

# Quarterly Banking Profile

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

	2020*	2019*	2019	2018	2017	2016	2015
Return on assets (%).....	0.36	1.35	1.29	1.35	0.96	1.02	1.04
Return on equity (%).....	3.35	11.89	11.33	11.99	8.49	9.12	9.25
Core capital (leverage) ratio (%).....	9.35	9.72	9.62	9.66	9.57	9.41	9.51
Noncurrent assets plus other real estate owned to assets (%).....	0.51	0.58	0.52	0.58	0.71	0.84	0.95
Net charge-offs to loans (%).....	0.53	0.48	0.49	0.46	0.48	0.46	0.43
Asset growth rate (%).....	12.49	3.55	4.56	3.15	3.78	4.93	2.89
Net interest margin (%).....	3.10	3.39	3.32	3.37	3.21	3.09	3.04
Net operating income growth (%).....	73.18	8.69	-3.32	47.56	-2.74	3.23	8.02
Number of institutions reporting.....	4,464	4,681	4,518	4,715	4,918	5,112	5,338
Percentage of unprofitable institutions (%).....	5.67	3.44	3.28	2.95	4.72	3.85	4.12
Number of failed institutions.....	1	0	3	0	6	5	8

\* Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

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

<i>(dollar figures in millions)</i>		1st Quarter 2020	4th Quarter 2019	1st Quarter 2019	%Change 19Q1-20Q1		
Number of institutions reporting.....		4,464	4,518	4,681	-4.6		
Total employees (full-time equivalent).....		1,949,069	1,941,534	1,945,149	0.2		
<b>CONDITION DATA</b>							
Total assets.....		\$19,018,943	\$17,491,430	\$16,906,567	12.5		
Loans secured by real estate.....		4,645,260	4,604,664	4,435,091	4.7		
Commercial & industrial loans.....		2,498,899	2,159,786	2,158,862	15.8		
Loans to individuals.....		1,635,046	1,695,505	1,565,750	4.4		
Farm loans.....		71,785	75,426	75,127	-4.4		
Other loans & leases.....		1,464,418	1,329,864	1,240,956	18.0		
Less: Unearned income.....		2,172	2,204	2,216	-2.0		
Total loans & leases.....		10,313,236	9,863,042	9,473,570	8.9		
Less: Reserve for losses.....		182,891	114,160	114,667	59.5		
Net loans and leases.....		10,130,345	9,748,882	9,358,903	8.2		
Securities.....		3,791,691	3,596,612	3,344,284	13.4		
Other real estate owned.....		5,283	5,406	6,165	-14.3		
Goodwill and other intangibles.....		380,904	396,809	386,819	-1.5		
All other assets.....		4,710,720	3,743,721	3,810,396	23.6		
Total liabilities and capital.....		19,018,943	17,491,430	16,906,567	12.5		
Noninterest-bearing deposits.....		3,655,274	3,205,376	3,067,686	19.2		
Interest-bearing deposits.....		11,134,506	10,408,877	9,917,064	12.3		
Other borrowed funds.....		1,461,239	1,282,597	1,406,014	3.9		
Subordinated debt.....		69,431	69,926	68,835	0.9		
All other liabilities.....		707,456	535,989	516,160	37.1		
Equity capital.....		1,991,036	1,988,667	1,930,807	3.1		
Loans and leases 30-89 days past due.....		66,013	61,350	57,944	13.9		
Noncurrent loans and leases.....		90,797	84,002	89,827	1.1		
Restructured loans and leases.....		44,155	45,576	52,197	-15.4		
1-4 Family residential mortgages.....		2,295,477	2,290,206	2,231,121	2.9		
Mortgage-backed securities.....		2,226,990	2,101,808	1,948,010	14.3		
Earning assets.....		17,064,877	15,774,605	15,230,870	12.0		
Long-term assets (5+ years).....		4,900,001	4,731,953	4,418,801	10.9		
Volatile liabilities.....		3,028,756	2,688,202	2,742,980	10.4		
Foreign office deposits.....		1,471,151	1,315,292	1,240,765	18.6		
FHLB Advances.....		531,203	406,487	439,607	20.8		
Unused loan commitments.....		7,413,766	7,615,650	7,380,086	0.5		
Off-balance-sheet derivatives.....		199,622,322	172,960,964	203,876,397	-2.1		
<b>INCOME DATA</b>							
		Full Year 2019	Full Year 2018	%Change	1st Quarter 2020	1st Quarter 2019	%Change 19Q1-20Q1
Total interest income.....		\$653,681	\$610,122	7.1	\$157,200	\$165,844	-5.2
Total interest expense.....		148,383	111,299	33.3	29,945	37,384	-19.9
Net interest income.....		505,298	498,823	1.3	127,255	128,460	-0.9
Provision for loan and lease losses.....		49,844	43,929	13.5	12,664	12,664	295.9
Total noninterest income.....		251,959	254,257	-0.9	63,741	62,701	1.7
Total noninterest expense.....		436,662	430,301	1.5	120,883	108,026	11.9
Securities gains (losses).....		3,493	183	1,807.2	1,935	699	176.8
Applicable income taxes.....		56,565	56,658	-0.2	5,196	14,398	-63.9
Extraordinary gains, net.....		164	-37	NM	-26	-10	NM
Net income.....		217,611	222,056	-2.0	16,647	56,700	-70.6
Net charge-offs.....		46,366	42,076	10.2	13,307	11,254	18.2
Cash dividends.....		169,297	158,460	6.8	31,026	35,448	-12.5
Net operating income.....		214,859	222,247	-3.3	15,074	56,208	-73.2

N/M - Not meaningful

# Quarterly Banking Profile

**TABLE III-A. First 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 \$5 Billion	\$5 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
<b>FIRST QUARTER</b> <i>(The way it is...)</i>												
Number of institutions reporting.....	4,464	996	2,782	559	115	12	323	529	942	1,274	1,055	341
Total assets (in billions).....	\$19,018.9	\$59.3	\$921.5	\$1,494.4	\$5,266.9	\$11,276.9	\$3,407.6	\$4,019.7	\$4,612.5	\$3,986.0	\$1,090.7	\$1,902.4
Total deposits (in billions).....	14,789.8	49.7	771.8	1,212.8	4,088.7	8,666.8	2,662.2	3,194.7	3,415.2	3,140.5	874.2	1,503.0
Net income (in millions).....	16,647	132	2,554	3,084	-2,773	13,649	4,706	687	5,129	4,702	1,905	-483
% of unprofitable institutions.....	5.7	10.1	3.6	5.9	16.5	8.3	11.8	8.1	4.0	3.3	5.0	11.4
% of institutions with earnings gains.....	45.6	40.9	50.6	37.0	9.6	25.0	30.3	42.0	49.7	51.8	44.9	33.1
<b>Performance ratios (annualized, %)</b>												
Yield on earning assets.....	3.83	4.42	4.59	4.50	4.44	3.36	3.71	3.95	3.40	3.85	4.30	4.46
Cost of funding earning assets.....	0.73	0.72	0.82	0.83	0.87	0.64	0.84	0.64	0.61	0.77	0.74	0.91
Net interest margin.....	3.10	3.70	3.77	3.68	3.57	2.73	2.87	3.31	2.80	3.07	3.56	3.55
Noninterest income to earning assets.....	1.55	0.96	1.02	1.21	1.45	1.70	1.51	1.44	1.79	1.40	1.21	1.82
Noninterest expense to earning assets.....	2.95	3.51	3.21	3.09	3.48	2.64	2.49	3.15	2.87	2.74	3.07	3.83
Loan and lease loss provision to assets.....	1.10	0.11	0.23	0.64	1.57	1.02	1.01	1.33	0.99	1.02	0.81	1.35
Net operating income to assets.....	0.33	0.87	1.09	0.83	-0.25	0.47	0.57	0.04	0.44	0.44	0.64	-0.14
Pretax return on assets.....	0.48	0.98	1.28	1.03	-0.12	0.62	0.71	0.14	0.56	0.61	0.82	0.12
Return on assets.....	0.36	0.90	1.12	0.84	-0.22	0.51	0.58	0.07	0.47	0.49	0.71	-0.10
Return on equity.....	3.35	6.59	9.56	7.15	-1.84	4.98	5.27	0.60	4.56	4.88	5.79	-0.94
Net charge-offs to loans and leases.....	0.53	0.13	0.12	0.25	0.68	0.54	0.58	0.63	0.44	0.55	0.25	0.55
Loan and lease loss provision to net charge-offs.....	374.29	145.27	292.21	356.92	346.02	402.74	331.13	364.28	452.85	348.84	488.22	359.25
Efficiency ratio.....	58.68	75.00	66.68	61.97	55.51	59.05	56.16	57.29	62.05	58.94	63.72	55.13
<b>Condition Ratios (%)</b>												
Earning assets to total assets.....	89.73	92.64	93.20	92.16	91.44	88.30	89.75	89.46	88.13	89.82	90.77	93.33
Loss allowance to:												
Loans and leases.....	1.77	1.47	1.33	1.34	1.97	1.79	1.80	1.87	1.85	1.69	1.32	1.81
Noncurrent loans and leases.....	201.43	106.58	148.39	150.03	237.26	197.16	195.92	234.64	219.56	151.78	158.50	266.02
Noncurrent assets plus other real estate owned to assets.....	0.51	0.98	0.75	0.71	0.57	0.44	0.49	0.48	0.45	0.61	0.64	0.47
Equity capital ratio.....	10.46	13.57	11.69	11.63	11.41	9.74	10.53	11.29	9.79	9.72	12.14	10.75
Core capital (leverage) ratio.....	9.35	13.27	11.35	10.70	10.06	8.63	9.54	9.26	8.92	9.06	10.34	10.30
Common equity tier 1 capital ratio*.....	12.60	20.42	14.78	13.33	12.55	12.36	12.85	12.19	12.42	12.63	12.37	13.52
Tier 1 risk-based capital ratio*.....	12.68	20.44	14.80	13.35	12.74	12.40	12.90	12.29	12.48	12.72	12.47	13.66
Total risk-based capital ratio*.....	14.16	21.51	15.89	14.41	14.13	14.00	14.36	13.63	13.85	14.64	13.67	14.92
Net loans and leases to deposits.....	68.50	67.92	79.48	85.85	82.77	58.36	63.68	70.33	63.81	65.36	81.67	82.65
<b>Structural Changes (YTD)</b>												
New reporters.....	2	2	0	0	0	0	1	1	0	0	0	0
Banks absorbed by mergers.....	51	11	37	3	0	0	5	6	12	8	17	3
Failed banks.....	1	0	1	0	0	0	0	0	0	1	0	0
<b>PRIOR FIRST QUARTERS</b> <i>(The way it was...)</i>												
Number of institutions.....2019	4,681	1,123	2,905	528	116	9	338	568	995	1,323	1,100	357
.....2017	5,062	1,318	3,124	518	93	9	373	641	1,047	1,416	1,182	403
.....2015	5,535	1,605	3,362	474	85	9	412	722	1,156	1,518	1,266	461
Total assets (in billions).....2019	\$16,906.6	\$67.0	\$945.5	\$1,387.3	\$5,613.9	\$8,892.9	\$2,947.2	\$3,597.6	\$4,026.2	\$3,634.3	\$1,003.5	\$1,697.8
.....2017	15,791.6	78.6	989.4	1,442.5	4,697.7	8,583.4	2,673.8	3,450.5	3,728.4	3,617.9	900.6	1,420.5
.....2015	14,717.3	94.6	1,029.2	1,309.2	4,090.7	8,193.5	2,580.2	3,185.5	3,524.4	3,366.2	815.1	1,245.9
Return on assets (%).....2019	1.35	0.97	1.22	1.29	1.42	1.33	1.20	1.41	1.32	1.30	1.37	1.64
.....2017	1.04	0.87	1.06	1.12	1.03	1.02	0.94	1.00	0.98	1.07	1.15	1.30
.....2015	1.01	0.86	1.03	1.07	0.99	1.01	0.86	0.99	0.93	1.16	1.00	1.22
Net charge-offs to loans & leases (%)												
.....2019	0.48	0.14	0.10	0.20	0.64	0.46	0.72	0.59	0.24	0.52	0.12	0.46
.....2017	0.48	0.15	0.12	0.23	0.62	0.49	0.62	0.59	0.35	0.52	0.19	0.35
.....2015	0.42	0.15	0.10	0.23	0.47	0.50	0.56	0.53	0.26	0.55	0.08	0.24
Noncurrent assets plus OREO to assets (%).....2019	0.58	0.96	0.76	0.68	0.56	0.55	0.59	0.57	0.53	0.68	0.62	0.44
.....2017	0.79	1.07	0.96	0.84	0.67	0.82	0.70	0.86	0.73	0.93	0.90	0.51
.....2015	1.08	1.37	1.34	1.16	0.74	1.20	0.78	1.28	1.02	1.37	0.96	0.64
Equity capital ratio (%).....2019	11.40	13.13	11.42	11.89	12.60	10.55	12.84	12.21	10.28	10.34	12.18	11.65
.....2017	11.18	12.27	10.94	11.56	12.43	10.45	12.35	12.11	10.25	9.87	11.10	12.53
.....2015	11.16	11.93	11.03	11.77	12.75	10.28	11.71	12.54	9.80	10.22	11.16	12.91

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

**REGIONS:** Northeast - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico,

Rhode Island, Vermont, U.S. Virgin Islands

**Southeast** - Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia

**Central** - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

**Midwest** - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

**Southwest** - Arkansas, Louisiana, New Mexico, Oklahoma, Texas

**West** - Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming

# Quarterly Banking Profile

**TABLE IV-A. Full Year 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
Number of institutions reporting.....	4,518	1,022	2,832	539	115	10	328	534	959	1,286	1,068	343
Total assets (in billions).....	\$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
Total deposits (in billions).....	13,614.3	50.9	788.0	1,171.0	4,181.4	7,422.9	2,379.1	2,970.5	3,073.5	2,942.7	851.5	1,397.1
Net income (in millions).....	217,611	592	11,685	18,711	69,008	117,616	32,727	45,188	54,576	44,242	14,001	26,877
% of unprofitable institutions.....	3.3	8.0	2.2	0.6	0.9	0.0	4.9	4.9	2.7	2.6	2.7	5.2
% of institutions with earnings gains.....	65.4	56.1	67.4	72.2	68.7	50.0	64.6	66.3	68.4	61.7	65.8	68.8
<b>Performance Ratios (%)</b>												
Yield on earning assets.....	4.29	4.61	4.78	4.80	4.77	3.89	4.29	4.37	3.85	4.31	4.67	4.92
Cost of funding earning assets.....	0.97	0.72	0.89	0.97	1.14	0.89	1.16	0.85	0.86	1.02	0.88	1.11
Net interest margin.....	3.32	3.89	3.89	3.83	3.64	3.00	3.13	3.52	2.99	3.29	3.78	3.80
Noninterest income to earning assets.....	1.66	1.02	1.10	1.29	1.69	1.75	1.53	1.53	2.02	1.37	1.30	2.07
Noninterest expense to earning assets.....	2.87	3.56	3.28	3.08	2.99	2.72	2.74	2.82	2.89	2.73	3.09	3.28
Loan and lease loss provision to assets.....	0.29	0.18	0.16	0.21	0.42	0.25	0.33	0.35	0.22	0.30	0.14	0.39
Net operating income to assets.....	1.27	0.95	1.26	1.34	1.32	1.24	1.11	1.30	1.32	1.17	1.38	1.55
Pretax return on assets.....	1.62	1.11	1.48	1.71	1.71	1.58	1.40	1.65	1.67	1.49	1.69	2.06
Return on assets.....	1.29	0.99	1.29	1.36	1.33	1.26	1.12	1.31	1.33	1.20	1.39	1.57
Return on equity.....	11.33	7.33	11.11	11.49	10.88	11.63	9.39	10.66	12.19	11.70	11.31	13.47
Net charge-offs to loans and leases.....	0.49	0.24	0.15	0.23	0.60	0.51	0.55	0.59	0.42	0.53	0.16	0.47
Loan and lease loss provision to net charge-offs.....	107.50	129.36	153.00	125.73	109.53	102.08	110.26	102.61	103.82	104.66	129.96	120.22
Efficiency ratio.....	56.86	72.42	65.41	59.59	54.54	56.86	58.08	55.01	57.41	58.03	60.10	53.74
<b>Condition Ratios (%)</b>												
Earning assets to total assets.....	90.18	92.57	93.29	92.40	90.97	89.10	90.15	89.37	89.08	90.58	91.03	93.19
Loss allowance to:												
Loans and leases.....	1.16	1.46	1.29	1.11	1.15	1.15	1.19	1.09	1.21	1.25	0.97	1.10
Noncurrent loans and leases.....	135.90	112.59	155.58	155.29	145.33	124.72	132.05	137.84	144.60	114.10	125.83	195.75
Noncurrent assets plus other real estate owned to assets.....	0.52	0.95	0.72	0.59	0.53	0.48	0.52	0.49	0.48	0.62	0.62	0.40
Equity capital ratio.....	11.35	13.58	11.74	11.94	12.17	10.76	11.75	12.27	10.86	10.22	12.47	11.61
Core capital (leverage) ratio.....	9.62	13.24	11.33	10.81	10.29	8.87	9.82	9.94	9.12	9.05	10.46	10.51
Common equity tier 1 capital ratio.....	13.00	21.02	15.41	13.68	12.81	12.71	13.22	12.65	12.99	12.77	13.06	13.85
Tier 1 risk-based capital ratio.....	13.08	21.04	15.44	13.71	12.99	12.74	13.27	12.75	13.03	12.85	13.14	13.99
Total risk-based capital ratio.....	14.46	22.11	16.51	14.67	14.31	14.27	14.65	13.91	14.36	14.76	14.17	15.12
Net loans and leases to deposits.....	71.61	68.99	80.01	86.67	80.95	63.09	68.04	72.63	67.48	67.67	82.12	86.49
<b>Structural Changes</b>												
New reporters.....	13	12	1	0	0	0	4	4	2	0	2	1
Banks absorbed by mergers.....	204	57	117	23	7	0	16	32	44	51	45	16
Failed banks.....	3	2	1	0	0	0	1	0	1	0	1	0
<b>PRIOR FULL YEARS (The way it was...)</b>												
Number of institutions.....2018	4,715	1,133	2,941	518	114	9	341	572	999	1,333	1,109	361
.....2016	5,112	1,354	3,154	506	89	9	374	651	1,063	1,431	1,186	407
.....2014	5,607	1,640	3,413	463	82	9	416	735	1,176	1,530	1,281	469
Total assets (in billions).....2018	\$16,728.1	\$67.4	\$954.1	\$1,386.0	\$5,499.2	\$8,821.4	\$2,915.6	\$3,573.3	\$3,942.9	\$3,627.2	\$994.2	\$1,674.9
.....2016	15,627.8	80.9	996.9	1,444.3	4,658.8	8,446.8	2,658.1	3,424.1	3,672.2	3,574.3	885.4	1,413.8
.....2014	14,474.7	96.4	1,035.7	1,288.6	3,952.8	8,101.3	2,481.9	3,131.1	3,489.8	3,344.4	797.5	1,230.0
Return on assets (%).2018	1.35	0.99	1.25	1.39	1.46	1.29	1.26	1.45	1.26	1.25	1.41	1.72
.....2016	1.02	0.87	1.08	1.05	1.00	1.03	0.89	1.03	0.99	1.09	0.99	1.22
.....2014	1.00	0.79	1.02	1.14	1.04	0.95	0.86	1.01	0.87	1.07	1.12	1.32
Net charge-offs to loans & leases (%)												
.....2018	0.46	0.20	0.14	0.22	0.62	0.43	0.70	0.57	0.22	0.51	0.17	0.42
.....2016	0.46	0.22	0.15	0.28	0.57	0.47	0.62	0.55	0.27	0.54	0.23	0.33
.....2014	0.49	0.24	0.24	0.30	0.55	0.54	0.67	0.54	0.36	0.61	0.15	0.24
Noncurrent assets plus OREO to assets (%).....2018	0.58	0.97	0.74	0.66	0.55	0.57	0.60	0.58	0.54	0.68	0.61	0.41
.....2016	0.84	1.07	0.98	0.87	0.70	0.90	0.71	0.93	0.78	1.01	0.95	0.53
.....2014	1.17	1.44	1.39	1.27	0.77	1.32	0.86	1.46	1.07	1.47	1.00	0.67
Equity capital ratio (%).2018	11.29	12.90	11.20	11.84	12.43	10.49	12.61	12.12	10.30	10.21	11.97	11.51
.....2016	11.12	12.13	10.88	11.50	12.16	10.50	12.16	12.11	10.27	9.86	10.99	12.28
.....2014	11.10	11.77	10.92	11.77	12.60	10.28	11.77	12.45	9.71	10.17	11.09	12.80

# Quarterly Banking Profile

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

March 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.....	0.62	1.41	0.83	0.54	0.48	0.70	0.62	0.61	0.55	0.88	0.61	0.35
Construction and development.....	0.54	0.99	0.72	0.60	0.56	0.35	0.95	0.37	0.28	0.61	0.54	0.53
Nonfarm nonresidential.....	0.37	1.34	0.65	0.41	0.30	0.27	0.39	0.28	0.47	0.40	0.43	0.27
Multifamily residential real estate.....	0.21	0.58	0.30	0.23	0.20	0.20	0.27	0.13	0.16	0.43	0.18	0.14
Home equity loans.....	0.63	0.96	0.56	0.54	0.58	0.69	0.57	0.58	0.72	0.75	0.60	0.43
Other 1-4 Family residential.....	0.88	1.73	1.12	0.86	0.68	0.96	0.90	0.91	0.68	1.27	0.96	0.43
Commercial and industrial loans.....	0.33	1.49	0.93	0.62	0.32	0.26	0.26	0.30	0.29	0.35	0.54	0.43
Loans to individuals.....	1.43	1.70	1.65	1.56	1.38	1.44	1.32	1.92	0.93	1.28	1.60	1.54
Credit card loans.....	1.28	1.50	2.10	3.28	1.42	1.15	1.45	1.53	1.00	1.22	1.53	1.08
Other loans to individuals.....	1.56	1.70	1.62	1.16	1.35	1.76	1.21	2.30	0.86	1.37	1.60	1.76
All other loans and leases (including farm).....	0.38	1.11	1.14	0.63	0.36	0.34	0.28	0.29	0.26	0.57	0.51	0.46
Total loans and leases.....	0.64	1.39	0.90	0.62	0.59	0.64	0.61	0.72	0.49	0.75	0.62	0.61
Memo: Nonfarm nonres loans not secured by RE.....	0.30	0.41	0.11	0.03	0.62	0.19	0.46	0.13	0.24	0.12	3.00	0.02
<b>Percent of Loans Noncurrent*</b>												
All real estate loans.....	1.08	1.35	0.85	0.78	0.79	1.51	1.15	0.90	1.22	1.67	0.77	0.44
Construction and development.....	0.46	1.14	0.75	0.50	0.34	0.44	0.71	0.41	0.57	0.28	0.33	0.48
Nonfarm nonresidential.....	0.63	1.35	0.77	0.77	0.53	0.59	0.67	0.57	0.70	0.70	0.62	0.57
Multifamily residential real estate.....	0.11	0.44	0.36	0.16	0.10	0.06	0.13	0.12	0.12	0.11	0.16	0.05
Home equity loans.....	1.79	0.48	0.44	0.54	1.12	2.62	2.00	1.16	2.06	2.86	0.94	0.59
Other 1-4 Family residential.....	1.56	1.19	0.88	1.05	1.20	1.97	1.90	1.21	1.65	2.44	1.20	0.37
Commercial and industrial loans.....	0.82	1.79	1.03	1.43	0.98	0.63	0.71	0.65	0.73	0.85	1.19	1.33
Loans to individuals.....	1.01	0.81	0.81	1.00	1.08	0.97	1.13	1.27	0.67	1.01	0.90	0.88
Credit card loans.....	1.48	0.77	2.09	3.52	1.74	1.27	1.79	1.74	1.09	1.37	0.84	1.35
Other loans to individuals.....	0.58	0.81	0.73	0.42	0.52	0.63	0.60	0.81	0.25	0.40	0.90	0.66
All other loans and leases (including farm).....	0.24	1.38	1.13	0.56	0.24	0.18	0.21	0.11	0.24	0.34	0.41	0.20
Total loans and leases.....	0.88	1.38	0.90	0.90	0.83	0.91	0.92	0.80	0.84	1.11	0.83	0.68
Memo: Nonfarm nonres loans not secured by RE.....	0.12	1.07	0.19	0.22	0.22	0.08	0.12	0.11	0.14	0.04	0.14	0.40
<b>Percent of Loans Charged-Off (net, annual)</b>												
All real estate loans.....	0.00	0.04	0.03	0.04	0.02	-0.03	0.04	0.01	-0.04	0.00	0.03	0.00
Construction and development.....	0.00	-0.01	0.02	0.09	-0.01	-0.09	-0.01	0.02	0.00	-0.14	0.03	0.11
Nonfarm nonresidential.....	0.03	0.02	0.04	0.05	0.03	0.00	0.07	0.02	0.03	0.03	0.04	-0.02
Multifamily residential real estate.....	0.00	0.01	-0.01	0.01	-0.01	0.00	0.00	0.00	0.01	-0.01	0.01	-0.02
Home equity loans.....	0.00	0.23	0.03	0.02	0.05	-0.05	0.03	-0.03	0.03	-0.05	0.03	-0.04
Other 1-4 Family residential.....	-0.02	0.01	0.01	0.03	0.01	-0.04	0.03	0.00	-0.10	0.00	0.02	0.00
Commercial and industrial loans.....	0.47	0.27	0.26	0.40	0.69	0.36	0.32	0.45	0.52	0.29	0.84	0.74
Loans to individuals.....	2.41	0.42	1.22	2.30	2.63	2.30	2.63	2.55	2.00	2.87	1.05	2.01
Credit card loans.....	3.91	3.52	5.51	8.44	4.33	3.53	4.16	4.11	3.42	3.97	2.98	3.80
Other loans to individuals.....	0.98	0.39	0.92	0.84	1.11	0.90	1.34	0.95	0.50	0.94	0.96	1.15
All other loans and leases (including farm).....	0.14	0.30	0.14	0.23	0.09	0.15	0.14	0.16	0.11	0.18	0.14	0.06
Total loans and leases.....	0.53	0.13	0.12	0.25	0.68	0.54	0.58	0.63	0.44	0.55	0.25	0.55
Memo: Nonfarm nonres loans not secured by RE.....	-0.02	0.06	-0.02	-0.04	0.08	-0.05	0.04	-0.16	0.02	0.00	0.04	0.10
<b>Loans Outstanding (in billions)</b>												
All real estate loans.....	\$4,645.3	\$22.1	\$465.9	\$747.4	\$1,601.1	\$1,808.8	\$803.6	\$933.2	\$936.4	\$865.4	\$478.7	\$627.9
Construction and development.....	346.2	1.3	47.1	81.5	137.4	78.8	56.7	61.5	58.4	51.5	77.8	40.2
Nonfarm nonresidential.....	1,439.7	5.7	190.7	337.9	560.3	345.2	284.6	298.1	222.7	203.0	207.8	223.4
Multifamily residential real estate.....	400.2	0.5	24.3	80.9	156.5	138.0	107.0	45.1	114.1	40.3	22.2	71.4
Home equity loans.....	317.4	0.4	15.2	31.5	109.4	160.9	61.3	79.1	78.7	56.1	17.2	25.0
Other 1-4 Family residential.....	1,978.1	9.0	138.0	188.5	621.9	1,020.7	289.5	436.2	438.6	421.3	135.0	257.4
Commercial and industrial loans.....	2,498.9	4.5	85.3	184.9	833.9	1,390.3	383.1	631.4	580.1	494.4	153.5	256.5
Loans to individuals.....	1,635.0	2.3	26.2	62.6	635.0	909.0	300.5	423.0	329.8	310.1	25.7	245.9
Credit card loans.....	782.4	0.0	1.6	11.7	294.4	474.6	134.2	208.9	165.2	194.6	1.1	78.3
Other loans to individuals.....	852.7	2.3	24.5	50.9	340.6	434.4	166.3	214.1	164.6	115.4	24.6	167.6
All other loans and leases (including farm).....	1,536.2	5.3	44.6	60.8	383.0	1,042.5	239.8	302.2	374.3	418.9	65.8	135.2
Total loans and leases (plus unearned income).....	10,315.4	34.2	621.9	1,055.7	3,453.0	5,150.6	1,727.1	2,289.8	2,220.7	2,088.7	723.7	1,265.5
Memo: Nonfarm nonres loans not secured by RE.....	170.3	0.1	1.8	5.4	48.0	115.1	26.7	38.5	59.6	31.9	5.3	8.4
<b>Memo: Other Real Estate Owned (in millions)</b>												
All other real estate owned.....	\$5,283.2	\$106.6	\$1,342.2	\$1,097.3	\$1,460.0	\$1,277.1	\$881.1	\$1,194.4	\$1,145.4	\$806.9	\$983.8	\$271.7
Construction and development.....	1,192.7	15.1	515.8	357.8	233.0	71.1	133.5	340.1	145.5	182.9	310.5	80.2
Nonfarm nonresidential.....	1,804.5	38.8	446.0	477.6	574.9	267.2	258.6	359.2	408.1	259.2	426.6	92.8
Multifamily residential real estate.....	83.4	5.0	41.8	22.6	12.5	1.5	6.1	24.7	13.3	14.4	13.0	12.0
1-4 Family residential.....	1,999.9	34.0	244.4	193.4	624.9	903.3	478.0	453.4	531.7	278.9	184.9	72.9
Farmland.....	168.7	13.8	94.2	46.0	14.7	0.1	4.9	17.0	21.7	62.6	48.7	13.7
Other real estate owned in foreign offices.....	34.0	0.0	0.0	0.0	0.0	34.0	0.0	0.0	25.0	9.0	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 (%).....	0.61	1.36	1.35	1.27	1.10	1.26	1.12
Return on equity (%).....	5.82	12.62	12.32	11.73	10.14	11.44	9.93
Core capital (leverage) ratio (%).....	10.17	10.34	10.27	10.29	10.34	10.49	10.70
Noncurrent assets plus other real estate owned to assets (%).....	0.96	0.94	1.02	0.91	0.99	1.10	1.24
Net charge-offs to loans (%).....	0.82	0.88	0.91	0.81	0.77	0.62	0.59
Asset growth rate (%).....	4.33	-1.68	-5.02	1.45	3.96	7.21	-0.43
Net interest margin.....	3.56	3.87	3.87	3.85	3.82	3.68	3.51
Net operating income growth (%).....	49.32	-3.84	-0.13	19.72	-9.27	20.32	-3.63
Number of institutions reporting.....	652	681	659	691	752	801	844
Percentage of unprofitable institutions (%).....	18.56	7.78	6.68	6.80	11.44	8.49	9.24
Number of failed institutions.....	0	0	1	0	2	0	0

\* Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

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

<i>(dollar figures in millions)</i>	1st Quarter		4th Quarter		1st Quarter		%Change 19Q1-20Q1
	2020	2019	2019	2019	2020	2019	
Number of institutions reporting.....	652	659	659	681	681	681	-4.3
Total employees (full-time equivalent).....	120,287	121,746	121,746	120,448	120,448	120,448	-0.1
<b>CONDITION DATA</b>							
Total assets.....	\$1,234,612	\$1,153,907	\$1,153,907	\$1,183,403	\$1,183,403	\$1,183,403	4.3
Loans secured by real estate.....	439,057	444,072	444,072	467,299	467,299	467,299	-6.0
1-4 Family Residential.....	249,693	253,542	253,542	256,310	256,310	256,310	-2.6
Multifamily residential property.....	68,521	68,529	68,529	80,685	80,685	80,685	-15.1
Nonfarm nonresidential.....	97,196	98,548	98,548	107,612	107,612	107,612	-9.7
Construction, development, and land.....	23,647	23,453	23,453	22,692	22,692	22,692	4.2
Commercial & industrial loans.....	43,706	43,378	43,378	44,640	44,640	44,640	-2.1
Loans to individuals.....	136,291	141,930	141,930	139,907	139,907	139,907	-2.6
Other loans & leases.....	28,938	25,880	25,880	22,100	22,100	22,100	30.9
Less: Unearned income & contra accounts.....	127	133	133	131	131	131	-2.9
Total loans & leases.....	647,866	655,128	655,128	673,815	673,815	673,815	-3.9
Less: Reserve for losses.....	13,918	9,769	9,769	10,513	10,513	10,513	32.4
Net loans & leases.....	633,947	645,358	645,358	663,301	663,301	663,301	-4.4
Securities.....	416,833	385,022	385,022	380,071	380,071	380,071	9.7
Other real estate owned.....	305	303	303	390	390	390	-21.8
Goodwill and other intangibles.....	10,881	12,025	12,025	12,491	12,491	12,491	-12.9
All other assets.....	172,647	111,199	111,199	127,150	127,150	127,150	35.8
Total liabilities and capital.....	1,234,612	1,153,907	1,153,907	1,183,403	1,183,403	1,183,403	4.3
Deposits.....	987,257	921,026	921,026	940,947	940,947	940,947	4.9
Other borrowed funds.....	99,015	91,372	91,372	98,678	98,678	98,678	0.3
Subordinated debt.....	28	26	26	18	18	18	53.7
All other liabilities.....	21,760	16,449	16,449	15,069	15,069	15,069	44.4
Equity capital.....	126,553	125,034	125,034	128,690	128,690	128,690	-1.7
Loans and leases 30-89 days past due.....	6,330	6,194	6,194	6,269	6,269	6,269	1.0
Noncurrent loans and leases.....	11,585	11,415	11,415	10,727	10,727	10,727	8.0
Restructured loans and leases.....	2,681	2,707	2,707	3,064	3,064	3,064	-12.5
Mortgage-backed securities.....	319,474	292,024	292,024	269,631	269,631	269,631	18.5
Earning assets.....	1,171,216	1,096,450	1,096,450	1,119,477	1,119,477	1,119,477	4.6
FHLB Advances.....	81,473	75,973	75,973	81,459	81,459	81,459	0.0
Unused loan commitments.....	619,267	610,575	610,575	609,313	609,313	609,313	1.6
<b>INCOME DATA</b>							
	Full Year 2019	Full Year 2018	%Change	1st Quarter 2020	1st Quarter 2019	%Change 19Q1-20Q1	
Total interest income.....	\$51,723	\$50,939	1.5	\$12,338	\$13,507	-8.7	
Total interest expense.....	10,349	8,500	21.8	2,295	2,706	-15.2	
Net interest income.....	41,374	42,438	-2.5	10,043	10,801	-7.0	
Provision for loan and lease losses.....	5,248	6,105	-14.0	2,588	1,215	113.1	
Total noninterest income.....	12,421	11,827	5.0	3,193	2,706	18.0	
Total noninterest expense.....	29,466	29,014	1.6	8,035	7,268	10.6	
Securities gains (losses).....	482	145	233.1	-178	171	NM	
Applicable income taxes.....	4,364	4,344	0.4	612	1,184	-48.3	
Extraordinary gains, net.....	1	-230	NM	0	2	NM	
Net income.....	15,195	14,710	3.3	1,819	4,011	-54.6	
Net charge-offs.....	5,789	5,428	6.7	1,330	1,481	-10.3	
Cash dividends.....	13,102	6,340	106.7	1,626	3,196	-49.1	
Net operating income.....	14,810	14,829	-0.1	1,963	3,874	-49.3	

N/M - Not Meaningful

# Quarterly Banking Profile

**TABLE III-B. First 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>FIRST QUARTER</b> <i>(The way it is...)</i>											
Number of institutions reporting.....	652	128	386	121	17	294	53	157	43	71	34
Total assets (in billions).....	\$1,234.6	\$7.3	\$145.2	\$308.3	\$773.8	\$380.0	\$109.0	\$107.1	\$40.7	\$456.7	\$141.1
Total deposits (in billions).....	987.3	5.5	114.3	235.6	631.8	286.8	84.6	74.3	31.2	397.0	113.4
Net income (in millions).....	1,819.2	7.8	312.4	268.6	1,230.3	257.9	-327.9	300.8	105.0	980.8	502.7
% of unprofitable institutions.....	18.6	26.6	15.3	21.5	11.8	20.7	18.9	23.6	7.0	11.3	5.9
% of institutions with earnings gains.....	32.4	33.6	35.0	23.1	29.4	27.2	32.1	35.7	58.1	29.6	35.3
<b>Performance ratios (annualized, %)</b>											
Yield on earning assets.....	4.38	4.24	4.18	4.03	4.55	3.99	3.26	3.97	4.02	3.03	10.63
Cost of funding earning assets.....	0.81	1.01	0.95	0.94	0.73	1.04	0.87	1.19	0.85	0.29	1.50
Net interest margin.....	3.56	3.23	3.22	3.09	3.82	2.95	2.39	2.78	3.17	2.75	9.14
Noninterest income to earning assets.....	1.13	3.94	3.14	0.96	0.79	0.78	0.63	4.03	2.07	0.77	1.17
Noninterest expense to earning assets.....	2.85	6.50	4.72	2.80	2.48	2.63	4.15	4.93	3.03	1.89	3.83
Loan and lease loss provision to assets.....	0.87	0.08	0.19	0.36	1.23	0.28	0.15	0.37	0.78	0.55	4.33
Net operating income to assets.....	0.66	0.43	1.06	0.66	0.59	0.60	-1.31	1.13	1.08	0.80	1.42
Pretax return on assets.....	0.82	0.54	1.10	0.42	0.93	0.32	-1.14	1.41	1.28	1.20	1.89
Return on assets.....	0.61	0.43	0.87	0.36	0.67	0.27	-1.25	1.15	1.07	0.93	1.43
Return on equity.....	5.82	2.39	6.25	2.90	7.37	2.20	-12.30	9.69	8.99	11.51	12.24
Net charge-offs to loans and leases.....	0.82	0.01	0.08	0.06	1.57	0.05	0.02	0.20	0.20	0.75	3.92
Loan and lease loss provision to net charge-offs...	194.85	1,472.00	315.15	869.34	176.37	700.08	2,135.17	256.00	631.04	274.24	148.56
Efficiency ratio.....	55.91	90.62	74.01	68.54	46.20	70.07	65.41	72.05	56.82	52.88	35.92
<b>Condition Ratios (%)</b>											
Earning assets to total assets.....	94.87	93.01	93.23	93.01	95.93	92.52	94.82	93.38	93.48	97.02	95.77
Loss allowance to:											
Loans and leases.....	2.15	0.96	0.95	0.94	3.36	0.85	0.35	0.88	1.04	1.34	8.63
Noncurrent loans and leases.....	120.14	88.69	124.13	130.68	118.20	149.91	4.82	70.96	218.59	40.18	502.55
Noncurrent assets plus											
other real estate owned to assets.....	0.96	0.91	0.63	0.53	1.20	0.45	3.14	0.94	0.32	0.84	1.27
Noncurrent RE loans to RE loans.....	2.05	1.12	0.77	0.67	4.38	0.55	10.21	1.47	0.39	5.88	0.57
Equity capital ratio.....	10.25	17.95	13.81	11.99	8.81	12.33	9.55	11.61	11.41	8.05	10.92
Core capital (leverage) ratio.....	10.17	17.60	13.71	11.85	8.65	11.41	9.48	11.80	11.22	8.12	11.60
Common equity tier 1 capital ratio*.....	16.53	30.60	20.02	16.03	16.05	14.91	21.74	17.52	15.22	17.47	15.89
Tier 1 risk-based capital ratio*.....	16.58	30.61	20.03	16.03	16.12	14.91	21.74	17.52	15.23	17.62	15.89
Total risk-based capital ratio*.....	17.40	31.60	21.00	16.96	16.86	15.76	22.29	18.38	16.08	18.23	17.12
Gross real estate assets to gross assets.....	60.77	69.20	72.21	69.79	55.00	73.18	72.80	65.09	65.57	56.94	27.68
Gross 1-4 family mortgages to gross assets.....	20.00	49.33	40.68	32.21	11.04	28.84	23.02	43.00	35.19	8.59	9.39
Net loans and leases to deposits.....	64.21	86.04	90.12	90.78	49.43	98.65	53.81	102.21	75.30	28.20	83.04
<b>Structural Changes (YTD)</b>											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	6	1	4	1	0	3	0	1	0	0	2
Failed Thriffs.....	0	0	0	0	0	0	0	0	0	0	0
<b>PRIOR FIRST QUARTERS</b> <i>(The way it was...)</i>											
Number of institutions.....											
.....2019	681	144	401	120	16	314	53	161	45	72	36
.....2017	794	183	481	114	16	346	67	206	55	82	38
.....2015	884	225	533	108	18	384	75	230	67	85	43
Total assets (in billions).....											
.....2019	\$1,183.4	\$8.4	\$150.9	\$322.9	\$701.2	\$415.5	\$106.9	\$99.7	\$43.7	\$146.0	\$371.7
.....2017	1,174.0	10.3	176.9	321.1	665.8	440.8	88.5	110.9	61.2	131.6	341.2
.....2015	1,060.7	13.0	190.5	263.7	593.5	439.9	87.5	108.8	58.7	108.6	257.1
Return on assets (%).....											
.....2019	1.36	1.09	1.27	1.01	1.55	0.87	0.88	1.44	1.17	1.04	2.16
.....2017	1.10	1.10	0.96	0.97	1.20	0.76	0.80	1.09	1.20	1.13	1.60
.....2015	1.11	0.87	0.87	0.94	1.27	0.67	0.64	1.14	0.93	1.28	1.99
Net charge-offs to loans & leases (%).....											
.....2019	0.88	0.10	0.07	0.06	1.76	0.04	-0.04	0.20	0.20	0.82	3.96
.....2017	0.74	0.11	0.11	0.07	1.45	0.07	0.18	0.24	0.12	0.92	2.81
.....2015	0.54	0.13	0.13	0.07	0.96	0.07	0.13	0.47	0.10	0.75	1.89
Noncurrent assets plus											
OREO to assets (%).....											
.....2019	0.94	0.97	0.64	0.50	1.21	0.44	2.97	0.84	0.59	2.02	0.56
.....2017	1.06	1.23	0.80	0.67	1.32	0.63	5.28	0.89	0.41	1.61	0.49
.....2015	1.39	1.51	1.25	1.10	1.56	1.05	4.60	1.74	0.71	2.30	0.50
Equity capital ratio (%).....											
.....2019	10.87	19.25	13.53	12.29	9.54	12.15	10.38	12.37	12.41	10.33	9.22
.....2017	10.73	17.35	12.63	11.68	9.66	11.94	9.23	11.87	11.02	9.81	9.49
.....2015	11.43	16.22	12.61	12.36	10.53	12.02	9.91	12.60	12.13	10.49	10.69

\* 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. Full Year 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
Number of institutions reporting.....	659	134	393	117	15	297	53	159	44	70	36
Total assets (in billions).....	\$1,153.9	\$7.8	\$150.4	\$316.6	\$679.0	\$373.4	\$101.7	\$105.9	\$46.2	\$154.8	\$371.9
Total deposits (in billions).....	921.0	5.8	119.3	244.8	551.2	282.9	78.4	75.7	36.0	122.6	325.4
Net income (in millions).....	15,195.4	92.3	1,953.5	3,112.3	10,037.3	3,207.2	819.2	1,687.9	486.9	1,301.5	7,692.7
% of unprofitable institutions.....	6.7	21.6	3.6	0.9	0.0	4.0	11.3	11.3	11.4	1.4	5.6
% of institutions with earnings gains.....	55.1	48.5	53.7	65.8	66.7	54.5	52.8	54.7	54.5	54.3	66.7
<b>Performance Ratios (%)</b>											
Yield on earning assets.....	4.83	4.35	4.32	4.27	5.20	4.17	3.64	4.39	4.46	5.04	5.84
Cost of funding earning assets.....	0.97	1.01	1.02	1.03	0.93	1.14	0.98	1.33	0.98	0.71	0.80
Net interest margin.....	3.87	3.34	3.30	3.24	4.27	3.03	2.66	3.06	3.48	4.32	5.04
Noninterest income to earning assets.....	1.16	5.49	2.94	1.01	0.80	0.80	0.67	4.08	1.95	2.08	0.42
Noninterest expense to earning assets.....	2.75	7.19	4.44	2.83	2.31	2.64	2.16	4.77	3.64	4.79	1.61
Loan and lease loss provision to assets.....	0.47	0.02	0.08	0.11	0.72	0.07	-0.02	0.14	0.28	0.51	1.08
Net operating income to assets.....	1.31	1.14	1.27	0.96	1.48	0.80	0.83	1.65	1.12	0.82	2.07
Pretax return on assets.....	1.73	1.56	1.67	1.29	1.95	1.14	1.07	2.08	1.38	1.08	2.70
Return on assets.....	1.35	1.19	1.33	1.03	1.50	0.89	0.80	1.65	1.12	0.88	2.08
Return on equity.....	12.32	6.10	9.82	8.22	15.67	7.11	7.44	13.54	9.06	8.51	22.58
Net charge-offs to loans and leases.....	0.91	0.04	0.08	0.11	1.76	0.07	-0.01	0.24	0.29	0.81	3.71
Loan and lease loss provision to net charge-offs.....	90.65	81.30	139.07	138.68	87.79	131.31	382.01	79.44	144.84	103.83	86.60
Efficiency ratio.....	53.93	81.37	71.04	65.98	44.45	68.56	63.34	66.47	66.02	73.13	28.68
<b>Condition Ratios (%)</b>											
Earning assets to total assets.....	95.02	92.69	93.47	93.31	96.19	92.89	94.10	93.63	93.87	94.63	98.11
Loss allowance to:											
Loans and leases.....	1.49	0.95	0.91	0.84	2.15	0.76	0.53	0.79	0.85	1.20	4.31
Noncurrent loans and leases.....	85.58	84.69	124.31	132.53	74.95	138.61	7.15	69.27	141.51	31.58	284.61
Noncurrent assets plus											
other real estate owned to assets.....	1.02	0.93	0.61	0.47	1.36	0.44	3.31	0.91	0.44	2.36	0.51
Noncurrent RE loans to RE loans.....	1.98	1.16	0.75	0.60	4.44	0.53	10.04	1.33	0.33	7.58	0.36
Equity capital ratio.....	10.83	19.65	13.71	12.44	9.34	12.53	10.75	12.15	12.05	10.06	8.95
Core capital (leverage) ratio.....	10.27	19.27	13.48	11.74	8.74	11.52	9.54	11.61	11.00	10.09	8.81
Common equity tier 1 capital ratio.....	16.96	35.49	20.71	16.60	15.96	15.63	23.07	18.13	16.63	15.46	17.96
Tier 1 risk-based capital ratio.....	17.00	35.49	20.72	16.60	16.03	15.64	23.07	18.13	16.64	15.75	17.96
Total risk-based capital ratio.....	17.80	36.45	21.66	17.44	16.76	16.42	23.62	19.01	17.37	16.82	18.66
Gross real estate assets to gross assets.....	63.27	68.49	72.37	71.77	57.26	73.79	73.76	68.58	69.07	49.27	53.55
Gross 1-4 family mortgages to gross assets.....	21.79	48.53	40.70	31.68	12.71	29.35	25.01	45.04	34.86	16.99	7.19
Net loans and leases to deposits.....	70.07	87.32	89.87	90.35	56.60	99.05	56.29	103.57	82.96	76.00	36.74
<b>Structural Changes</b>											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	22	2	13	6	1	18	0	2	0	2	0
Failed Thriffs.....	1	1	0	0	0	0	0	1	0	0	0
<b>PRIOR FULL YEARS</b> <i>(The way it was...)</i>											
Number of institutions.....2018	691	145	412	120	14	318	54	164	46	73	36
.....2016	801	187	483	115	16	350	69	208	54	82	38
.....2014	902	231	544	111	16	391	77	230	69	91	44
Total assets (in billions).....2018	\$1,214.9	\$8.5	\$154.5	\$348.8	\$703.1	\$446.4	\$103.7	\$99.7	\$43.5	\$138.9	\$382.6
.....2016	1151.9	10.6	177.0	317.5	646.9	438.4	83.2	112.1	59.6	125.3	333.2
.....2014	1079.1	13.4	196.4	287.9	581.4	474.5	86.8	106.1	59.6	106.9	245.2
Return on assets (%).....2018	1.27	1.14	1.07	1.07	1.41	0.91	0.93	1.29	1.07	1.28	1.82
.....2016	1.26	1.07	1.07	0.85	1.52	0.72	0.88	1.23	0.84	1.21	2.20
.....2014	1.15	0.78	0.88	0.84	1.41	0.66	0.84	1.03	0.81	1.27	2.38
Net charge-offs to loans & leases (%)											
.....2018	0.81	0.05	0.24	0.10	1.61	0.07	-0.07	0.41	0.25	0.81	3.66
.....2016	0.62	0.11	0.08	0.10	1.17	0.08	0.03	0.27	0.13	0.83	2.29
.....2014	0.54	0.19	0.17	0.15	0.94	0.12	0.33	0.38	0.13	0.74	1.95
Noncurrent assets plus											
OREO to assets (%).....2018	0.91	1.01	0.66	0.54	1.15	0.46	3.15	0.79	0.57	1.84	0.56
.....2016	1.10	1.30	0.84	0.69	1.37	0.64	5.42	0.96	0.44	1.81	0.51
.....2014	1.49	1.58	1.32	2.00	1.29	1.06	4.70	2.29	0.83	2.50	0.55
Equity capital ratio (%).....2018	10.74	18.91	13.36	12.21	9.34	12.00	10.36	12.27	12.23	10.65	8.84
.....2016	10.85	17.03	12.64	11.79	9.80	11.80	9.74	11.88	10.83	10.41	9.70
.....2014	11.75	16.01	12.67	12.46	10.99	12.04	12.46	12.82	12.01	10.78	10.82

# Quarterly Banking Profile

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

March 31, 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.....	0.86	1.39	0.71	0.42	1.43	0.42	2.47	0.73	0.36	2.50	0.27
Construction, development, and land.....	0.57	0.76	0.67	0.65	0.24	0.67	0.49	0.43	0.16	0.64	0.08
Nonfarm nonresidential.....	0.35	1.43	0.58	0.33	0.21	0.35	0.23	0.45	0.29	0.46	0.09
Multifamily residential real estate.....	0.10	1.13	0.33	0.13	0.05	0.08	0.01	0.15	0.01	0.86	0.04
Home equity loans.....	0.45	0.57	0.71	0.44	0.34	0.58	0.68	0.25	0.38	0.34	0.12
Other 1-4 Family residential.....	1.37	1.51	0.81	0.49	2.82	0.59	3.35	0.88	0.38	3.59	0.46
Commercial and industrial loans.....	0.87	1.34	0.94	0.71	1.05	0.77	0.92	0.90	1.20	1.06	0.98
Loans to individuals.....	1.46	1.75	1.33	0.68	1.51	0.98	0.46	1.11	0.82	0.47	2.18
Credit card loans.....	1.89	0.00	2.71	1.12	1.89	1.35	0.80	1.24	3.00	0.64	2.22
Other loans to individuals.....	0.61	1.76	1.19	0.64	0.56	0.97	0.46	1.07	0.50	0.37	1.25
Total loans and leases.....	0.98	1.40	0.74	0.49	1.37	0.45	1.89	0.82	0.53	1.50	1.66
<b>Percent of Loans Noncurrent*</b>											
All real estate loans.....	2.05	1.12	0.77	0.67	4.38	0.55	10.21	1.47	0.39	5.88	0.57
Construction, development, and land.....	0.40	0.18	0.41	0.46	0.23	0.48	0.32	0.23	0.41	0.29	0.26
Nonfarm nonresidential.....	0.60	0.91	0.80	0.68	0.32	0.66	0.50	0.47	0.32	0.50	0.28
Multifamily residential real estate.....	0.19	0.65	0.27	0.29	0.13	0.10	2.81	0.16	0.12	0.25	0.37
Home equity loans.....	0.90	0.82	1.07	0.58	1.07	0.59	2.06	0.38	0.52	1.37	1.41
Other 1-4 Family residential.....	3.49	1.26	0.82	0.78	8.77	0.72	13.89	1.90	0.35	8.80	0.69
Commercial and industrial loans.....	1.05	0.24	0.79	1.36	0.75	0.80	1.55	0.49	1.07	2.12	0.78
Loans to individuals.....	1.48	0.73	0.64	0.45	1.56	0.62	0.33	0.79	0.44	0.66	2.17
Credit card loans.....	2.05	0.00	1.78	0.52	2.06	0.53	1.51	1.34	1.78	1.37	2.24
Other loans to individuals.....	0.34	0.73	0.52	0.44	0.31	0.62	0.32	0.63	0.25	0.21	0.45
Total loans and leases.....	1.79	1.09	0.76	0.72	2.84	0.57	7.36	1.24	0.48	3.32	1.72
<b>Percent of Loans Charged-Off (net, annual)</b>											
All real estate loans.....	0.00	0.00	0.01	0.01	-0.03	0.01	-0.07	-0.02	0.00	-0.01	0.00
Construction, development, and land.....	0.01	-0.10	0.05	-0.01	-0.01	0.02	-0.03	0.00	-0.05	-0.01	0.00
Nonfarm nonresidential.....	0.02	0.00	0.04	0.04	-0.01	0.03	-0.04	0.00	0.08	-0.01	-0.01
Multifamily residential real estate.....	0.00	0.07	-0.01	0.00	0.00	0.00	-0.05	0.00	0.00	0.00	0.00
Home equity loans.....	-0.09	0.00	0.00	-0.03	-0.18	0.00	-0.32	-0.09	-0.26	-0.18	0.02
Other 1-4 Family residential.....	-0.01	0.00	0.01	0.00	-0.03	0.00	-0.05	-0.02	-0.01	0.00	-0.01
Commercial and industrial loans.....	0.38	0.05	0.30	0.18	0.64	0.29	0.03	0.42	0.31	0.31	1.34
Loans to individuals.....	3.69	0.24	1.64	0.89	3.90	0.73	-0.06	1.73	2.40	1.78	5.38
Credit card loans.....	5.09	0.00	12.24	2.46	5.08	4.60	1.00	4.48	16.20	3.31	5.52
Other loans to individuals.....	0.86	0.24	0.57	0.74	0.90	0.64	-0.07	0.93	0.31	0.77	2.26
Total loans and leases.....	0.82	0.01	0.08	0.06	1.57	0.05	0.02	0.20	0.20	0.75	3.92
<b>Loans Outstanding (in billions)</b>											
All real estate loans.....	\$439.1	\$4.5	\$93.5	\$180.7	\$160.4	\$248.5	\$32.0	\$58.3	\$18.9	\$56.2	\$25.2
Construction, development, and land.....	23.6	0.2	6.1	12.1	5.2	13.9	0.9	3.0	0.8	3.2	1.7
Nonfarm nonresidential.....	95.3	0.4	20.5	46.6	27.9	68.0	4.3	5.5	2.6	10.6	4.3
Multifamily residential real estate.....	68.5	0.1	6.1	21.7	40.6	56.0	1.7	2.9	0.7	2.2	5.1
Home equity loans.....	20.9	0.2	4.1	7.2	9.4	9.0	2.5	4.3	0.4	3.3	1.4
Other 1-4 Family residential.....	228.8	3.5	55.3	92.8	77.2	101.3	22.7	42.1	14.1	36.1	12.7
Commercial and industrial loans.....	43.7	0.1	5.7	20.9	17.0	26.1	1.3	2.9	2.4	7.7	3.3
Loans to individuals.....	136.3	0.1	3.3	7.1	125.8	6.3	0.6	8.2	1.7	45.9	73.6
Credit card loans.....	90.6	0.0	0.3	0.6	89.7	0.1	0.0	1.8	0.2	17.8	70.6
Other loans to individuals.....	45.7	0.1	3.0	6.5	36.0	6.1	0.6	6.4	1.5	28.1	3.0
Total loans and leases (plus unearned income).....	648.0	4.8	104.0	216.0	323.2	285.3	45.7	76.6	23.8	113.5	103.1
<b>Memo: Other Real Estate Owned (in millions)</b>											
All other real estate owned.....	\$304.8	\$14.6	\$117.7	\$77.9	\$94.6	\$102.7	\$57.7	\$50.2	\$17.0	\$61.6	\$15.6
Construction, development, and land.....	69.2	3.9	45.4	12.3	7.5	27.5	7.2	12.7	9.2	10.7	1.8
Nonfarm nonresidential.....	72.3	2.5	36.7	16.4	16.7	29.9	9.5	10.7	2.0	20.2	0.0
Multifamily residential real estate.....	4.0	0.0	1.9	2.1	0.0	3.6	0.0	0.3	0.0	0.1	0.0
1-4 Family residential.....	159.3	8.1	33.7	47.1	70.4	41.6	41.0	26.4	5.7	30.7	13.9
<b>Troubled Real Estate Asset Rates**</b>											
<b>(% of total RE assets)</b>											
All real estate loans.....	2.12	1.44	0.90	0.71	4.44	0.59	10.37	1.56	0.48	5.98	0.63
Construction, development, and land.....	0.69	1.94	1.14	0.57	0.38	0.67	1.10	0.65	1.52	0.62	0.36
Nonfarm nonresidential.....	0.70	1.33	1.01	0.73	0.39	0.71	0.72	0.68	0.67	0.75	0.30
Multifamily residential real estate.....	0.20	0.66	0.30	0.30	0.13	0.11	2.81	0.17	0.12	0.25	0.37
1-4 family residential.....	3.34	1.46	0.89	0.81	8.01	0.75	12.88	1.82	0.39	8.25	0.86

\* 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.