

Quarterly Banking Profile

TABLE I-A. Selected Indicators, FDIC-Insured Commercial Banks

	2023*	2022*	2022	2021	2020	2019	2018
Return on assets (%)	1.32	1.05	1.12	1.24	0.71	1.29	1.35
Return on equity (%)	13.71	10.93	11.80	12.27	6.75	11.32	11.99
Core capital (leverage) ratio	9.03	8.67	8.93	8.67	8.79	9.61	9.66
Noncurrent assets plus							
other real estate owned to assets (%)	0.40	0.37	0.38	0.40	0.56	0.52	0.58
Net charge-offs to loans (%)	0.43	0.22	0.26	0.24	0.49	0.49	0.46
Asset growth rate (%)	-0.46	4.46	0.53	8.35	17.15	4.57	3.15
Net interest margin (%)	3.31	2.65	2.93	2.52	2.80	3.32	3.37
Net operating income growth (%)	25.90	-14.14	-3.02	100.38	-39.29	-3.33	47.56
Number of institutions reporting	4,071	4,179	4,127	4,232	4,375	4,518	4,715
Percentage of unprofitable institutions (%)	3.22	3.78	2.93	2.62	4.02	3.30	2.97
Number of failed institutions	3	0	0	0	4	3	0

* Through June 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending June 30.

TABLE II-A. Aggregate Condition and Income Data, FDIC-Insured Commercial Banks

(dollar figures in millions)	2nd Quarter 2023	1st Quarter 2023	2nd Quarter 2022	%Change 22Q2-23Q2		
Number of institutions reporting	4,071	4,096	4,179	-2.6		
Total employees (full-time equivalent)	2,006,715	2,020,493	1,982,689	1.2		
CONDITION DATA						
Total assets	\$22,191,409	\$22,431,270	\$22,293,320	-0.5		
Loans secured by real estate	5,413,281	5,368,975	5,036,192	7.5		
Commercial & industrial loans	2,472,573	2,484,809	2,440,185	1.3		
Loans to individuals	1,918,804	1,889,168	1,824,709	5.2		
Farm loans	71,370	66,582	66,852	6.8		
Other loans & leases	1,767,721	1,758,953	1,726,609	2.4		
Less: Unearned income	1,710	1,451	1,345	27.1		
Total loans & leases	11,642,039	11,567,036	11,093,201	4.9		
Less: Reserve for losses	193,754	187,249	165,498	17.1		
Net loans and leases	11,448,285	11,379,786	10,927,703	4.8		
Securities	4,949,715	5,103,678	5,567,828	-11.1		
Other real estate owned	2,698	2,544	2,669	1.1		
Goodwill and other intangibles	429,380	428,818	411,385	4.4		
All other assets	5,361,331	5,516,444	5,383,734	-0.4		
Total liabilities and capital	22,191,409	22,431,270	22,293,320	-0.5		
Noninterest-bearing deposits	4,271,916	4,548,325	5,443,217	-21.5		
Interest-bearing deposits	13,353,239	13,150,432	12,899,407	3.5		
Other borrowed funds	1,605,183	1,770,926	1,069,459	50.1		
Subordinated debt	58,618	60,741	63,382	-7.5		
All other liabilities	751,327	735,429	714,829	5.1		
Equity capital	2,151,126	2,165,417	2,103,021	2.3		
Loans and leases 30-89 days past due	56,653	57,563	53,053	6.8		
Noncurrent loans and leases	84,809	83,323	78,623	7.9		
Restructured loans and leases	19,872	12,178	39,449	-49.6		
1-4 family residential mortgages	2,539,326	2,520,606	2,384,164	6.5		
Mortgage-backed securities	2,602,580	2,662,739	2,945,160	-11.6		
Earning assets	20,060,167	20,298,918	20,171,391	-0.6		
Long-term assets (5+ years)	6,306,797	6,457,058	6,755,173	-6.6		
Volatile liabilities	3,157,799	3,281,079	2,662,881	18.6		
Foreign office deposits	1,445,647	1,438,164	1,485,329	-2.7		
FHLB Advances	550,692	695,010	266,450	106.7		
Unused loan commitments	9,201,508	9,082,024	8,829,011	4.2		
Off-balance-sheet derivatives	224,561,724	220,396,828	197,330,428	13.8		
	First Half 2023	First Half 2022	%Change	2nd Quarter 2023	2nd Quarter 2022	%Change 22Q2-23Q2
INCOME DATA						
Total interest income	\$513,428	\$288,354	78.1	\$268,175	\$153,347	74.9
Total interest expense	184,063	20,623	792.5	103,487	12,976	697.5
Net interest income	329,365	267,731	23.0	164,688	140,371	17.3
Provision for credit losses	39,061	14,806	163.8	19,870	10,208	94.7
Total noninterest income	158,645	146,589	8.2	75,550	73,542	2.7
Total noninterest expense	267,185	251,644	6.2	134,438	126,725	6.1
Securities gains (losses)	-3,420	-568	N/M	-1,260	-105	N/M
Applicable income taxes	33,042	30,089	9.8	16,305	15,958	2.2
Extraordinary gains, net	8	-249	N/M	-1	-249	N/M
Net income	145,096	116,853	24.2	68,240	60,610	12.6
Net charge-offs	24,708	11,695	111.3	13,446	6,054	122.1
Cash dividends	93,020	54,351	71.1	49,914	27,417	82.1
Net operating income	148,163	117,679	25.9	69,419	61,009	13.8

N/M - Not Meaningful

TABLE III-A. First Half 2023, FDIC-Insured Commercial Banks

FIRST HALF (The way it is...)	All 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	
Number of institutions reporting	4,071	642	2,589	700	127	13	288	482	858	1,151	977	315	
Total assets (in billions)	\$22,191.4	\$39.3	\$948.7	\$1,968.8	\$5,995.0	\$13,239.6	\$4,147.7	\$4,722.5	\$5,887.9	\$4,105.1	\$1,456.7	\$1,871.5	
Total deposits (in billions)	17,625.2	33.3	810.5	1,623.6	4,787.9	10,370.0	3,298.2	3,801.4	4,502.7	3,330.7	1,188.3	1,504.0	
Net income (in millions)	145,096	205	5,799	12,100	46,972	80,021	23,966	37,975	37,921	23,665	9,079	12,491	
% of unprofitable institutions	3.2	8.1	2.5	1.1	3.9	7.7	4.2	4.8	2.6	2.1	2.5	8.3	
% of institutions with earnings gains	61.3	72.3	61.9	50.9	52.8	61.5	50.0	71.4	59.7	60.0	63.3	59.7	
Performance Ratios (annualized, %)													
Yield on earning assets	5.16	4.62	4.83	5.29	5.54	4.99	5.40	4.95	4.84	5.25	5.11	5.96	
Cost of funding earning assets	1.85	0.84	1.20	1.56	1.97	1.89	2.30	1.56	1.72	1.89	1.57	2.12	
Net interest margin	3.31	3.78	3.63	3.73	3.56	3.10	3.11	3.40	3.12	3.35	3.54	3.85	
Noninterest income to earning assets	1.59	1.31	0.87	1.12	1.88	1.59	1.41	1.68	1.77	1.26	0.98	2.42	
Noninterest expense to earning assets	2.69	3.71	2.86	2.86	2.85	2.57	2.50	2.53	2.61	2.64	2.69	3.77	
Credit loss provision to assets	0.35	0.06	0.09	0.23	0.43	0.36	0.32	0.44	0.32	0.34	0.14	0.51	
Net operating income to assets	1.35	1.05	1.25	1.29	1.61	1.25	1.19	1.63	1.37	1.15	1.28	1.38	
Pretax return on assets	1.62	1.20	1.43	1.56	1.94	1.50	1.46	1.83	1.65	1.44	1.52	1.80	
Return on assets	1.32	1.04	1.23	1.24	1.59	1.21	1.17	1.62	1.32	1.14	1.26	1.34	
Return on equity	13.71	8.91	13.57	12.85	16.21	12.71	11.72	16.55	14.00	12.09	12.94	14.22	
Net charge-offs to loans and leases	0.43	0.04	0.06	0.24	0.41	0.53	0.47	0.57	0.33	0.41	0.09	0.62	
Loan and lease loss provision to net charge-offs	156.39	315.27	200.04	140.65	158.28	156.49	134.04	148.23	206.05	163.25	231.93	126.92	
Efficiency ratio	53.98	72.69	63.30	58.52	50.75	54.25	54.59	49.37	52.92	56.80	58.97	57.35	
Condition Ratios (%)													
Earning assets to total assets	90.40	92.77	93.71	92.90	91.82	89.13	89.77	89.99	89.73	90.37	91.55	94.07	
Loss allowance to:													
Loans and leases	1.66	1.51	1.34	1.40	1.59	1.81	1.76	1.69	1.57	1.81	1.26	1.73	
Noncurrent loans and leases	228.46	183.79	276.86	238.74	235.03	220.29	190.73	241.25	230.83	225.65	236.38	295.24	
Noncurrent assets plus													
other real estate owned to assets	0.40	0.48	0.35	0.45	0.45	0.37	0.48	0.38	0.35	0.41	0.38	0.40	
Equity capital ratio	9.68	11.83	9.20	9.75	9.82	9.64	9.98	9.87	9.41	9.58	9.81	9.55	
Core capital (leverage) ratio	9.03	13.75	10.99	10.42	9.43	8.49	9.18	8.60	8.77	8.98	10.10	9.92	
Common equity tier 1 capital ratio*	13.57	21.40	15.00	13.30	12.91	13.90	13.75	12.92	14.32	13.19	12.68	14.31	
Tier 1 risk-based capital ratio*	13.63	21.40	15.00	13.30	13.02	13.93	13.78	12.97	14.37	13.27	12.78	14.37	
Total risk-based capital ratio*	14.98	22.44	16.12	14.40	14.37	15.33	15.06	14.20	15.77	14.85	14.02	15.58	
Net loans and leases to deposits	64.95	62.42	74.58	82.91	78.92	54.95	63.50	64.11	61.86	60.12	77.60	80.24	
Structural Changes (YTD)													
New reporters	3	3	0	0	0	0	0	0	2	0	0	1	
Banks absorbed by mergers	54	14	25	12	3	0	3	8	18	11	12	2	
Failed banks	3	0	0	0	3	0	1	0	0	0	0	2	
PRIOR FIRST HALVES (The way it was...)													
Number of institutions	2022	4,179	686	2,667	683	131	12	292	498	885	1,181	997	326
.....	2020	4,430	890	2,784	625	119	12	320	523	935	1,265	1,050	337
.....	2018	4,834	1,220	2,977	516	112	9	351	589	1,025	1,364	1,131	374
Total assets (in billions)	2022	\$22,293.3	\$42.3	\$972.1	\$1,847.2	\$6,572.3	\$12,859.5	\$4,084.0	\$4,629.7	\$5,639.7	\$4,118.1	\$1,396.5	\$2,425.4
.....	2020	19,842.1	53.7	953.7	1,689.6	5,577.2	11,568.0	3,465.2	4,251.4	4,848.4	4,088.6	1,192.9	1,995.7
.....	2018	16,367.1	73.0	953.7	1,352.4	5,307.3	8,680.7	2,836.8	3,512.5	3,851.0	3,586.3	977.9	1,602.6
Return on assets (%)	2022	1.05	0.78	1.06	1.31	1.30	0.89	0.96	1.06	0.95	0.97	1.16	1.50
.....	2020	0.35	0.98	1.19	0.99	0.09	0.31	0.31	0.19	0.48	0.19	0.83	0.47
.....	2018	1.33	1.00	1.23	1.36	1.42	1.29	1.21	1.42	1.29	1.22	1.37	1.69
Net charge-offs to loans & leases (%)	2022	0.22	0.04	0.03	0.13	0.26	0.23	0.24	0.30	0.16	0.24	0.05	0.23
.....	2020	0.54	0.17	0.12	0.25	0.67	0.57	0.60	0.63	0.45	0.59	0.33	0.52
.....	2018	0.46	0.17	0.11	0.21	0.63	0.44	0.73	0.56	0.23	0.51	0.13	0.40
Noncurrent assets plus													
OREO to assets	2022	0.37	0.54	0.36	0.43	0.41	0.34	0.44	0.35	0.32	0.41	0.35	0.32
.....	2020	0.56	0.92	0.70	0.68	0.61	0.51	0.57	0.45	0.51	0.74	0.61	0.51
.....	2018	0.63	0.98	0.82	0.72	0.57	0.63	0.63	0.63	0.59	0.74	0.64	0.46
Equity capital ratio (%)	2022	9.42	11.41	8.98	9.61	9.94	9.16	9.68	9.87	8.82	9.41	9.68	9.42
.....	2020	10.17	13.07	10.90	10.68	11.00	9.62	10.48	10.67	9.59	9.55	11.39	10.47
.....	2018	11.33	12.73	11.05	11.71	12.45	10.61	12.58	12.12	10.45	10.24	11.70	11.76

* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

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

Quarterly Banking Profile

TABLE IV-A. Second Quarter 2023, FDIC-Insured Commercial Banks

	All 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
SECOND QUARTER (The way it is...)												
Number of institutions reporting	4,071	642	2,589	700	127	13	288	482	858	1,151	977	315
Total assets (in billions)	\$22,191.4	\$39.3	\$948.7	\$1,968.8	\$5,995.0	\$13,239.6	\$4,147.7	\$4,722.5	\$5,887.9	\$4,105.1	\$1,456.7	\$1,871.5
Total deposits (in billions)	17,625.2	33.3	810.5	1,623.6	4,787.9	10,370.0	3,298.2	3,801.4	4,502.7	3,330.7	1,188.3	1,504.0
Net income (in millions)	68,240	102	2,953	6,226	18,664	40,296	11,111	14,434	20,284	10,845	4,576	6,992
% of unprofitable institutions	4.0	10.3	3.0	2.3	3.2	0.0	5.2	5.4	3.4	3.1	2.9	9.2
% of institutions with earnings gains	53.4	64.8	53.1	45.0	47.2	61.5	44.1	61.6	52.8	49.5	56.6	54.9
Performance Ratios (annualized, %)												
Yield on earning assets	5.35	4.78	4.97	5.42	5.73	5.18	5.64	5.13	5.01	5.43	5.26	6.11
Cost of funding earning assets	2.06	0.97	1.37	1.76	2.22	2.09	2.56	1.78	1.91	2.07	1.80	2.34
Net interest margin	3.28	3.81	3.61	3.66	3.52	3.09	3.09	3.34	3.11	3.36	3.46	3.77
Noninterest income to earning assets	1.51	1.36	0.93	1.17	1.49	1.61	1.37	1.24	1.85	1.16	1.04	2.52
Noninterest expense to earning assets	2.68	3.78	2.86	2.87	2.82	2.57	2.52	2.53	2.61	2.65	2.68	3.67
Credit loss provision to assets	0.36	0.08	0.09	0.22	0.41	0.38	0.37	0.41	0.32	0.35	0.14	0.51
Net operating income to assets	1.25	1.04	1.26	1.29	1.25	1.25	1.08	1.23	1.45	1.06	1.27	1.50
Pretax return on assets	1.52	1.20	1.46	1.58	1.60	1.49	1.36	1.43	1.72	1.33	1.52	1.94
Return on assets	1.23	1.03	1.25	1.27	1.25	1.22	1.07	1.21	1.39	1.05	1.26	1.49
Return on equity	12.72	8.75	13.58	13.03	12.65	12.65	10.75	12.37	14.69	11.02	12.84	15.69
Net charge-offs to loans and leases	0.47	0.04	0.07	0.24	0.44	0.59	0.51	0.63	0.36	0.45	0.11	0.62
Loan and lease loss provision to net charge-offs	153.81	404.20	188.26	135.46	146.59	158.68	144.56	131.11	207.70	164.01	202.67	125.08
Efficiency ratio	55.43	72.85	62.89	58.80	55.61	54.20	55.91	54.63	51.99	58.36	58.85	57.86
Structural Changes (QTR)												
New reporters	2	2	0	0	0	0	0	0	1	0	0	1
Banks absorbed by mergers	24	10	9	4	1	0	2	2	9	5	6	0
Failed banks	1	0	0	0	1	0	0	0	0	0	0	1
PRIOR SECOND QUARTERS (The way it was...)												
Return on assets (%)												
..... 2022	1.08	0.83	1.13	1.33	1.32	0.93	0.94	1.06	1.01	1.05	1.21	1.53
..... 2020	0.33	1.03	1.28	1.10	0.37	0.12	0.05	0.31	0.49	-0.10	0.95	0.99
..... 2018	1.38	1.06	1.28	1.40	1.48	1.34	1.24	1.52	1.32	1.27	1.40	1.76
Net charge-offs to loans & leases (%)												
..... 2022	0.22	0.04	0.04	0.14	0.26	0.24	0.24	0.29	0.16	0.24	0.04	0.25
..... 2020	0.56	0.19	0.13	0.26	0.67	0.60	0.62	0.62	0.46	0.63	0.42	0.48
..... 2018	0.45	0.12	0.11	0.23	0.61	0.43	0.71	0.55	0.22	0.49	0.14	0.39

Quarterly Banking Profile

TABLE V-A. Loan Performance, FDIC-Insured Commercial Banks

June 30, 2023	All 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	0.34	0.79	0.36	0.21	0.35	0.39	0.40	0.39	0.28	0.43	0.31	0.24
Construction and development	0.35	0.62	0.42	0.27	0.33	0.43	0.53	0.20	0.21	0.47	0.26	0.53
Nonfarm nonresidential	0.20	0.65	0.23	0.13	0.21	0.22	0.28	0.19	0.16	0.25	0.18	0.09
Multifamily residential real estate	0.12	0.45	0.11	0.09	0.21	0.03	0.22	0.20	0.05	0.06	0.20	0.02
Home equity loans	0.49	0.36	0.38	0.39	0.53	0.49	0.45	0.46	0.58	0.55	0.45	0.33
Other 1-4 Family residential	0.50	1.10	0.55	0.35	0.53	0.51	0.55	0.57	0.37	0.60	0.54	0.40
Commercial and industrial loans	0.32	1.32	0.53	0.40	0.27	0.32	0.16	0.29	0.41	0.29	0.28	0.54
Loans to individuals	1.40	1.26	1.13	1.85	1.26	1.45	1.19	1.95	0.84	1.32	1.57	1.62
Credit card loans	1.30	3.57	3.74	3.46	1.16	1.29	1.56	1.70	0.90	1.14	0.61	1.02
Other loans to individuals	1.49	1.25	1.04	1.51	1.32	1.66	0.87	2.18	0.79	1.70	1.65	1.95
All other loans and leases (including farm)	0.18	0.50	0.36	0.29	0.24	0.15	0.09	0.13	0.27	0.17	0.16	0.31
Total loans and leases	0.49	0.85	0.41	0.35	0.48	0.53	0.45	0.62	0.39	0.48	0.33	0.63
Memo: Nonfarm nonres loans not secured by RE	0.31	0.10	0.75	0.01	0.27	0.33	0.26	0.05	0.86	0.08	0.03	0.34
Percent of Loans Noncurrent*												
All real estate loans	0.91	0.75	0.44	0.46	0.73	1.39	1.14	0.91	0.92	1.21	0.48	0.47
Construction and development	0.41	0.41	0.32	0.41	0.29	0.70	0.82	0.29	0.61	0.22	0.14	0.59
Nonfarm nonresidential	0.84	0.92	0.47	0.43	0.73	1.69	1.24	0.99	0.64	1.25	0.38	0.46
Multifamily residential real estate	0.20	0.12	0.19	0.25	0.18	0.21	0.34	0.35	0.14	0.11	0.12	0.08
Home equity loans	1.78	0.44	0.32	0.41	1.06	2.91	1.63	1.30	2.22	3.78	0.69	0.42
Other 1-4 Family residential	1.14	0.76	0.45	0.60	0.99	1.42	1.36	0.98	1.16	1.46	0.88	0.57
Commercial and industrial loans	0.68	1.46	0.70	1.04	0.77	0.55	0.94	0.53	0.68	0.52	0.74	0.87
Loans to individuals	0.86	0.66	0.44	1.03	0.79	0.89	1.00	1.01	0.52	0.91	0.99	1.03
Credit card loans	1.28	1.94	2.07	3.36	1.25	1.24	1.61	1.61	0.89	1.13	0.51	1.11
Other loans to individuals	0.46	0.65	0.38	0.54	0.50	0.43	0.49	0.45	0.19	0.41	1.04	0.69
All other loans and leases (including farm)	0.14	0.62	0.56	0.32	0.11	0.13	0.13	0.07	0.22	0.12	0.22	0.13
Total loans and leases	0.73	0.82	0.48	0.59	0.68	0.82	0.92	0.70	0.68	0.80	0.53	0.59
Memo: Nonfarm nonres loans not secured by RE	0.26	0.00	0.26	0.02	0.31	0.25	0.24	0.09	0.72	0.04	0.05	0.06
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.06	-0.02	0.00	0.01	0.06	0.10	0.07	0.11	0.06	0.02	0.02	0.05
Construction and development	0.02	-0.02	-0.01	0.00	0.04	0.00	0.05	-0.02	0.02	0.00	0.00	0.08
Nonfarm nonresidential	0.18	0.01	0.01	0.02	0.14	0.50	0.22	0.35	0.18	0.10	0.05	0.09
Multifamily residential real estate	0.02	0.00	0.00	0.00	0.02	0.04	0.01	0.01	0.06	0.00	0.01	0.00
Home equity loans	-0.08	0.00	-0.01	0.01	-0.03	-0.15	-0.04	-0.12	-0.11	-0.09	-0.03	0.01
Other 1-4 Family residential	0.01	-0.05	0.00	0.00	0.00	0.01	-0.01	0.00	0.03	0.00	0.00	0.02
Commercial and industrial loans	0.29	0.23	0.20	0.25	0.38	0.24	0.19	0.29	0.30	0.15	0.19	0.79
Loans to individuals	1.97	0.44	0.71	2.74	1.71	2.09	2.14	2.16	1.41	2.39	0.99	1.90
Credit card loans	3.16	14.45	4.11	9.43	3.08	3.03	3.80	3.50	2.32	3.02	1.45	3.25
Other loans to individuals	0.89	0.33	0.59	1.28	0.86	0.87	0.81	0.95	0.59	0.99	0.95	1.16
All other loans and leases (including farm)	0.10	-0.06	0.11	0.12	0.06	0.12	0.08	0.17	0.09	0.09	0.15	0.05
Total loans and leases	0.43	0.04	0.06	0.24	0.41	0.53	0.47	0.57	0.33	0.41	0.09	0.62
Memo: Nonfarm nonres loans not secured by RE	0.03	0.04	-0.01	0.02	0.08	0.00	0.11	0.00	0.01	0.00	0.00	0.11
Loans Outstanding (in billions)												
All real estate loans	\$5,413.3	\$13.8	\$470.6	\$985.4	\$1,922.6	\$2,021.0	\$1,019.0	\$975.6	\$1,280.3	\$888.3	\$648.9	\$601.1
Construction and development	460.3	1.0	51.8	115.3	194.4	97.9	73.5	75.8	80.9	69.6	115.4	45.3
Nonfarm nonresidential	1,697.2	3.2	183.2	444.6	685.3	380.9	335.5	328.3	296.4	221.9	277.8	237.2
Multifamily residential real estate	549.8	0.3	27.1	104.1	224.8	193.5	156.0	51.3	171.4	60.5	35.9	74.7
Home equity loans	253.0	0.2	13.1	31.9	93.5	114.4	64.7	56.3	64.3	28.3	19.3	20.1
Other 1-4 Family residential	2,286.3	5.9	144.1	251.2	707.3	1,177.8	383.9	448.2	641.5	421.2	177.3	214.2
Commercial and industrial loans	2,472.6	2.8	79.5	226.6	805.7	1,358.1	401.1	640.0	609.1	440.1	188.5	193.8
Loans to individuals	1,918.8	1.5	24.5	89.4	656.2	1,147.2	381.0	478.9	418.3	306.9	29.8	304.0
Credit card loans	926.9	0.0	0.8	15.6	253.5	657.0	172.0	233.0	199.5	212.8	2.4	107.1
Other loans to individuals	991.9	1.5	23.7	73.9	402.7	490.2	209.0	245.8	218.8	94.0	27.4	196.9
All other loans and leases (including farm)	1,839.1	3.0	38.3	64.5	455.9	1,277.3	331.0	384.8	522.4	404.1	67.1	129.7
Total loans and leases	11,643.8	21.1	612.9	1,365.8	3,840.4	5,803.6	2,132.1	2,479.3	2,830.1	2,039.3	934.3	1,228.7
Memo: Nonfarm nonres loans not secured by RE	207.2	0.1	2.0	5.5	51.9	147.7	33.6	66.2	52.6	35.9	6.8	12.2
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	\$2,698.1	\$13.5	\$330.7	\$622.8	\$651.1	\$1,080.1	\$398.6	\$661.2	\$523.1	\$536.9	\$433.9	\$144.5
Construction and development	428.8	2.8	110.6	181.4	113.4	20.6	45.9	71.4	28.5	86.0	170.9	26.0
Nonfarm nonresidential	1,407.5	5.3	145.0	303.6	241.3	712.3	96.9	458.5	240.1	365.2	195.3	51.6
Multifamily residential real estate	65.5	0.4	11.9	42.1	6.4	4.6	42.7	3.0	10.7	6.9	2.2	0.0
1-4 Family residential	737.7	4.9	47.3	74.3	274.6	336.7	213.1	126.8	236.7	63.8	48.5	49.0
Farmland	56.2	0.1	15.8	20.8	15.4	4.0	0.0	1.0	7.2	13.0	17.1	17.9
Other real estate owned in foreign offices	2.5	0.0	0.0	0.5	0.0	2.0	0.0	0.5	0.0	2.0	0.0	0.0

* 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.

Quarterly Banking Profile

TABLE I-B. Selected Indicators, FDIC-Insured Savings Institutions

	2023*	2022*	2022	2021	2020	2019	2018
Return on assets (%)	0.81	1.02	0.99	1.11	0.85	1.34	1.27
Return on equity (%)	10.68	11.59	12.24	11.30	8.34	12.30	11.74
Core capital (leverage) ratio (%)	10.26	9.72	9.76	9.69	9.25	10.27	10.29
Noncurrent assets plus							
other real estate owned to assets (%)	0.65	0.67	0.67	0.94	1.41	1.02	0.91
Net charge-offs to loans (%)	0.76	0.38	0.48	0.40	0.66	0.91	0.81
Asset growth rate (%)	-10.59	-0.51	-15.69	10.22	19.41	-5.02	1.45
Net interest margin	3.25	3.04	3.28	2.78	3.09	3.87	3.85
Net operating income growth (%)	-31.31	-4.81	-14.33	52.27	-31.26	-0.28	19.73
Number of institutions reporting	574	592	579	607	627	659	691
Percentage of unprofitable institutions (%)	10.63	11.66	7.60	6.43	9.25	6.68	6.80
Number of failed institutions	0	0	0	0	0	1	0

* Through June 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending June 30.

TABLE II-B. Aggregate Condition and Income Data, FDIC-Insured Savings Institutions

(dollar figures in millions)	2nd Quarter		1st Quarter		2nd Quarter		%Change 22Q2-23Q2
	2023	2023	2023	2022	2022	2022	
Number of institutions reporting		574	576	592			-3.0
Total employees (full-time equivalent)		107,890	107,905	117,648			-8.3
CONDITION DATA							
Total assets		\$1,273,681	\$1,288,277	\$1,424,582			-10.6
Loans secured by real estate		436,293	432,521	462,997			-5.8
1-4 family residential		255,850	255,448	250,163			2.3
Multifamily residential property		50,405	49,508	81,735			-38.3
Nonfarm nonresidential		101,718	99,647	104,642			-2.8
Construction, development, and land		28,218	27,829	26,380			7.0
Commercial & industrial loans		44,720	44,442	47,289			-5.4
Loans to individuals		153,340	148,485	137,037			11.9
Other loans & leases		22,361	19,752	31,384			-28.8
Less: Unearned income & contra accounts		233	185	163			43.4
Total loans & leases		656,482	645,015	678,544			-3.3
Less: Reserve for losses		15,269	14,964	13,706			11.4
Net loans & leases		641,213	630,051	664,838			-3.6
Securities		486,635	507,763	580,702			-16.2
Other real estate owned		143	143	138			4.0
Goodwill and other intangibles		6,619	6,652	10,018			-33.9
All other assets		139,071	143,668	168,887			-17.7
Total liabilities and capital		1,273,681	1,288,277	1,424,582			-10.6
Deposits		1,018,764	1,043,733	1,220,165			-16.5
Other borrowed funds		133,433	129,877	68,984			93.4
Subordinated debt		831	81	81			921.9
All other liabilities		18,439	17,271	18,001			2.4
Equity capital		102,215	97,314	117,351			-12.9
Loans and leases 30-89 days past due		5,597	5,939	3,861			45.0
Noncurrent loans and leases		8,183	8,805	9,376			-12.7
Restructured loans and leases		1,284	972	2,744			-53.2
Mortgage-backed securities		359,731	369,419	434,079			-17.1
Earning assets		1,207,495	1,223,593	1,351,797			-10.7
FHLB Advances		107,989	109,428	59,292			82.1
Unused loan commitments		613,524	611,141	627,234			-2.2
INCOME DATA							
		First Half	First Half	2nd Quarter	2nd Quarter	%Change	
		2023	2022	2023	2022	22Q2-23Q2	
Total interest income		\$29,114	\$22,274	\$15,017	\$11,630	29.1	
Total interest expense		9,377	1,636	473.2	5,374	875	514.0
Net interest income		19,737	20,638	-4.4	9,643	10,755	-10.3
Provision for credit losses		3,123	1,483	110.6	1,594	870	83.1
Total noninterest income		5,208	6,811	-23.6	2,635	3,345	-21.2
Total noninterest expense		15,141	16,208	-6.6	7,457	8,108	-8.0
Securities gains (losses)		9	-328	N/M	24	-201	N/M
Applicable income taxes		1,479	2,124	-30.4	712	1,116	-36.2
Extraordinary gains, net		-4	0	N/M	0	0	0.0
Net income		5,192	7,300	-28.9	2,531	3,801	-33.4
Net charge-offs		2,458	1,268	93.9	1,295	634	104.3
Cash dividends		2,108	3,357	-37.2	1,081	1,664	-35.1
Net operating income		5,202	7,574	-31.3	2,518	3,966	-36.5

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-B. First Half 2023, FDIC-Insured Savings Institutions

FIRST HALF (The way it is...)	All Institutions	Asset Size Distribution				Geographic Regions						
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting	574	91	331	136	16	259	46	136	37	66	30	
Total assets (in billions)	\$1,273.7	\$5.0	\$131.4	\$337.3	\$800.0	\$371.6	\$51.5	\$75.0	\$58.4	\$556.8	\$160.4	
Total deposits (in billions)	1,018.8	3.7	105.7	265.0	644.4	295.9	37.5	52.3	49.2	454.8	129.1	
Net income (in millions)	5,191.9	18.9	764.2	1,325.2	3,083.6	1,408.9	114.9	599.4	451.7	1,204.9	1,412.2	
% of unprofitable institutions	10.6	27.5	8.8	5.2	0.0	8.1	15.2	14.0	8.1	13.6	6.7	
% of institutions with earnings gains	50.5	45.1	53.8	47.8	37.5	52.9	52.2	48.5	46.0	48.5	46.7	
Performance Ratios (annualized, %)												
Yield on earning assets	4.80	4.36	4.34	4.47	5.01	4.43	4.68	4.38	4.49	3.17	11.97	
Cost of funding earning assets	1.55	1.09	1.20	1.49	1.63	1.38	2.32	1.84	1.16	1.30	2.61	
Net interest margin	3.25	3.26	3.14	2.98	3.38	3.05	2.36	2.55	3.34	1.88	9.36	
Noninterest income to earning assets	0.86	5.10	3.19	0.96	0.43	0.76	0.71	5.27	0.70	0.47	0.62	
Noninterest expense to earning assets	2.50	7.21	4.67	2.77	2.02	2.69	2.45	5.47	1.68	1.70	3.93	
Credit loss provision to assets	0.49	0.05	0.06	0.10	0.72	0.09	0.04	0.10	0.16	0.08	3.33	
Net operating income to assets	0.81	0.78	1.17	0.78	0.77	0.74	0.44	1.65	1.60	0.43	1.82	
Pretax return on assets	1.04	0.99	1.49	1.01	0.98	0.99	0.56	2.07	2.08	0.52	2.37	
Return on assets	0.81	0.75	1.17	0.80	0.76	0.76	0.44	1.65	1.58	0.42	1.79	
Return on equity	10.68	4.02	9.75	7.69	13.36	7.20	4.24	13.89	21.89	10.45	16.74	
Net charge-offs to loans and leases	0.76	0.05	0.04	0.12	1.43	0.07	0.00	0.09	0.30	0.36	3.29	
Loan and lease loss provision to net charge-offs	126.58	164.16	196.50	128.01	125.94	168.79	-27,926.19	138.46	125.07	91.87	128.05	
Efficiency ratio	60.15	86.16	73.78	69.94	52.23	70.14	77.89	69.98	41.56	72.40	38.24	
Condition Ratios (%)												
Earning assets to total assets	94.80	92.83	93.34	93.08	95.78	92.88	95.72	92.96	95.89	96.09	94.99	
Loss allowance to:												
Loans and leases	2.33	0.98	1.00	0.98	3.68	0.95	0.89	0.80	0.96	1.40	7.62	
Noncurrent loans and leases	186.60	113.53	184.17	199.37	184.82	197.92	34.51	222.36	326.96	50.79	539.39	
Noncurrent assets plus												
other real estate owned to assets	0.65	0.59	0.41	0.36	0.82	0.37	1.88	0.29	0.14	0.70	1.13	
Noncurrent RE loans to RE loans	1.33	0.88	0.53	0.45	2.94	0.45	3.24	0.37	0.27	4.68	0.48	
Equity capital ratio	8.02	18.90	12.08	10.34	6.31	10.66	10.63	11.68	7.14	4.85	10.72	
Core capital (leverage) ratio	10.26	19.77	13.37	11.28	9.31	11.29	10.73	12.58	9.65	9.03	11.46	
Common equity tier 1 capital ratio*	18.54	35.44	19.19	14.71	20.50	14.52	15.99	17.16	22.01	25.95	13.99	
Tier 1 risk-based capital ratio*	18.61	35.44	19.19	14.79	20.58	14.52	15.99	17.48	22.14	26.10	13.99	
Total risk-based capital ratio*	19.61	36.39	20.28	15.73	21.32	15.46	17.00	18.49	22.75	26.70	15.81	
Gross real estate assets to gross assets	61.76	66.39	71.14	69.58	56.93	72.22	60.94	71.44	68.97	64.24	24.06	
Gross 1-4 family mortgages to gross assets	19.85	46.34	38.62	29.63	12.53	30.44	32.35	46.85	28.11	10.47	8.72	
Net loans and leases to deposits	62.94	83.64	85.28	88.07	48.82	90.70	98.22	106.05	49.90	30.33	91.45	
Structural Changes (YTD)												
New reporters	0	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers	3	2	1	0	0	1	0	2	0	0	0	
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FIRST HALVES (The way it was...)												
Number of institutions	2022	592	99	343	134	16	272	46	140	38	65	31
.....	2020	636	120	369	130	17	287	53	150	41	71	34
.....	2018	708	152	422	121	13	324	56	170	48	74	36
Total assets (in billions)	2022	\$1,424.6	\$5.6	\$135.6	\$346.0	\$937.4	\$436.6	\$53.0	\$93.8	\$52.3	\$631.3	\$157.6
.....	2020	1,297.2	6.9	142.3	334.8	813.1	404.9	111.6	109.2	35.3	491.3	144.9
.....	2018	1,165.8	8.8	158.5	354.3	644.2	439.6	101.7	106.2	40.4	136.1	341.8
Return on assets (%)	2022	1.02	1.04	1.12	0.77	1.10	0.64	1.05	1.84	0.93	0.79	2.60
.....	2020	0.71	0.50	1.11	0.70	0.65	0.53	-0.31	1.48	1.04	0.80	1.05
.....	2018	1.23	1.22	1.18	0.97	1.38	0.90	0.92	1.07	1.11	1.47	1.72
Net charge-offs to loans & leases (%)	2022	0.38	0.04	0.03	0.04	0.70	0.02	-0.01	0.06	0.13	0.21	1.95
.....	2020	0.79	0.03	0.08	0.08	1.49	0.06	0.03	0.10	0.18	0.69	3.89
.....	2018	0.84	0.05	0.08	0.25	1.65	0.06	-0.06	0.64	0.24	0.79	3.82
Noncurrent assets plus												
OREO to assets (%)	2022	0.67	0.57	0.40	0.40	0.81	0.37	2.70	0.99	0.15	0.68	0.74
.....	2020	1.07	0.82	0.62	0.57	1.36	0.48	3.09	0.88	0.28	1.21	1.04
.....	2018	0.93	1.06	0.69	0.59	1.17	0.48	3.92	0.70	0.64	1.59	0.45
Equity capital ratio (%)	2022	8.24	18.58	12.05	10.46	6.80	10.89	11.20	11.96	7.65	4.92	11.13
.....	2020	10.00	17.65	13.17	11.54	8.75	11.76	9.62	11.19	11.54	8.04	10.79
.....	2018	10.76	18.55	12.90	11.86	9.52	11.90	10.64	11.81	12.19	10.43	8.95

* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

Quarterly Banking Profile

TABLE IV-B. Second Quarter 2023, FDIC-Insured Savings Institutions

	All Institutions	Asset Size Distribution				Geographic Regions						
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
SECOND QUARTER (The way it is...)												
Number of institutions reporting	574	91	331	136	16	259	46	136	37	66	30	
Total assets (in billions)	\$1,273.7	\$5.0	\$131.4	\$337.3	\$800.0	\$371.6	\$51.5	\$75.0	\$58.4	\$556.8	\$160.4	
Total deposits (in billions)	1,018.8	3.7	105.7	265.0	644.4	295.9	37.5	52.3	49.2	454.8	129.1	
Net income (in millions)	2,531.3	8.5	373.7	644.2	1,504.9	678.7	25.1	288.9	241.5	582.8	714.4	
% of unprofitable institutions	12.7	30.8	11.2	5.2	6.3	10.0	23.9	16.9	8.1	12.1	6.7	
% of institutions with earnings gains	45.6	42.9	47.4	44.1	37.5	47.5	39.1	49.3	43.2	39.4	40.0	
Performance Ratios (%)												
Yield on earning assets	4.94	4.50	4.43	4.57	5.18	4.53	4.89	4.54	4.58	3.27	12.24	
Cost of funding earning assets	1.77	1.25	1.36	1.67	1.88	1.56	2.56	2.03	1.24	1.56	2.82	
Net interest margin	3.17	3.25	3.08	2.90	3.30	2.97	2.33	2.51	3.34	1.71	9.42	
Noninterest income to earning assets	0.87	5.08	3.23	1.00	0.42	0.78	0.49	5.30	0.78	0.50	0.56	
Noninterest expense to earning assets	2.45	7.23	4.71	2.76	1.95	2.68	2.53	5.49	1.66	1.59	3.95	
Credit loss provision to assets	0.50	0.04	0.06	0.12	0.73	0.10	0.04	0.17	0.16	0.08	3.34	
Net operating income to assets	0.79	0.73	1.12	0.74	0.75	0.69	0.20	1.58	1.68	0.42	1.81	
Pretax return on assets	1.01	0.91	1.45	0.98	0.96	0.94	0.24	1.98	2.19	0.50	2.37	
Return on assets	0.79	0.68	1.14	0.77	0.74	0.73	0.19	1.57	1.67	0.41	1.79	
Return on equity	10.16	3.61	9.44	7.40	12.52	6.87	1.84	13.26	22.81	9.44	16.72	
Net charge-offs to loans and leases	0.80	0.07	0.04	0.13	1.49	0.08	0.00	0.11	0.28	0.40	3.41	
Loan and lease loss provision to net charge-offs	123.66	99.62	203.50	136.29	122.22	167.81	1,466.52	211.83	142.50	84.24	124.56	
Efficiency ratio	60.18	86.72	74.66	70.53	51.58	71.14	87.63	70.25	40.07	71.87	38.42	
Structural Changes												
New reporters	0	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers	2	1	1	0	0	1	0	1	0	0	0	
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0	
PRIOR SECOND QUARTERS (The way it was...)												
Return on assets (%)	2022	1.06	0.65	1.11	0.76	1.17	0.64	1.16	1.90	1.04	0.88	2.48
.....	2020	0.81	0.52	1.33	1.05	0.62	0.78	0.59	1.72	1.42	0.67	0.68
.....	2018	1.22	1.20	1.20	0.87	1.42	0.92	0.86	0.79	1.07	1.54	1.76
Net charge-offs to loans & leases (%)	2022	0.38	0.04	0.03	0.04	0.69	0.02	-0.01	0.02	0.14	0.22	1.97
.....	2020	0.75	0.05	0.08	0.10	1.41	0.06	0.04	0.01	0.16	0.63	3.86
.....	2018	0.88	0.04	0.07	0.42	1.61	0.07	-0.11	1.07	0.26	0.78	3.80

TABLE V-B. Loan Performance, FDIC-Insured Savings Institutions

June 30, 2023	All Institutions	Asset Size Distribution				Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	0.72	1.59	0.37	0.15	1.62	0.19	0.84	0.24	0.32	2.93	0.19
Construction, development, and land	0.22	0.65	0.62	0.15	0.08	0.15	0.14	0.15	0.70	0.53	0.17
Nonfarm nonresidential	0.13	1.49	0.25	0.09	0.12	0.12	0.03	0.24	0.10	0.23	0.05
Multifamily residential real estate	0.09	0.16	0.16	0.03	0.18	0.07	0.01	0.04	0.00	0.09	0.27
Home equity loans	0.35	1.70	0.50	0.30	0.31	0.39	0.11	0.28	0.29	0.59	0.10
Other 1-4 Family residential	1.18	1.71	0.41	0.22	2.49	0.26	1.37	0.28	0.36	3.79	0.25
Commercial and industrial loans	0.48	1.35	0.58	0.34	0.61	0.40	0.49	0.46	0.63	0.56	0.71
Loans to individuals	1.43	1.45	1.36	0.76	1.47	0.81	1.77	0.59	0.94	0.41	2.09
Credit card loans	1.90	0.00	0.86	2.15	1.90	1.73	1.27	1.14	4.05	0.65	2.13
Other loans to individuals	0.52	1.45	1.36	0.57	0.46	0.79	1.78	0.40	0.40	0.30	1.52
Total loans and leases	0.85	1.56	0.41	0.20	1.44	0.23	0.68	0.29	0.39	1.77	1.56
Percent of Loans Noncurrent*											
All real estate loans	1.33	0.88	0.53	0.45	2.94	0.45	3.24	0.37	0.27	4.68	0.48
Construction, development, and land	0.44	0.35	0.39	0.34	0.69	0.51	0.23	0.14	0.06	0.52	0.36
Nonfarm nonresidential	0.50	0.48	0.59	0.39	0.65	0.47	1.97	0.59	0.22	0.22	0.19
Multifamily residential real estate	0.28	0.45	0.17	0.24	0.43	0.32	0.01	0.03	0.09	0.00	0.57
Home equity loans	0.60	0.74	0.97	0.45	0.58	0.43	1.24	0.32	0.21	0.79	1.84
Other 1-4 Family residential	2.06	0.99	0.55	0.56	4.33	0.48	4.60	0.42	0.30	6.12	0.49
Commercial and industrial loans	0.75	0.66	0.83	0.85	0.62	0.79	1.01	0.72	0.45	0.51	0.96
Loans to individuals	1.22	0.96	0.39	0.36	1.29	0.41	0.67	0.27	0.50	0.43	1.77
Credit card loans	1.74	0.00	0.30	0.90	1.75	0.76	1.18	0.38	1.73	1.11	1.86
Other loans to individuals	0.22	0.96	0.39	0.29	0.19	0.41	0.67	0.24	0.29	0.14	0.40
Total loans and leases	1.25	0.87	0.54	0.49	1.99	0.48	2.57	0.36	0.29	2.75	1.41
Percent of Loans Charged-Off (net, annual)											
All real estate loans	0.00	0.00	0.00	0.01	-0.01	0.00	0.00	0.01	0.00	-0.01	0.01
Construction, development, and land	0.00	-0.02	0.00	0.01	-0.02	0.00	-0.02	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	-0.03	0.00	0.00	0.01	0.01	-0.01	-0.01	0.01	-0.02	0.00
Multifamily residential real estate	0.00	0.00	-0.03	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Home equity loans	-0.04	0.00	0.03	-0.02	-0.09	-0.02	0.00	-0.10	-0.21	-0.11	0.11
Other 1-4 Family residential	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.03	0.00	0.00	0.01
Commercial and industrial loans	0.60	0.81	0.12	0.53	0.79	0.40	0.17	0.36	0.11	0.34	2.18
Loans to individuals	3.06	0.36	1.11	1.38	3.21	0.94	0.06	0.76	3.39	0.95	4.51
Credit card loans	4.23	0.00	0.91	7.35	4.19	3.08	1.19	1.88	18.53	2.09	4.58
Other loans to individuals	0.82	0.36	1.11	0.62	0.84	0.89	0.05	0.37	0.84	0.44	3.31
Total loans and leases	0.76	0.05	0.04	0.12	1.43	0.07	0.00	0.09	0.30	0.36	3.29
Loans Outstanding (in billions)											
All real estate loans	\$436.3	\$2.9	\$82.3	\$199.1	\$152.0	\$233.9	\$26.3	\$48.0	\$21.5	\$75.5	\$31.1
Construction, development, and land	28.2	0.1	5.3	15.2	7.6	16.6	0.9	1.5	1.1	3.9	4.3
Nonfarm nonresidential	99.7	0.2	18.7	51.5	29.3	69.5	5.6	4.2	2.8	11.1	6.5
Multifamily residential real estate	50.4	0.1	5.8	31.2	13.4	33.7	3.0	6.4	0.6	1.3	5.5
Home equity loans	16.1	0.1	3.0	6.8	6.3	8.0	1.0	3.7	0.4	1.8	1.2
Other 1-4 Family residential	239.7	2.3	48.1	93.9	95.5	105.9	15.8	31.6	16.1	56.7	13.6
Commercial and industrial loans	44.7	0.1	4.8	21.2	18.5	25.3	1.3	1.9	0.8	9.9	5.7
Loans to individuals	153.3	0.1	2.8	8.6	141.9	7.8	0.4	2.3	2.2	50.5	90.2
Credit card loans	100.9	0.0	0.0	1.0	99.9	0.2	0.0	0.6	0.3	15.3	84.5
Other loans to individuals	52.4	0.1	2.8	7.6	42.0	7.7	0.3	1.7	1.8	35.2	5.7
Total loans and leases	656.7	3.2	91.0	235.8	326.7	271.1	37.2	55.9	24.8	139.9	127.9
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	\$143.2	\$2.3	\$40.4	\$62.2	\$38.4	\$74.5	\$10.6	\$14.0	\$11.4	\$17.6	\$15.1
Construction, development, and land	25.1	1.0	11.8	12.3	0.1	12.4	1.1	4.4	2.9	4.4	0.0
Nonfarm nonresidential	56.0	0.4	13.5	34.5	7.7	34.8	3.2	3.2	6.0	8.1	0.7
Multifamily residential real estate	5.1	0.0	0.0	5.1	0.0	5.1	0.0	0.0	0.0	0.0	0.0
1-4 Family residential	56.3	0.9	15.1	9.7	30.6	22.3	6.4	5.7	2.4	5.1	14.4
Troubled Real Estate Asset Rates**											
(% of total RE assets)											
All real estate loans	1.37	0.95	0.58	0.48	2.97	0.48	3.28	0.39	0.32	4.70	0.52
Construction, development, and land	0.53	1.04	0.61	0.42	0.69	0.58	0.34	0.44	0.32	0.63	0.36
Nonfarm nonresidential	0.56	0.56	0.65	0.46	0.67	0.52	2.03	0.65	0.39	0.29	0.20
Multifamily residential real estate	0.29	0.45	0.17	0.26	0.43	0.34	0.01	0.03	0.09	0.00	0.57
1-4 Family residential	1.99	1.03	0.60	0.56	4.13	0.49	4.44	0.42	0.31	5.97	0.70

* 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.

** Noncurrent real estate loans plus other real estate owned as a percent of total real estate loans plus OREO.