

**TABLE II-B. Aggregate Condition and Income Data, FDIC-Insured Community Banks
Prior Periods Adjusted for Mergers**

(dollar figures in millions)	3rd Quarter 2022	2nd Quarter 2022	3rd Quarter 2021	%Change 21Q3-22Q3		
Number of institutions reporting	4,308	4,305	4,297	0.3		
Total employees (full-time equivalent)	382,135	383,002	378,322	1.0		
CONDITION DATA						
Total assets	\$2,734,700	\$2,703,110	\$2,595,590	5.4		
Loans secured by real estate	1,396,407	1,337,251	1,212,855	15.1		
1-4 Family residential mortgages	420,512	401,242	371,119	13.3		
Nonfarm nonresidential	567,694	547,205	496,631	14.3		
Construction and development	147,260	138,039	119,361	23.4		
Home equity lines	43,304	41,208	38,102	13.7		
Commercial & industrial loans	239,940	234,880	246,323	-2.6		
Loans to individuals	78,962	74,706	63,253	24.8		
Credit cards	2,551	2,421	1,798	41.8		
Farm loans	47,138	44,478	46,192	2.0		
Other loans & leases	47,639	47,522	45,465	4.8		
Less: Unearned income	718	676	942	-23.8		
Total loans & leases	1,809,367	1,738,161	1,613,145	12.2		
Less: Reserve for losses*	22,214	21,769	21,378	3.9		
Net loans and leases	1,787,153	1,716,393	1,591,767	12.3		
Securities**	609,950	619,104	543,264	12.3		
Other real estate owned	862	936	1,315	-34.5		
Goodwill and other intangibles	18,615	18,310	16,847	10.5		
All other assets	318,119	348,367	442,397	-28.1		
Total liabilities and capital	2,734,700	2,703,110	2,595,590	5.4		
Deposits	2,355,471	2,337,253	2,215,502	6.3		
Domestic office deposits	2,354,931	2,336,512	2,214,823	6.3		
Foreign office deposits	541	741	679	-20.4		
Brokered deposits	66,289	53,630	48,004	38.1		
Estimated insured deposits	1,577,696	1,565,259	1,505,716	4.8		
Other borrowed funds	106,405	88,944	79,370	34.1		
Subordinated debt	358	368	272	31.8		
All other liabilities	24,711	22,099	22,490	9.9		
Total equity capital (includes minority interests)	247,755	254,442	277,956	-10.9		
Bank equity capital	247,622	254,314	277,835	-10.9		
Loans and leases 30-89 days past due	5,844	5,341	5,079	15.1		
Noncurrent loans and leases	8,433	8,670	10,477	-19.5		
Restructured loans and leases	4,201	4,289	4,826	-12.9		
Mortgage-backed securities	248,655	258,442	241,928	2.8		
Earning assets	2,557,638	2,532,547	2,439,495	4.8		
FHLB Advances	80,827	63,218	51,726	56.3		
Unused loan commitments	439,538	427,310	368,365	19.3		
Trust assets	352,945	391,869	386,064	-8.6		
Assets securitized and sold	24,586	24,919	24,583	0.0		
Notional amount of derivatives	109,378	111,752	124,883	-12.4		
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	\$63,635	9.6	\$26,010	\$21,737	19.7
Total interest expense	6,156	5,790	6.3	2,927	1,759	66.4
Net interest income	63,600	57,845	9.9	23,083	19,978	15.5
Provision for credit losses***	1,651	798	106.9	777	287	170.8
Total noninterest income	15,961	18,927	-15.7	5,132	6,195	-17.2
Total noninterest expense	49,314	47,128	4.6	16,897	16,054	5.3
Securities gains (losses)	-839	654	-228.4	-243	114	-313.5
Applicable income taxes	4,912	5,298	-7.3	1,815	1,780	2.0
Extraordinary gains, net****	-4	2	N/M	-5	1	N/M
Total net income (includes minority interests)	22,840	24,204	-5.6	8,477	8,167	3.8
Bank net income	22,828	24,177	-5.6	8,473	8,156	3.9
Net charge-offs	585	662	-11.6	278	257	8.0
Cash dividends	8,793	9,257	-5.0	2,763	3,184	-13.2
Retained earnings	14,035	14,920	-5.9	5,711	4,972	14.9
Net operating income	23,534	23,655	-0.5	8,689	8,068	7.7

* 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