

**TABLE III-B. Aggregate Condition and Income Data by Geographic Region, FDIC-Insured Community Banks**

Third Quarter 2022 (dollar figures in millions)	All Community Banks	Geographic Regions*					
		New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,308	480	485	945	1,168	972	258
Total employees (full-time equivalent)	382,135	78,281	39,928	78,207	71,632	83,570	30,517
<b>CONDITION DATA</b>							
Total assets	\$2,734,700	\$687,054	\$288,073	\$497,907	\$484,302	\$529,317	\$248,047
Loans secured by real estate	1,396,407	402,400	146,380	243,253	231,062	250,749	122,564
1-4 Family residential mortgages	420,512	146,218	42,008	69,693	65,407	70,786	26,401
Nonfarm nonresidential	567,694	151,526	68,758	97,092	81,393	107,144	61,781
Construction and development	147,260	28,827	17,786	22,138	24,403	43,015	11,090
Home equity lines	43,304	11,977	5,596	10,109	5,410	5,126	5,087
Commercial & industrial loans	239,940	53,583	23,327	48,878	48,273	47,967	17,911
Loans to individuals	78,962	18,952	7,032	13,389	13,408	14,331	11,850
Credit cards	2,551	391	108	184	970	248	650
Farm loans	47,138	582	1,434	7,936	26,491	8,202	2,494
Other loans & leases	47,639	15,234	3,166	10,225	7,653	7,877	3,483
Less: Unearned income	718	119	111	64	112	189	123
Total loans & leases	1,809,367	490,631	181,228	323,616	326,775	328,937	158,179
Less: Reserve for losses**	22,214	5,188	2,187	3,988	4,417	4,237	2,197
Net loans and leases	1,787,153	485,444	179,041	319,629	322,358	324,700	155,983
Securities***	609,950	128,353	65,980	117,490	110,230	130,994	56,902
Other real estate owned	862	141	115	169	184	208	45
Goodwill and other intangibles	18,615	5,263	975	4,221	3,394	3,394	1,368
All other assets	318,119	67,854	41,962	56,397	48,136	70,020	33,750
Total liabilities and capital	2,734,700	687,054	288,073	497,907	484,302	529,317	248,047
Deposits	2,355,471	578,222	253,135	429,855	415,085	465,804	213,370
Domestic office deposits	2,354,931	577,713	253,129	429,855	415,085	465,804	213,344
Foreign office deposits	541	509	6	0	0	0	26
Brokered deposits	66,289	25,887	5,063	11,472	10,852	8,250	4,765
Estimated insured deposits	1,577,696	384,634	162,187	306,156	300,254	298,017	126,449
Other borrowed funds	106,405	33,028	8,502	20,105	23,256	13,594	7,920
Subordinated debt	358	181	6	16	6	139	10
All other liabilities	24,711	8,836	2,305	3,780	3,639	3,509	2,641
Total equity capital (includes minority interests)	247,755	66,788	24,125	44,151	42,314	46,269	24,107
Bank equity capital	247,622	66,760	24,123	44,058	42,313	46,263	24,106
Loans and leases 30-89 days past due	5,844	1,730	517	913	892	1,468	325
Noncurrent loans and leases	8,433	2,623	641	1,545	1,313	1,664	647
Restructured loans and leases	4,201	1,570	286	866	627	513	341
Mortgage-backed securities	248,655	64,799	29,395	43,029	36,438	47,685	27,309
Earning assets	2,557,638	642,871	269,549	464,273	453,203	494,832	232,909
FHLB Advances	80,827	27,270	6,819	14,806	17,381	9,522	5,029
Unused loan commitments	439,538	104,918	39,712	81,070	91,206	82,527	40,103
Trust assets	352,945	125,182	9,787	56,925	116,424	35,436	9,192
Assets securitized and sold	24,586	11,033	20	3,850	4,561	4,630	492
Notional amount of derivatives	109,378	45,790	10,405	16,071	21,361	8,039	7,712
<b>INCOME DATA</b>							
Total interest income	\$26,010	\$6,407	\$2,727	\$4,579	\$4,586	\$5,262	\$2,449
Total interest expense	2,927	855	253	516	580	516	207
Net interest income	23,083	5,552	2,474	4,063	4,006	4,746	2,242
Provision for credit losses****	777	231	82	77	121	155	111
Total noninterest income	5,132	1,115	415	1,138	990	958	516
Total noninterest expense	16,897	4,038	1,720	3,053	2,971	3,368	1,746
Securities gains (losses)	-243	-154	-23	-19	-34	-10	-3
Applicable income taxes	1,815	511	203	376	260	258	207
Extraordinary gains, net*****	-5	0	-5	0	0	0	0
Total net income (includes minority interests)	8,477	1,732	857	1,675	1,610	1,914	690
Bank net income	8,473	1,730	857	1,674	1,610	1,913	690
Net charge-offs	278	96	19	24	49	52	37
Cash dividends	2,763	616	150	615	602	586	195
Retained earnings	5,711	1,114	707	1,059	1,008	1,327	496
Net operating income	8,689	1,859	880	1,693	1,641	1,923	693

\* See Table V-A for explanation.

\*\* 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.