	1.24	1.31	0.82	1.19	1.25	0.68	0.75
Multifamily residential real estate.....	0.24	1.05	0.26	0.22	0.19	0.32	0.27	0.41	0.15	0.53	0.19	0.10
Home equity loans.....	2.17	0.33	0.43	0.61	1.35	3.26	2.24	1.52	2.67	3.38	1.03	0.77
Other 1-4 Family residential.....	2.04	1.10	0.84	1.20	1.77	2.54	2.73	1.60	2.25	2.77	1.64	0.53
Commercial and industrial loans.....	0.99	1.25	0.64	0.86	0.92	1.11	0.92	0.89	0.93	1.44	0.92	0.81
Loans to individuals.....	0.85	0.79	0.66	0.84	0.84	0.86	0.92	1.02	0.55	0.90	1.06	0.78
Credit card loans.....	1.13	0.69	1.58	2.38	1.20	1.06	1.38	1.28	0.92	1.12	0.51	0.82
Other loans to individuals.....	0.60	0.79	0.60	0.50	0.56	0.65	0.58	0.80	0.23	0.51	1.09	0.77
All other loans and leases (including farm).....	0.32	1.02	0.96	0.38	0.37	0.28	0.29	0.13	0.38	0.41	0.26	0.40
Total loans and leases.....	1.07	1.15	0.79	0.82	0.98	1.24	1.22	0.94	1.09	1.41	0.85	0.65
Memo: Nonfarm nonres loans not secured by RE.....	0.26	0.60	0.26	0.31	0.45	0.16	0.28	0.14	0.16	0.41	0.34	0.67
<b>Percent of Loans Charged-Off (net, YTD)</b>												
All real estate loans.....	0.05	0.04	0.04	0.05	0.05	0.04	0.06	0.06	0.03	0.05	0.04	0.03
Construction and development.....	0.01	0.00	0.02	0.04	0.01	-0.01	0.01	0.02	0.03	-0.03	0.02	0.04
Nonfarm nonresidential.....	0.14	0.06	0.07	0.08	0.14	0.22	0.14	0.15	0.20	0.18	0.07	0.08
Multifamily residential real estate.....	0.01	0.00	-0.01	0.02	0.01	0.00	0.01	0.03	0.00	0.01	0.01	-0.01
Home equity loans.....	-0.05	0.12	0.03	0.01	0.00	-0.10	0.00	-0.08	-0.02	-0.10	-0.02	-0.03
Other 1-4 Family residential.....	-0.01	0.03	0.02	0.02	0.00	-0.02	0.02	0.00	-0.04	0.00	0.02	-0.01
Commercial and industrial loans.....	0.53	0.38	0.25	0.40	0.67	0.49	0.40	0.48	0.55	0.49	0.88	0.65
Loans to individuals.....	1.99	0.46	0.97	1.86	2.17	1.90	2.27	1.95	1.65	2.49	0.88	1.67
Credit card loans.....	3.40	3.63	4.84	7.06	3.76	3.08	3.86	3.38	3.01	3.48	2.36	3.31
Other loans to individuals.....	0.74	0.43	0.71	0.71	0.87	0.65	1.02	0.62	0.36	0.83	0.81	0.94
All other loans and leases (including farm).....	0.17	0.24	0.25	0.27	0.18	0.16	0.26	0.21	0.13	0.14	0.11	0.20
Total loans and leases.....	0.49	0.15	0.13	0.24	0.60	0.52	0.55	0.55	0.42	0.53	0.27	0.49
Memo: Nonfarm nonres loans not secured by RE.....	0.18	-0.05	0.03	0.01	0.29	0.14	0.48	-0.04	0.20	0.00	0.03	0.67
<b>Loans Outstanding (in billions)</b>												
All real estate loans.....	\$4,678.2	\$16.8	\$431.7	\$768.6	\$1,672.8	\$1,788.3	\$813.4	\$906.4	\$953.1	\$886.6	\$492.9	\$625.8
Construction and development.....	362.1	1.0	41.8	81.2	155.1	83.0	61.7	62.3	61.4	53.1	80.4	43.2
Nonfarm nonresidential.....	1,470.3	4.0	174.7	357.3	596.3	338.0	288.8	301.1	227.3	206.5	218.0	228.5
Multifamily residential real estate.....	409.4	0.4	22.8	83.0	165.5	137.7	107.5	44.3	116.2	43.7	24.1	73.6
Home equity loans.....	282.2	0.3	12.7	29.0	101.5	138.8	56.8	69.8	68.8	47.7	16.2	23.0
Other 1-4 Family residential.....	1,983.3	7.0	131.3	188.5	638.5	1,018.0	294.0	415.4	455.3	435.3	135.9	247.3
Commercial and industrial loans.....	2,378.4	4.0	112.3	269.7	862.4	1,130.0	391.3	567.3	539.9	416.0	185.4	278.4
Loans to individuals.....	1,615.4	1.7	24.0	65.7	635.2	888.7	299.2	405.1	337.8	296.0	24.6	252.7
Credit card loans.....	734.7	0.0	1.6	11.8	276.0	445.3	127.7	187.5	156.4	186.5	1.1	75.5
Other loans to individuals.....	880.6	1.7	22.4	53.9	359.2	443.4	171.4	217.6	181.4	109.5	23.5	177.1
All other loans and leases (including farm).....	1,534.2	4.0	40.6	69.0	408.9	1,011.8	236.3	285.2	403.6	384.3	72.3	152.4
Total loans and leases (plus unearned income).....	10,206.2	26.6	608.5	1,173.0	3,579.2	4,818.9	1,740.1	2,164.0	2,234.4	1,983.0	775.3	1,309.4
Memo: Nonfarm nonres loans not secured by RE.....	146.1	0.1	1.8	4.9	48.3	91.0	23.7	33.8	46.9	23.5	6.1	12.2
<b>Memo: Other Real Estate Owned (in millions)</b>												
All other real estate owned.....	\$4,418.8	\$63.8	\$961.6	\$1,391.8	\$1,066.4	\$935.1	\$552.3	\$925.6	\$818.7	\$658.5	\$825.6	\$638.1
Construction and development.....	873.2	11.1	363.8	284.6	176.0	37.7	91.9	243.5	98.7	143.7	245.8	49.6
Nonfarm nonresidential.....	2,279.7	23.9	346.2	915.6	560.1	433.9	200.8	428.4	413.8	300.7	403.7	532.4
Multifamily residential real estate.....	61.5	5.1	32.6	16.1	7.1	0.7	6.4	20.7	6.6	6.6	13.3	8.0
1-4 Family residential.....	1,013.4	18.0	149.7	123.6	305.8	416.3	251.1	214.5	255.9	139.1	118.8	34.0
Farmland.....	144.9	5.7	69.3	51.9	17.5	0.6	2.1	18.5	16.7	49.4	44.1	14.2
Other real estate owned in foreign offices.....	46.0	0.0	0.0	0.0	0.0	46.0	0.0	0.0	27.0	19.0	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**

	2020	2019	2018	2017	2016	2015	2014
Return on assets (%).....	0.85	1.34	1.27	1.10	1.26	1.12	1.15
Return on equity (%).....	8.39	12.30	11.74	10.14	11.44	9.93	9.82
Core capital (leverage) ratio (%).....	9.26	10.27	10.29	10.34	10.49	10.70	10.87
Noncurrent assets plus other real estate owned to assets (%).....	1.41	1.02	0.91	0.99	1.10	1.24	1.49
Net charge-offs to loans (%).....	0.66	0.91	0.81	0.77	0.62	0.59	0.54
Asset growth rate (%).....	19.41	-5.02	1.45	3.96	7.21	-0.43	2.02
Net interest margin.....	3.10	3.87	3.85	3.82	3.68	3.51	3.48
Net operating income growth (%).....	30.83	-0.28	19.73	-9.27	20.32	-3.63	8.41
Number of institutions reporting.....	627	659	691	752	801	844	902
Percentage of unprofitable institutions (%).....	9.09	6.68	6.80	11.44	8.49	9.24	12.75
Number of failed institutions.....	0	1	0	2	0	0	4

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

<i>(dollar figures in millions)</i>	4th Quarter	3rd Quarter	4th Quarter	%Change	
	2020	2020	2019	19Q4-20Q4	
Number of institutions reporting.....	627	632	659	-4.9	
Total employees (full-time equivalent).....	122,266	120,626	121,746	0.4	
<b>CONDITION DATA</b>					
Total assets.....	\$1,377,928	\$1,322,383	\$1,153,909	19.4	
Loans secured by real estate.....	439,795	439,826	444,072	-1.0	
1-4 Family Residential.....	245,433	247,785	253,542	-3.2	
Multifamily residential property.....	70,328	69,768	68,529	2.6	
Nonfarm nonresidential.....	100,158	98,455	98,548	1.6	
Construction, development, and land.....	23,876	23,818	23,453	1.8	
Commercial & industrial loans.....	56,590	61,344	43,249	30.8	
Loans to individuals.....	128,742	125,736	141,930	-9.3	
Other loans & leases.....	34,983	34,670	26,009	34.5	
Less: Unearned income & contra accounts.....	199	220	133	49.5	
Total loans & leases.....	659,911	661,356	655,128	0.7	
Less: Reserve for losses.....	16,019	15,746	9,769	64.0	
Net loans & leases.....	643,892	645,610	645,358	-0.2	
Securities.....	566,592	518,097	385,022	47.2	
Other real estate owned.....	211	232	303	-30.5	
Goodwill and other intangibles.....	10,486	10,246	12,025	-12.8	
All other assets.....	156,748	148,199	111,200	41.0	
Total liabilities and capital.....	1,377,928	1,322,383	1,153,909	19.4	
Deposits.....	1,139,348	1,083,260	921,026	23.7	
Other borrowed funds.....	80,732	85,625	91,372	-11.6	
Subordinated debt.....	19	26	26	-28.6	
All other liabilities.....	23,473	21,041	16,475	42.5	
Equity capital.....	134,357	132,430	125,010	7.5	
Loans and leases 30-89 days past due.....	4,669	4,498	6,249	-25.3	
Noncurrent loans and leases.....	19,251	17,848	11,418	68.6	
Restructured loans and leases.....	2,856	2,860	2,711	5.3	
Mortgage-backed securities.....	460,436	412,091	292,024	57.7	
Earning assets.....	1,315,933	1,260,317	1,096,450	20.0	
FHLB Advances.....	61,580	62,165	75,973	-18.9	
Unused loan commitments.....	604,985	606,479	610,485	-0.9	
	Full Year	Full Year	4th Quarter	4th Quarter	%Change
	2020	2019	2020	2019	19Q4-20Q4
<b>INCOME DATA</b>					
Total interest income.....	\$43,818	\$51,723	\$10,856	\$12,608	-13.9
Total interest expense.....	6,637	10,349	1,292	2,512	-48.6
Net interest income.....	37,181	41,374	9,564	10,096	-5.3
Provision for credit losses.....	7,664	5,248	943	1,356	-30.5
Total noninterest income.....	14,404	12,420	3,965	3,418	16.0
Total noninterest expense.....	30,759	29,490	8,266	7,977	3.6
Securities gains (losses).....	615	483	308	141	119.4
Applicable income taxes.....	3,038	4,360	952	913	4.2
Extraordinary gains, net.....	1	1	0	0	0.0
Net income.....	10,733	15,174	3,675	3,407	7.9
Net charge-offs.....	4,267	5,789	737	1,345	-45.2
Cash dividends.....	4,448	13,104	1,416	4,222	-66.5
Net operating income.....	10,229	14,788	3,406	3,293	3.5

TABLE III-B. Full Year 2020, FDIC-Insured Savings Institutions

FULL YEAR (The way it is...)	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
Number of institutions reporting.....	627	118	361	132	16	285	52	147	40	69	34
Total assets (in billions).....	\$1,377.9	\$6.9	\$142.0	\$342.5	\$886.5	\$418.9	\$124.7	\$97.4	\$38.2	\$550.8	\$147.9
Total deposits (in billions).....	1,139.3	5.3	114.1	274.9	745.2	327.4	100.5	69.6	30.7	491.6	119.5
Net income (in millions).....	10,733.2	35.4	1,827.9	3,043.2	5,826.7	3,069.4	-259.0	2,097.7	420.1	3,269.7	2,135.3
% of unprofitable institutions.....	9.1	25.4	5.5	3.8	12.5	6.0	21.2	15.0	5.0	5.8	2.9
% of institutions with earnings gains.....	49.3	45.8	48.5	56.1	37.5	45.3	36.5	57.1	70.0	52.2	38.2
<b>Performance ratios (%)</b>											
Yield on earning assets.....	3.65	3.90	3.49	3.65	3.67	3.66	1.83	3.15	3.31	2.47	9.36
Cost of funding earning assets.....	0.55	0.88	0.69	0.68	0.47	0.76	0.59	0.76	0.66	0.16	1.12
Net interest margin.....	3.10	3.01	2.80	2.97	3.20	2.90	1.24	2.39	2.65	2.32	8.23
Noninterest income to earning assets.....	1.20	4.60	3.11	1.35	0.77	0.92	0.68	5.42	1.56	0.63	1.18
Noninterest expense to earning assets.....	2.56	6.79	4.12	2.80	2.15	2.56	2.00	4.82	2.36	1.85	3.84
Credit loss provision to assets.....	0.61	0.10	0.15	0.29	0.82	0.27	0.14	0.25	0.25	0.25	3.41
Net operating income to assets.....	0.81	0.51	1.21	0.89	0.71	0.72	-0.25	2.02	1.17	0.65	1.46
Pretax return on assets.....	1.09	0.69	1.58	1.20	0.96	0.97	-0.20	2.56	1.56	0.88	1.95
Return on assets.....	0.85	0.53	1.25	0.95	0.74	0.78	-0.23	2.03	1.19	0.69	1.48
Return on equity.....	8.39	2.99	9.26	7.99	8.46	6.45	-2.35	17.36	10.40	8.87	13.12
Net charge-offs to loans and leases.....	0.66	0.03	0.05	0.08	1.25	0.06	0.08	0.05	0.15	0.54	3.28
Loan and lease loss provision to net charge-offs...	179.63	505.25	451.88	530.88	160.94	632.93	422.48	751.55	288.13	197.87	144.54
Efficiency ratio.....	57.95	89.04	69.33	64.50	51.58	66.51	76.70	61.25	55.45	62.53	39.31
<b>Condition Ratios (%)</b>											
Earning assets to total assets.....	95.50	91.63	93.38	93.77	96.54	92.97	95.41	92.45	95.70	97.96	95.54
Loss allowance to:											
Loans and leases.....	2.43	1.00	1.02	1.15	3.72	1.03	0.74	0.94	1.01	1.49	9.43
Noncurrent loans and leases.....	83.21	101.09	126.47	125.74	75.77	141.88	10.74	81.25	232.63	14.77	729.58
Noncurrent assets plus											
other real estate owned to assets.....	1.41	0.75	0.59	0.62	1.86	0.54	2.54	0.90	0.27	2.12	0.93
Noncurrent RE loans to RE loans.....	3.92	1.02	0.83	0.94	8.70	0.73	10.20	1.42	0.46	19.25	1.04
Equity capital ratio.....	9.75	17.38	13.56	11.68	8.33	11.77	9.69	11.87	11.57	7.31	11.31
Core capital (leverage) ratio.....	9.26	16.92	13.28	11.36	7.68	10.91	9.39	11.47	11.36	6.51	12.17
Common equity tier 1 capital ratio*.....	16.85	30.49	20.89	16.72	16.26	14.99	22.61	16.85	15.32	17.66	17.25
Tier 1 risk-based capital ratio*.....	16.90	30.49	20.90	16.72	16.33	14.99	22.61	16.85	15.32	17.81	17.26
Total risk-based capital ratio*.....	17.76	31.49	21.93	17.74	17.11	15.97	23.30	17.76	15.91	18.39	18.49
Gross real estate assets to gross assets.....	64.59	63.92	66.20	65.26	64.08	67.77	69.01	65.04	68.91	71.02	28.73
Gross 1-4 family mortgages to gross assets.....	17.60	45.45	36.29	28.48	10.24	25.38	17.64	46.04	35.96	7.86	8.77
Net loans and leases to deposits.....	56.51	80.64	82.42	81.61	43.12	90.85	45.03	103.76	64.92	23.04	80.16
<b>Structural Changes (YTD)</b>											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	21	4	16	1	0	12	1	5	1	0	2
Failed Thriffs.....	0	0	0	0	0	0	0	0	0	0	0
<b>PRIOR FULL YEARS (The way it was...)</b>											
Number of institutions.....	2019 659	134	393	117	15	297	53	159	44	70	36
.....2017	752	169	451	118	14	331	62	195	49	77	38
.....2015	844	205	513	110	16	368	73	220	61	81	41
Total assets (in billions).....	2019 \$1,153.9	\$7.8	\$150.4	\$316.6	\$679.0	\$373.4	\$101.7	\$105.9	\$46.2	\$154.8	\$371.9
.....2017	1,197.5	9.5	170.0	340.0	678.1	436.7	102.6	111.5	41.2	134.1	371.5
.....2015	1,074.4	11.6	185.1	291.5	586.2	419.2	79.2	111.7	54.9	111.2	298.3
Return on assets (%).....	2019 1.34	1.18	1.33	1.02	1.50	0.89	0.80	1.63	1.12	0.88	2.08
.....2017	1.10	0.48	0.93	0.87	1.27	0.73	0.64	1.12	0.96	1.06	1.70
.....2015	1.12	0.69	1.06	0.87	1.28	0.57	0.48	1.35	0.74	1.19	2.11
Net charge-offs to loans & leases (%)											
.....2019	0.91	0.04	0.08	0.11	1.76	0.07	-0.01	0.24	0.29	0.81	3.71
.....2017	0.77	0.06	0.10	0.10	1.52	0.07	-0.03	0.26	0.19	0.90	2.88
.....2015	0.59	0.09	0.12	0.09	1.12	0.09	0.09	0.33	0.11	0.76	2.08
Noncurrent assets plus											
OREO to assets (%).....	2019 1.02	0.92	0.61	0.47	1.36	0.44	3.31	0.91	0.44	2.36	0.51
.....2017	0.99	1.16	0.80	0.59	1.24	0.52	4.26	0.76	0.70	1.52	0.55
.....2015	1.24	1.44	1.08	0.83	1.48	0.76	5.77	1.29	0.48	2.07	0.51
Equity capital ratio (%).....	2019 10.83	19.64	13.71	12.44	9.34	12.53	10.75	12.13	12.05	10.06	8.95
.....2017	10.75	17.31	13.00	11.73	9.60	11.99	10.16	11.89	11.98	10.08	9.23
.....2015	11.03	16.45	12.69	12.03	9.90	11.87	9.92	12.40	10.97	10.60	9.81

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

# Quarterly Banking Profile

**TABLE IV-B. FOURTH Quarter 2020, 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
<b>FOURTH QUARTER</b> <i>(The way it is...)</i>											
Number of institutions reporting.....	627	118	361	132	16	285	52	147	40	69	34
Total assets (in billions).....	\$1,377.9	\$6.9	\$142.0	\$342.5	\$886.5	\$418.9	\$124.7	\$97.4	\$38.2	\$550.8	\$147.9
Total deposits (in billions).....	1,139.3	5.3	114.1	274.9	745.2	327.4	100.5	69.6	30.7	491.6	119.5
Net income (in millions).....	3,674.7	9.6	587.6	1,050.8	2,026.8	1,132.7	98.6	664.4	112.2	774.0	892.8
% of unprofitable institutions.....	11.8	28.8	8.6	5.3	12.5	7.4	28.8	17.7	10.0	8.7	5.9
% of institutions with earnings gains.....	62.0	45.8	64.5	68.9	68.8	66.0	48.1	63.9	62.5	58.0	50.0
<b>Performance Ratios (annualized, %)</b>											
Yield on earning assets.....	3.37	3.73	3.46	3.46	3.33	3.49	2.03	3.19	2.99	2.17	8.79
Cost of funding earning assets.....	0.40	0.76	0.57	0.50	0.33	0.56	0.44	0.62	0.52	0.10	0.86
Net interest margin.....	2.97	2.97	2.89	2.96	2.99	2.93	1.59	2.57	2.47	2.07	7.93
Noninterest income to earning assets.....	1.23	4.91	3.62	1.56	0.68	1.02	0.85	6.38	1.58	0.50	1.24
Noninterest expense to earning assets.....	2.57	7.06	4.39	2.89	2.11	2.61	1.96	5.36	2.34	1.84	3.79
Credit loss provision to assets.....	0.28	0.05	0.12	0.22	0.33	0.16	0.05	0.10	0.12	-0.01	1.99
Net operating income to assets.....	1.01	0.53	1.47	1.02	0.93	0.88	0.30	2.58	1.17	0.57	2.42
Pretax return on assets.....	1.37	0.74	2.02	1.56	1.19	1.34	0.44	3.26	1.55	0.73	3.17
Return on assets.....	1.09	0.55	1.61	1.24	0.95	1.09	0.33	2.59	1.20	0.59	2.44
Return on equity.....	11.05	3.18	11.91	10.65	11.16	9.27	3.43	22.05	10.34	7.77	21.73
Net charge-offs to loans and leases.....	0.45	0.04	0.07	0.08	0.81	0.07	0.07	-0.01	0.10	0.28	2.26
Loan and lease loss provision to net charge-offs...	127.93	218.63	264.04	398.03	105.41	294.80	208.33	-1,834.06	216.59	-8.58	124.37
Efficiency ratio.....	60.43	89.45	67.37	63.61	56.40	65.76	78.59	59.68	57.22	71.37	39.77
<b>Structural Changes (QTR)</b>											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	3	1	2	0	0	1	1	1	0	0	0
Failed Thriffs.....	0	0	0	0	0	0	0	0	0	0	0
<b>PRIOR FOURTH QUARTERS</b> <i>(The way it was...)</i>											
Return on assets (%).....2019	1.19	1.01	1.37	1.04	1.23	0.88	0.86	1.68	0.87	0.06	1.97
.....2017	0.95	0.07	0.69	0.65	1.18	0.55	0.47	0.91	0.95	0.52	1.73
.....2015	1.03	1.03	1.22	0.76	1.10	0.15	0.91	1.31	0.79	0.81	2.33
Net charge-offs to loans & leases (%).....2019	0.82	0.08	0.13	0.11	1.57	0.09	-0.04	0.17	0.31	0.89	3.26
.....2017	0.86	0.03	0.13	0.11	1.69	0.08	0.00	0.26	0.28	1.02	3.14
.....2015	0.68	0.11	0.12	0.06	1.33	0.09	0.06	0.23	0.07	0.83	2.51

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

December 31, 2020	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
<b>Percent of Loans 30-89 Days Past Due</b>											
All loans secured by real estate.....	0.64	1.27	0.59	0.37	0.94	0.36	1.38	0.61	0.29	1.79	0.23
Construction, development, and land.....	0.53	1.18	0.52	0.50	0.58	0.36	0.72	1.63	0.09	0.56	0.21
Nonfarm nonresidential.....	0.35	0.81	0.51	0.34	0.27	0.34	0.18	0.40	0.20	0.65	0.01
Multifamily residential real estate.....	0.15	0.38	0.46	0.31	0.02	0.16	0.01	0.26	0.05	0.01	0.03
Home equity loans.....	0.35	0.41	0.46	0.31	0.33	0.37	0.53	0.21	0.39	0.47	0.07
Other 1-4 Family residential.....	0.95	1.44	0.66	0.39	1.72	0.49	1.87	0.63	0.31	2.33	0.43
Commercial and industrial loans.....	0.44	1.09	0.35	0.41	0.51	0.35	0.29	0.43	0.32	0.77	0.54
Loans to individuals.....	1.18	1.27	1.22	0.68	1.22	0.97	0.16	0.66	0.48	0.38	1.72
Credit card loans.....	1.53	1.00	2.32	1.38	1.53	2.15	0.18	1.52	2.14	0.53	1.75
Other loans to individuals.....	0.46	1.28	1.13	0.60	0.37	0.95	0.16	0.45	0.19	0.29	1.08
Total loans and leases.....	0.71	1.25	0.59	0.39	0.95	0.37	0.98	0.54	0.31	1.13	1.28
<b>Percent of Loans Noncurrent*</b>											
All real estate loans.....	3.92	1.02	0.83	0.94	8.70	0.73	10.20	1.42	0.46	19.25	1.04
Construction, development, and land.....	0.82	0.16	0.55	0.97	0.75	0.67	0.34	1.72	0.24	0.96	0.85
Nonfarm nonresidential.....	0.98	0.79	0.99	1.01	0.92	0.93	1.88	1.02	0.66	1.02	0.92
Multifamily residential real estate.....	0.38	0.53	0.34	0.78	0.19	0.31	3.18	0.27	0.08	0.13	0.40
Home equity loans.....	1.22	0.72	1.35	0.65	1.66	0.70	4.41	0.29	0.45	1.35	2.24
Other 1-4 Family residential.....	6.84	1.14	0.83	0.96	16.92	0.83	13.55	1.63	0.43	27.29	1.28
Commercial and industrial loans.....	0.98	0.98	0.62	1.06	1.00	0.86	3.89	0.83	0.17	1.15	0.63
Loans to individuals.....	1.04	0.48	0.58	0.38	1.10	0.58	0.13	0.41	0.36	0.51	1.45
Credit card loans.....	1.41	0.00	2.52	0.52	1.42	0.64	0.84	1.01	1.02	1.07	1.50
Other loans to individuals.....	0.26	0.49	0.42	0.37	0.22	0.58	0.13	0.25	0.24	0.18	0.37
Total loans and leases.....	2.92	0.99	0.80	0.91	4.91	0.73	6.87	1.15	0.43	10.12	1.29
<b>Percent of Loans Charged-Off (net, YTD)</b>											
All real estate loans.....	0.01	0.02	0.02	0.02	0.00	0.02	0.00	0.00	0.01	-0.01	0.01
Construction, development, and land.....	0.02	-0.02	0.02	0.03	-0.01	0.02	-0.05	0.01	-0.04	0.05	0.01
Nonfarm nonresidential.....	0.06	0.06	0.06	0.06	0.04	0.06	-0.01	0.02	0.19	0.05	-0.01
Multifamily residential real estate.....	0.00	0.00	0.00	0.00	0.00	0.00	-0.01	-0.02	-0.01	-0.07	0.00
Home equity loans.....	-0.05	0.09	0.01	-0.01	-0.12	0.01	-0.02	-0.02	-0.27	-0.33	0.06
Other 1-4 Family residential.....	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	-0.01	0.00	0.01
Commercial and industrial loans.....	0.31	-0.03	0.21	0.20	0.51	0.23	0.15	0.22	0.03	0.33	1.22
Loans to individuals.....	3.02	0.52	0.25	0.97	3.29	0.56	0.05	0.20	2.02	1.28	4.58
Credit card loans.....	4.21	1.36	0.35	4.07	4.26	3.23	0.11	0.40	11.21	2.45	4.70
Other loans to individuals.....	0.61	0.51	0.23	0.58	0.68	0.50	0.05	0.14	0.26	0.55	2.18
Total loans and leases.....	0.66	0.03	0.05	0.08	1.25	0.06	0.08	0.05	0.15	0.54	3.28
<b>Loans Outstanding (in billions)</b>											
All real estate loans.....	\$439.8	\$3.9	\$82.8	\$183.5	\$169.7	\$252.3	\$28.9	\$56.5	\$17.5	\$58.7	\$26.0
Construction, development, and land.....	23.9	0.2	5.3	12.9	5.4	14.5	0.8	2.8	0.7	3.0	2.2
Nonfarm nonresidential.....	98.3	0.3	18.6	50.0	29.4	72.0	4.3	5.1	2.1	10.4	4.4
Multifamily residential real estate.....	70.3	0.1	5.8	21.8	42.6	58.3	1.8	3.0	0.5	1.3	5.5
Home equity loans.....	18.1	0.1	3.4	6.7	7.9	8.2	2.0	3.6	0.4	2.7	1.3
Other 1-4 Family residential.....	227.4	3.0	48.5	91.7	84.2	99.0	20.1	41.6	13.5	40.7	12.5
Commercial and industrial loans.....	56.6	0.2	8.0	29.2	19.2	36.6	1.7	2.9	0.9	10.3	4.1
Loans to individuals.....	128.7	0.1	2.9	7.7	118.0	6.4	1.5	3.0	1.5	42.4	74.0
Credit card loans.....	87.3	0.0	0.2	0.8	86.2	0.1	0.0	0.6	0.2	15.9	70.4
Other loans to individuals.....	41.5	0.1	2.7	6.8	31.8	6.3	1.5	2.4	1.3	26.5	3.5
Total loans and leases (plus unearned income).....	660.1	4.3	95.0	227.0	333.8	300.6	45.6	72.9	20.2	115.0	105.8
<b>Memo: Other Real Estate Owned (in millions)</b>											
All other real estate owned.....	\$210.6	\$9.3	\$70.3	\$66.6	\$64.4	\$76.8	\$34.4	\$36.1	\$14.5	\$35.7	\$13.1
Construction, development, and land.....	54.6	3.0	27.7	15.9	8.0	16.3	4.2	14.3	9.1	10.4	0.4
Nonfarm nonresidential.....	57.8	2.1	13.1	23.4	19.2	25.4	8.8	4.7	1.3	17.6	0.0
Multifamily residential real estate.....	2.2	0.1	0.0	2.1	0.0	2.1	0.0	0.1	0.0	0.0	0.0
1-4 Family residential.....	95.9	4.1	29.5	25.2	37.1	33.0	21.4	17.0	4.1	7.8	12.7
<b>Troubled Real Estate Asset Rates**</b>											
<b>(% of total RE assets)</b>											
All real estate loans.....	3.96	1.26	0.92	0.98	8.74	0.76	10.30	1.48	0.54	19.30	1.09
Construction, development, and land.....	1.05	1.98	1.06	1.10	0.90	0.78	0.87	2.21	1.59	1.31	0.87
Nonfarm nonresidential.....	1.04	1.23	1.06	1.06	0.99	0.97	2.07	1.08	0.78	1.19	0.92
Multifamily residential real estate.....	0.39	0.62	0.34	0.79	0.19	0.31	3.18	0.28	0.08	0.13	0.40
1-4 family residential.....	6.46	1.24	0.92	0.96	15.65	0.85	12.82	1.56	0.46	25.70	1.46

\* 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.