

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

September 30, 2022	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	Inter-national Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
<b>Percent of Loans 30-89 Days Past Due</b>										
All loans secured by real estate	0.35	0.33	0.27	0.32	0.31	0.33	0.07	0.60	0.57	0.51
Construction and development	0.31	0.00	0.68	0.40	0.24	0.62	0.21	0.65	0.53	0.51
Nonfarm nonresidential	0.16	0.78	0.16	0.21	0.14	0.17	0.01	0.33	0.28	0.25
Multifamily residential real estate	0.09	0.00	0.07	0.34	0.10	0.04	0.00	0.14	0.20	0.10
Home equity loans	0.38	0.00	0.50	0.32	0.36	0.21	0.11	0.43	0.45	0.42
Other 1-4 family residential	0.56	0.22	0.33	0.58	0.65	0.35	0.09	0.90	0.76	0.67
Commercial and industrial loans	0.48	0.65	0.81	0.50	0.42	0.36	0.37	0.73	0.68	0.41
Loans to individuals	1.22	1.46	0.81	0.84	0.81	0.31	1.84	1.22	1.69	1.35
Credit card loans	1.16	1.49	0.78	1.34	1.42	1.02	1.96	0.62	8.36	1.03
Other loans to individuals	1.28	1.06	0.91	0.79	0.78	0.29	1.84	1.25	1.34	1.51
All other loans and leases (including farm)	0.28	0.79	0.40	0.24	0.38	0.12	0.02	0.56	0.38	0.16
Total loans and leases	0.51	1.37	0.53	0.35	0.37	0.31	0.80	0.66	0.68	0.57
<b>Percent of Loans Noncurrent**</b>										
All real estate loans	0.92	0.79	1.15	0.55	0.73	0.81	0.12	0.62	0.58	1.46
Construction and development	0.38	0.00	2.03	0.30	0.25	0.33	0.23	0.30	0.27	0.62
Nonfarm nonresidential	0.54	1.12	0.42	0.52	0.51	0.37	0.07	0.45	0.66	0.75
Multifamily residential real estate	0.15	3.74	0.07	0.25	0.17	0.09	0.00	0.06	0.17	0.17
Home equity loans	1.76	0.00	5.56	0.23	0.98	0.53	1.07	0.48	0.30	2.56
Other 1-4 family residential	1.39	0.69	1.34	0.48	1.38	0.93	0.11	0.89	0.62	1.82
Commercial and industrial loans	0.64	0.44	0.88	0.91	0.67	0.53	0.61	0.62	0.76	0.50
Loans to individuals	0.73	1.25	0.57	0.33	0.45	0.07	0.81	0.38	0.43	0.63
Credit card loans	1.01	1.31	0.69	0.38	1.05	0.59	1.88	0.21	0.59	0.91
Other loans to individuals	0.48	0.36	0.18	0.32	0.41	0.06	0.80	0.38	0.43	0.48
All other loans and leases (including farm)	0.22	0.36	0.29	0.46	0.26	0.78	0.01	0.75	0.38	0.13
Total loans and leases	0.72	1.16	0.72	0.57	0.66	0.76	0.43	0.61	0.57	0.79
<b>Percent of Loans Charged-Off (net, YTD)</b>										
All real estate loans	-0.01	-0.01	-0.05	0.00	0.00	0.00	0.00	-0.01	0.00	-0.02
Construction and development	-0.02	0.00	-0.01	-0.02	-0.01	-0.07	0.00	-0.07	0.00	-0.05
Nonfarm nonresidential	0.01	0.01	0.01	0.01	0.02	0.01	-0.01	-0.01	-0.03	-0.01
Multifamily residential real estate	0.00	0.00	0.00	-0.03	0.01	0.04	0.00	0.00	-0.01	-0.01
Home equity loans	-0.17	0.00	-0.58	0.00	-0.09	-0.09	0.00	-0.06	0.00	-0.22
Other 1-4 family residential	-0.01	-0.01	-0.05	0.00	0.00	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	0.14	0.92	0.14	0.09	0.14	-0.01	0.23	-0.06	-0.01	0.09
Loans to individuals	1.16	2.22	1.22	0.32	0.65	0.19	0.73	0.73	0.20	0.89
Credit card loans	1.95	2.28	1.56	1.25	3.10	2.03	3.58	1.15	0.28	1.81
Other loans to individuals	0.49	1.16	0.25	0.22	0.50	0.13	0.70	0.72	0.20	0.44
All other loans and leases (including farm)	0.12	0.58	0.11	0.01	0.14	0.03	0.03	0.97	0.11	0.11
Total loans and leases	0.24	2.06	0.30	0.03	0.09	0.01	0.32	0.09	0.02	0.20
<b>Loans Outstanding (in billions)</b>										
All real estate loans	\$5,652.2	\$3.7	\$571.1	\$119.2	\$3,145.4	\$231.0	\$194.7	\$14.6	\$46.1	\$1,326.5
Construction and development	447.3	0.1	17.4	8.7	336.7	6.6	4.1	1.6	3.7	68.5
Nonfarm nonresidential	1,746.7	0.3	62.6	31.5	1,288.2	20.5	19.0	5.4	10.7	308.5
Multifamily residential real estate	584.1	0.0	91.8	4.5	384.0	9.3	21.4	0.4	1.4	71.3
Home equity loans	270.6	0.0	21.0	1.9	155.4	9.2	3.7	0.4	1.5	77.4
Other 1-4 family residential	2,435.7	3.3	335.4	27.3	924.8	184.6	146.2	5.7	25.5	782.8
Commercial and industrial loans	2,503.0	50.1	355.4	22.7	1,155.7	7.7	38.8	2.4	4.9	865.3
Loans to individuals	2,001.1	413.6	394.6	6.6	309.3	15.0	174.2	1.6	5.6	680.6
Credit card loans	935.4	388.0	296.9	0.7	18.8	0.4	2.0	0.1	0.3	228.3
Other loans to individuals	1,065.7	25.6	97.6	5.9	290.6	14.5	172.2	1.6	5.3	452.4
All other loans and leases (including farm)	1,847.0	0.4	549.3	36.5	404.4	17.4	29.5	0.9	2.9	805.6
Total loans and leases (plus unearned income)	12,003.3	467.8	1,870.3	185.0	5,014.9	271.1	437.2	19.5	59.5	3,678.1
<b>Memo: Other Real Estate Owned (in millions)</b>										
All other real estate owned	2,730.9	19.3	219.0	82.9	1,450.3	57.1	11.8	25.5	46.7	818.2
Construction and development	448.6	0.0	1.0	9.8	369.7	9.4	0.0	10.3	17.7	30.8
Nonfarm nonresidential	1,360.4	19.3	79.0	36.1	701.9	12.1	0.5	9.5	17.8	484.3
Multifamily residential real estate	29.1	0.0	0.0	1.2	26.6	0.2	0.0	0.1	1.1	0.0
1-4 family residential	817.7	0.0	136.0	11.7	306.3	35.4	11.3	4.7	9.2	303.1
Farmland	71.4	0.0	0.0	24.2	45.3	0.0	0.0	0.9	1.0	0.0

\* Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):  
 Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.  
 International Banks - Banks with assets greater than \$10 billion and more than 25 percent of total assets in foreign offices.  
 Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.  
 Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.  
 Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.  
 Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.  
 Other Specialized < \$1 Billion - Institutions with assets less than \$1 billion, whose loans and leases are less than 40 percent of total assets.  
 All Other < \$1 billion - Institutions with assets less than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.  
 All Other > \$1 billion - Institutions with assets greater than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.  
 \*\* 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.