

# Quarterly Banking Profile

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

	2020*	2019*	2019	2018	2017	2016	2015
Return on assets (%).....	0.35	1.37	1.29	1.35	0.96	1.02	1.04
Return on equity (%).....	3.31	11.99	11.33	11.99	8.49	9.12	9.25
Core capital (leverage) ratio (%).....	8.72	9.77	9.62	9.66	9.57	9.41	9.51
Noncurrent assets plus other real estate owned to assets (%).....	0.56	0.54	0.52	0.58	0.71	0.84	0.95
Net charge-offs to loans (%).....	0.55	0.47	0.49	0.46	0.48	0.46	0.43
Asset growth rate (%).....	16.05	4.46	4.56	3.15	3.78	4.93	2.89
Net interest margin (%).....	2.94	3.37	3.32	3.37	3.21	3.09	3.04
Net operating income growth (%).....	-73.92	4.71	-3.33	47.56	-2.74	3.23	8.02
Number of institutions reporting.....	4,430	4,630	4,518	4,715	4,918	5,112	5,338
Percentage of unprofitable institutions (%).....	4.51	3.13	3.32	2.95	4.72	3.85	4.12
Number of failed institutions.....	2	1	3	0	6	5	8

\* 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**

<i>(dollar figures in millions)</i>	2nd Quarter	1st Quarter	2nd Quarter	%Change	
	2020	2020	2019	19Q2-20Q2	
Number of institutions reporting.....	4,430	4,464	4,630	-4.3	
Total employees (full-time equivalent).....	1,958,663	1,949,069	1,948,707	0.5	
<b>CONDITION DATA</b>					
Total assets.....	\$19,840,796	\$19,018,841	\$17,096,682	16.1	
Loans secured by real estate.....	4,669,306	4,644,867	4,500,841	3.7	
Commercial & industrial loans.....	2,628,345	2,498,886	2,170,414	21.1	
Loans to individuals.....	1,574,056	1,635,041	1,606,351	-2.0	
Farm loans.....	73,877	71,784	77,415	-4.6	
Other loans & leases.....	1,389,136	1,464,828	1,271,700	9.2	
Less: Unearned income.....	3,576	2,172	2,205	62.2	
Total loans & leases.....	10,331,143	10,313,234	9,624,516	7.3	
Less: Reserve for losses.....	227,661	182,891	114,684	98.5	
Net loans and leases.....	10,103,481	10,130,343	9,509,832	6.2	
Securities.....	4,034,196	3,791,680	3,401,990	18.6	
Other real estate owned.....	4,756	5,283	5,990	-20.6	
Goodwill and other intangibles.....	376,109	380,907	384,862	-2.3	
All other assets.....	5,322,254	4,710,628	3,794,008	40.3	
Total liabilities and capital.....	19,840,796	19,018,841	17,096,682	16.1	
Noninterest-bearing deposits.....	4,276,322	3,655,458	3,113,252	37.4	
Interest-bearing deposits.....	11,630,092	11,134,323	10,002,089	16.3	
Other borrowed funds.....	1,212,421	1,461,231	1,400,231	-13.4	
Subordinated debt.....	69,569	69,431	68,927	0.9	
All other liabilities.....	632,690	707,355	544,044	16.3	
Equity capital.....	2,019,702	1,991,041	1,968,138	2.6	
Loans and leases 30-89 days past due.....	50,910	65,999	55,174	-7.7	
Noncurrent loans and leases.....	104,644	90,810	85,797	22.0	
Restructured loans and leases.....	45,448	44,151	49,805	-8.7	
1-4 Family residential mortgages.....	2,289,440	2,295,463	2,262,472	1.2	
Mortgage-backed securities.....	2,272,537	2,226,979	2,007,431	13.2	
Earning assets.....	17,996,708	17,064,790	15,378,825	17.0	
Long-term assets (5+ years).....	5,001,639	4,901,001	4,469,876	11.9	
Volatile liabilities.....	2,698,390	3,028,702	2,764,228	-2.4	
Foreign office deposits.....	1,442,363	1,471,151	1,292,033	11.6	
FHLB Advances.....	312,588	531,204	456,380	-31.5	
Unused loan commitments.....	7,752,535	7,414,072	7,431,145	4.3	
Off-balance-sheet derivatives.....	181,576,028	199,622,636	207,165,331	-12.4	
<b>INCOME DATA</b>					
Total interest income.....	\$296,146	\$332,789	\$139,213	\$167,115	-16.7
Total interest expense.....	46,971	76,164	17,076	38,803	-56.0
Net interest income.....	249,175	256,624	122,137	128,312	-4.8
Provision for credit losses.....	109,366	24,139	353.1	11,478	416.2
Total noninterest income.....	131,027	125,827	67,247	63,151	6.5
Total noninterest expense.....	235,629	215,467	114,985	107,600	6.9
Securities gains (losses).....	4,062	1,834	2,128	1,134	87.6
Applicable income taxes.....	6,124	29,304	936	14,907	-93.7
Extraordinary gains, net.....	-105	171	-79	181	N/M
Net income.....	32,954	115,420	16,226	58,731	-72.4
Net charge-offs.....	27,695	22,454	14,391	11,203	28.5
Cash dividends.....	44,129	81,293	13,139	45,868	-71.4
Net operating income.....	29,709	113,897	14,552	57,700	-74.8

N/M - Not meaningful

# Quarterly Banking Profile

**TABLE III-A. First Half 2020, 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	
<b>FIRST HALF</b>													
<i>(The way it is...)</i>													
Number of institutions reporting	4,430	890	2,784	625	119	12	320	523	935	1,265	1,050	337	
Total assets (in billions)	\$19,840.8	\$53.7	\$953.8	\$1,689.3	\$5,577.2	\$11,566.8	\$3,465.1	\$4,251.4	\$4,847.2	\$4,088.6	\$1,192.9	\$1,995.7	
Total deposits (in billions)	15,906.4	44.8	796.7	1,377.3	4,516.6	9,171.1	2,803.6	3,509.1	3,693.7	3,289.4	985.1	1,625.6	
Net income (in millions)	32,954	253	5,273	7,701	2,367	17,360	5,155	3,889	10,875	4,046	4,600	4,390	
% of unprofitable institutions	4.5	8.5	3.1	2.4	16.8	16.7	9.7	8.0	3.4	2.1	4.0	8.0	
% of institutions with earnings gains	51.1	44.9	57.1	41.6	10.9	16.7	32.2	43.6	56.8	60.6	47.8	39.5	
<b>Performance ratios (annualized, %)</b>													
Yield on earning assets	3.50	4.33	4.45	4.27	4.10	3.01	3.37	3.59	3.08	3.52	4.07	4.14	
Cost of funding earning assets	0.56	0.67	0.73	0.69	0.70	0.45	0.64	0.49	0.43	0.58	0.60	0.76	
Net interest margin	2.94	3.66	3.72	3.58	3.40	2.56	2.73	3.10	2.65	2.94	3.47	3.37	
Noninterest income to earning assets	1.55	1.06	1.06	1.33	1.42	1.69	1.42	1.41	1.96	1.29	1.30	1.77	
Noninterest expense to earning assets	2.78	3.41	3.09	2.98	3.09	2.58	2.58	2.85	2.73	2.69	2.96	3.21	
Credit loss provision to assets	1.17	0.14	0.27	0.61	1.42	1.20	1.04	1.29	1.11	1.34	0.76	1.13	
Net operating income to assets	0.32	0.95	1.15	0.95	0.06	0.28	0.30	0.16	0.46	0.15	0.78	0.42	
Pretax return on assets	0.42	1.11	1.37	1.22	0.20	0.33	0.38	0.25	0.59	0.12	0.96	0.73	
Return on assets	0.35	0.99	1.20	0.99	0.09	0.32	0.31	0.19	0.48	0.21	0.83	0.47	
Return on equity	3.31	7.39	10.48	8.76	0.78	3.15	2.87	1.71	4.78	2.09	6.92	4.27	
Net charge-offs to loans and leases	0.55	0.16	0.12	0.25	0.67	0.57	0.60	0.63	0.45	0.60	0.33	0.52	
Loan and lease loss provision to net charge-offs	393.02	152.05	331.72	342.45	321.05	458.29	335.83	361.44	507.33	429.95	344.00	326.42	
Efficiency ratio	58.77	72.05	64.26	59.86	54.78	60.23	57.53	58.35	58.81	62.15	61.27	54.17	
<b>Condition Ratios (%)</b>													
Earning assets to total assets	90.71	92.59	93.76	92.88	91.93	89.53	90.55	90.26	89.82	90.67	91.54	93.64	
Loss allowance to:													
Loans and leases	2.20	1.42	1.29	1.36	2.26	2.49	2.14	2.30	2.39	2.38	1.39	2.00	
Noncurrent loans and leases	217.56	106.00	150.91	155.80	246.96	219.19	199.37	286.72	241.00	165.06	170.13	259.84	
Noncurrent assets plus other real estate owned to assets	0.56	0.92	0.70	0.68	0.61	0.51	0.57	0.45	0.51	0.74	0.61	0.51	
Equity capital ratio	10.17	13.07	10.90	10.68	11.00	9.62	10.48	10.67	9.59	9.55	11.39	10.47	
Core capital (leverage) ratio	8.72	12.84	10.65	9.99	9.45	8.02	8.87	8.41	8.30	8.66	9.59	9.77	
Common equity tier 1 capital ratio*	13.24	20.36	14.88	13.52	13.05	13.20	13.30	12.63	13.38	13.42	12.62	14.14	
Tier 1 risk-based capital ratio*	13.33	20.36	14.91	13.54	13.24	13.24	13.35	12.73	13.44	13.50	12.72	14.28	
Total risk-based capital ratio*	14.88	21.42	16.03	14.67	14.77	14.89	14.94	14.23	14.87	15.39	14.07	15.66	
Net loans and leases to deposits	63.52	66.74	78.50	84.65	76.59	52.59	61.20	63.00	58.53	60.51	77.72	77.44	
<b>Structural Changes (YTD)</b>													
New reporters	2	2	0	0	0	0	0	2	0	0	0	0	
Banks absorbed by mergers	87	20	57	9	1	0	11	9	19	18	25	5	
Failed banks	2	0	2	0	0	0	0	1	0	1	0	0	
<b>PRIOR FIRST HALVES</b>													
<i>(The way it was...)</i>													
Number of institutions	2019	4,630	1,090	2,884	531	116	9	335	558	982	1,311	1,093	351
	2017	5,011	1,291	3,100	515	96	9	369	627	1,031	1,412	1,173	399
	2015	5,474	1,583	3,317	480	85	9	408	713	1,144	1,506	1,253	450
Total assets (in billions)	2019	\$17,096.7	\$64.5	\$939.9	\$1,397.6	\$5,595.5	\$9,099.1	\$2,908.8	\$3,634.4	\$4,118.6	\$3,699.5	\$1,021.0	\$1,714.3
	2017	15,893.4	76.9	986.0	1,427.1	4,764.7	8,638.6	2,693.6	3,443.4	3,779.3	3,636.1	913.6	1,427.4
	2015	14,680.0	93.5	1,015.1	1,336.7	4,144.4	8,090.2	2,619.9	3,203.2	3,427.4	3,349.9	821.4	1,258.2
Return on assets (%)	2019	1.37	0.97	1.29	1.32	1.41	1.36	1.16	1.44	1.35	1.32	1.40	1.67
	2017	1.08	0.90	1.10	1.23	1.08	1.06	0.96	1.11	1.01	1.07	1.21	1.39
	2015	1.05	0.91	1.00	1.23	0.99	1.06	0.93	1.05	0.94	1.20	1.06	1.18
Net charge-offs to loans & leases (%)	2019	0.47	0.15	0.11	0.21	0.56	0.52	0.54	0.57	0.40	0.53	0.14	0.44
	2017	0.47	0.19	0.12	0.24	0.63	0.46	0.67	0.59	0.29	0.50	0.18	0.34
	2015	0.42	0.14	0.12	0.23	0.48	0.48	0.57	0.51	0.25	0.53	0.11	0.25
Noncurrent assets plus OREO to assets (%)	2019	0.54	0.98	0.75	0.67	0.53	0.51	0.55	0.51	0.52	0.63	0.62	0.43
	2017	0.73	1.05	0.92	0.76	0.64	0.75	0.68	0.78	0.66	0.86	0.77	0.49
	2015	1.02	1.33	1.28	1.06	0.69	1.15	0.73	1.18	0.98	1.31	0.94	0.59
Equity capital ratio (%)	2019	11.49	13.69	11.67	12.00	12.36	10.85	12.04	12.32	11.15	10.27	12.37	11.78
	2017	11.35	12.50	11.11	11.84	12.70	10.55	12.53	12.28	10.33	10.06	11.51	12.78
	2015	11.22	12.02	11.01	11.75	12.69	10.39	11.70	12.43	10.05	10.29	11.20	12.80

\* 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. Second Quarter 2020, 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
<b>SECOND QUARTER</b> <i>(The way it is...)</i>												
Number of institutions reporting.....	4,430	890	2,784	625	119	12	320	523	935	1,265	1,050	337
Total assets (in billions).....	\$19,840.8	\$53.7	\$953.8	\$1,689.3	\$5,577.2	\$11,566.8	\$3,465.1	\$4,251.4	\$4,847.2	\$4,088.6	\$1,192.9	\$1,995.7
Total deposits (in billions).....	15,906.4	44.8	796.7	1,377.3	4,516.6	9,171.1	2,803.6	3,509.1	3,693.7	3,289.4	985.1	1,625.6
Net income (in millions).....	16,225.7	135.6	2,924.2	4,396.7	5,058.6	3,710.5	451.8	3,241.7	5,747.0	-707.1	2,702.7	4,789.7
% of unprofitable institutions.....	4.8	8.8	3.3	3.2	15.1	33.3	10.3	7.5	3.6	2.5	4.6	8.0
% of institutions with earnings gains.....	52.7	47.6	57.7	46.1	13.4	8.3	35.6	42.8	56.3	62.8	49.0	47.8
<b>Performance Ratios (annualized, %)</b>												
Yield on earning assets.....	3.18	4.29	4.40	4.09	3.77	2.65	3.01	3.25	2.77	3.19	3.91	3.83
Cost of funding earning assets.....	0.39	0.62	0.65	0.57	0.54	0.27	0.45	0.35	0.26	0.38	0.47	0.63
Net interest margin.....	2.79	3.67	3.75	3.52	3.23	2.38	2.56	2.90	2.51	2.80	3.44	3.20
Noninterest income to earning assets.....	1.54	1.10	1.14	1.40	1.39	1.66	1.33	1.39	2.11	1.16	1.41	1.70
Noninterest expense to earning assets.....	2.63	3.37	3.03	2.89	2.72	2.50	2.64	2.58	2.60	2.62	2.89	2.63
Credit loss provision to assets.....	1.22	0.17	0.33	0.60	1.28	1.35	1.06	1.24	1.21	1.63	0.73	0.91
Net operating income to assets.....	0.30	1.00	1.24	1.03	0.35	0.10	0.04	0.27	0.47	-0.13	0.91	0.93
Pretax return on assets.....	0.35	1.17	1.48	1.36	0.49	0.05	0.07	0.35	0.60	-0.35	1.10	1.28
Return on assets.....	0.33	1.05	1.29	1.10	0.37	0.13	0.05	0.31	0.49	-0.07	0.95	0.99
Return on equity.....	3.24	7.87	11.49	9.91	3.32	1.34	0.50	2.87	5.02	-0.73	8.06	9.31
Net charge-offs to loans and leases.....	0.56	0.19	0.13	0.26	0.67	0.60	0.62	0.62	0.46	0.64	0.42	0.48
Loan and lease loss provision to net charge-offs...	410.37	163.37	372.26	330.86	296.38	507.46	339.76	359.53	558.24	497.95	263.42	290.29
Efficiency ratio.....	58.88	70.44	61.63	57.74	54.08	61.45	58.99	59.47	55.83	65.70	59.00	53.21
<b>Structural Changes (QTR)</b>												
New reporters.....	1	1	0	0	0	0	0	1	0	0	0	0
Banks absorbed by mergers.....	36	9	20	6	1	0	6	3	7	10	8	2
Failed banks.....	1	0	1	0	0	0	0	1	0	0	0	0
<b>PRIOR SECOND QUARTERS</b> <i>(The way it was...)</i>												
Return on assets (%):.....2019	1.38	0.91	1.36	1.34	1.42	1.37	1.20	1.47	1.33	1.34	1.42	1.70
.....2017	1.13	0.91	1.13	1.33	1.13	1.10	0.98	1.22	1.04	1.08	1.28	1.48
.....2015	1.08	0.93	0.97	1.37	0.99	1.10	1.01	1.11	0.94	1.24	1.12	1.13
Net charge-offs to loans & leases (%):.....2019	0.47	0.17	0.13	0.22	0.55	0.51	0.53	0.55	0.41	0.53	0.15	0.43
.....2017	0.46	0.23	0.13	0.25	0.64	0.44	0.73	0.59	0.24	0.48	0.18	0.33
.....2015	0.41	0.14	0.15	0.23	0.49	0.45	0.58	0.48	0.25	0.51	0.14	0.26

# Quarterly Banking Profile

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

June 30, 2020	Asset Size Distribution						Geographic Region					
	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
<b>Percent of Loans 30-89 Days Past Due</b>												
All loans secured by real estate.....	0.50	0.88	0.48	0.36	0.43	0.62	0.56	0.48	0.42	0.72	0.40	0.33
Construction and development.....	0.41	0.79	0.46	0.44	0.41	0.35	0.73	0.35	0.25	0.41	0.35	0.38
Nonfarm nonresidential.....	0.29	0.75	0.34	0.27	0.27	0.33	0.34	0.19	0.29	0.41	0.26	0.30
Multifamily residential real estate.....	0.18	0.66	0.28	0.15	0.19	0.16	0.26	0.13	0.10	0.46	0.10	0.07
Home equity loans.....	0.51	0.39	0.38	0.35	0.49	0.58	0.54	0.44	0.54	0.63	0.40	0.42
Other 1-4 Family residential.....	0.74	1.07	0.65	0.56	0.64	0.83	0.85	0.76	0.57	1.01	0.71	0.40
Commercial and industrial loans.....	0.27	0.80	0.32	0.27	0.25	0.27	0.22	0.21	0.28	0.30	0.26	0.40
Loans to individuals.....	1.03	1.23	1.15	1.01	0.99	1.05	0.93	1.32	0.65	1.03	1.09	1.13
Credit card loans.....	0.98	1.17	1.39	2.20	1.05	0.91	1.09	1.12	0.80	0.97	0.84	0.84
Other loans to individuals.....	1.06	1.23	1.13	0.76	0.95	1.19	0.82	1.51	0.51	1.12	1.10	1.25
All other loans and leases (including farm).....	0.30	0.73	0.65	0.37	0.21	0.31	0.11	0.17	0.34	0.51	0.19	0.23
Total loans and leases.....	0.49	0.86	0.48	0.38	0.46	0.54	0.48	0.52	0.40	0.63	0.37	0.48
Memo: Nonfarm nonres loans not secured by RE.....	0.27	0.00	0.02	0.22	0.21	0.30	0.07	0.20	0.43	0.06	0.11	0.88
<b>Percent of Loans Noncurrent*</b>												
All real estate loans.....	1.26	1.42	0.91	0.88	0.96	1.77	1.37	0.94	1.34	2.09	0.86	0.59
Construction and development.....	0.55	0.79	0.81	0.55	0.40	0.68	1.21	0.43	0.54	0.33	0.32	0.53
Nonfarm nonresidential.....	0.79	1.43	0.85	0.84	0.69	0.86	0.77	0.62	0.94	0.97	0.66	0.83
Multifamily residential real estate.....	0.18	0.52	0.38	0.18	0.15	0.17	0.22	0.35	0.17	0.12	0.16	0.07
Home equity loans.....	1.93	0.65	0.46	0.60	1.23	2.81	2.14	1.26	2.28	3.00	0.98	0.73
Other 1-4 Family residential.....	1.83	1.17	0.89	1.24	1.45	2.29	2.25	1.21	1.76	3.12	1.45	0.47
Commercial and industrial loans.....	1.01	1.20	0.60	0.96	1.03	1.06	0.92	0.83	1.00	1.30	0.89	1.21
Loans to individuals.....	0.87	0.75	0.73	0.76	0.98	0.81	1.02	0.93	0.61	0.94	0.68	0.88
Credit card loans.....	1.31	0.61	1.95	2.89	1.51	1.14	1.58	1.43	1.00	1.27	0.78	1.22
Other loans to individuals.....	0.51	0.76	0.65	0.31	0.56	0.48	0.60	0.49	0.24	0.41	0.68	0.74
All other loans and leases (including farm).....	0.38	1.45	1.17	0.55	0.36	0.34	0.38	0.13	0.42	0.51	0.36	0.47
Total loans and leases.....	1.01	1.34	0.86	0.87	0.91	1.13	1.07	0.80	0.99	1.44	0.82	0.77
Memo: Nonfarm nonres loans not secured by RE.....	0.15	0.51	0.18	0.26	0.24	0.11	0.14	0.26	0.08	0.08	0.26	0.43
<b>Percent of Loans Charged-Off (net, YTD)</b>												
All real estate loans.....	0.02	0.05	0.04	0.04	0.03	0.01	0.04	0.04	0.00	0.02	0.04	0.00
Construction and development.....	0.01	-0.01	0.04	0.04	0.00	-0.03	-0.01	0.02	0.02	-0.07	0.03	0.07
Nonfarm nonresidential.....	0.06	0.08	0.05	0.06	0.07	0.07	0.08	0.07	0.09	0.06	0.06	0.01
Multifamily residential real estate.....	0.00	0.00	-0.01	0.01	0.00	0.00	0.01	-0.01	0.00	0.00	0.00	-0.01
Home equity loans.....	-0.01	0.15	0.03	0.04	0.02	-0.05	0.01	-0.03	0.03	-0.07	-0.01	-0.03
Other 1-4 Family residential.....	-0.01	0.03	0.02	0.02	0.00	-0.02	0.02	0.01	-0.06	0.00	0.02	-0.01
Commercial and industrial loans.....	0.57	0.47	0.25	0.37	0.77	0.49	0.41	0.52	0.55	0.49	1.16	0.69
Loans to individuals.....	2.34	0.42	1.07	2.27	2.53	2.26	2.63	2.40	1.95	2.90	0.98	1.87
Credit card loans.....	3.91	4.22	5.62	8.35	4.32	3.54	4.29	3.98	3.40	4.03	2.95	3.82
Other loans to individuals.....	0.90	0.39	0.76	0.88	0.99	0.84	1.28	0.85	0.47	0.97	0.89	0.97
All other loans and leases (including farm).....	0.16	0.21	0.16	0.36	0.10	0.17	0.22	0.18	0.11	0.19	0.13	0.07
Total loans and leases.....	0.55	0.16	0.12	0.25	0.67	0.57	0.60	0.63	0.45	0.60	0.33	0.52
Memo: Nonfarm nonres loans not secured by RE.....	0.02	0.03	-0.02	0.04	0.05	0.00	0.03	0.00	0.01	0.00	0.03	0.11
<b>Loans Outstanding (in billions)</b>												
All real estate loans.....	\$4,669.3	\$18.4	\$434.4	\$760.7	\$1,637.8	\$1,818.1	\$809.4	\$935.1	\$935.6	\$886.1	\$480.4	\$622.6
Construction and development.....	356.8	1.1	42.7	84.7	147.1	81.2	59.3	63.2	60.4	52.6	79.7	41.7
Nonfarm nonresidential.....	1,450.6	4.3	174.7	348.2	577.7	345.6	286.0	300.5	223.2	205.5	210.8	224.5
Multifamily residential real estate.....	404.9	0.4	22.5	79.6	163.6	138.9	107.3	45.4	115.6	41.6	23.0	72.1
Home equity loans.....	304.6	0.3	13.5	30.2	106.5	154.1	59.4	76.4	75.0	53.5	16.6	23.8
Other 1-4 Family residential.....	1,984.9	7.6	132.1	188.7	627.0	1,029.4	293.0	435.8	437.6	436.5	131.8	250.1
Commercial and industrial loans.....	2,628.3	5.1	131.6	292.5	913.1	1,286.1	423.8	634.0	598.1	475.4	204.1	292.9
Loans to individuals.....	1,574.1	2.0	24.1	62.2	613.2	872.5	291.1	404.6	319.5	295.7	25.0	238.2
Credit card loans.....	722.9	0.0	1.5	10.8	270.5	440.1	125.2	191.2	152.7	182.0	1.0	70.8
Other loans to individuals.....	851.2	1.9	22.7	51.5	342.7	432.3	165.9	213.4	166.8	113.7	24.0	167.3
All other loans and leases (including farm).....	1,463.0	4.9	44.1	67.6	376.3	970.1	229.9	289.5	362.1	382.6	67.5	131.5
Total loans and leases (plus unearned income).....	10,334.7	30.4	634.2	1,183.0	3,540.4	4,946.8	1,754.2	2,263.3	2,215.3	2,039.8	777.0	1,285.1
Memo: Nonfarm nonres loans not secured by RE.....	154.6	0.1	1.7	5.4	45.6	101.8	25.6	35.1	54.3	26.4	5.0	8.2
<b>Memo: Other Real Estate Owned (in millions)</b>												
All other real estate owned.....	\$4,756.0	\$86.3	\$1,210.2	\$1,109.9	\$1,331.6	\$1,018.0	\$782.2	\$1,044.9	\$1,009.1	\$741.7	\$937.4	\$240.8
Construction and development.....	1,133.8	12.3	467.3	359.2	231.1	63.9	126.6	333.9	137.1	163.4	298.6	74.2
Nonfarm nonresidential.....	1,742.1	31.7	406.7	502.5	571.5	229.7	234.9	336.5	409.1	261.7	414.5	85.4
Multifamily residential real estate.....	73.0	5.0	37.6	19.0	10.0	1.5	5.5	20.7	10.0	12.4	14.3	10.0
1-4 Family residential.....	1,604.3	28.6	207.8	171.5	504.6	691.8	412.3	340.9	409.8	227.4	157.7	56.2
Farmland.....	171.8	8.7	90.8	57.8	14.4	0.1	2.9	12.8	18.0	70.8	52.3	15.0
Other real estate owned in foreign offices.....	31.0	0.0	0.0	0.0	0.0	31.0	0.0	0.0	25.0	6.0	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.

# Quarterly Banking Profile

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

	2020*	2019*	2019	2018	2017	2016	2015
Return on assets (%).....	0.71	1.34	1.35	1.27	1.10	1.26	1.12
Return on equity (%).....	6.88	12.28	12.32	11.73	10.14	11.44	9.93
Core capital (leverage) ratio (%).....	9.45	10.42	10.27	10.29	10.34	10.49	10.70
Noncurrent assets plus other real estate owned to assets (%).....	1.07	0.90	1.02	0.91	0.99	1.10	1.24
Net charge-offs to loans (%).....	0.79	0.92	0.91	0.81	0.77	0.62	0.59
Asset growth rate (%).....	10.95	0.29	-5.02	1.45	3.96	7.21	-0.43
Net interest margin.....	3.33	3.88	3.87	3.85	3.82	3.68	3.51
Net operating income growth (%).....	-46.15	8.11	-0.14	19.72	-9.27	20.32	-3.63
Number of institutions reporting.....	636	673	659	691	752	801	844
Percentage of unprofitable institutions (%).....	11.32	8.02	6.68	6.80	11.44	8.49	9.24
Number of failed institutions.....	0	0	1	0	2	0	0

\* 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**

<i>(dollar figures in millions)</i>	2nd Quarter 2020	1st Quarter 2020	2nd Quarter 2019	%Change 19Q2-20Q2		
Number of institutions reporting.....	636	652	673	-5.5		
Total employees (full-time equivalent).....	119,177	120,287	120,491	-1.1		
<b>CONDITION DATA</b>						
Total assets.....	\$1,297,223	\$1,234,612	\$1,169,201	10.9		
Loans secured by real estate.....	441,358	439,057	463,231	-4.7		
1-4 Family Residential.....	251,431	249,695	256,493	-2.0		
Multifamily residential property.....	69,119	68,521	77,608	-10.9		
Nonfarm nonresidential.....	97,011	97,206	106,195	-8.6		
Construction, development, and land.....	23,798	23,635	22,936	3.8		
Commercial & industrial loans.....	60,794	43,706	45,519	33.6		
Loans to individuals.....	130,136	136,291	141,499	-8.0		
Other loans & leases.....	31,805	28,938	25,219	26.1		
Less: Unearned income & contra accounts.....	224	127	142	57.9		
Total loans & leases.....	663,869	647,866	675,326	-1.7		
Less: Reserve for losses.....	15,126	13,919	10,219	48.0		
Net loans & leases.....	648,743	633,947	665,107	-2.5		
Securities.....	481,538	416,833	377,186	27.7		
Other real estate owned.....	266	305	376	-29.3		
Goodwill and other intangibles.....	10,457	10,881	12,294	-14.9		
All other assets.....	156,219	172,647	114,237	36.7		
Total liabilities and capital.....	1,297,223	1,234,612	1,169,201	10.9		
Deposits.....	1,054,195	987,257	924,330	14.0		
Other borrowed funds.....	88,857	99,015	96,678	-8.1		
Subordinated debt.....	26	28	19	41.1		
All other liabilities.....	24,342	21,762	18,624	30.7		
Equity capital.....	129,803	126,551	129,551	0.2		
Loans and leases 30-89 days past due.....	5,101	6,328	5,566	-8.4		
Noncurrent loans and leases.....	13,644	11,583	10,089	35.2		
Restructured loans and leases.....	2,839	2,676	3,075	-7.7		
Mortgage-backed securities.....	379,279	319,474	275,246	37.8		
Earning assets.....	1,233,946	1,171,225	1,106,632	11.5		
FHLB Advances.....	66,026	81,473	80,905	-18.4		
Unused loan commitments.....	614,380	619,192	617,907	-0.6		
<b>INCOME DATA</b>						
	First Half 2020	First Half 2019	%Change	2nd Quarter 2020	2nd Quarter 2019	%Change 19Q2-20Q2
Total interest income.....	\$23,196	\$26,896	-13.8	\$10,989	\$13,532	-18.8
Total interest expense.....	3,945	5,489	-28.1	1,673	2,832	-40.9
Net interest income.....	19,252	21,406	-10.1	9,315	10,700	-12.9
Provision for credit losses.....	5,225	2,578	102.6	2,675	1,363	96.2
Total noninterest income.....	6,615	5,785	14.3	3,550	3,077	15.3
Total noninterest expense.....	15,195	14,671	3.6	7,295	7,495	-2.7
Securities gains (losses).....	194	160	21.6	373	-14	N/M
Applicable income taxes.....	1,315	2,303	-42.9	710	1,113	-36.2
Extraordinary gains, net.....	1	-2	N/M	0	-4	100.0
Net income.....	4,325	7,794	-44.5	2,558	3,786	-32.4
Net charge-offs.....	2,549	3,058	-16.7	1,222	1,577	-22.5
Cash dividends.....	2,424	5,943	-59.2	890	2,777	-68.0
Net operating income.....	4,130	7,670	-46.2	2,220	3,801	-41.6

N/M - Not Meaningful

# Quarterly Banking Profile

**TABLE III-B. First Half 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>FIRST HALF</b> <i>(The way it is...)</i>											
Number of institutions reporting	636	120	369	130	17	287	53	150	41	71	34
Total assets (in billions)	\$1,297.2	\$6.9	\$142.3	\$334.8	\$813.1	\$404.9	\$111.6	\$109.2	\$35.3	\$491.3	\$144.9
Total deposits (in billions)	1,054.2	5.2	113.3	261.9	673.8	310.4	88.9	77.7	27.7	431.9	117.6
Net income (in millions)	4,325.0	16.9	766.7	1,080.4	2,461.0	1,021.6	-166.0	773.2	175.8	1,775.7	744.6
% of unprofitable institutions	11.3	24.2	8.1	9.2	5.9	11.8	15.1	15.3	2.4	5.6	5.9
% of institutions with earnings gains	39.0	36.7	41.5	35.4	29.4	31.4	32.1	52.0	56.1	39.4	35.3
<b>Performance ratios (annualized, %)</b>											
Yield on earning assets	4.01	4.10	4.01	3.83	4.08	3.81	3.09	3.14	3.54	2.77	9.89
Cost of funding earning assets	0.68	0.98	0.86	0.83	0.59	0.91	0.77	0.83	0.77	0.23	1.33
Net interest margin	3.33	3.13	3.15	3.00	3.50	2.90	2.32	2.31	2.77	2.54	8.56
Noninterest income to earning assets	1.14	4.31	3.04	1.11	0.81	0.83	0.66	4.51	1.33	0.74	1.15
Noninterest expense to earning assets	2.63	6.70	4.39	2.75	2.24	2.55	3.08	4.45	2.36	1.83	3.79
Credit loss provision to assets	0.86	0.07	0.20	0.36	1.19	0.36	0.19	0.39	0.34	0.50	4.31
Net operating income to assets	0.68	0.49	1.16	0.72	0.58	0.59	-0.41	1.46	1.01	0.70	1.03
Pretax return on assets	0.93	0.63	1.43	0.87	0.86	0.67	-0.15	1.85	1.35	1.01	1.39
Return on assets	0.71	0.51	1.14	0.69	0.65	0.53	-0.31	1.48	1.04	0.80	1.05
Return on equity	6.88	2.80	8.32	5.72	7.22	4.36	-3.11	12.68	9.13	9.89	9.21
Net charge-offs to loans and leases	0.79	0.03	0.08	0.08	1.49	0.06	0.03	0.10	0.18	0.69	3.89
Loan and lease loss provision to net charge-offs	205.01	428.39	354.39	641.42	186.85	865.18	1,539.16	505.13	317.07	282.76	152.34
Efficiency ratio	55.90	90.01	70.95	66.50	47.59	67.90	66.70	65.03	57.18	54.88	37.77
<b>Condition Ratios (%)</b>											
Earning assets to total assets	95.12	92.65	93.68	93.50	96.06	92.85	94.60	93.69	95.37	97.24	95.72
Loss allowance to:											
Loans and leases	2.28	0.95	0.97	0.97	3.62	0.93	0.47	0.77	0.93	1.59	9.37
Noncurrent loans and leases	110.86	92.31	123.53	123.34	107.95	152.15	6.40	66.58	205.02	31.49	635.55
Noncurrent assets plus other real estate owned to assets	1.07	0.82	0.62	0.57	1.36	0.48	3.09	0.88	0.31	1.21	1.04
Noncurrent RE loans to RE loans	2.59	1.10	0.84	0.79	5.53	0.63	10.48	1.45	0.47	9.32	0.71
Equity capital ratio	10.00	17.65	13.18	11.54	8.75	11.76	9.62	11.20	11.54	8.04	10.79
Core capital (leverage) ratio	9.45	17.45	13.23	11.43	7.89	10.98	9.20	11.17	11.28	7.02	11.66
Common equity tier 1 capital ratio*	16.58	31.51	20.13	16.43	16.03	14.86	21.31	17.23	15.87	17.23	16.97
Tier 1 risk-based capital ratio*	16.63	31.52	20.14	16.43	16.10	14.86	21.31	17.23	15.87	17.38	16.98
Total risk-based capital ratio*	17.46	32.47	21.14	17.42	16.84	15.79	21.94	18.01	16.53	17.99	18.19
Gross real estate assets to gross assets	62.54	65.73	67.53	66.07	60.21	68.88	71.01	60.65	71.41	66.01	27.89
Gross 1-4 family mortgages to gross assets	19.16	46.54	37.60	30.68	11.01	26.86	21.75	43.24	40.10	8.46	9.15
Net loans and leases to deposits	61.54	83.85	86.74	88.10	46.81	95.84	51.43	101.64	73.57	26.59	77.65
<b>Structural Changes (YTD)</b>											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers	17	3	13	1	0	10	0	4	1	0	2
Failed Thrifts	0	0	0	0	0	0	0	0	0	0	0
<b>PRIOR FIRST HALVES</b> <i>(The way it was...)</i>											
Number of institutions	2019: 673	2019: 140	2019: 397	2019: 120	2019: 16	2019: 305	2019: 53	2019: 161	2019: 46	2019: 72	2019: 36
	2017: 776	2017: 180	2017: 464	2017: 116	2017: 16	2017: 340	2017: 66	2017: 201	2017: 52	2017: 80	2017: 37
	2015: 874	2015: 216	2015: 530	2015: 111	2015: 17	2015: 379	2015: 75	2015: 227	2015: 65	2015: 85	2015: 43
Total assets (in billions)	2019: \$1,169.2	2019: \$8.2	2019: \$150.2	2019: \$318.5	2019: \$692.3	2019: \$408.1	2019: \$100.8	2019: \$102.2	2019: \$46.3	2019: \$148.1	2019: \$363.7
	2017: 1,176.1	2017: 10.1	2017: 173.0	2017: 325.1	2017: 667.8	2017: 443.6	2017: 97.0	2017: 111.1	2017: 56.3	2017: 131.5	2017: 336.5
	2015: 1,073.7	2015: 12.2	2015: 188.1	2015: 280.0	2015: 593.4	2015: 443.1	2015: 88.8	2015: 109.6	2015: 56.0	2015: 108.9	2015: 267.2
Return on assets (%)	2019: 1.34	2019: 1.18	2019: 1.29	2019: 1.00	2019: 1.50	2019: 0.88	2019: 0.71	2019: 1.53	2019: 1.18	2019: 1.09	2019: 2.07
	2017: 1.13	2017: 1.16	2017: 1.03	2017: 0.95	2017: 1.25	2017: 0.76	2017: 0.68	2017: 1.17	2017: 1.11	2017: 1.22	2017: 1.70
	2015: 1.17	2015: 1.04	2015: 1.00	2015: 0.93	2015: 1.34	2015: 0.68	2015: 0.78	2015: 1.36	2015: 0.87	2015: 1.34	2015: 2.04
Net charge-offs to loans & leases (%)	2019: 0.92	2019: 0.06	2019: 0.06	2019: 0.10	2019: 1.78	2019: 0.06	2019: 0.00	2019: 0.33	2019: 0.23	2019: 0.81	2019: 3.98
	2017: 0.74	2017: 0.09	2017: 0.09	2017: 0.09	2017: 1.43	2017: 0.06	2017: -0.03	2017: 0.28	2017: 0.11	2017: 0.89	2017: 2.86
	2015: 0.55	2015: 0.11	2015: 0.12	2015: 0.10	2015: 0.99	2015: 0.09	2015: 0.10	2015: 0.42	2015: 0.13	2015: 0.74	2015: 1.95
Noncurrent assets plus OREO to assets (%)	2019: 0.90	2019: 0.87	2019: 0.62	2019: 0.50	2019: 1.14	2019: 0.45	2019: 3.11	2019: 0.87	2019: 0.53	2019: 1.72	2019: 0.50
	2017: 1.00	2017: 1.16	2017: 0.78	2017: 0.65	2017: 1.23	2017: 0.63	2017: 4.40	2017: 0.81	2017: 0.50	2017: 1.46	2017: 0.47
	2015: 1.33	2015: 1.48	2015: 1.21	2015: 0.97	2015: 1.53	2015: 0.98	2015: 4.80	2015: 1.53	2015: 0.70	2015: 2.20	2015: 0.45
Equity capital ratio (%)	2019: 11.08	2019: 19.63	2019: 13.73	2019: 12.43	2019: 9.78	2019: 12.25	2019: 11.25	2019: 12.23	2019: 12.30	2019: 10.51	2019: 9.47
	2017: 10.94	2017: 17.52	2017: 12.75	2017: 11.72	2017: 9.99	2017: 12.04	2017: 9.91	2017: 11.91	2017: 10.99	2017: 9.97	2017: 9.84
	2015: 11.37	2015: 16.46	2015: 12.74	2015: 12.24	2015: 10.42	2015: 12.03	2015: 10.03	2015: 12.63	2015: 11.92	2015: 10.69	2015: 10.37

\* 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. SECOND 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>SECOND QUARTER</b> <i>(The way it is...)</i>											
Number of institutions reporting.....	636	120	369	130	17	287	53	150	41	71	34
Total assets (in billions).....	\$1,297.2	\$6.9	\$142.3	\$334.8	\$813.1	\$404.9	\$111.6	\$109.2	\$35.3	\$491.3	\$144.9
Total deposits (in billions).....	1,054.2	5.2	113.3	261.9	673.8	310.4	88.9	77.7	27.7	431.9	117.6
Net income (in millions).....	2,558.4	8.8	471.6	847.5	1,230.6	759.6	162.0	475.0	124.9	795.0	242.0
% of unprofitable institutions.....	9.4	25.8	4.9	6.2	17.6	8.4	18.9	13.3	2.4	4.2	5.9
% of institutions with earnings gains.....	49.4	42.5	48.8	58.5	41.2	48.1	43.4	52.0	61.0	49.3	44.1
<b>Performance Ratios (annualized, %)</b>											
Yield on earning assets.....	3.67	3.99	3.89	3.70	3.62	3.68	2.89	2.35	3.41	2.50	9.20
Cost of funding earning assets.....	0.56	0.93	0.79	0.73	0.45	0.80	0.66	0.49	0.68	0.17	1.17
Net interest margin.....	3.11	3.06	3.10	2.97	3.17	2.88	2.23	1.86	2.73	2.33	8.03
Noninterest income to earning assets.....	1.19	4.29	3.00	1.29	0.81	0.88	0.69	4.90	1.74	0.70	1.14
Noninterest expense to earning assets.....	2.44	6.59	4.20	2.70	2.00	2.50	2.03	3.97	2.36	1.75	3.78
Credit provision to assets.....	0.85	0.11	0.22	0.40	1.15	0.43	0.22	0.39	0.20	0.45	4.30
Net operating income to assets.....	0.70	0.49	1.23	0.82	0.57	0.57	0.45	1.76	1.38	0.61	0.64
Pretax return on assets.....	1.04	0.63	1.74	1.34	0.80	1.00	0.79	2.24	1.86	0.83	0.90
Return on assets.....	0.81	0.52	1.37	1.05	0.62	0.78	0.59	1.78	1.42	0.67	0.68
Return on equity.....	8.03	2.89	10.17	8.92	7.06	6.45	6.13	15.56	12.80	8.34	6.23
Net charge-offs to loans and leases.....	0.75	0.04	0.08	0.10	1.41	0.06	0.04	0.01	0.16	0.63	3.86
Loan and lease loss provision to net charge-offs.....	218.78	432.79	401.61	560.42	198.54	1,016.18	1,295.66	4,767.58	221.85	292.66	156.28
Efficiency ratio.....	55.89	89.43	68.73	62.92	49.09	66.06	67.98	58.43	52.34	56.93	39.81
<b>Structural Changes (QTR)</b>											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thrifts absorbed by mergers.....	11	2	9	0	0	7	0	3	1	0	0
Failed Thrifts.....	0	0	0	0	0	0	0	0	0	0	0
<b>PRIOR SECOND QUARTERS</b> <i>(The way it was...)</i>											
Return on assets (%).....2019	1.30	1.25	1.29	0.96	1.45	0.85	0.54	1.61	1.22	1.13	1.99
.....2017	1.15	1.20	1.08	0.92	1.28	0.77	0.56	1.23	0.96	1.29	1.78
.....2015	1.22	1.16	1.03	0.99	1.39	0.69	0.92	1.58	0.79	1.39	2.08
Net charge-offs to loans & leases (%).....2019	0.94	0.02	0.06	0.13	1.81	0.07	0.04	0.47	0.26	0.80	4.04
.....2017	0.73	0.06	0.07	0.11	1.41	0.05	-0.24	0.32	0.09	0.87	2.93
.....2015	0.56	0.09	0.11	0.14	1.00	0.11	0.07	0.36	0.15	0.73	2.03

# Quarterly Banking Profile

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

June 30, 2020	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
<b>Percent of Loans 30-89 Days Past Due</b>											
All loans secured by real estate.....	0.80	1.06	0.49	0.45	1.35	0.29	1.78	0.82	1.12	2.50	0.51
Construction, development, and land.....	0.37	0.45	0.45	0.38	0.25	0.29	0.52	0.83	0.26	0.46	0.08
Nonfarm nonresidential.....	0.40	0.82	0.56	0.46	0.18	0.35	0.07	0.68	2.30	0.42	0.17
Multifamily residential real estate.....	0.07	0.47	0.17	0.14	0.02	0.06	0.00	0.08	1.52	0.05	0.11
Home equity loans.....	0.39	0.26	0.49	0.29	0.43	0.38	1.12	0.15	0.40	0.33	0.11
Other 1-4 Family residential.....	1.27	1.19	0.50	0.54	2.60	0.37	2.36	0.94	1.01	3.58	0.90
Commercial and industrial loans.....	0.36	1.01	0.25	0.35	0.41	0.27	1.60	0.31	0.07	0.39	0.62
Loans to individuals.....	0.91	0.84	0.70	0.46	0.94	0.66	0.20	0.60	0.44	0.28	1.37
Credit card loans.....	1.19	0.00	1.64	0.61	1.19	0.81	0.56	0.80	1.99	0.39	1.39
Other loans to individuals.....	0.37	0.84	0.60	0.45	0.34	0.66	0.20	0.55	0.16	0.21	0.97
Total loans and leases.....	0.77	1.04	0.47	0.44	1.09	0.29	1.52	0.71	1.01	1.40	1.11
<b>Percent of Loans Noncurrent*</b>											
All real estate loans.....	2.59	1.10	0.84	0.79	5.53	0.63	10.48	1.45	0.47	9.32	0.71
Construction, development, and land.....	0.51	0.36	0.56	0.57	0.32	0.56	0.18	0.75	0.43	0.34	0.25
Nonfarm nonresidential.....	0.72	0.85	0.88	0.82	0.44	0.80	0.61	0.60	0.39	0.54	0.35
Multifamily residential real estate.....	0.24	0.86	0.49	0.31	0.16	0.13	3.45	0.22	0.16	0.26	0.34
Home equity loans.....	1.21	0.82	1.21	0.67	1.64	0.68	4.27	0.40	0.51	1.35	1.70
Other 1-4 Family residential.....	4.39	1.21	0.85	0.92	10.77	0.81	14.00	1.78	0.47	13.78	0.93
Commercial and industrial loans.....	0.80	0.30	0.43	1.02	0.64	0.55	1.56	0.26	0.28	1.94	0.61
Loans to individuals.....	1.24	0.56	0.54	0.39	1.31	0.51	0.20	0.60	0.37	0.58	1.83
Credit card loans.....	1.75	0.00	1.27	0.35	1.76	0.64	0.90	1.07	1.28	1.23	1.90
Other loans to individuals.....	0.29	0.57	0.46	0.39	0.26	0.51	0.20	0.47	0.20	0.19	0.44
Total loans and leases.....	2.05	1.03	0.78	0.79	3.35	0.61	7.40	1.15	0.45	5.06	1.47
<b>Percent of Loans Charged-Off (net, YTD)</b>											
All real estate loans.....	0.00	0.01	0.02	0.01	-0.02	0.01	-0.07	0.00	0.00	-0.01	0.00
Construction, development, and land.....	0.01	-0.02	0.06	0.00	-0.01	0.02	-0.01	0.00	-0.05	-0.01	0.04
Nonfarm nonresidential.....	0.04	0.00	0.04	0.05	0.02	0.04	-0.02	0.01	0.12	0.02	0.01
Multifamily residential real estate.....	0.00	0.04	0.00	0.00	0.00	0.00	-0.02	0.00	0.03	0.00	0.00
Home equity loans.....	-0.08	0.18	0.03	-0.01	-0.18	0.02	-0.48	-0.01	-0.26	-0.16	0.01
Other 1-4 Family residential.....	0.00	0.00	0.01	0.00	-0.02	0.00	-0.04	0.00	-0.01	0.00	-0.01
Commercial and industrial loans.....	0.37	0.03	0.21	0.15	0.70	0.25	0.11	0.35	0.05	0.43	1.37
Loans to individuals.....	3.55	0.50	1.52	0.88	3.75	0.66	0.01	0.18	2.60	1.65	5.39
Credit card loans.....	4.94	0.29	11.23	2.11	4.94	4.17	0.17	0.39	14.49	3.08	5.50
Other loans to individuals.....	0.78	0.50	0.49	0.75	0.81	0.59	0.01	0.12	0.31	0.74	3.05
Total loans and leases.....	0.79	0.03	0.08	0.08	1.49	0.06	0.03	0.10	0.18	0.69	3.89
<b>Loans Outstanding (in billions)</b>											
All real estate loans.....	\$441.4	\$4.0	\$85.3	\$186.2	\$165.9	\$249.4	\$31.2	\$58.8	\$17.9	\$58.4	\$25.6
Construction, development, and land.....	23.8	0.2	5.6	12.8	5.3	14.2	0.9	2.8	0.7	3.4	1.8
Nonfarm nonresidential.....	95.2	0.3	18.9	47.7	28.2	68.7	4.3	5.1	2.2	10.6	4.4
Multifamily residential real estate.....	69.1	0.1	5.7	21.9	41.4	56.7	1.7	2.9	0.5	2.1	5.2
Home equity loans.....	19.9	0.2	3.7	7.1	9.0	8.6	2.3	4.1	0.4	3.1	1.4
Other 1-4 Family residential.....	231.5	3.1	50.2	96.3	81.9	100.9	22.0	43.4	13.9	38.6	12.7
Commercial and industrial loans.....	60.8	0.3	9.6	31.5	19.5	39.6	1.9	3.8	0.9	10.4	4.1
Loans to individuals.....	130.1	0.1	3.0	6.9	120.0	6.4	0.7	7.9	1.3	43.7	70.0
Credit card loans.....	85.3	0.0	0.3	0.7	84.3	0.1	0.0	1.8	0.2	16.4	66.7
Other loans to individuals.....	44.9	0.1	2.7	6.2	35.7	6.3	0.7	6.2	1.1	27.3	3.3
Total loans and leases (plus unearned income).....	664.1	4.4	99.3	233.2	327.3	300.4	45.9	79.6	20.6	116.7	100.8
<b>Memo: Other Real Estate Owned (in millions)</b>											
All other real estate owned.....	\$265.5	\$11.7	\$99.6	\$77.1	\$77.2	\$93.0	\$48.7	\$38.8	\$17.1	\$52.8	\$15.1
Construction, development, and land.....	63.5	3.6	40.4	12.2	7.4	23.9	7.4	10.7	9.2	10.7	1.6
Nonfarm nonresidential.....	69.7	2.3	28.7	22.0	16.8	27.0	9.7	9.2	1.7	21.8	0.2
Multifamily residential real estate.....	4.1	0.0	2.0	2.1	0.0	3.6	0.0	0.4	0.0	0.1	0.0
1-4 Family residential.....	128.2	5.8	28.6	40.8	52.9	38.4	31.6	18.5	6.1	20.2	13.3
<b>Troubled Real Estate Asset Rates**</b>											
<b>(% of total RE assets)</b>											
All real estate loans.....	2.64	1.39	0.95	0.83	5.58	0.67	10.62	1.51	0.57	9.40	0.77
Construction, development, and land.....	0.78	2.44	1.27	0.67	0.46	0.73	1.01	1.12	1.78	0.66	0.34
Nonfarm nonresidential.....	0.81	1.25	1.05	0.88	0.51	0.84	0.83	0.81	0.62	0.79	0.37
Multifamily residential real estate.....	0.24	0.89	0.53	0.32	0.16	0.14	3.45	0.23	0.16	0.27	0.34
1-4 family residential.....	4.19	1.37	0.93	0.94	9.92	0.83	13.20	1.70	0.51	12.89	1.10

\* 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.