

Quarterly Banking Profile

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

	2020*	2019*	2019	2018	2017	2016	2015
Return on assets (%).....	0.57	1.32	1.29	1.35	0.96	1.02	1.04
Return on equity (%).....	5.39	11.61	11.32	11.99	8.49	9.12	9.25
Core capital (leverage) ratio (%).....	8.77	9.62	9.61	9.66	9.57	9.41	9.51
Noncurrent assets plus other real estate owned to assets (%).....	0.58	0.53	0.52	0.58	0.71	0.84	0.95
Net charge-offs to loans (%).....	0.52	0.48	0.49	0.46	0.48	0.46	0.43
Asset growth rate (%).....	14.96	5.02	4.56	3.15	3.78	4.93	2.89
Net interest margin (%).....	2.85	3.35	3.32	3.37	3.21	3.09	3.04
Net operating income growth (%).....	-54.70	0.59	-3.33	47.56	-2.74	3.23	8.02
Number of institutions reporting.....	4,401	4,588	4,518	4,715	4,918	5,112	5,338
Percentage of unprofitable institutions (%).....	4.14	3.14	3.32	2.95	4.72	3.85	4.12
Number of failed institutions.....	2	1	3	0	6	5	8

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

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

<i>(dollar figures in millions)</i>	3rd Quarter	2nd Quarter	3rd Quarter	%Change	
	2020	2020	2019	19Q3-20Q3	
Number of institutions reporting.....	4,401	4,430	4,588	-4.1	
Total employees (full-time equivalent).....	1,951,284	1,958,661	1,942,691	0.4	
CONDITION DATA					
Total assets.....	\$19,897,357	\$19,840,912	\$17,308,045	15.0	
Loans secured by real estate.....	4,704,644	4,669,372	4,536,872	3.7	
Commercial & industrial loans.....	2,477,510	2,628,370	2,172,963	14.0	
Loans to individuals.....	1,584,107	1,574,016	1,635,092	-3.1	
Farm loans.....	72,483	73,879	75,939	-4.6	
Other loans & leases.....	1,413,904	1,389,202	1,300,066	8.8	
Less: Unearned income.....	3,403	3,580	2,143	58.8	
Total loans & leases.....	10,249,245	10,331,258	9,718,790	5.5	
Less: Reserve for losses.....	228,520	227,662	115,088	98.6	
Net loans and leases.....	10,020,726	10,103,596	9,603,701	4.3	
Securities.....	4,272,890	4,034,195	3,553,249	20.3	
Other real estate owned.....	4,316	4,755	5,818	-25.8	
Goodwill and other intangibles.....	375,251	376,109	381,926	-1.7	
All other assets.....	5,224,174	5,322,256	3,763,351	38.8	
Total liabilities and capital.....	19,897,357	19,840,912	17,308,045	15.0	
Noninterest-bearing deposits.....	4,425,756	4,276,316	3,175,513	39.4	
Interest-bearing deposits.....	11,607,637	11,630,093	10,171,400	14.1	
Other borrowed funds.....	1,121,569	1,212,554	1,364,051	-17.8	
Subordinated debt.....	68,463	69,569	69,316	-1.2	
All other liabilities.....	620,605	632,702	556,360	11.5	
Equity capital.....	2,053,327	2,019,677	1,971,405	4.2	
Loans and leases 30-89 days past due.....	53,904	50,737	57,676	-6.5	
Noncurrent loans and leases.....	109,702	104,629	84,812	29.3	
Restructured loans and leases.....	46,798	45,449	48,072	-2.7	
1-4 Family residential mortgages.....	2,305,784	2,289,628	2,272,311	1.5	
Mortgage-backed securities.....	2,386,676	2,272,533	2,077,326	14.9	
Earning assets.....	18,059,620	17,997,024	15,575,746	15.9	
Long-term assets (5+ years).....	5,235,323	5,000,874	4,568,527	14.6	
Volatile liabilities.....	2,569,411	2,698,598	2,737,136	-6.1	
Foreign office deposits.....	1,446,585	1,442,363	1,295,828	11.6	
FHLB Advances.....	242,342	312,463	418,603	-42.1	
Unused loan commitments.....	7,804,929	7,752,558	7,504,042	4.0	
Off-balance-sheet derivatives.....	180,984,813	181,576,196	203,460,905	-11.0	
INCOME DATA					
	First Three	First Three	3rd Quarter	3rd Quarter	%Change
	Qtrs 2020	Qtrs 2019	2020	2019	19Q3-20Q3
Total interest income.....	\$427,595	\$499,166	\$132,266	\$167,276	-20.9
Total interest expense.....	59,788	115,253	12,968	39,259	-67.0
Net interest income.....	367,807	383,914	119,298	128,017	-6.8
Provision for loan and lease losses.....	122,016	36,727	12,857	12,569	2.3
Total noninterest income.....	199,531	191,794	68,676	66,151	3.8
Total noninterest expense.....	350,726	327,537	115,663	112,674	2.7
Securities gains (losses).....	6,339	709	794.6	-1,134	N/M
Applicable income taxes.....	19,709	43,869	13,595	14,637	-7.1
Extraordinary gains, net.....	-111	166	-5	-5	0.0
Net income.....	80,943	168,262	48,049	53,089	-9.5
Net charge-offs.....	39,353	34,108	11,718	11,703	0.1
Cash dividends.....	59,208	125,688	15,184	44,491	-65.9
Net operating income.....	75,963	167,693	46,310	54,052	-14.3

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TABLE III-A. First Three Quarters 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
FIRST THREE QUARTERS <i>(The way it is...)</i>												
Number of institutions reporting.....	4,401	862	2,771	634	122	12	312	519	930	1,260	1,042	338
Total assets (in billions).....	\$19,897.4	\$52.1	\$949.8	\$1,682.6	\$5,666.8	\$11,546.1	\$3,475.2	\$4,237.1	\$4,895.5	\$4,056.5	\$1,211.8	\$2,021.3
Total deposits (in billions).....	16,033.4	43.4	795.1	1,383.5	4,610.0	9,201.3	2,818.3	3,495.5	3,758.0	3,289.3	1,007.9	1,664.5
Net income (in millions).....	80,943	360	8,060	12,664	19,293	40,566	12,856	13,150	24,521	10,537	8,699	11,179
% of unprofitable institutions.....	4.1	8.2	3.0	2.1	11.5		9.3	7.1	2.8	2.0	3.8	7.4
% of institutions with earnings gains.....	50.2	40.3	56.1	45.0	17.2	16.7	35.6	43.0	56.6	57.3	46.7	41.4
Performance ratios (annualized, %)												
Yield on earning assets.....	3.32	4.17	4.32	4.12	3.93	2.81	3.20	3.40	2.90	3.33	3.93	3.97
Cost of funding earning assets.....	0.46	0.62	0.67	0.61	0.60	0.35	0.54	0.41	0.34	0.47	0.52	0.67
Net interest margin.....	2.85	3.56	3.65	3.51	3.33	2.45	2.66	2.99	2.55	2.85	3.41	3.30
Noninterest income to earning assets.....	1.55	1.12	1.12	1.39	1.45	1.66	1.41	1.38	1.94	1.30	1.45	1.79
Noninterest expense to earning assets.....	2.72	3.41	3.06	2.94	2.92	2.56	2.49	2.76	2.68	2.70	2.92	3.06
Loan and lease loss provision to assets.....	0.86	0.14	0.26	0.52	1.08	0.85	0.80	0.93	0.77	0.99	0.60	0.86
Net operating income to assets.....	0.53	0.92	1.17	1.04	0.45	0.45	0.50	0.40	0.68	0.30	1.00	0.73
Pretax return on assets.....	0.71	1.08	1.39	1.33	0.66	0.58	0.64	0.55	0.88	0.39	1.21	1.08
Return on assets.....	0.57	0.96	1.21	1.08	0.48	0.49	0.51	0.43	0.71	0.35	1.04	0.78
Return on equity.....	5.39	7.27	10.70	9.65	4.20	4.88	4.76	3.85	7.10	3.61	8.87	7.19
Net charge-offs to loans and leases.....	0.52	0.15	0.12	0.23	0.63	0.55	0.57	0.59	0.44	0.57	0.28	0.51
Loan and lease loss provision to net charge-offs.....	308.53	157.96	313.53	320.61	260.92	346.40	273.96	287.18	368.79	337.83	325.64	255.90
Efficiency ratio.....	59.39	72.65	63.86	58.89	54.50	61.80	57.79	59.53	59.24	63.85	59.64	54.13
Condition Ratios (%)												
Earning assets to total assets.....	90.76	92.39	93.78	92.95	91.99	89.59	90.62	90.37	89.91	90.58	91.67	93.72
Loss allowance to:												
Loans and leases.....	2.23	1.44	1.34	1.41	2.28	2.51	2.19	2.36	2.35	2.45	1.44	2.00
Noncurrent loans and leases.....	208.31	113.85	162.46	160.85	243.07	201.67	193.51	285.99	205.31	161.40	172.53	273.21
Noncurrent assets plus other real estate owned to assets.....	0.58	0.86	0.66	0.68	0.61	0.54	0.59	0.45	0.55	0.77	0.61	0.49
Equity capital ratio.....	10.31	13.07	11.03	10.82	11.02	9.81	10.58	10.90	9.74	9.74	11.34	10.48
Core capital (leverage) ratio.....	8.77	12.62	10.61	9.90	9.48	8.09	8.93	8.48	8.35	8.70	9.56	9.75
Common equity tier 1 capital ratio*.....	13.59	20.78	15.20	13.71	13.29	13.64	13.65	13.11	13.88	13.62	12.81	14.26
Tier 1 risk-based capital ratio*.....	13.68	20.79	15.22	13.73	13.48	13.68	13.70	13.21	13.94	13.70	12.91	14.44
Total risk-based capital ratio*.....	15.23	21.86	16.36	14.89	15.03	15.32	15.29	14.73	15.39	15.54	14.26	15.81
Net loans and leases to deposits.....	62.50	66.06	78.15	83.85	75.65	51.33	60.42	61.59	57.66	59.34	77.01	76.31
Structural Changes (YTD)												
New reporters.....	3	2	1	0	0	0	0	2	0	0	0	1
Banks absorbed by mergers.....	119	29	75	13	2	0	19	12	25	24	34	5
Failed banks.....	2	0	2	0	0	0	0	1	0	1	0	0
PRIOR FIRST THREE QUARTERS <i>(The way it was...)</i>												
Number of institutions.....2019	4,588	1,069	2,854	539	117	9	333	550	972	1,298	1,085	350
.....2017	4,971	1,267	3,082	512	101	9	366	619	1,023	1,400	1,166	397
.....2015	5,410	1,542	3,289	486	85	8	403	705	1,129	1,497	1,236	440
Total assets (in billions).....2019	\$17,308.0	\$63.7	\$936.2	\$1,405.7	\$5,734.4	\$9,168.1	\$2,953.2	\$3,682.5	\$4,135.2	\$3,752.3	\$1,039.3	\$1,745.5
.....2017	16,058.3	75.6	985.0	1,394.6	4,905.8	8,697.3	2,738.8	3,485.2	3,790.9	3,646.8	934.8	1,461.8
.....2015	14,726.5	90.9	1,009.5	1,358.5	4,461.1	7,806.6	2,571.6	3,250.7	3,421.6	3,382.0	831.9	1,268.7
Return on assets (%).....2019	1.32	0.98	1.31	1.38	1.34	1.30	1.15	1.36	1.35	1.26	1.42	1.55
.....2017	1.09	0.94	1.12	1.21	1.12	1.06	0.97	1.11	1.05	1.06	1.20	1.39
.....2015	1.04	0.91	1.01	1.20	0.97	1.06	0.94	1.05	0.93	1.19	1.09	1.12
Net charge-offs to loans & leases (%)												
.....2019	0.48	0.19	0.12	0.22	0.57	0.51	0.54	0.56	0.41	0.52	0.16	0.46
.....2017	0.46	0.19	0.13	0.24	0.60	0.46	0.66	0.59	0.28	0.49	0.18	0.31
.....2015	0.41	0.16	0.14	0.23	0.47	0.46	0.55	0.49	0.26	0.51	0.13	0.26
Noncurrent assets plus OREO to assets (%).....2019	0.53	0.99	0.74	0.63	0.53	0.49	0.56	0.50	0.51	0.62	0.60	0.39
.....2017	0.71	1.07	0.90	0.73	0.62	0.72	0.66	0.76	0.63	0.85	0.74	0.47
.....2015	0.97	1.28	1.22	1.01	0.64	1.12	0.73	1.09	0.95	1.23	0.93	0.54
Equity capital ratio (%).....2019	11.37	13.77	11.77	12.02	12.31	10.63	11.95	12.25	10.84	10.19	12.39	11.72
.....2017	11.34	12.68	11.16	11.90	12.56	10.57	12.54	12.21	10.40	10.06	11.65	12.44
.....2015	11.33	12.26	11.10	11.84	12.43	10.63	11.98	12.48	10.27	10.27	11.32	12.75

* 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. Third 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
THIRD QUARTER <i>(The way it is...)</i>												
Number of institutions reporting.....	4,401	862	2,771	634	122	12	312	519	930	1,260	1,042	338
Total assets (in billions).....	\$19,897.4	\$52.1	\$949.8	\$1,682.6	\$5,666.8	\$11,546.1	\$3,475.2	\$4,237.1	\$4,895.5	\$4,056.5	\$1,211.8	\$2,021.3
Total deposits (in billions).....	16,033.4	43.4	795.1	1,383.5	4,610.0	9,201.3	2,818.3	3,495.5	3,758.0	3,289.3	1,007.9	1,664.5
Net income (in millions).....	48,049.2	120.3	2,903.7	5,011.4	16,807.4	23,206.4	7,734.2	9,269.4	13,649.8	6,506.5	4,101.5	6,787.8
% of unprofitable institutions.....	4.2	10.2	3.0	1.7	0.8	0.0	6.7	5.6	2.8	3.4	4.1	6.2
% of institutions with earnings gains.....	48.0	33.9	51.1	53.6	49.2	41.7	47.8	45.9	54.1	47.8	43.5	49.7
Performance Ratios (annualized, %)												
Yield on earning assets.....	2.94	3.88	3.99	3.80	3.58	2.40	2.83	2.99	2.51	2.92	3.65	3.61
Cost of funding earning assets.....	0.29	0.53	0.54	0.46	0.42	0.17	0.34	0.25	0.19	0.27	0.39	0.49
Net interest margin.....	2.65	3.35	3.45	3.34	3.16	2.22	2.50	2.74	2.33	2.65	3.26	3.12
Noninterest income to earning assets.....	1.53	1.13	1.22	1.50	1.49	1.57	1.35	1.30	1.86	1.31	1.68	1.82
Noninterest expense to earning assets.....	2.57	3.29	2.96	2.84	2.57	2.49	2.28	2.55	2.53	2.70	2.85	2.76
Loan and lease loss provision to assets.....	0.26	0.11	0.22	0.37	0.43	0.17	0.33	0.25	0.13	0.30	0.32	0.35
Net operating income to assets.....	0.93	0.89	1.19	1.18	1.17	0.76	0.87	0.85	1.07	0.59	1.36	1.32
Pretax return on assets.....	1.24	1.03	1.43	1.50	1.52	1.05	1.12	1.13	1.42	0.90	1.63	1.72
Return on assets.....	0.97	0.92	1.23	1.20	1.20	0.80	0.89	0.87	1.12	0.64	1.38	1.35
Return on equity.....	9.46	7.13	11.22	11.16	10.87	8.27	8.48	8.10	11.60	6.63	12.20	12.90
Net charge-offs to loans and leases.....	0.46	0.11	0.12	0.21	0.56	0.49	0.50	0.50	0.41	0.51	0.18	0.49
Loan and lease loss provision to net charge-offs.....	109.02	189.21	270.82	257.80	121.28	78.78	128.32	98.00	64.67	120.17	269.22	111.14
Efficiency ratio.....	60.67	73.12	63.18	57.11	53.99	65.11	58.38	62.01	60.13	67.34	57.02	54.05
Structural Changes (QTR)												
New reporters.....	1	0	1	0	0	0	0	0	0	0	0	1
Banks absorbed by mergers.....	32	9	18	4	1	0	8	3	6	6	9	0
Failed banks.....	0	0	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS <i>(The way it was...)</i>												
Return on assets (%).....2019	1.24	1.01	1.35	1.47	1.23	1.20	1.13	1.19	1.35	1.15	1.46	1.31
.....2017	1.11	0.99	1.18	1.20	1.19	1.05	0.99	1.12	1.12	1.04	1.19	1.40
.....2015	1.03	0.93	1.06	1.15	0.98	1.03	0.94	1.06	0.91	1.17	1.13	0.99
Net charge-offs to loans & leases (%)												
.....2019	0.48	0.27	0.14	0.24	0.59	0.51	0.55	0.54	0.44	0.51	0.20	0.49
.....2017	0.44	0.18	0.14	0.25	0.56	0.46	0.64	0.59	0.25	0.49	0.19	0.27
.....2015	0.39	0.17	0.16	0.25	0.47	0.42	0.52	0.45	0.27	0.46	0.17	0.29

Quarterly Banking Profile

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

September 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
Percent of Loans 30-89 Days Past Due												
All loans secured by real estate.....	0.56	0.81	0.45	0.29	0.39	0.85	0.42	0.55	0.45	1.10	0.38	0.30
Construction and development.....	0.36	0.92	0.45	0.35	0.32	0.41	0.29	0.24	0.25	0.63	0.35	0.47
Nonfarm nonresidential.....	0.31	0.56	0.33	0.23	0.31	0.36	0.37	0.29	0.24	0.43	0.25	0.26
Multifamily residential real estate.....	0.18	0.54	0.23	0.12	0.17	0.22	0.22	0.15	0.05	0.63	0.19	0.08
Home equity loans.....	0.51	0.37	0.42	0.32	0.51	0.55	0.43	0.49	0.45	0.83	0.40	0.27
Other 1-4 Family residential.....	0.89	1.11	0.66	0.44	0.52	1.22	0.56	0.83	0.70	1.72	0.62	0.38
Commercial and industrial loans.....	0.27	0.66	0.34	0.27	0.26	0.26	0.30	0.22	0.25	0.27	0.32	0.32
Loans to individuals.....	1.10	1.33	1.37	1.25	1.00	1.15	0.99	1.50	0.73	0.99	1.63	1.15
Credit card loans.....	1.00	1.11	1.62	2.50	1.03	0.94	1.16	1.15	0.88	0.95	0.74	0.72
Other loans to individuals.....	1.18	1.33	1.35	0.99	0.98	1.35	0.87	1.80	0.60	1.06	1.67	1.32
All other loans and leases (including farm).....	0.24	0.52	0.44	0.29	0.21	0.24	0.11	0.13	0.33	0.32	0.25	0.17
Total loans and leases.....	0.53	0.77	0.46	0.34	0.45	0.64	0.44	0.58	0.42	0.76	0.40	0.45
Memo: Nonfarm nonres loans not secured by RE.....	0.15	0.06	0.02	0.16	0.22	0.11	0.28	0.06	0.16	0.05	0.29	0.16
Percent of Loans Noncurrent*												
All real estate loans.....	1.41	1.33	0.87	0.87	1.05	2.09	1.52	1.02	1.69	2.28	0.86	0.61
Construction and development.....	0.61	0.76	0.70	0.64	0.35	1.03	1.15	0.46	1.01	0.31	0.30	0.49
Nonfarm nonresidential.....	0.87	1.33	0.81	0.86	0.82	0.98	0.94	0.71	1.04	1.04	0.66	0.87
Multifamily residential real estate.....	0.22	0.65	0.36	0.18	0.17	0.28	0.34	0.28	0.15	0.31	0.21	0.07
Home equity loans.....	2.04	0.61	0.44	0.61	1.25	3.03	2.18	1.37	2.47	3.19	0.96	0.70
Other 1-4 Family residential.....	2.09	1.10	0.88	1.14	1.57	2.74	2.44	1.31	2.34	3.42	1.47	0.49
Commercial and industrial loans.....	1.04	1.20	0.60	0.99	1.02	1.11	0.95	0.91	1.05	1.32	0.94	1.05
Loans to individuals.....	0.73	0.72	0.67	0.73	0.82	0.66	0.87	0.76	0.45	0.77	0.76	0.82
Credit card loans.....	1.00	0.73	1.53	2.46	1.18	0.85	1.29	1.06	0.73	0.98	0.42	0.97
Other loans to individuals.....	0.51	0.72	0.62	0.37	0.55	0.48	0.57	0.50	0.21	0.45	0.78	0.76
All other loans and leases (including farm).....	0.41	1.34	1.14	0.59	0.47	0.34	0.40	0.13	0.51	0.51	0.38	0.49
Total loans and leases.....	1.07	1.27	0.82	0.88	0.94	1.25	1.13	0.82	1.14	1.52	0.83	0.73
Memo: Nonfarm nonres loans not secured by RE.....	0.60	0.56	0.20	0.43	0.80	0.52	0.72	0.11	1.00	0.07	0.32	1.54
Percent of Loans Charged-Off (net, YTD)												
All real estate loans.....	0.04	0.04	0.04	0.04	0.04	0.03	0.05	0.06	0.02	0.03	0.03	0.02
Construction and development.....	0.02	0.00	0.04	0.04	0.01	-0.01	0.00	0.04	0.03	-0.04	0.02	0.05
Nonfarm nonresidential.....	0.11	0.06	0.06	0.07	0.10	0.18	0.10	0.14	0.16	0.12	0.06	0.06
Multifamily residential real estate.....	0.00	-0.05	0.00	0.01	0.00	0.00	0.01	0.03	0.00	0.01	0.00	-0.01
Home equity loans.....	-0.02	0.05	0.03	0.02	0.01	-0.06	0.01	-0.06	0.03	-0.08	-0.03	-0.03
Other 1-4 Family residential.....	0.00	0.02	0.02	0.02	0.00	-0.02	0.02	0.00	-0.04	0.00	0.02	-0.01
Commercial and industrial loans.....	0.55	0.42	0.23	0.36	0.71	0.50	0.39	0.50	0.54	0.53	0.93	0.69
Loans to individuals.....	2.16	0.41	0.98	1.98	2.36	2.08	2.44	2.15	1.81	2.71	0.88	1.77
Credit card loans.....	3.70	3.82	5.21	7.65	4.09	3.37	4.14	3.70	3.27	3.82	2.55	3.60
Other loans to individuals.....	0.78	0.38	0.69	0.70	0.92	0.70	1.10	0.68	0.38	0.86	0.81	0.95
All other loans and leases (including farm).....	0.16	0.21	0.22	0.24	0.14	0.16	0.25	0.22	0.11	0.14	0.10	0.09
Total loans and leases.....	0.52	0.15	0.12	0.23	0.63	0.55	0.57	0.59	0.44	0.57	0.28	0.51
Memo: Nonfarm nonres loans not secured by RE.....	0.14	0.02	-0.03	0.03	0.22	0.12	0.36	0.01	0.18	-0.01	0.02	0.31
Loans Outstanding (in billions)												
All real estate loans.....	\$4,704.6	\$17.8	\$432.4	\$761.3	\$1,664.7	\$1,828.4	\$812.6	\$925.7	\$953.6	\$898.2	\$491.1	\$623.5
Construction and development.....	362.2	1.1	41.9	81.9	153.7	83.6	61.1	63.2	61.8	54.0	79.8	42.4
Nonfarm nonresidential.....	1,459.7	4.2	174.4	348.9	591.0	341.3	286.3	301.7	224.8	204.5	215.4	227.1
Multifamily residential real estate.....	408.6	0.4	23.0	80.7	165.6	139.0	107.8	45.9	116.0	42.4	24.3	72.3
Home equity loans.....	293.8	0.3	13.1	29.4	104.2	146.8	58.0	73.2	72.1	50.7	16.6	23.2
Other 1-4 Family residential.....	2,012.0	7.4	131.6	191.1	634.3	1,047.6	294.9	428.0	455.0	449.3	136.6	248.2
Commercial and industrial loans.....	2,477.5	4.9	130.5	283.5	891.7	1,166.9	405.6	589.9	561.6	435.4	199.6	285.4
Loans to individuals.....	1,584.1	1.9	23.9	63.2	620.4	874.7	292.4	401.0	327.2	294.0	24.9	244.6
Credit card loans.....	712.2	0.0	1.5	10.9	267.2	432.5	123.3	185.0	152.0	179.5	1.1	71.3
Other loans to individuals.....	871.9	1.9	22.4	52.3	353.2	442.2	169.0	216.0	175.2	114.5	23.8	173.3
All other loans and leases (including farm).....	1,486.4	4.5	43.4	69.5	393.7	975.3	231.1	288.7	377.0	374.2	72.4	143.0
Total loans and leases (plus unearned income).....	10,252.6	29.1	630.3	1,177.6	3,570.4	4,845.3	1,741.6	2,205.3	2,219.4	2,001.8	788.0	1,296.5
Memo: Nonfarm nonres loans not secured by RE.....	147.0	0.1	2.0	5.1	44.8	95.1	24.6	33.5	50.5	24.2	6.3	7.9
Memo: Other Real Estate Owned (in millions)												
All other real estate owned.....	\$4,316.4	\$77.5	\$1,093.1	\$1,035.1	\$1,221.4	\$889.3	\$657.3	\$900.4	\$939.1	\$696.0	\$874.7	\$248.9
Construction and development.....	1,028.9	11.6	435.7	310.1	225.7	45.8	105.1	302.2	122.4	164.8	267.2	67.1
Nonfarm nonresidential.....	1,743.6	28.3	376.4	509.7	562.9	266.3	216.2	315.0	444.0	257.4	394.8	116.2
Multifamily residential real estate.....	65.9	5.0	34.6	16.1	9.2	1.0	7.0	22.4	5.8	9.3	13.8	7.6
1-4 Family residential.....	1,265.7	22.9	165.2	133.3	406.2	538.1	326.2	250.8	321.5	182.7	140.8	43.7
Farmland.....	174.3	9.7	81.2	65.9	17.4	0.0	2.8	10.0	20.3	68.8	58.1	14.2
Other real estate owned in foreign offices.....	38.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	25.0	13.0	0.0	0.0

* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

N/A - Not Available

Quarterly Banking Profile

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

	2020*	2019*	2019	2018	2017	2016	2015
Return on assets (%).....	0.80	1.38	1.34	1.27	1.10	1.26	1.12
Return on equity (%).....	7.79	12.60	12.30	11.74	10.14	11.44	9.93
Core capital (leverage) ratio (%).....	9.36	10.47	10.27	10.29	10.34	10.49	10.70
Noncurrent assets plus other real estate owned to assets (%).....	1.37	0.95	1.02	0.91	0.99	1.10	1.24
Net charge-offs to loans (%).....	0.73	0.89	0.91	0.81	0.77	0.62	0.59
Asset growth rate (%).....	12.65	-1.55	-5.02	1.45	3.96	7.21	-0.43
Net interest margin.....	3.24	3.88	3.87	3.85	3.82	3.68	3.51
Net operating income growth (%).....	-39.47	7.55	-0.28	19.73	-9.27	20.32	-3.63
Number of institutions reporting.....	632	670	659	691	752	801	844
Percentage of unprofitable institutions (%).....	9.34	6.72	6.68	6.80	11.44	8.49	9.24
Number of failed institutions.....	0	0	1	0	2	0	0

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

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

<i>(dollar figures in millions)</i>	3rd Quarter	2nd Quarter	3rd Quarter	%Change	
	2020	2020	2019	19Q3-20Q3	
Number of institutions reporting.....	632	636	670	-5.7	
Total employees (full-time equivalent).....	120,626	119,185	123,149	-2.0	
CONDITION DATA					
Total assets.....	\$1,322,385	\$1,297,206	\$1,173,870	12.7	
Loans secured by real estate.....	439,835	441,353	466,035	-5.6	
1-4 Family Residential.....	247,785	251,425	260,209	-4.8	
Multifamily residential property.....	69,768	69,119	77,195	-9.6	
Nonfarm nonresidential.....	98,464	97,015	105,309	-6.5	
Construction, development, and land.....	23,818	23,793	23,321	2.1	
Commercial & industrial loans.....	61,335	60,794	43,921	39.6	
Loans to individuals.....	125,736	130,136	144,156	-12.8	
Other loans & leases.....	34,670	31,805	27,525	26.0	
Less: Unearned income & contra accounts.....	218	224	132	64.7	
Total loans & leases.....	661,358	663,863	681,505	-3.0	
Less: Reserve for losses.....	15,746	15,125	10,083	56.2	
Net loans & leases.....	645,612	648,737	671,422	-3.8	
Securities.....	518,097	481,538	382,931	35.3	
Other real estate owned.....	232	266	372	-37.7	
Goodwill and other intangibles.....	10,246	10,443	12,110	-15.4	
All other assets.....	148,199	156,222	107,036	38.5	
Total liabilities and capital.....	1,322,385	1,297,206	1,173,870	12.7	
Deposits.....	1,083,260	1,054,195	929,993	16.5	
Other borrowed funds.....	85,625	88,857	96,144	-10.9	
Subordinated debt.....	26	26	18	42.0	
All other liabilities.....	21,042	24,343	17,738	18.6	
Equity capital.....	132,432	129,785	129,977	1.9	
Loans and leases 30-89 days past due.....	4,504	4,947	6,297	-28.5	
Noncurrent loans and leases.....	17,848	13,629	10,731	66.3	
Restructured loans and leases.....	2,860	2,850	2,944	-2.8	
Mortgage-backed securities.....	412,091	379,279	292,137	41.1	
Earning assets.....	1,260,314	1,233,940	1,111,063	13.4	
FHLB Advances.....	62,165	66,026	80,164	-22.5	
Unused loan commitments.....	606,464	614,380	629,399	-3.6	
INCOME DATA					
	First Three	First Three	3rd Quarter	3rd Quarter	%Change
	Qtrs 2020	Qtrs 2019	2020	2019	19Q3-20Q3
Total interest income.....	\$33,968	\$40,284	\$10,945	\$13,564	-19.3
Total interest expense.....	5,394	8,262	1,500	2,821	-46.8
Net interest income.....	28,574	32,022	9,445	10,743	-12.1
Provision for loan and lease losses.....	6,724	3,897	1,527	1,324	15.3
Total noninterest income.....	10,518	9,070	3,929	3,302	19.0
Total noninterest expense.....	23,124	21,997	7,986	7,414	7.7
Securities gains (losses).....	393	338	198	178	11.0
Applicable income taxes.....	2,225	3,527	921	1,237	-25.6
Extraordinary gains, net.....	1	1	0	3	-100.0
Net income.....	7,409	12,006	3,137	4,248	-26.2
Net charge-offs.....	3,516	4,455	968	1,401	-30.9
Cash dividends.....	3,034	9,212	633	3,274	-80.7
Net operating income.....	7,105	11,738	3,030	4,104	-26.2

Quarterly Banking Profile

TABLE III-B. First Three Quarters 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
FIRST THREE QUARTERS <i>(The way it is...)</i>											
Number of institutions reporting.....	632	119	364	132	17	286	53	149	40	70	34
Total assets (in billions).....	\$1,322.4	\$6.9	\$139.9	\$336.4	\$839.2	\$412.4	\$112.5	\$107.7	\$36.7	\$507.6	\$145.4
Total deposits (in billions).....	1,083.3	5.2	111.9	264.5	701.7	318.8	90.9	79.2	29.0	447.7	117.6
Net income (in millions).....	7,409.1	26.2	1,236.1	2,042.7	4,104.1	1,940.0	-30.3	1,431.7	308.0	2,517.2	1,242.5
% of unprofitable institutions.....	9.3	23.5	6.6	3.8	11.8	7.3	22.6	14.8		4.3	2.9
% of institutions with earnings gains.....	42.9	42.0	44.0	42.4	29.4	35.0	35.8	53.0	70.0	41.4	47.1
Performance ratios (annualized, %)											
Yield on earning assets.....	3.85	3.99	3.87	3.76	3.89	3.71	2.94	3.10	3.43	2.61	9.55
Cost of funding earning assets.....	0.61	0.92	0.81	0.75	0.52	0.83	0.69	0.79	0.71	0.18	1.22
Net interest margin.....	3.24	3.07	3.06	3.01	3.37	2.88	2.25	2.31	2.72	2.43	8.34
Noninterest income to earning assets.....	1.19	4.52	3.20	1.30	0.79	0.89	0.70	5.04	1.56	0.69	1.16
Noninterest expense to earning assets.....	2.62	6.78	4.41	2.82	2.22	2.53	2.77	4.58	2.36	1.86	3.86
Loan and lease loss provision to assets.....	0.73	0.07	0.17	0.32	0.99	0.31	0.17	0.30	0.29	0.35	3.90
Net operating income to assets.....	0.77	0.52	1.23	0.85	0.66	0.66	-0.14	1.81	1.17	0.69	1.14
Pretax return on assets.....	1.04	0.69	1.57	1.10	0.93	0.84	0.13	2.30	1.56	0.94	1.53
Return on assets.....	0.80	0.53	1.24	0.86	0.70	0.66	-0.04	1.82	1.19	0.74	1.16
Return on equity.....	7.79	2.92	9.09	7.16	7.88	5.48	-0.38	15.58	10.41	9.20	10.25
Net charge-offs to loans and leases.....	0.73	0.02	0.04	0.08	1.37	0.05	0.04	0.06	0.16	0.63	3.64
Loan and lease loss provision to net charge-offs....	191.25	552.01	565.19	573.61	172.86	803.54	1,018.77	654.93	303.19	230.19	148.75
Efficiency ratio.....	57.13	89.23	70.12	64.90	50.23	66.80	68.96	61.92	54.83	59.64	39.16
Condition Ratios (%)											
Earning assets to total assets.....	95.31	92.66	93.81	93.65	96.24	93.01	95.33	93.54	95.65	97.42	95.63
Loss allowance to:											
Loans and leases.....	2.38	0.96	0.98	1.08	3.73	0.99	0.54	0.88	1.00	1.57	9.61
Noncurrent loans and leases.....	88.23	92.68	125.80	123.57	81.60	149.12	7.63	76.66	248.06	17.36	818.19
Noncurrent assets plus											
other real estate owned to assets.....	1.37	0.81	0.60	0.62	1.80	0.51	2.94	0.82	0.26	2.07	0.84
Noncurrent RE loans to RE loans.....	3.63	1.09	0.83	0.90	8.03	0.67	10.03	1.44	0.42	17.32	1.04
Equity capital ratio.....	10.01	17.56	13.30	11.73	8.71	11.77	9.70	11.68	11.60	7.87	11.11
Core capital (leverage) ratio.....	9.36	17.20	13.18	11.51	7.80	10.91	9.14	11.25	11.59	6.78	11.92
Common equity tier 1 capital ratio*.....	16.92	31.26	20.08	16.77	16.45	14.89	21.46	19.09	15.45	17.62	17.41
Tier 1 risk-based capital ratio*.....	16.97	31.26	20.09	16.77	16.52	14.89	21.46	19.09	15.45	17.77	17.42
Total risk-based capital ratio*.....	17.83	32.23	21.12	17.78	17.30	15.86	22.14	20.00	16.06	18.36	18.65
Gross real estate assets to gross assets.....	63.67	65.08	67.28	65.19	62.46	68.29	71.73	58.16	70.18	69.53	28.55
Gross 1-4 family mortgages to gross assets.....	18.51	46.30	37.55	29.52	10.76	26.17	20.91	41.03	37.91	8.41	9.09
Net loans and leases to deposits.....	59.60	82.60	85.56	86.46	45.16	94.39	50.54	91.97	69.36	25.32	78.55
Structural Changes (YTD)											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	18	3	14	1	0	11	0	4	1	0	2
Failed Thriffs.....	0	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST THREE QUARTERS <i>(The way it was...)</i>											
Number of institutions.....	2019 670	138	393	122	17	303	53	161	45	72	36
.....	2017 767	177	456	119	15	339	64	198	49	80	37
.....	2015 860	210	523	110	17	377	73	222	62	83	43
Total assets (in billions).....	2019 \$1,173.9	\$8.0	\$146.9	\$317.7	\$701.2	\$405.7	\$101.8	\$104.9	\$45.6	\$154.0	\$361.9
.....	2017 1,184.2	10.1	169.8	335.3	669.1	447.3	99.1	111.7	40.7	132.5	352.9
.....	2015 1,073.6	11.8	185.4	284.3	592.1	447.2	73.3	110.3	54.7	108.9	279.3
Return on assets (%).....	2019 1.38	1.19	1.30	1.03	1.55	0.88	0.78	1.62	1.21	1.17	2.12
.....	2017 1.15	1.21	1.03	0.95	1.28	0.77	0.69	1.19	0.97	1.24	1.73
.....	2015 1.12	0.76	0.99	0.90	1.28	0.67	0.35	1.36	0.72	1.32	2.03
Net charge-offs to loans & leases (%)											
.....	2019 0.89	0.05	0.07	0.11	1.68	0.06	0.00	0.27	0.28	0.78	3.85
.....	2017 0.73	0.08	0.08	0.09	1.42	0.06	-0.05	0.26	0.16	0.86	2.80
.....	2015 0.54	0.11	0.12	0.09	0.98	0.09	0.10	0.37	0.12	0.74	1.93
Noncurrent assets plus											
OREO to assets (%).....	2019 0.95	0.93	0.64	0.51	1.21	0.45	3.15	0.87	0.52	1.90	0.55
.....	2017 0.98	1.19	0.76	0.61	1.22	0.57	4.26	0.76	0.74	1.42	0.53
.....	2015 1.29	1.45	1.09	0.91	1.54	0.94	5.73	1.36	0.51	2.14	0.49
Equity capital ratio (%).....	2019 11.07	19.97	13.67	12.52	9.76	12.40	10.80	12.16	12.39	10.22	9.53
.....	2017 10.91	18.04	12.95	11.82	9.84	12.11	10.25	11.94	11.99	10.16	9.42
.....	2015 11.36	17.21	12.70	12.26	10.40	12.07	10.66	12.68	11.20	10.75	10.16

* 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. THIRD 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
THIRD QUARTER <i>(The way it is...)</i>											
Number of institutions reporting.....	632	119	364	132	17	286	53	149	40	70	34
Total assets (in billions).....	\$1,322.4	\$6.9	\$139.9	\$336.4	\$839.2	\$412.4	\$112.5	\$107.7	\$36.7	\$507.6	\$145.4
Total deposits (in billions).....	1,083.3	5.2	111.9	264.5	701.7	318.8	90.9	79.2	29.0	447.7	117.6
Net income (in millions).....	3,137.4	10.3	506.4	977.6	1,643.1	918.1	135.7	659.5	132.4	794.0	497.8
% of unprofitable institutions.....	8.7	25.2	5.8	1.5	11.8	4.5	22.6	14.8	2.5	8.6	2.9
% of institutions with earnings gains.....	53.6	43.7	53.6	65.2	35.3	53.8	45.3	55.7	75.0	42.9	52.9
Performance Ratios (annualized, %)											
Yield on earning assets.....	3.52	3.78	3.64	3.52	3.50	3.50	2.65	2.99	3.22	2.33	8.87
Cost of funding earning assets.....	0.48	0.81	0.69	0.60	0.40	0.66	0.55	0.70	0.59	0.13	0.99
Net interest margin.....	3.04	2.98	2.95	2.92	3.10	2.83	2.10	2.29	2.62	2.21	7.88
Noninterest income to earning assets.....	1.27	4.78	3.40	1.60	0.76	0.99	0.78	5.96	1.98	0.58	1.17
Noninterest expense to earning assets.....	2.57	6.77	4.32	2.81	2.16	2.49	2.16	4.80	2.37	1.87	3.96
Loan and lease loss provision to assets.....	0.47	0.06	0.16	0.24	0.62	0.21	0.14	0.14	0.20	0.08	3.09
Net operating income to assets.....	0.93	0.62	1.38	1.08	0.80	0.80	0.38	2.43	1.46	0.67	1.34
Pretax return on assets.....	1.24	0.84	1.85	1.50	1.04	1.17	0.67	3.10	1.94	0.82	1.81
Return on assets.....	0.96	0.60	1.46	1.18	0.80	0.90	0.48	2.44	1.47	0.64	1.37
Return on equity.....	9.60	3.41	10.99	10.03	9.11	7.64	5.01	21.31	12.73	8.05	12.52
Net charge-offs to loans and leases.....	0.59	0.00	0.03	0.05	1.14	0.04	0.06	-0.02	0.14	0.43	3.17
Loan and lease loss provision to net charge-offs.....	157.73	7,257.14	673.51	698.12	136.47	651.81	542.70	-997.20	264.36	81.55	139.76
Efficiency ratio.....	59.40	87.14	67.88	61.67	55.63	64.74	73.43	58.03	51.07	68.48	42.08
Structural Changes (QTR)											
New reporters.....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers.....	1	0	1	0	0	1	0	0	0	0	0
Failed Thriffs.....	0	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS <i>(The way it was...)</i>											
Return on assets (%).....2019	1.46	1.19	1.32	1.06	1.66	0.89	0.91	1.79	1.17	1.32	2.23
.....2017	1.19	1.27	1.04	0.94	1.35	0.80	0.70	1.21	0.92	1.30	1.83
.....2015	1.04	1.07	1.00	0.85	1.14	0.64	-0.62	1.34	0.81	1.26	2.03
Net charge-offs to loans & leases (%)											
.....2019	0.83	0.02	0.07	0.13	1.54	0.08	-0.01	0.14	0.36	0.73	3.60
.....2017	0.70	0.05	0.08	0.10	1.36	0.06	-0.06	0.21	0.22	0.79	2.71
.....2015	0.53	0.09	0.11	0.08	0.97	0.08	0.08	0.27	0.11	0.73	1.89

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

September 30, 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
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate.....	0.63	1.09	0.44	0.31	1.07	0.27	1.41	0.68	0.36	2.03	0.18
Construction, development, and land.....	0.45	1.08	0.43	0.46	0.41	0.35	0.13	1.16	0.79	0.54	0.04
Nonfarm nonresidential.....	0.35	0.54	0.54	0.26	0.37	0.30	0.05	0.24	0.44	0.95	0.07
Multifamily residential real estate.....	0.07	2.22	0.24	0.12	0.02	0.07	0.00	0.12	0.28	0.05	0.05
Home equity loans.....	0.38	0.44	0.47	0.37	0.34	0.42	0.52	0.22	0.34	0.50	0.05
Other 1-4 Family residential.....	0.97	1.18	0.43	0.35	1.98	0.34	1.95	0.80	0.33	2.63	0.30
Commercial and industrial loans.....	0.62	0.90	0.15	0.39	1.21	0.60	0.27	0.27	0.08	1.01	0.35
Loans to individuals.....	0.99	0.92	0.84	0.55	1.03	0.79	0.19	0.50	0.48	0.30	1.47
Credit card loans.....	1.30	0.00	1.12	1.07	1.30	2.11	0.25	0.91	1.91	0.45	1.50
Other loans to individuals.....	0.37	0.92	0.82	0.48	0.31	0.76	0.19	0.39	0.21	0.21	0.99
Total loans and leases.....	0.68	1.07	0.42	0.33	1.00	0.32	1.06	0.58	0.36	1.24	1.08
Percent of Loans Noncurrent*											
All real estate loans.....	3.63	1.09	0.83	0.90	8.03	0.67	10.03	1.44	0.42	17.32	1.04
Construction, development, and land.....	0.75	0.15	0.65	0.96	0.37	0.76	0.30	1.41	0.34	0.77	0.10
Nonfarm nonresidential.....	0.90	0.83	0.91	0.99	0.75	0.85	1.42	0.83	0.71	1.07	0.94
Multifamily residential real estate.....	0.25	0.54	0.34	0.40	0.16	0.14	3.29	0.27	0.57	0.42	0.39
Home equity loans.....	1.07	0.70	1.22	0.64	1.36	0.66	3.12	0.40	0.49	1.37	1.82
Other 1-4 Family residential.....	6.35	1.23	0.84	0.97	15.84	0.83	13.40	1.71	0.35	24.74	1.40
Commercial and industrial loans.....	0.93	0.73	0.49	1.02	1.00	0.74	3.67	0.62	0.21	1.46	0.61
Loans to individuals.....	0.92	0.50	0.42	0.36	0.97	0.48	0.15	0.52	0.32	0.47	1.28
Credit card loans.....	1.26	0.00	0.41	0.41	1.27	0.54	0.76	1.47	0.92	0.99	1.33
Other loans to individuals.....	0.24	0.51	0.42	0.35	0.20	0.48	0.14	0.26	0.21	0.17	0.37
Total loans and leases.....	2.70	1.04	0.78	0.87	4.57	0.66	7.08	1.15	0.40	9.06	1.17
Percent of Loans Charged-Off (net, YTD)											
All real estate loans.....	0.00	0.01	0.01	0.01	-0.01	0.01	-0.06	0.00	0.02	-0.01	0.01
Construction, development, and land.....	0.02	-0.02	0.02	0.02	-0.01	0.02	-0.01	0.02	-0.04	0.00	0.02
Nonfarm nonresidential.....	0.04	0.00	0.04	0.06	0.01	0.04	-0.02	0.01	0.23	0.02	0.00
Multifamily residential real estate.....	0.00	-0.14	-0.01	0.00	0.00	0.00	-0.01	-0.03	0.00	0.00	0.00
Home equity loans.....	-0.08	0.12	0.03	-0.01	-0.19	0.02	-0.50	0.01	-0.32	-0.20	0.03
Other 1-4 Family residential.....	0.00	0.01	0.00	0.00	-0.01	0.00	-0.03	0.00	-0.01	0.00	0.01
Commercial and industrial loans.....	0.31	0.08	0.16	0.16	0.59	0.21	0.23	0.23	0.03	0.35	1.25
Loans to individuals.....	3.33	0.25	0.55	1.06	3.53	0.58	0.03	0.18	2.25	1.47	5.07
Credit card loans.....	4.66	0.00	2.55	4.45	4.67	3.71	0.25	0.35	12.43	2.79	5.20
Other loans to individuals.....	0.67	0.25	0.43	0.63	0.69	0.51	0.03	0.13	0.26	0.63	2.35
Total loans and leases.....	0.73	0.02	0.04	0.08	1.37	0.05	0.04	0.06	0.16	0.63	3.64
Loans Outstanding (in billions)											
All real estate loans.....	\$439.8	\$3.9	\$83.4	\$183.5	\$169.1	\$251.9	\$30.5	\$55.7	\$17.7	\$58.1	\$25.9
Construction, development, and land.....	23.8	0.2	5.4	12.8	5.4	14.3	0.8	2.8	0.7	3.2	2.0
Nonfarm nonresidential.....	96.7	0.3	18.2	48.8	29.4	70.7	4.4	5.0	2.2	10.2	4.3
Multifamily residential real estate.....	69.8	0.1	5.8	21.4	42.4	57.9	1.8	3.0	0.5	1.3	5.4
Home equity loans.....	19.1	0.2	3.5	6.9	8.6	8.4	2.1	4.0	0.4	2.9	1.4
Other 1-4 Family residential.....	228.6	3.1	49.4	93.1	83.0	100.3	21.4	40.5	13.6	40.0	12.8
Commercial and industrial loans.....	61.3	0.2	9.1	32.3	19.6	40.3	1.9	3.2	0.9	10.7	4.3
Loans to individuals.....	125.7	0.1	2.9	7.5	115.2	6.6	1.1	3.0	1.3	43.0	70.8
Credit card loans.....	84.3	0.0	0.2	0.8	83.3	0.1	0.0	0.6	0.2	16.0	67.3
Other loans to individuals.....	41.4	0.1	2.7	6.6	31.9	6.4	1.1	2.3	1.1	27.0	3.5
Total loans and leases (plus unearned income).....	661.6	4.3	96.7	231.3	329.2	304.0	46.2	73.5	20.4	115.2	102.3
Memo: Other Real Estate Owned (in millions)											
All other real estate owned.....	\$231.6	\$11.1	\$86.4	\$68.1	\$65.9	\$83.3	\$39.2	\$36.9	\$14.7	\$42.7	\$14.8
Construction, development, and land.....	57.8	3.6	36.0	12.4	5.8	21.3	6.5	9.1	9.1	10.5	1.1
Nonfarm nonresidential.....	62.9	2.1	20.8	22.9	17.2	26.1	9.5	9.4	1.2	16.7	0.0
Multifamily residential real estate.....	2.8	0.0	0.8	2.1	0.0	2.7	0.0	0.1	0.0	0.1	0.0
1-4 Family residential.....	108.1	5.5	28.9	30.6	43.0	33.2	23.1	18.3	4.4	15.4	13.7
Troubled Real Estate Asset Rates** (% of total RE assets)											
All real estate loans.....	3.68	1.37	0.93	0.94	8.07	0.70	10.15	1.51	0.50	17.38	1.09
Construction, development, and land.....	0.99	2.18	1.31	1.06	0.47	0.91	1.10	1.73	1.61	1.09	0.16
Nonfarm nonresidential.....	0.97	1.21	1.04	1.04	0.81	0.90	1.65	1.01	0.84	1.23	0.96
Multifamily residential real estate.....	0.25	0.54	0.35	0.41	0.16	0.14	3.29	0.27	0.57	0.42	0.39
1-4 family residential.....	5.98	1.37	0.92	0.98	14.52	0.84	12.55	1.64	0.38	23.19	1.54

* 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.