

TABLE II-B. Aggregate Condition and Income Data, FDIC-Insured Community Banks

| (dollar figures in millions) | 3rd Quarter 2022 | 2nd Quarter 2022 | 3rd Quarter 2021 | %Change 21Q3-22Q3 | | |
|--|------------------------------|------------------------------|---------------------|----------------------|---------------------|----------------------|
| Number of institutions reporting | 4,308 | 4,333 | 4,448 | -3.1 | | |
| Total employees (full-time equivalent) | 382,135 | 386,329 | 389,688 | -1.9 | | |
| CONDITION DATA | | | | | | |
| Total assets | \$2,734,700 | \$2,752,902 | \$2,729,910 | 0.2 | | |
| Loans secured by real estate | 1,396,407 | 1,355,500 | 1,272,490 | 9.7 | | |
| 1-4 Family residential mortgages | 420,512 | 408,791 | 384,278 | 9.4 | | |
| Nonfarm nonresidential | 567,694 | 553,054 | 525,154 | 8.1 | | |
| Construction and development | 147,260 | 140,019 | 125,599 | 17.2 | | |
| Home equity lines | 43,304 | 42,288 | 40,677 | 6.5 | | |
| Commercial & industrial loans | 239,940 | 239,239 | 262,589 | -8.6 | | |
| Loans to individuals | 78,962 | 76,177 | 65,179 | 21.1 | | |
| Credit cards | 2,551 | 2,614 | 2,006 | 27.2 | | |
| Farm loans | 47,138 | 44,513 | 46,574 | 1.2 | | |
| Other loans & leases | 47,639 | 49,880 | 52,507 | -9.3 | | |
| Less: Unearned income | 718 | 689 | 1,001 | -28.2 | | |
| Total loans & leases | 1,809,367 | 1,764,620 | 1,698,339 | 6.5 | | |
| Less: Reserve for losses* | 22,214 | 21,995 | 22,457 | -1.1 | | |
| Net loans and leases | 1,787,153 | 1,742,625 | 1,675,881 | 6.6 | | |
| Securities** | 609,950 | 632,657 | 568,171 | 7.4 | | |
| Other real estate owned | 862 | 952 | 1,356 | -36.5 | | |
| Goodwill and other intangibles | 18,615 | 19,532 | 20,322 | -8.4 | | |
| All other assets | 318,119 | 357,136 | 464,180 | -31.5 | | |
| Total liabilities and capital | 2,734,700 | 2,752,902 | 2,729,910 | 0.2 | | |
| Deposits | 2,355,471 | 2,378,126 | 2,327,287 | 1.2 | | |
| Domestic office deposits | 2,354,931 | 2,375,003 | 2,324,869 | 1.3 | | |
| Foreign office deposits | 541 | 3,123 | 2,419 | -77.7 | | |
| Brokered deposits | 66,289 | 58,927 | 51,600 | 28.5 | | |
| Estimated insured deposits | 1,577,696 | 1,581,674 | 1,565,280 | 0.8 | | |
| Other borrowed funds | 106,405 | 92,152 | 84,114 | 26.5 | | |
| Subordinated debt | 358 | 368 | 283 | 26.7 | | |
| All other liabilities | 24,711 | 23,208 | 24,614 | 0.4 | | |
| Total equity capital (includes minority interests) | 247,755 | 259,044 | 293,611 | -15.6 | | |
| Bank equity capital | 247,622 | 258,909 | 293,485 | -15.6 | | |
| Loans and leases 30-89 days past due | 5,844 | 5,460 | 5,310 | 10.1 | | |
| Noncurrent loans and leases | 8,433 | 8,966 | 11,019 | -23.5 | | |
| Restructured loans and leases | 4,201 | 4,332 | 4,963 | -15.3 | | |
| Mortgage-backed securities | 248,655 | 268,009 | 258,751 | -3.9 | | |
| Earning assets | 2,557,638 | 2,577,424 | 2,561,684 | -0.2 | | |
| FHLB Advances | 80,827 | 66,108 | 55,215 | 46.4 | | |
| Unused loan commitments | 439,538 | 436,059 | 390,755 | 12.5 | | |
| Trust assets | 352,945 | 392,826 | 319,051 | 10.6 | | |
| Assets securitized and sold | 24,586 | 28,902 | 24,361 | 0.9 | | |
| Notional amount of derivatives | 109,378 | 126,678 | 142,327 | -23.1 | | |
| INCOME DATA | | | | | | |
| | First Three Quarters 2022 | First Three Quarters 2021 | %Change | 3rd Quarter 2022 | 3rd Quarter 2021 | %Change 21Q3-22Q3 |
| Total interest income | \$69,756 | \$66,937 | 4.2 | \$26,010 | \$22,819 | 14.0 |
| Total interest expense | 6,156 | 6,067 | 1.5 | 2,927 | 1,841 | 58.9 |
| Net interest income | 63,600 | 60,870 | 4.5 | 23,083 | 20,977 | 10.0 |
| Provision for credit losses*** | 1,651 | 724 | 128.1 | 777 | 274 | 183.6 |
| Total noninterest income | 15,961 | 18,722 | -14.7 | 5,132 | 6,195 | -17.2 |
| Total noninterest expense | 49,314 | 48,578 | 1.5 | 16,897 | 16,504 | 2.4 |
| Securities gains (losses) | -839 | 672 | -224.9 | -243 | 123 | -297.7 |
| Applicable income taxes | 4,912 | 5,591 | -12.1 | 1,815 | 1,900 | -4.5 |
| Extraordinary gains, net**** | -4 | 2 | N/M | -5 | 1 | N/M |
| Total net income (includes minority interests) | 22,840 | 25,373 | -10.0 | 8,477 | 8,618 | -1.6 |
| Bank net income | 22,828 | 25,337 | -9.9 | 8,473 | 8,605 | -1.5 |
| Net charge-offs | 585 | 728 | -19.5 | 278 | 276 | 0.8 |
| Cash dividends | 8,793 | 9,443 | -6.9 | 2,763 | 3,321 | -16.8 |
| Retained earnings | 14,035 | 15,893 | -11.7 | 5,711 | 5,284 | 8.1 |
| Net operating income | 23,534 | 24,808 | -5.1 | 8,689 | 8,512 | 2.1 |

* For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk.

** For institutions that have adopted ASU 2016-13, securities are reported net of allowances for credit losses.

*** For institutions that have adopted ASU 2016-13, this item represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, this item represents the provision for loan and lease losses.

**** See Notes to Users for explanation.

N/M - Not Meaningful