

Quarterly Banking Profile

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

September 30, 2022	All Institutions	Asset Size Distribution					Geographic Regions					
		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	0.33	0.65	0.31	0.19	0.29	0.45	0.39	0.37	0.29	0.47	0.26	0.17
Construction and development	0.32	0.73	0.30	0.22	0.28	0.57	0.65	0.20	0.29	0.42	0.18	0.29
Nonfarm nonresidential	0.17	0.50	0.19	0.11	0.17	0.23	0.20	0.18	0.10	0.25	0.14	0.12
Multifamily residential real estate	0.10	0.17	0.18	0.10	0.10	0.08	0.16	0.12	0.06	0.12	0.17	0.03
Home equity loans	0.39	0.38	0.28	0.31	0.42	0.40	0.36	0.38	0.45	0.46	0.42	0.26
Other 1-4 Family residential	0.51	0.99	0.53	0.34	0.43	0.60	0.60	0.56	0.44	0.71	0.50	0.23
Commercial and industrial loans	0.48	0.69	0.56	0.78	0.34	0.51	0.64	0.27	0.51	0.61	0.39	0.48
Loans to individuals	1.22	1.33	1.11	1.63	1.17	1.22	1.01	1.75	0.71	1.10	1.53	1.41
Credit card loans	1.10	3.35	4.06	3.75	1.29	0.89	1.36	1.42	0.72	0.93	0.59	1.06
Other loans to individuals	1.32	1.31	1.00	1.19	1.08	1.56	0.75	2.02	0.70	1.46	1.61	1.57
All other loans and leases (including farm)	0.28	0.26	0.24	0.21	0.33	0.27	0.18	0.15	0.38	0.33	0.32	0.32
Total loans and leases	0.50	0.65	0.37	0.39	0.47	0.57	0.52	0.58	0.42	0.56	0.34	0.49
Memo: Nonfarm nonres loans not secured by RE	0.55	0.30	0.20	0.14	0.50	0.60	0.49	0.19	0.83	0.74	1.90	0.08
Percent of Loans Noncurrent*												
All real estate loans	0.87	0.81	0.46	0.45	0.69	1.40	1.09	0.86	1.07	1.13	0.49	0.38
Construction and development	0.38	0.50	0.32	0.25	0.23	0.92	0.81	0.26	0.80	0.15	0.13	0.23
Nonfarm nonresidential	0.55	0.92	0.47	0.39	0.60	0.68	0.94	0.55	0.55	0.50	0.33	0.33
Multifamily residential real estate	0.14	0.26	0.16	0.15	0.15	0.12	0.24	0.23	0.09	0.09	0.05	0.10
Home equity loans	1.84	0.19	0.30	0.36	0.98	3.18	1.69	1.34	2.36	3.96	0.67	0.42
Other 1-4 Family residential	1.27	0.77	0.50	0.71	0.97	1.73	1.50	1.20	1.48	1.65	1.02	0.50
Commercial and industrial loans	0.63	1.57	0.68	1.06	0.59	0.59	0.88	0.49	0.50	0.73	0.61	0.74
Loans to individuals	0.71	0.61	0.38	0.95	0.78	0.64	0.78	0.89	0.36	0.70	0.82	0.78
Credit card loans	0.97	1.38	1.09	3.40	1.16	0.77	1.22	1.22	0.62	0.82	0.33	0.99
Other loans to individuals	0.49	0.60	0.36	0.44	0.48	0.51	0.46	0.62	0.15	0.46	0.86	0.69
All other loans and leases (including farm)	0.21	0.86	0.49	0.28	0.19	0.21	0.10	0.11	0.27	0.33	0.25	0.17
Total loans and leases	0.69	0.90	0.49	0.58	0.62	0.79	0.84	0.66	0.67	0.82	0.51	0.49
Memo: Nonfarm nonres loans not secured by RE	0.26	0.54	0.21	0.35	0.23	0.27	0.37	0.04	0.47	0.29	0.12	0.18
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	-0.01	-0.01	0.00	0.00	0.00	-0.03	0.00	0.01	-0.03	-0.01	-0.01	0.00
Construction and development	-0.02	0.00	-0.02	-0.01	-0.01	-0.04	0.00	-0.06	-0.02	-0.01	-0.01	0.00
Nonfarm nonresidential	0.01	-0.03	0.00	0.01	0.02	0.00	0.05	0.01	0.01	-0.01	0.00	0.00
Multifamily residential real estate	0.00	-0.01	0.00	0.00	0.01	0.00	0.00	-0.01	0.00	0.00	0.00	0.01
Home equity loans	-0.17	0.00	-0.01	-0.02	-0.09	-0.29	-0.12	-0.21	-0.23	-0.23	-0.09	-0.04
Other 1-4 Family residential	-0.01	0.01	0.00	-0.01	0.01	-0.02	-0.03	0.05	-0.05	-0.01	-0.01	0.00
Commercial and industrial loans	0.14	0.15	0.09	0.13	0.20	0.10	0.13	0.14	0.14	0.05	0.15	0.26
Loans to individuals	1.11	0.33	0.51	1.69	1.16	1.04	1.21	1.17	0.79	1.43	0.76	1.03
Credit card loans	1.88	7.56	2.84	5.97	2.01	1.66	2.30	1.97	1.48	1.82	1.26	1.86
Other loans to individuals	0.49	0.28	0.43	0.71	0.53	0.44	0.45	0.52	0.23	0.69	0.72	0.66
All other loans and leases (including farm)	0.12	0.03	0.12	0.08	0.08	0.13	0.08	0.20	0.10	0.14	0.13	0.02
Total loans and leases	0.23	0.04	0.04	0.14	0.27	0.24	0.26	0.30	0.16	0.25	0.06	0.25
Memo: Nonfarm nonres loans not secured by RE	0.01	-0.01	-0.02	-0.01	0.02	0.00	0.04	0.00	0.01	-0.01	0.00	-0.01
Loans Outstanding (in billions)												
All real estate loans	\$5,165.8	\$14.1	\$454.4	\$899.1	\$2,002.0	\$1,796.2	\$928.0	\$930.4	\$1,055.1	\$862.0	\$590.6	\$799.6
Construction and development	418.1	1.0	50.4	104.9	180.1	81.9	64.3	70.2	67.7	62.1	103.1	50.9
Nonfarm nonresidential	1,638.0	3.3	180.9	415.6	689.1	349.1	323.9	317.5	258.6	216.8	258.2	263.1
Multifamily residential real estate	499.5	0.3	25.6	94.1	217.8	161.7	129.4	47.5	137.3	56.4	30.2	98.7
Home equity loans	253.4	0.2	12.6	29.8	99.0	111.9	61.1	57.3	59.7	31.2	17.6	26.6
Other 1-4 Family residential	2,191.0	6.0	134.0	218.9	798.7	1,033.4	344.2	424.1	507.0	407.2	159.4	349.1
Commercial and industrial loans	2,453.4	2.9	77.8	219.4	887.8	1,265.6	420.7	610.8	575.2	422.8	177.6	246.4
Loans to individuals	1,857.7	1.5	24.4	88.7	754.9	988.3	369.4	463.5	391.3	296.2	28.2	309.1
Credit card loans	843.6	0.0	0.8	15.3	329.0	498.5	155.1	210.4	179.5	199.0	2.1	97.5
Other loans to individuals	1,014.2	1.5	23.5	73.4	425.9	489.8	214.3	253.1	211.8	97.2	26.1	211.7
All other loans and leases (including farm)	1,817.0	3.2	38.7	62.2	503.3	1,209.6	317.1	338.4	477.3	420.7	65.5	197.9
Total loans and leases	11,293.9	21.7	595.3	1,269.3	4,148.0	5,259.6	2,035.1	2,343.2	2,499.0	2,001.7	861.9	1,553.0
Memo: Nonfarm nonres loans not secured by RE	200.8	0.1	1.8	5.8	60.2	133.1	31.5	58.5	53.3	35.0	7.1	15.5
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	\$2,612.4	\$22.0	\$390.0	\$649.3	\$641.0	\$910.1	\$366.1	\$754.2	\$504.6	\$365.9	\$458.7	\$162.9
Construction and development	420.6	4.1	144.5	184.3	70.1	17.7	34.1	93.0	34.9	89.9	136.3	32.5
Nonfarm nonresidential	1,329.2	9.7	153.9	351.6	268.1	545.9	96.9	503.3	236.0	193.1	248.9	51.0
Multifamily residential real estate	26.4	1.5	9.9	1.6	12.5	0.9	4.3	6.1	6.3	2.6	3.9	3.3
1-4 Family residential	763.8	5.5	54.4	89.8	271.6	342.6	230.3	150.2	219.5	57.7	52.4	53.6
Farmland	69.4	1.3	27.3	22.1	18.7	0.0	0.5	1.7	7.9	19.7	17.1	22.5
Other real estate owned in foreign offices	3.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	3.0	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.