

Quarterly Banking Profile

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

| | 2022* | 2021* | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|-------|-------|-------|--------|-------|-------|-------|
| Return on assets (%) | 1.04 | 1.15 | 1.11 | 0.85 | 1.34 | 1.27 | 1.10 |
| Return on equity (%) | 12.17 | 11.59 | 11.29 | 8.34 | 12.30 | 11.74 | 10.14 |
| Core capital (leverage) ratio (%) | 9.81 | 9.81 | 9.69 | 9.25 | 10.27 | 10.29 | 10.35 |
| Noncurrent assets plus other real estate owned to assets (%) | 0.63 | 1.05 | 0.94 | 1.41 | 1.02 | 0.91 | 0.99 |
| Net charge-offs to loans (%) | 0.39 | 0.41 | 0.39 | 0.66 | 0.91 | 0.81 | 0.77 |
| Asset growth rate (%) | -5.23 | 11.14 | 10.61 | 19.41 | -5.02 | 1.45 | 3.96 |
| Net interest margin | 3.16 | 2.79 | 2.78 | 3.09 | 3.87 | 3.85 | 3.82 |
| Net operating income growth (%) | -3.08 | 68.16 | 52.71 | -31.26 | -0.28 | 19.73 | -9.27 |
| Number of institutions reporting | 589 | 613 | 608 | 627 | 659 | 691 | 752 |
| Percentage of unprofitable institutions (%) | 9.68 | 6.53 | 6.41 | 9.25 | 6.68 | 6.80 | 11.44 |
| Number of failed institutions | 0 | 0 | 0 | 0 | 1 | 0 | 2 |

* 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

| (dollar figures in millions) | 3rd Quarter 2022 | 2nd Quarter 2022 | 3rd Quarter 2021 | %Change 21Q3-22Q3 | | |
|---|--------------------------|--------------------------|---------------------|----------------------|---------------------|----------------------|
| Number of institutions reporting | 589 | 594 | 613 | -3.9 | | |
| Total employees (full-time equivalent) | 118,175 | 118,597 | 119,785 | -1.3 | | |
| CONDITION DATA | | | | | | |
| Total assets | \$1,392,901 | \$1,436,301 | \$1,469,745 | -5.2 | | |
| Loans secured by real estate | 486,416 | 469,683 | 443,508 | 9.7 | | |
| 1-4 family residential | 261,885 | 253,040 | 242,618 | 7.9 | | |
| Multifamily residential property | 84,694 | 82,146 | 72,867 | 16.2 | | |
| Nonfarm nonresidential | 110,594 | 107,359 | 102,323 | 8.1 | | |
| Construction, development, and land | 29,154 | 27,061 | 25,645 | 13.7 | | |
| Commercial & industrial loans | 49,592 | 48,378 | 49,088 | 1.0 | | |
| Loans to individuals | 143,386 | 137,049 | 130,225 | 10.1 | | |
| Other loans & leases | 29,980 | 31,429 | 51,861 | -42.2 | | |
| Less: Unearned income & contra accounts | 189 | 163 | 175 | 8.0 | | |
| Total loans & leases | 709,186 | 686,376 | 674,508 | 5.1 | | |
| Less: Reserve for losses | 14,210 | 13,787 | 13,692 | 3.8 | | |
| Net loans & leases | 694,976 | 672,589 | 660,815 | 5.2 | | |
| Securities | 544,739 | 583,742 | 639,442 | -14.8 | | |
| Other real estate owned | 119 | 138 | 183 | -35.4 | | |
| Goodwill and other intangibles | 10,445 | 10,056 | 10,375 | 0.7 | | |
| All other assets | 142,623 | 169,776 | 158,929 | -10.3 | | |
| Total liabilities and capital | 1,392,901 | 1,436,301 | 1,469,745 | -5.2 | | |
| Deposits | 1,189,917 | 1,229,852 | 1,233,689 | -3.6 | | |
| Other borrowed funds | 78,160 | 69,767 | 66,608 | 17.3 | | |
| Subordinated debt | 81 | 81 | 6 | 1,158.7 | | |
| All other liabilities | 18,129 | 18,123 | 21,142 | -14.3 | | |
| Equity capital | 106,613 | 118,477 | 148,299 | -28.1 | | |
| Loans and leases 30-89 days past due | 4,782 | 3,862 | 3,693 | 29.5 | | |
| Noncurrent loans and leases | 8,711 | 9,414 | 15,277 | -43.0 | | |
| Restructured loans and leases | 2,922 | 2,746 | 2,717 | 7.6 | | |
| Mortgage-backed securities | 388,178 | 435,153 | 530,329 | -26.8 | | |
| Earning assets | 1,319,335 | 1,362,815 | 1,404,492 | -6.1 | | |
| FHLB Advances | 66,413 | 60,002 | 53,578 | 24.0 | | |
| Unused loan commitments | 632,964 | 630,125 | 632,931 | 0.0 | | |
| INCOME DATA | | | | | | |
| | First Three Qtrs 2022 | First Three Qtrs 2021 | %Change | 3rd Quarter 2022 | 3rd Quarter 2021 | %Change 21Q3-22Q3 |
| Total interest income | \$35,520 | \$31,524 | 12.7 | \$13,102 | \$10,596 | 23.7 |
| Total interest expense | 3,336 | 2,967 | 12.4 | 1,690 | 900 | 87.7 |
| Net interest income | 32,184 | 28,557 | 12.7 | 11,412 | 9,696 | 17.7 |
| Provision for credit losses | 2,643 | -234 | N/M | 1,161 | -97 | N/M |
| Total noninterest income | 9,736 | 10,819 | -10.0 | 2,949 | 3,426 | -13.9 |
| Total noninterest expense | 24,368 | 24,182 | 0.8 | 8,090 | 8,086 | 0.0 |
| Securities gains (losses) | -543 | 449 | N/M | -205 | 45 | N/M |
| Applicable income taxes | 3,232 | 3,570 | -9.5 | 1,102 | 1,151 | -4.3 |
| Extraordinary gains, net | 0 | 0 | 0.0 | 0 | 0 | 0.0 |
| Net income | 11,127 | 12,303 | -9.6 | 3,803 | 4,025 | -5.5 |
| Net charge-offs | 1,985 | 2,064 | -3.8 | 717 | 496 | 44.6 |
| Cash dividends | 7,507 | 4,301 | 74.6 | 4,150 | 2,119 | 95.8 |
| Net operating income | 11,577 | 11,945 | -3.1 | 3,972 | 3,989 | -0.4 |

N/M - Not Meaningful