

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

September 30, 2022	All Insured 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	0.35	0.75	0.32	0.18	0.36	0.45	0.33	0.38	0.30	0.46	0.49	0.17
Construction and development	0.31	0.69	0.31	0.20	0.27	0.57	0.55	0.20	0.28	0.42	0.19	0.29
Nonfarm nonresidential	0.16	0.50	0.20	0.10	0.16	0.23	0.19	0.18	0.10	0.25	0.14	0.12
Multifamily residential real estate	0.09	0.38	0.16	0.08	0.10	0.08	0.13	0.11	0.06	0.12	0.17	0.03
Home equity loans	0.38	0.40	0.31	0.29	0.40	0.40	0.36	0.37	0.43	0.46	0.41	0.25
Other 1-4 family residential	0.56	1.09	0.49	0.30	0.63	0.59	0.51	0.59	0.46	0.69	1.15	0.23
Commercial and industrial loans	0.48	0.68	0.59	0.75	0.35	0.51	0.62	0.27	0.50	0.61	0.41	0.49
Loans to individuals	1.22	1.33	1.15	1.55	1.20	1.21	1.00	1.75	0.71	1.10	0.79	1.50
Credit card loans	1.16	3.24	4.04	3.66	1.37	0.89	1.36	1.42	0.72	0.93	0.56	1.43
Other loans to individuals	1.28	1.32	1.06	1.13	1.04	1.52	0.75	2.02	0.69	1.44	0.86	1.56
All other loans and leases (including farm)	0.28	0.25	0.24	0.23	0.33	0.27	0.18	0.15	0.38	0.33	0.30	0.32
Total loans and leases	0.51	0.71	0.38	0.36	0.52	0.56	0.47	0.58	0.42	0.56	0.48	0.55
Percent of Loans Noncurrent**												
All real estate loans	0.92	0.83	0.46	0.45	0.88	1.38	0.94	0.95	1.09	1.11	0.96	0.39
Construction and development	0.38	0.49	0.31	0.25	0.25	0.92	0.72	0.26	0.77	0.15	0.14	0.25
Nonfarm nonresidential	0.54	0.94	0.46	0.40	0.59	0.68	0.86	0.55	0.54	0.49	0.32	0.33
Multifamily residential real estate	0.15	0.33	0.17	0.17	0.15	0.12	0.22	0.22	0.09	0.09	0.05	0.12
Home equity loans	1.76	0.27	0.38	0.36	0.96	3.17	1.53	1.35	2.22	3.92	0.68	0.46
Other 1-4 family residential	1.39	0.83	0.51	0.67	1.47	1.69	1.26	1.38	1.54	1.60	2.35	0.51
Commercial and industrial loans	0.64	1.55	0.69	1.06	0.59	0.59	0.88	0.49	0.50	0.73	0.61	0.74
Loans to individuals	0.73	0.62	0.38	0.89	0.82	0.64	0.77	0.89	0.36	0.70	0.52	0.92
Credit card loans	1.01	1.34	1.09	3.24	1.21	0.77	1.22	1.22	0.62	0.82	0.83	1.22
Other loans to individuals	0.48	0.62	0.36	0.42	0.46	0.50	0.46	0.62	0.15	0.46	0.43	0.68
All other loans and leases (including farm)	0.22	0.85	0.48	0.26	0.21	0.21	0.10	0.14	0.26	0.33	0.23	0.17
Total loans and leases	0.72	0.91	0.49	0.57	0.73	0.78	0.78	0.70	0.69	0.81	0.81	0.54
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	-0.01	0.00	0.00	0.00	0.00	-0.03	0.00	0.01	-0.03	-0.02	-0.01	0.00
Construction and development	-0.02	0.00	-0.01	-0.02	-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	0.04	0.01	0.01	-0.01	0.00	0.00
Multifamily residential real estate	0.00	-0.01	0.00	0.01	0.01	0.00	0.01	-0.01	0.00	0.00	0.00	0.01
Home equity loans	-0.17	-0.01	-0.01	-0.03	-0.09	-0.29	-0.11	-0.21	-0.22	-0.23	-0.13	-0.04
Other 1-4 family residential	-0.01	0.01	0.00	-0.01	0.00	-0.02	-0.02	0.04	-0.04	-0.01	-0.01	0.00
Commercial and industrial loans	0.14	0.17	0.09	0.14	0.20	0.10	0.13	0.14	0.15	0.05	0.14	0.27
Loans to individuals	1.16	0.33	0.52	1.61	1.29	1.03	1.19	1.17	0.79	1.44	0.66	1.40
Credit card loans	1.95	7.31	2.82	5.89	2.15	1.66	2.30	1.97	1.48	1.84	1.53	2.30
Other loans to individuals	0.49	0.28	0.45	0.67	0.53	0.43	0.45	0.52	0.23	0.69	0.41	0.68
All other loans and leases (including farm)	0.12	0.03	0.12	0.07	0.08	0.13	0.08	0.19	0.10	0.14	0.12	0.02
Total loans and leases	0.24	0.04	0.04	0.13	0.31	0.24	0.23	0.30	0.16	0.24	0.08	0.38
Loans Outstanding (in billions)												
All real estate loans	\$5,652.2	\$17.0	\$535.0	\$1,104.7	\$2,174.0	\$1,821.5	\$1,210.5	\$960.0	\$1,109.7	\$882.1	\$661.2	\$828.7
Construction and development	447.3	1.1	55.9	119.8	188.6	81.9	81.0	71.1	70.8	63.1	106.4	54.9
Nonfarm nonresidential	1,746.7	3.6	199.1	470.8	724.1	349.1	403.1	322.3	264.4	219.4	268.7	269.0
Multifamily residential real estate	584.1	0.4	31.3	122.8	267.9	161.7	198.7	50.5	142.8	57.0	31.4	103.8
Home equity loans	270.6	0.3	15.6	36.7	105.8	112.3	69.4	58.3	64.0	31.6	19.6	27.7
Other 1-4 family residential	2,435.7	8.3	180.9	318.1	870.1	1,058.3	452.8	443.8	542.4	422.4	212.4	361.9
Commercial and industrial loans	2,503.0	3.0	82.6	241.4	908.1	1,268.0	450.1	612.0	578.5	423.6	187.4	251.5
Loans to individuals	2,001.1	1.6	27.1	97.2	876.4	998.8	377.4	463.8	394.9	298.3	76.4	390.3
Credit card loans	935.4	0.0	0.8	16.2	419.9	498.5	155.3	210.4	180.1	199.3	16.7	173.6
Other loans to individuals	1,065.7	1.6	26.2	81.0	456.6	500.3	222.1	253.4	214.7	99.1	59.7	216.6
All other loans and leases (including farm)	1,847.0	3.2	39.9	69.1	521.1	1,213.7	322.7	347.1	486.2	421.1	71.3	198.6
Total loans and leases (plus unearned income)	12,003.3	24.9	684.6	1,512.4	4,479.6	5,301.9	2,360.7	2,382.9	2,569.2	2,025.2	996.2	1,669.1
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	2,730.9	23.6	435.9	687.7	670.7	913.1	410.2	764.8	524.0	377.1	479.0	175.9
Construction and development	448.6	4.4	159.0	195.6	72.0	17.7	46.2	94.7	40.8	94.2	140.3	32.4
Nonfarm nonresidential	1,360.4	10.2	165.3	363.6	275.5	545.8	109.4	507.1	237.1	197.1	258.6	51.1
Multifamily residential real estate	29.1	1.4	10.1	3.2	13.4	0.9	6.8	6.1	6.3	2.6	4.1	3.3
1-4 family residential	817.7	6.3	74.1	100.6	291.1	345.6	247.3	155.2	230.1	59.7	58.9	66.5
Farmland	71.4	1.3	27.4	24.0	18.7	0.0	0.5	1.7	9.0	20.4	17.1	22.6

*** Regions:**

New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands

Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming

** 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.