

Table VI-B. Loan Performance, FDIC-Insured Community Banks

September 30, 2022	All Community Banks	Geographic Regions*					
		New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due							
All loans secured by real estate	0.23	0.20	0.23	0.27	0.23	0.33	0.10
Construction and development	0.25	0.22	0.13	0.35	0.26	0.28	0.17
Nonfarm nonresidential	0.15	0.15	0.12	0.15	0.18	0.19	0.05
Multifamily residential real estate	0.10	0.09	0.09	0.17	0.10	0.09	0.05
Home equity loans	0.29	0.32	0.27	0.24	0.28	0.48	0.15
Other 1-4 family residential	0.38	0.27	0.45	0.47	0.35	0.58	0.22
Commercial and industrial loans	0.55	1.10	0.43	0.31	0.32	0.50	0.50
Loans to individuals	1.34	1.67	1.05	0.63	1.10	2.40	0.76
Credit card loans	3.51	2.28	1.64	0.94	5.67	1.40	2.89
Other loans to individuals	1.26	1.65	1.04	0.63	0.74	2.42	0.64
All other loans and leases (including farm)	0.20	0.12	0.22	0.13	0.19	0.33	0.33
Total loans and leases	0.32	0.35	0.29	0.28	0.27	0.45	0.21
Percent of Loans Noncurrent							
All loans secured by real estate	0.43	0.49	0.32	0.50	0.37	0.43	0.31
Construction and development	0.28	0.44	0.17	0.39	0.23	0.14	0.42
Nonfarm nonresidential	0.41	0.49	0.28	0.52	0.36	0.41	0.27
Multifamily residential real estate	0.16	0.21	0.12	0.19	0.08	0.09	0.09
Home equity loans	0.34	0.41	0.19	0.30	0.31	0.25	0.54
Other 1-4 family residential	0.53	0.61	0.47	0.59	0.36	0.59	0.32
Commercial and industrial loans	0.72	1.05	0.56	0.51	0.56	0.69	0.97
Loans to individuals	0.53	0.42	0.35	0.26	0.38	1.30	0.35
Credit card loans	1.57	1.32	2.47	0.24	1.57	0.49	2.35
Other loans to individuals	0.49	0.40	0.32	0.26	0.28	1.32	0.23
All other loans and leases (including farm)	0.36	0.07	0.32	0.24	0.42	0.42	0.96
Total loans and leases	0.47	0.53	0.35	0.48	0.40	0.51	0.41
Percent of Loans Charged-Off (net, YTD)							
All loans secured by real estate	0.00	0.01	-0.02	0.00	0.00	0.00	-0.01
Construction and development	-0.01	0.02	-0.05	0.00	0.00	-0.02	-0.03
Nonfarm nonresidential	0.01	0.01	0.00	0.02	0.01	0.01	0.00
Multifamily residential real estate	0.00	0.01	0.00	0.00	0.02	-0.02	0.00
Home equity loans	-0.01	-0.02	-0.03	-0.02	0.00	0.00	-0.01
Other 1-4 family residential	-0.01	0.00	-0.02	-0.01	-0.01	0.00	-0.01
Commercial and industrial loans	0.08	0.20	0.15	0.05	0.02	0.13	-0.20
Loans to individuals	0.71	0.72	0.70	0.21	0.92	0.77	1.07
Credit card loans	5.66	3.14	0.57	0.91	10.27	1.19	3.83
Other loans to individuals	0.55	0.66	0.70	0.20	0.20	0.76	0.93
All other loans and leases (including farm)	0.07	0.05	0.15	0.06	0.04	0.13	0.21
Total loans and leases	0.05	0.06	0.04	0.02	0.05	0.06	0.04
Loans Outstanding (in billions)							
All loans secured by real estate	\$1,396.4	\$402.4	\$146.4	\$243.3	\$231.1	\$250.7	\$122.6
Construction and development	147.3	28.8	17.8	22.1	24.4	43.0	11.1
Nonfarm nonresidential	567.7	151.5	68.8	97.1	81.4	107.1	61.8
Multifamily residential real estate	134.5	61.4	7.6	25.2	16.8	8.6	14.8
Home equity loans	43.3	12.0	5.6	10.1	5.4	5.1	5.1
Other 1-4 family residential	420.5	146.2	42.0	69.7	65.4	70.8	26.4
Commercial and industrial loans	239.9	53.6	23.3	48.9	48.3	48.0	17.9
Loans to individuals	79.0	19.0	7.0	13.4	13.4	14.3	11.9
Credit card loans	2.6	0.4	0.1	0.2	1.0	0.2	0.6
Other loans to individuals	76.4	18.6	6.9	13.2	12.4	14.1	11.2
All other loans and leases (including farm)	94.8	15.8	4.6	18.2	34.1	16.1	6.0
Total loans and leases	1,810.1	490.8	181.3	323.7	326.9	329.1	158.3
Memo: Unfunded Commitments (in millions)							
Total Unfunded Commitments	439,538	104,918	39,712	81,070	91,206	82,527	40,103
Construction and development: 1-4 family residential	42,898	7,486	6,468	4,808	6,644	14,211	3,280
Construction and development: CRE and other	105,874	28,429	10,100	18,095	17,308	24,395	7,546
Commercial and industrial	128,952	31,994	10,301	27,801	25,057	22,791	11,008

* See Table V-A for explanation.

Note: 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.