

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

September 30, 2022	All Institutions	Asset Size Distribution				Geographic Regions					
		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 .....	0.55	1.20	0.34	0.13	1.07	0.15	0.83	0.52	0.22	2.36	0.11
Construction, development, and land .....	0.18	0.43	0.42	0.09	0.18	0.14	0.14	0.11	0.39	0.28	0.26
Nonfarm nonresidential .....	0.10	0.50	0.25	0.08	0.06	0.11	0.02	0.13	0.04	0.15	0.03
Multifamily residential real estate .....	0.05	0.95	0.07	0.03	0.07	0.06	0.01	0.02	0.00	0.06	0.02
Home equity loans .....	0.24	0.46	0.43	0.20	0.20	0.30	0.17	0.15	0.19	0.35	0.05
Other 1-4 Family residential .....	0.99	1.33	0.40	0.19	2.10	0.22	1.22	0.74	0.25	3.08	0.14
Commercial and industrial loans .....	0.49	0.45	1.11	0.45	0.40	0.36	0.12	0.37	0.13	0.81	0.83
Loans to individuals .....	1.24	1.42	1.52	0.72	1.27	0.81	1.33	0.59	0.79	0.36	1.85
Credit card loans .....	1.68	0.00	1.34	2.15	1.68	1.11	1.43	1.34	4.04	0.56	1.90
Other loans to individuals .....	0.46	1.43	1.52	0.54	0.37	0.80	1.33	0.43	0.29	0.28	1.20
Total loans and leases .....	0.67	1.17	0.42	0.19	1.05	0.18	0.68	0.49	0.27	1.44	1.36
<b>Percent of Loans Noncurrent*</b>											
All real estate loans .....	1.39	0.93	0.48	0.48	2.73	0.42	3.71	1.56	0.28	4.83	0.58
Construction, development, and land .....	0.37	0.46	0.22	0.28	0.64	0.37	0.48	0.11	0.15	0.59	0.44
Nonfarm nonresidential .....	0.45	1.15	0.43	0.48	0.42	0.56	0.34	0.23	0.10	0.10	0.14
Multifamily residential real estate .....	0.18	0.53	0.20	0.25	0.14	0.17	0.08	0.04	0.04	0.00	0.65
Home equity loans .....	0.57	0.58	0.75	0.38	0.68	0.37	1.93	0.30	0.18	0.83	1.44
Other 1-4 Family residential .....	2.42	0.98	0.54	0.58	5.26	0.50	5.35	2.31	0.33	6.35	0.72
Commercial and industrial loans .....	0.80	0.92	0.93	1.06	0.52	0.88	0.88	0.23	0.19	0.74	0.86
Loans to individuals .....	0.97	0.82	0.41	0.31	1.03	0.38	0.98	0.31	0.47	0.35	1.44
Credit card loans .....	1.41	0.00	0.48	0.86	1.42	0.33	1.45	0.37	1.84	0.90	1.52
Other loans to individuals .....	0.19	0.82	0.41	0.24	0.16	0.39	0.97	0.29	0.26	0.11	0.30
Total loans and leases .....	1.23	0.92	0.50	0.51	1.87	0.46	3.11	1.25	0.29	2.72	1.19
<b>Percent of Loans Charged-Off (net, YTD)</b>											
All real estate loans .....	-0.01	0.01	0.01	0.00	-0.01	0.00	0.00	-0.02	-0.03	-0.02	0.00
Construction, development, and land .....	0.00	0.00	0.08	-0.02	-0.02	0.02	-0.02	-0.10	-0.03	0.01	-0.01
Nonfarm nonresidential .....	0.00	0.00	0.00	0.01	-0.01	0.00	0.00	0.04	-0.03	0.00	0.00
Multifamily residential real estate .....	0.01	0.00	0.00	0.02	0.00	0.01	0.00	0.05	0.00	0.00	0.00
Home equity loans .....	-0.11	-0.01	0.02	-0.04	-0.23	-0.02	-0.04	-0.14	-0.39	-0.46	0.03
Other 1-4 Family residential .....	-0.01	0.01	0.00	-0.01	-0.01	0.00	0.00	-0.01	-0.03	-0.01	0.00
Commercial and industrial loans .....	0.27	0.64	0.07	0.24	0.34	0.16	0.02	0.80	0.03	0.04	1.18
Loans to individuals .....	1.85	0.32	0.61	0.80	1.94	0.44	0.10	0.41	1.97	0.61	2.77
Credit card loans .....	2.65	0.00	0.55	4.59	2.63	2.05	1.31	1.21	12.67	1.56	2.84
Other loans to individuals .....	0.36	0.33	0.61	0.29	0.35	0.41	0.08	0.25	0.32	0.17	1.66
Total loans and leases .....	0.39	0.04	0.03	0.05	0.70	0.03	-0.01	0.03	0.16	0.21	2.01
<b>Loans Outstanding (in billions)</b>											
All real estate loans .....	\$486.4	\$3.0	\$80.6	\$205.6	\$197.3	\$282.5	\$29.6	\$54.6	\$20.1	\$70.6	\$29.1
Construction, development, and land .....	29.2	0.2	5.5	15.0	8.6	16.8	0.9	3.1	1.1	3.2	4.0
Nonfarm nonresidential .....	108.7	0.2	18.3	55.2	35.0	79.2	4.8	5.8	2.6	10.5	5.9
Multifamily residential real estate .....	84.7	0.1	5.7	28.8	50.1	69.3	3.0	5.6	0.5	1.2	5.1
Home equity loans .....	17.1	0.1	3.0	6.9	7.2	8.4	1.0	4.2	0.4	2.0	1.1
Other 1-4 Family residential .....	244.8	2.3	46.9	99.2	96.4	108.7	19.7	35.3	15.2	53.0	12.9
Commercial and industrial loans .....	49.6	0.1	4.8	22.0	22.7	29.4	1.2	3.2	0.8	9.8	5.1
Loans to individuals .....	143.4	0.1	2.7	8.5	132.0	8.0	0.3	3.6	2.2	48.2	81.1
Credit card loans .....	91.9	0.0	0.0	1.0	90.9	0.2	0.0	0.6	0.3	14.6	76.2
Other loans to individuals .....	51.5	0.1	2.7	7.6	41.2	7.9	0.3	3.0	1.9	33.6	5.0
Total loans and leases .....	709.4	3.2	89.3	243.0	373.9	325.6	39.7	70.2	23.5	134.3	116.1
<b>Memo: Other Real Estate Owned (in millions)</b>											
All other real estate owned .....	\$118.6	\$1.6	\$45.9	\$38.4	\$32.7	\$44.1	\$10.6	\$19.4	\$11.2	\$20.3	\$13.0
Construction, development, and land .....	28.0	0.3	14.5	11.4	1.9	12.0	1.8	5.8	4.4	4.0	0.0
Nonfarm nonresidential .....	33.2	0.4	11.5	13.9	7.3	12.5	3.9	2.2	4.8	9.7	0.2
Multifamily residential real estate .....	2.7	0.0	0.2	1.6	1.0	2.5	0.0	0.0	0.0	0.2	0.0
1-4 Family residential .....	53.9	0.9	19.7	10.8	22.5	17.0	5.0	10.6	2.0	6.4	12.9
<b>Troubled Real Estate Asset Rates** (% of total RE assets)</b>											
All real estate loans .....	1.42	0.98	0.53	0.49	2.75	0.44	3.74	1.60	0.33	4.86	0.63
Construction, development, and land .....	0.47	0.67	0.48	0.36	0.66	0.44	0.67	0.30	0.56	0.72	0.44
Nonfarm nonresidential .....	0.48	1.05	0.49	0.50	0.44	0.57	0.42	0.29	0.29	0.20	0.14
Multifamily residential real estate .....	0.19	0.53	0.20	0.26	0.14	0.17	0.08	0.04	0.04	0.02	0.65
1-4 Family residential .....	2.32	1.01	0.60	0.57	4.96	0.50	5.20	2.12	0.34	6.16	0.87

\* 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.