

Quarterly Banking Profile

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

	2023*	2022*	2022	2021	2020	2019	2018
Return on assets (%)	1.39	1.01	1.12	1.24	0.71	1.29	1.35
Return on equity (%)	14.56	10.38	11.80	12.27	6.75	11.32	11.99
Core capital (leverage) ratio	9.10	8.60	8.93	8.67	8.79	9.61	9.66
Noncurrent assets plus							
other real estate owned to assets (%)	0.39	0.38	0.38	0.40	0.56	0.52	0.58
Net charge-offs to loans (%)	0.39	0.21	0.26	0.24	0.49	0.49	0.46
Asset growth rate (%)	-0.42	6.70	0.53	8.35	17.15	4.57	3.15
Net interest margin (%)	3.31	2.52	2.93	2.52	2.80	3.32	3.37
Net operating income growth (%)	39.49	-21.18	-3.01	100.38	-39.29	-3.33	47.56
Number of institutions reporting	4,096	4,196	4,127	4,232	4,375	4,518	4,715
Percentage of unprofitable institutions (%)	3.69	4.62	2.88	2.62	4.02	3.30	2.97
Number of failed institutions	2	0	0	0	4	3	0

* Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

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

(dollar figures in millions)	1st Quarter	4th Quarter	1st Quarter	%Change		
	2023	2022	2022	22Q1-23Q1		
Number of institutions reporting	4,096	4,127	4,196	-2.4		
Total employees (full-time equivalent)	2,020,388	2,015,602	1,969,514	2.6		
CONDITION DATA						
Total assets	\$22,431,267	\$22,319,393	\$22,526,555	-0.4		
Loans secured by real estate	5,368,934	5,337,833	4,880,100	10.0		
Commercial & industrial loans	2,484,855	2,489,023	2,344,225	6.0		
Loans to individuals	1,889,237	1,921,488	1,747,727	8.1		
Farm loans	66,586	73,528	64,566	3.1		
Other loans & leases	1,758,891	1,765,405	1,664,887	5.6		
Less: Unearned income	1,450	1,749	1,755	-17.4		
Total loans & leases	11,567,053	11,585,528	10,699,750	8.1		
Less: Reserve for losses	187,256	181,132	161,953	15.6		
Net loans and leases	11,379,796	11,404,397	10,537,797	8.0		
Securities	5,103,697	5,367,693	5,666,644	-9.9		
Other real estate owned	2,544	2,470	2,778	-8.4		
Goodwill and other intangibles	428,819	423,257	405,343	5.8		
All other assets	5,516,409	5,121,576	5,913,992	-6.7		
Total liabilities and capital	22,431,267	22,319,393	22,526,555	-0.4		
Noninterest-bearing deposits	4,548,399	4,868,794	5,572,540	-18.4		
Interest-bearing deposits	13,150,355	13,263,782	13,116,761	0.3		
Other borrowed funds	1,770,914	1,264,218	919,284	92.6		
Subordinated debt	60,741	65,106	65,729	-7.6		
All other liabilities	735,413	743,430	717,401	2.5		
Equity capital	2,165,445	2,114,064	2,134,837	1.4		
Loans and leases 30-89 days past due	57,562	62,232	50,297	14.4		
Noncurrent loans and leases	83,324	81,405	83,061	0.3		
Restructured loans and leases	11,945	41,217	39,245	-69.6		
1-4 family residential mortgages	2,520,601	2,499,360	2,294,551	9.9		
Mortgage-backed securities	2,662,885	2,777,477	3,064,371	-13.1		
Earning assets	20,298,873	20,184,830	20,461,671	-0.8		
Long-term assets (5+ years)	6,457,054	6,656,166	6,778,606	-4.7		
Volatile liabilities	3,285,520	2,855,323	2,577,621	27.5		
Foreign office deposits	1,438,164	1,488,788	1,550,728	-7.3		
FHLB Advances	694,357	515,478	152,511	355.3		
Unused loan commitments	9,081,953	8,962,151	8,707,889	4.3		
Off-balance-sheet derivatives	220,396,749	192,810,195	203,060,648	8.5		
	Full Year	Full Year	1st Quarter	1st Quarter	%Change	
	2022	2021	2023	2022	22Q1-23Q1	
INCOME DATA						
Total interest income	\$704,381	\$521,680	35.0	\$247,248	\$135,793	82.1
Total interest expense	112,005	32,394	245.8	81,606	7,697	960.3
Net interest income	592,376	489,286	21.1	165,642	128,097	29.3
Provision for credit losses	47,537	-31,334	N/M	19,201	4,602	317.3
Total noninterest income	280,393	285,971	-2.0	83,412	73,180	14.0
Total noninterest expense	507,589	477,911	6.2	133,647	125,730	6.3
Securities gains (losses)	-3,519	2,395	-246.9	-2,165	-460	N/M
Applicable income taxes	63,659	67,767	-6.1	16,814	14,195	18.5
Extraordinary gains, net	-264	47	-657.7	8	0	N/M
Net income	249,959	263,166	-5.0	77,145	56,236	37.2
Net charge-offs	28,534	24,745	15.3	11,257	5,654	99.1
Cash dividends	139,282	149,665	-6.9	43,226	27,118	59.4
Net operating income	253,501	261,369	-3.0	79,038	56,662	39.5

N/M - Not Meaningful

Quarterly Banking Profile

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

FIRST QUARTER (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	4,096	651	2,608	694	130	13	291	483	865	1,157	982	318	
Total assets (in billions)	\$22,431.3	\$39.7	\$953.6	\$1,942.8	\$6,332.8	\$13,162.4	\$4,134.6	\$4,816.1	\$5,683.3	\$4,129.3	\$1,451.4	\$2,216.6	
Total deposits (in billions)	17,698.8	34.0	824.5	1,611.9	4,911.6	10,316.8	3,250.6	3,825.2	4,387.8	3,373.3	1,184.1	1,677.8	
Net income (in millions)	77,145	100	2,876	5,852	28,879	39,437	12,855	23,543	17,358	12,824	4,507	6,057	
% of unprofitable institutions	3.7	8.5	2.7	2.3	6.2	7.7	5.2	4.6	3.1	2.7	3.1	8.2	
% of institutions with earnings gains	67.9	76.8	68.2	59.5	61.5	69.2	56.4	77.2	65.6	67.9	69.5	65.7	
Performance Ratios (annualized, %)													
Yield on earning assets	4.94	4.47	4.68	5.16	5.23	4.78	5.16	4.70	4.63	5.07	4.93	5.52	
Cost of funding earning assets	1.63	0.71	1.02	1.36	1.70	1.68	2.04	1.30	1.53	1.72	1.32	1.84	
Net interest margin	3.31	3.76	3.65	3.79	3.52	3.10	3.12	3.40	3.10	3.35	3.61	3.68	
Noninterest income to earning assets	1.67	1.26	0.79	1.07	2.18	1.57	1.46	2.11	1.71	1.37	0.92	2.05	
Noninterest expense to earning assets	2.67	3.69	2.85	2.85	2.81	2.55	2.47	2.50	2.61	2.62	2.70	3.58	
Credit loss provision to assets	0.35	0.05	0.08	0.25	0.42	0.35	0.28	0.48	0.31	0.33	0.14	0.45	
Net operating income to assets	1.43	1.02	1.23	1.30	1.89	1.24	1.30	2.03	1.30	1.24	1.28	1.15	
Pretax return on assets	1.70	1.17	1.40	1.53	2.21	1.50	1.56	2.22	1.58	1.55	1.51	1.52	
Return on assets	1.39	1.01	1.21	1.21	1.86	1.21	1.25	2.01	1.24	1.23	1.26	1.11	
Return on equity	14.56	8.71	13.43	12.62	18.99	12.77	12.65	20.68	13.34	13.13	12.94	11.69	
Net charge-offs to loans and leases	0.39	0.04	0.05	0.24	0.38	0.48	0.43	0.51	0.28	0.38	0.08	0.57	
Loan and lease loss provision to net charge-offs	159.66	240.42	225.59	146.38	167.37	156.13	121.48	169.86	216.50	162.40	274.41	123.53	
Efficiency ratio	52.65	73.36	63.81	58.20	46.91	54.32	53.31	44.91	53.92	55.33	59.10	57.16	
Condition Ratios (%)													
Earning assets to total assets	90.49	92.96	93.86	93.05	91.93	89.17	89.40	90.26	89.77	90.62	91.73	93.84	
Loss allowance to:													
Loans and leases	1.62	1.52	1.36	1.42	1.51	1.78	1.72	1.65	1.58	1.75	1.26	1.55	
Noncurrent loans and leases	224.73	181.99	291.21	240.98	234.38	212.78	183.57	241.53	225.11	219.03	240.65	296.12	
Noncurrent assets plus													
other real estate owned to assets	0.39	0.48	0.33	0.43	0.42	0.36	0.49	0.36	0.34	0.40	0.36	0.35	
Equity capital ratio	9.64	11.80	9.21	9.74	9.88	9.54	9.98	9.71	9.41	9.54	9.81	9.53	
Core capital (leverage) ratio	9.10	13.42	10.85	10.34	9.66	8.50	9.19	8.85	8.85	8.90	10.07	9.83	
Common equity tier 1 capital ratio*	13.49	21.16	14.99	13.34	12.82	13.80	13.69	12.81	14.21	13.23	12.65	13.90	
Tier 1 risk-based capital ratio*	13.57	21.16	15.02	13.37	13.01	13.83	13.73	12.86	14.26	13.31	12.76	14.20	
Total risk-based capital ratio*	14.91	22.22	16.13	14.44	14.34	15.23	15.02	14.08	15.66	14.88	13.99	15.39	
Net loans and leases to deposits	64.30	59.90	72.24	80.92	80.97	53.14	64.01	63.56	58.37	58.86	75.88	84.82	
Structural Changes													
New reporters	1	1	0	0	0	0	0	0	1	0	0	0	
Banks absorbed by mergers	30	4	16	8	2	0	1	6	9	6	6	2	
Failed banks	2	0	0	0	2	0	1	0	0	0	0	1	
PRIOR FIRST QUARTERS (The way it was...)													
Number of institutions	2022	4,196	684	2,682	687	131	12	294	498	890	1,189	1,001	324
.....	2020	4,464	996	2,782	559	115	12	323	529	942	1,274	1,055	341
.....	2018	4,880	1,238	3,014	510	109	9	356	599	1,030	1,377	1,138	380
Total assets (in billions)	2022	\$22,526.6	\$42.2	\$975.6	\$1,865.5	\$6,550.9	\$13,092.3	\$4,097.3	\$4,698.5	\$5,742.9	\$4,173.7	\$1,398.0	\$2,416.2
.....	2020	19,020.6	59.3	921.5	1,494.4	5,266.8	11,278.7	3,407.4	4,019.7	4,614.0	3,986.3	1,090.7	1,902.4
.....	2018	16,326.6	74.4	964.4	1,355.2	5,143.6	8,789.1	2,838.6	3,503.0	3,859.6	3,634.1	965.8	1,525.6
Return on assets (%)	2022	1.01	0.69	1.00	1.31	1.25	0.84	0.95	1.06	0.87	0.89	1.12	1.46
.....	2020	0.37	0.89	1.12	0.84	-0.22	0.51	0.58	0.07	0.47	0.49	0.71	-0.10
.....	2018	1.27	0.90	1.19	1.32	1.34	1.24	1.19	1.32	1.27	1.17	1.34	1.53
Net charge-offs to loans & leases (%)	2022	0.21	0.04	0.03	0.11	0.26	0.22	0.24	0.30	0.15	0.24	0.06	0.20
.....	2020	0.53	0.14	0.12	0.25	0.68	0.53	0.58	0.63	0.44	0.54	0.25	0.55
.....	2018	0.47	0.20	0.08	0.21	0.64	0.46	0.75	0.57	0.24	0.53	0.13	0.36
Noncurrent assets plus													
OREO to assets	2022	0.38	0.54	0.39	0.45	0.41	0.36	0.45	0.36	0.33	0.46	0.38	0.31
.....	2020	0.51	0.98	0.75	0.71	0.57	0.44	0.49	0.48	0.45	0.61	0.64	0.47
.....	2018	0.68	1.01	0.84	0.73	0.61	0.69	0.65	0.69	0.65	0.79	0.69	0.45
Equity capital ratio (%)	2022	9.47	11.71	9.55	10.01	10.02	9.10	9.75	9.83	8.82	9.43	9.99	9.60
.....	2020	10.46	13.57	11.69	11.63	11.41	9.74	10.53	11.29	9.78	9.73	12.14	10.75
.....	2018	11.23	12.45	10.95	11.68	12.52	10.43	12.44	12.08	10.32	10.01	11.68	11.96

* 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. Full Year 2022, FDIC-Insured Commercial Banks

FULL YEAR (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	4,127	666	2,632	687	130	12	295	488	874	1,161	987	322	
Total assets (in billions)	\$22,319.4	\$41.1	\$967.9	\$1,945.7	\$6,626.5	\$12,738.2	\$4,177.3	\$4,560.2	\$5,504.3	\$4,187.9	\$1,416.5	\$2,473.2	
Total deposits (in billions)	18,132.6	35.2	841.9	1,631.7	5,418.7	10,205.2	3,388.5	3,786.7	4,309.0	3,421.7	1,192.4	2,034.3	
Net income (in millions)	249,959	354	11,117	25,765	81,135	131,587	43,057	53,989	60,216	40,155	17,895	34,646	
% of unprofitable institutions	2.9	9.3	1.8	1.0	1.5	0.0	3.7	4.5	2.0	1.8	2.5	7.1	
% of institutions with earnings gains	56.4	51.2	56.3	62.6	54.6	41.7	63.7	70.7	55.5	42.6	64.4	56.2	
Performance Ratios (%)													
Yield on earning assets	3.49	3.59	3.92	4.18	3.80	3.18	3.51	3.48	3.09	3.60	3.82	3.94	
Cost of funding earning assets	0.55	0.34	0.41	0.48	0.58	0.57	0.72	0.40	0.52	0.62	0.43	0.62	
Net interest margin	2.93	3.25	3.50	3.70	3.22	2.62	2.79	3.08	2.58	2.98	3.39	3.33	
Noninterest income to earning assets	1.39	1.21	0.85	1.22	1.36	1.47	1.33	1.16	1.58	1.20	1.05	1.97	
Noninterest expense to earning assets	2.51	3.37	2.80	2.86	2.53	2.43	2.36	2.41	2.42	2.61	2.62	2.91	
Credit loss provision to assets	0.21	0.03	0.08	0.21	0.26	0.20	0.24	0.24	0.17	0.17	0.11	0.34	
Net operating income to assets	1.14	0.85	1.19	1.38	1.28	1.03	1.07	1.17	1.10	0.98	1.30	1.46	
Pretax return on assets	1.41	0.96	1.35	1.71	1.62	1.26	1.33	1.39	1.36	1.24	1.55	1.88	
Return on assets	1.12	0.84	1.17	1.37	1.26	1.02	1.05	1.17	1.07	0.97	1.28	1.43	
Return on equity	11.80	7.19	12.63	14.01	12.77	10.91	10.76	11.84	11.94	10.29	12.99	15.08	
Net charge-offs to loans and leases	0.26	0.06	0.05	0.16	0.23	0.32	0.29	0.35	0.18	0.27	0.07	0.30	
Loan and lease loss provision to net charge-offs	161.94	108.75	249.07	193.52	168.82	152.97	167.94	137.76	205.50	137.38	217.09	175.51	
Efficiency ratio	57.72	75.39	64.06	57.66	54.61	58.94	56.67	56.41	57.92	61.96	58.48	54.77	
Condition Ratios (%)													
Earning assets to total assets	90.44	92.68	93.63	92.81	91.94	89.04	90.34	89.87	89.25	90.30	91.43	93.93	
Loss allowance to:													
Loans and leases	1.56	1.45	1.34	1.34	1.41	1.76	1.64	1.62	1.53	1.70	1.23	1.45	
Noncurrent loans and leases	222.51	171.77	286.47	202.34	232.47	216.86	180.04	237.51	226.60	217.41	245.05	286.24	
Noncurrent assets plus													
other real estate owned to assets	0.38	0.49	0.34	0.48	0.39	0.36	0.48	0.37	0.33	0.39	0.34	0.33	
Equity capital ratio	9.46	11.46	8.86	9.54	9.65	9.39	9.78	9.73	9.21	9.23	9.61	9.30	
Core capital (leverage) ratio	8.93	13.38	10.72	10.29	9.41	8.32	9.14	8.59	8.62	8.77	9.96	9.56	
Common equity tier 1 capital ratio*	13.39	20.79	14.76	13.20	12.73	13.74	13.61	12.61	14.15	13.16	12.59	13.73	
Tier 1 risk-based capital ratio*	13.47	20.80	14.82	13.24	12.93	13.77	13.67	12.67	14.20	13.24	12.69	14.00	
Total risk-based capital ratio*	14.79	21.84	15.91	14.28	14.19	15.18	15.01	13.82	15.57	14.82	13.87	15.12	
Net loans and leases to deposits	62.89	60.59	71.61	80.38	76.03	52.41	63.00	62.24	57.99	58.26	73.50	75.93	
Structural Changes													
New reporters	14	14	0	0	0	0	2	4	0	1	2	5	
Banks absorbed by mergers	115	27	55	26	7	0	13	11	21	38	26	6	
Failed banks	0	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FULL YEARS (The way it was...)													
Number of institutions	202	4,232	712	2,702	676	130	12	300	502	897	1,198	1,006	329
..... 2019	2019	4,518	1,022	2,832	539	115	10	328	534	959	1,286	1,068	343
..... 2017	2017	4,918	1,238	3,062	509	100	9	362	606	1,019	1,389	1,158	384
Total assets (in billions)	202	\$22,201.0	\$44.0	\$988.1	\$1,871.4	\$6,471.0	\$12,826.4	\$4,023.5	\$4,645.7	\$5,574.0	\$4,152.1	\$1,389.2	\$2,416.6
..... 2019	2019	17,491.8	60.7	937.5	1,437.3	5,392.6	9,663.8	3,034.3	3,745.8	4,129.8	3,750.4	1,049.7	1,781.8
..... 2017	2017	16,217.9	74.2	984.2	1,411.7	5,021.1	8,726.7	2,811.4	3,498.4	3,806.6	3,642.0	955.9	1,503.7
Return on assets (%)	202	1.24	1.00	1.26	1.46	1.48	1.08	1.08	1.28	1.23	1.10	1.35	1.61
..... 2019	2019	1.29	0.99	1.29	1.36	1.33	1.26	1.12	1.31	1.33	1.20	1.39	1.57
..... 2017	2017	0.96	0.87	1.06	1.09	1.01	0.89	0.87	1.01	0.99	0.76	1.13	1.27
Net charge-offs to loans & leases (%)	202	0.24	0.07	0.06	0.14	0.26	0.28	0.29	0.27	0.20	0.31	0.07	0.20
..... 2019	2019	0.49	0.24	0.15	0.23	0.60	0.51	0.55	0.59	0.42	0.53	0.16	0.47
..... 2017	2017	0.48	0.23	0.16	0.26	0.62	0.47	0.69	0.62	0.28	0.51	0.20	0.33
Noncurrent assets plus													
OREO to assets	202	0.40	0.57	0.42	0.44	0.43	0.38	0.46	0.36	0.36	0.49	0.40	0.33
..... 2019	2019	0.52	0.95	0.72	0.59	0.53	0.48	0.52	0.49	0.48	0.62	0.62	0.40
..... 2017	2017	0.71	0.99	0.84	0.67	0.63	0.74	0.68	0.73	0.67	0.86	0.71	0.43
Equity capital ratio (%)	202	9.96	12.84	10.51	10.71	10.35	9.60	10.17	10.21	9.47	9.81	10.80	10.04
..... 2019	2019	11.35	13.58	11.74	11.94	12.17	10.76	11.75	12.27	10.86	10.22	12.47	11.61
..... 2017	2017	11.25	12.46	11.00	11.84	12.47	10.47	12.40	12.12	10.38	9.96	11.68	12.16

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

MARCH 31, 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	0.37	0.85	0.41	0.24	0.34	0.47	0.44	0.38	0.34	0.54	0.32	0.20
Construction and development	0.36	1.16	0.44	0.28	0.38	0.37	0.70	0.29	0.22	0.37	0.25	0.46
Nonfarm nonresidential	0.25	0.76	0.28	0.15	0.21	0.44	0.27	0.18	0.24	0.56	0.19	0.11
Multifamily residential real estate	0.21	0.06	0.14	0.11	0.21	0.28	0.28	0.26	0.10	0.54	0.25	0.03
Home equity loans	0.50	0.30	0.43	0.44	0.54	0.50	0.46	0.45	0.64	0.53	0.47	0.38
Other 1-4 Family residential	0.50	1.01	0.61	0.42	0.45	0.54	0.60	0.55	0.44	0.63	0.56	0.26
Commercial and industrial loans	0.33	1.15	0.54	0.41	0.29	0.32	0.23	0.28	0.39	0.36	0.26	0.48
Loans to individuals	1.32	1.38	1.11	1.72	1.15	1.40	1.07	1.88	0.83	1.21	1.77	1.47
Credit card loans	1.22	3.28	3.69	3.13	1.11	1.22	1.46	1.60	0.88	1.06	0.56	0.99
Other loans to individuals	1.41	1.37	1.03	1.42	1.16	1.63	0.76	2.14	0.79	1.53	1.88	1.72
All other loans and leases (including farm)	0.23	0.71	0.50	0.35	0.23	0.22	0.21	0.13	0.37	0.23	0.23	0.15
Total loans and leases	0.50	0.91	0.46	0.37	0.45	0.57	0.47	0.60	0.43	0.54	0.35	0.51
Memo: Nonfarm nonres loans not secured by RE	0.27	0.32	0.07	0.01	0.39	0.24	0.50	0.08	0.50	0.15	0.03	0.19
Percent of Loans Noncurrent*												
All real estate loans	0.89	0.73	0.43	0.42	0.70	1.46	1.16	0.85	1.04	1.17	0.48	0.39
Construction and development	0.37	0.27	0.27	0.32	0.28	0.71	0.87	0.13	0.62	0.22	0.15	0.38
Nonfarm nonresidential	0.71	0.89	0.46	0.37	0.70	1.27	1.21	0.74	0.55	0.86	0.36	0.46
Multifamily residential real estate	0.19	0.23	0.21	0.20	0.16	0.22	0.28	0.36	0.13	0.13	0.06	0.12
Home equity loans	1.80	0.42	0.34	0.37	1.02	3.04	1.63	1.30	2.29	4.03	0.69	0.40
Other 1-4 Family residential	1.20	0.72	0.45	0.62	0.92	1.64	1.45	1.05	1.47	1.54	0.93	0.41
Commercial and industrial loans	0.64	1.44	0.69	1.19	0.68	0.53	0.99	0.48	0.57	0.55	0.74	0.80
Loans to individuals	0.88	0.90	0.42	1.08	0.78	0.93	0.98	1.10	0.51	0.89	0.79	0.87
Credit card loans	1.30	2.29	1.93	3.89	1.27	1.25	1.62	1.62	0.89	1.12	0.37	1.23
Other loans to individuals	0.50	0.89	0.37	0.47	0.48	0.53	0.49	0.64	0.18	0.41	0.82	0.68
All other loans and leases (including farm)	0.17	0.75	0.48	0.28	0.15	0.16	0.12	0.09	0.24	0.20	0.17	0.13
Total loans and leases	0.72	0.84	0.47	0.59	0.64	0.83	0.93	0.68	0.70	0.80	0.52	0.52
Memo: Nonfarm nonres loans not secured by RE	0.18	0.00	0.21	0.01	0.18	0.19	0.21	0.04	0.51	0.01	0.02	0.07
Percent of Loans Charged-Off (net, annual)												
All real estate loans	0.03	0.00	0.00	0.01	0.06	0.00	0.03	0.02	0.01	0.00	0.01	0.12
Construction and development	0.01	-0.02	0.00	-0.01	0.02	0.01	0.03	-0.02	0.05	-0.01	0.00	0.01
Nonfarm nonresidential	0.09	0.02	0.00	0.02	0.16	0.09	0.09	0.07	0.04	0.05	0.03	0.29
Multifamily residential real estate	0.03	0.00	0.00	0.01	0.06	0.00	0.01	0.00	0.01	0.00	0.00	0.13
Home equity loans	-0.08	0.00	-0.02	0.01	-0.03	-0.15	-0.04	-0.12	-0.10	-0.14	-0.04	0.02
Other 1-4 Family residential	0.00	0.01	0.00	0.00	0.00	-0.01	-0.01	0.00	-0.01	0.00	0.00	0.01
Commercial and industrial loans	0.26	0.19	0.14	0.25	0.33	0.22	0.20	0.26	0.30	0.09	0.13	0.70
Loans to individuals	1.85	0.38	0.72	2.75	1.63	1.94	2.03	2.03	1.22	2.27	1.05	1.87
Credit card loans	2.98	14.17	4.24	9.55	2.89	2.85	3.55	3.31	2.13	2.85	1.42	3.19
Other loans to individuals	0.85	0.27	0.60	1.23	0.87	0.78	0.83	0.89	0.40	1.01	1.02	1.18
All other loans and leases (including farm)	0.12	-0.09	0.06	0.08	0.06	0.14	0.08	0.22	0.10	0.10	0.13	0.03
Total loans and leases	0.39	0.04	0.05	0.24	0.38	0.48	0.43	0.51	0.28	0.38	0.08	0.57
Memo: Nonfarm nonres loans not secured by RE	0.00	-0.01	0.07	0.00	-0.01	0.01	-0.08	0.00	0.00	0.01	0.02	0.19
Loans Outstanding (in billions)												
All real estate loans	\$5,368.9	\$13.7	\$465.5	\$954.5	\$2,082.2	\$1,853.1	\$1,003.7	\$963.3	\$1,104.9	\$881.7	\$632.3	\$783.0
Construction and development	451.8	1.0	51.5	113.0	196.0	90.4	70.3	73.5	75.0	68.0	113.0	52.0
Nonfarm nonresidential	1,685.1	3.2	183.0	432.9	699.7	366.4	334.5	326.0	275.6	221.4	272.3	255.4
Multifamily residential real estate	543.6	0.3	26.7	99.8	251.8	164.9	154.8	49.5	143.0	59.6	34.5	102.2
Home equity loans	253.8	0.2	12.8	30.9	97.1	112.8	63.9	56.6	61.2	29.1	18.8	24.2
Other 1-4 Family residential	2,266.8	5.8	140.4	240.5	820.2	1,059.9	374.9	442.4	524.2	415.0	170.9	339.4
Commercial and industrial loans	2,484.9	2.7	78.2	220.3	825.1	1,358.6	410.2	645.3	600.8	435.5	185.4	207.7
Loans to individuals	1,889.2	1.5	24.1	87.9	655.1	1,120.7	375.7	475.6	404.4	298.2	29.1	306.3
Credit card loans	885.6	0.0	0.8	15.7	243.5	625.6	165.2	223.5	188.1	203.5	2.5	102.9
Other loans to individuals	1,003.6	1.5	23.3	72.2	411.6	495.1	210.5	252.1	216.3	94.7	26.7	203.4
All other loans and leases (including farm)	1,825.5	2.8	36.3	61.0	476.1	1,249.3	327.8	387.7	492.0	405.5	63.4	149.1
Total loans and leases	11,568.5	20.7	604.1	1,323.6	4,038.5	5,581.7	2,117.3	2,471.9	2,602.2	2,020.8	910.2	1,446.1
Memo: Nonfarm nonres loans not secured by RE	207.1	0.1	2.1	5.5	53.8	145.7	33.9	64.4	52.1	36.3	6.6	13.8
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	\$2,544.3	\$15.0	\$352.4	\$582.3	\$662.7	\$932.0	\$341.1	\$629.0	\$508.9	\$467.6	\$450.3	\$147.3
Construction and development	448.1	3.6	116.2	177.1	129.7	21.5	35.1	81.8	29.8	91.4	175.9	34.2
Nonfarm nonresidential	1,214.1	6.0	144.0	300.4	215.6	548.2	74.1	398.0	215.3	284.1	203.7	39.0
Multifamily residential real estate	22.0	0.1	10.1	0.5	6.9	4.5	4.5	2.3	10.3	2.3	2.6	0.0
1-4 Family residential	779.8	4.9	51.7	76.3	294.1	352.8	227.4	145.8	242.8	63.4	49.3	51.2
Farmland	78.7	0.4	30.4	27.5	16.4	4.0	0.0	0.6	10.8	25.4	18.8	23.0
Other real estate owned in foreign offices	1.5	0.0	0.0	0.5	0.0	1.0	0.0	0.5	0.0	1.0	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 (%)	0.83	0.98	0.99	1.11	0.85	1.34	1.27
Return on equity (%)	11.23	10.73	12.24	11.30	8.34	12.30	11.74
Core capital (leverage) ratio (%)	9.91	9.64	9.77	9.69	9.25	10.27	10.29
Noncurrent assets plus							
other real estate owned to assets (%)	0.70	0.85	0.67	0.94	1.41	1.02	0.91
Net charge-offs to loans (%)	0.73	0.39	0.48	0.40	0.66	0.91	0.81
Asset growth rate (%)	-10.95	0.80	-15.69	10.22	19.41	-5.02	1.45
Net interest margin	3.32	2.90	3.28	2.78	3.09	3.87	3.85
Net operating income growth (%)	-25.92	-5.24	-14.31	52.26	-31.26	-0.28	19.73
Number of institutions reporting	576	600	579	607	627	659	691
Percentage of unprofitable institutions (%)	9.72	12.33	7.60	6.43	9.25	6.68	6.80
Number of failed institutions	0	0	0	0	0	1	0

* Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

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

(dollar figures in millions)	1st Quarter	4th Quarter	1st Quarter	%Change		
	2023	2022	2022	22Q1-23Q1		
Number of institutions reporting	576	579	600	-4.0		
Total employees (full-time equivalent)	107,905	108,648	118,644	-9.1		
CONDITION DATA						
Total assets	\$1,288,280	\$1,280,561	\$1,446,734	-11.0		
Loans secured by real estate	432,520	428,169	447,073	-3.3		
1-4 family residential	255,448	253,139	240,834	6.1		
Multifamily residential property	49,508	48,496	77,410	-36.0		
Nonfarm nonresidential	99,645	99,283	102,721	-3.0		
Construction, development, and land	27,829	27,159	26,046	6.9		
Commercial & industrial loans	44,443	44,024	46,395	-4.2		
Loans to individuals	148,485	149,077	133,546	11.2		
Other loans & leases	19,752	20,116	30,269	-34.8		
Less: Unearned income & contra accounts	185	204	150	23.4		
Total loans & leases	645,015	641,182	657,133	-1.8		
Less: Reserve for losses	14,962	14,167	13,507	10.8		
Net loans & leases	630,052	627,016	643,626	-2.1		
Securities	507,763	516,222	593,838	-14.5		
Other real estate owned	143	123	156	-8.4		
Goodwill and other intangibles	6,652	6,807	9,951	-33.2		
All other assets	143,670	130,393	199,163	-27.9		
Total liabilities and capital	1,288,280	1,280,561	1,446,734	-11.0		
Deposits	1,043,733	1,081,971	1,242,963	-16.0		
Other borrowed funds	129,877	87,651	61,272	112.0		
Subordinated debt	81	81	4	1,936.5		
All other liabilities	17,272	17,793	17,359	-0.5		
Equity capital	97,317	93,064	125,136	-22.2		
Loans and leases 30-89 days past due	5,944	5,690	3,802	56.3		
Noncurrent loans and leases	8,805	8,405	12,133	-27.4		
Restructured loans and leases	1,034	2,844	2,598	-60.2		
Mortgage-backed securities	369,419	372,727	457,235	-19.2		
Earning assets	1,223,594	1,214,835	1,377,075	-11.2		
FHLB Advances	109,498	72,097	51,168	114.0		
Unused loan commitments	611,107	607,277	651,595	-6.2		
INCOME DATA						
	Full Year	Full Year	1st Quarter	1st Quarter	%Change	
	2022	2021	%Change	2023	2022	22Q1-23Q1
Total interest income	\$46,515	\$41,889	11.0	\$14,106	\$10,699	31.8
Total interest expense	5,575	3,749	48.7	4,006	765	423.3
Net interest income	40,941	38,140	7.3	10,100	9,933	1.7
Provision for credit losses	4,061	336	1,109.2	1,530	613	149.8
Total noninterest income	10,524	14,446	-27.2	2,576	3,477	-25.9
Total noninterest expense	30,449	32,249	-5.6	7,691	8,140	-5.5
Securities gains (losses)	-384	615	-162.5	-15	-129	N/M
Applicable income taxes	3,628	4,642	-21.9	767	1,011	-24.2
Extraordinary gains, net	31	0	N/M	-4	0	N/M
Net income	12,960	15,960	-18.8	2,662	3,515	-24.3
Net charge-offs	2,905	2,614	11.1	1,165	635	83.6
Cash dividends	13,051	6,497	100.9	1,031	1,735	-40.6
Net operating income	13,263	15,478	-14.3	2,685	3,625	-25.9

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-B. First 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
FIRST QUARTER (The way it is...)											
Number of institutions reporting	576	93	332	134	17	260	46	137	37	66	30
Total assets (in billions)	\$1,288.3	\$5.2	\$131.8	\$322.4	\$828.9	\$370.5	\$52.0	\$72.1	\$57.5	\$577.9	\$158.3
Total deposits (in billions)	1,043.7	3.9	107.2	258.1	674.6	298.5	37.8	51.5	48.6	478.7	128.7
Net income (in millions)	2,661.8	10.4	386.6	667.4	1,597.4	730.9	89.8	310.6	210.3	624.2	696.0
% of unprofitable institutions	9.7	24.7	7.8	4.5	5.9	6.9	15.2	12.4	10.8	12.1	6.7
% of institutions with earnings gains	58.7	50.5	63.3	55.2	41.2	58.5	67.4	56.2	56.8	56.1	66.7
Performance Ratios (annualized, %)											
Yield on earning assets	4.64	4.19	4.24	4.37	4.80	4.32	4.50	4.24	4.38	3.06	11.64
Cost of funding earning assets	1.32	0.93	1.04	1.29	1.37	1.19	2.10	1.65	1.06	1.03	2.37
Net interest margin	3.32	3.25	3.20	3.08	3.43	3.13	2.40	2.60	3.32	2.03	9.26
Noninterest income to earning assets	0.85	5.00	3.22	0.90	0.43	0.74	0.93	5.26	0.61	0.44	0.67
Noninterest expense to earning assets	2.53	7.07	4.74	2.76	2.07	2.69	2.38	5.48	1.70	1.80	3.90
Credit loss provision to assets	0.48	0.05	0.06	0.08	0.70	0.08	0.04	0.03	0.16	0.09	3.32
Net operating income to assets	0.84	0.81	1.20	0.83	0.78	0.78	0.68	1.74	1.52	0.44	1.82
Pretax return on assets	1.07	1.06	1.49	1.06	1.01	1.03	0.87	2.17	1.96	0.54	2.37
Return on assets	0.83	0.81	1.18	0.84	0.77	0.80	0.68	1.74	1.49	0.43	1.78
Return on equity	11.23	4.39	9.81	8.05	14.21	7.51	6.66	14.50	20.49	11.83	16.65
Net charge-offs to loans and leases	0.73	0.02	0.05	0.11	1.33	0.07	0.00	0.08	0.31	0.32	3.19
Loan and lease loss provision to net charge-offs	129.71	349.19	167.80	115.48	130.04	169.95	-1,068.38	42.04	109.26	101.72	131.72
Efficiency ratio	60.14	85.64	73.63	68.98	52.93	69.22	69.84	69.71	43.16	72.81	38.06
Condition Ratios (%)											
Earning assets to total assets	94.98	92.67	93.50	93.34	95.87	93.05	95.65	93.20	96.00	96.24	95.10
Loss allowance to:											
Loans and leases	2.32	0.99	1.00	1.00	3.58	0.95	0.83	0.81	0.94	1.43	7.69
Noncurrent loans and leases	169.93	110.37	197.93	193.13	164.66	199.38	29.24	194.73	305.87	45.91	521.09
Noncurrent assets plus											
other real estate owned to assets	0.70	0.58	0.38	0.37	0.87	0.36	2.18	0.32	0.15	0.75	1.16
Noncurrent RE loans to RE loans	1.49	0.88	0.50	0.48	3.17	0.44	3.40	0.43	0.28	5.36	0.45
Equity capital ratio	7.55	18.54	12.12	10.44	5.63	10.66	10.43	12.02	7.47	3.87	10.73
Core capital (leverage) ratio	9.91	19.62	13.32	11.36	8.77	11.25	10.66	12.86	9.80	8.23	11.59
Common equity tier 1 capital ratio*	17.82	35.19	19.15	14.68	19.26	14.49	15.52	17.06	21.88	23.59	14.23
Tier 1 risk-based capital ratio*	17.89	35.19	19.15	14.76	19.33	14.49	15.52	17.39	22.01	23.74	14.23
Total risk-based capital ratio*	18.77	36.13	20.24	15.71	19.85	15.44	16.47	18.35	22.61	24.33	15.44
Gross real estate assets to gross assets	61.54	65.27	70.60	69.15	57.14	71.80	65.92	72.77	68.68	63.23	24.22
Gross 1-4 family mortgages to gross assets	19.60	45.66	38.03	29.09	12.86	30.01	37.59	47.22	28.18	10.12	8.70
Net loans and leases to deposits	60.37	81.13	83.22	85.11	47.15	88.51	103.11	102.55	49.94	28.45	88.32
Structural Changes (YTD)											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers	1	1	0	0	0	0	0	1	0	0	0
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST QUARTERS (The way it was...)											
Number of institutions											
..... 2022	600	100	345	138	17	275	46	142	39	68	30
..... 2020	652	128	386	121	17	294	53	157	43	71	34
..... 2018	726	155	439	118	14	328	57	178	49	76	38
Total assets (in billions)											
..... 2022	\$1,446.7	\$5.6	\$133.7	\$338.8	\$968.6	\$433.3	\$52.2	\$90.4	\$48.9	\$666.7	\$155.2
..... 2020	1,234.6	7.3	145.2	308.3	773.9	380.0	109.0	107.1	40.7	456.7	141.1
..... 2018	1,203.7	8.8	165.8	345.3	683.7	435.3	101.2	110.0	40.4	137.1	379.6
Return on assets (%)											
..... 2022	0.98	1.39	1.17	0.78	1.02	0.64	0.94	1.78	0.82	0.69	2.73
..... 2020	0.62	0.35	0.87	0.38	0.67	0.27	-1.25	1.21	1.07	0.93	1.43
..... 2018	1.36	1.15	1.16	1.05	1.57	0.89	0.97	1.31	1.16	1.40	2.04
Net charge-offs to loans & leases (%)											
..... 2022	0.39	0.05	0.02	0.04	0.69	0.03	-0.01	0.10	0.12	0.20	1.95
..... 2020	0.82	0.01	0.08	0.06	1.57	0.05	0.02	0.20	0.20	0.75	3.92
..... 2018	0.86	0.11	0.09	0.07	1.71	0.05	-0.02	0.20	0.22	0.80	3.30
Noncurrent assets plus											
OREO to assets (%)											
..... 2022	0.85	0.57	0.41	0.42	1.06	0.40	3.27	1.41	0.17	0.95	0.78
..... 2020	0.96	0.88	0.63	0.53	1.20	0.45	3.14	0.94	0.32	0.84	1.27
..... 2018	1.01	1.11	0.77	0.61	1.27	0.50	4.45	0.77	0.67	1.70	0.53
Equity capital ratio (%)											
..... 2022	8.65	18.44	12.46	10.92	7.27	11.24	11.17	12.61	8.83	5.56	11.46
..... 2020	10.25	17.93	13.81	11.99	8.81	12.33	9.55	11.61	11.41	8.05	10.92
..... 2018	10.82	18.60	12.93	11.84	9.68	11.90	10.60	12.01	12.18	10.09	9.40

* 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. Full Year 2022, FDIC-Insured Savings Institutions

FULL YEAR (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	579	95	332	136	16	263	46	137	37	66	30
Total assets (in billions)	\$1,280.6	\$5.2	\$130.1	\$331.7	\$813.7	\$370.2	\$54.0	\$71.0	\$55.3	\$576.3	\$153.6
Total deposits (in billions)	1,082.0	3.9	106.6	267.4	704.1	302.3	38.5	51.7	47.0	518.5	123.9
Net income (in millions)	12,959.6	45.7	1,698.6	2,867.2	8,348.1	2,723.2	-252.7	1,500.1	604.4	4,816.4	3,568.1
% of unprofitable institutions	7.6	17.9	6.0	4.4	6.3	5.7	15.2	13.9	2.7	3.0	0.0
% of institutions with earnings gains	53.0	53.7	53.9	49.3	62.5	55.1	63.0	44.5	40.5	63.6	50.0
Performance Ratios (%)											
Yield on earning assets	3.73	3.54	3.64	3.68	3.76	3.61	3.58	3.56	3.33	2.40	10.15
Cost of funding earning assets	0.45	0.49	0.45	0.49	0.43	0.43	0.91	0.77	0.52	0.24	1.06
Net interest margin	3.28	3.05	3.18	3.18	3.33	3.18	2.67	2.79	2.81	2.17	9.08
Noninterest income to earning assets	0.84	5.47	3.50	0.95	0.39	0.80	-0.47	5.92	0.80	0.48	0.71
Noninterest expense to earning assets	2.44	7.04	4.78	2.71	1.97	2.73	2.78	5.70	1.83	1.61	3.99
Credit loss provision to assets	0.31	0.02	0.06	0.09	0.43	0.09	-0.06	0.03	0.14	0.06	2.28
Net operating income to assets	1.01	1.04	1.37	0.98	0.97	0.84	-0.31	2.20	1.19	0.75	2.45
Pretax return on assets	1.27	1.14	1.67	1.14	1.26	0.98	-0.70	2.76	1.53	0.96	3.25
Return on assets	0.99	0.88	1.33	0.89	0.98	0.76	-0.48	2.19	1.17	0.76	2.46
Return on equity	12.24	4.49	10.83	8.39	15.18	6.96	-4.35	17.73	14.67	15.22	21.32
Net charge-offs to loans and leases	0.48	0.04	0.03	0.07	0.89	0.06	-0.01	-0.01	0.20	0.23	2.14
Loan and lease loss provision to net charge-offs	139.33	78.24	263.09	178.22	135.88	208.40	709.26	-440.49	160.57	124.26	136.57
Efficiency ratio	58.14	82.59	71.38	65.28	51.46	68.20	99.94	65.40	50.57	60.84	39.48
Condition Ratios (%)											
Earning assets to total assets	94.87	92.83	93.33	93.09	95.85	92.80	95.87	93.09	95.63	96.32	94.61
Loss allowance to:											
Loans and leases	2.21	0.96	0.96	1.00	3.43	0.96	0.76	0.81	0.88	0.92	7.64
Noncurrent loans and leases	168.55	103.35	183.83	198.29	162.73	198.30	24.50	195.30	260.45	32.01	560.86
Noncurrent assets plus											
other real estate owned to assets	0.67	0.59	0.39	0.36	0.84	0.37	2.28	0.32	0.17	0.68	1.10
Noncurrent RE loans to RE loans	1.44	0.93	0.50	0.48	3.20	0.45	3.77	0.44	0.33	5.00	0.46
Equity capital ratio	7.26	19.63	11.92	10.31	5.20	10.54	9.91	11.92	7.08	3.44	10.70
Core capital (leverage) ratio	9.77	20.61	13.31	11.19	8.58	11.24	10.47	12.73	9.54	7.94	11.91
Common equity tier 1 capital ratio*	17.63	37.99	19.09	14.64	18.71	14.34	15.34	18.06	20.74	23.07	14.41
Tier 1 risk-based capital ratio*	17.69	37.99	19.09	14.72	18.78	14.34	15.34	18.40	20.87	23.22	14.41
Total risk-based capital ratio*	18.55	38.90	20.15	15.66	19.56	15.27	16.26	19.34	21.46	23.78	15.60
Gross real estate assets to gross assets	61.86	65.46	70.16	69.95	57.24	71.96	62.23	72.10	68.98	63.83	24.75
Gross 1-4 family mortgages to gross assets	19.55	44.88	37.74	30.33	12.13	30.14	36.35	46.99	29.05	9.87	8.78
Net loans and leases to deposits	57.95	80.64	82.16	84.78	43.97	87.32	100.91	99.66	51.25	25.98	91.83
Structural Changes											
New reporters	1	1	0	0	0	1	0	0	0	0	0
Thriffs absorbed by mergers	19	2	12	3	2	13	0	2	1	3	0
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0
PRIOR FULL YEARS (The way it was...)											
Number of institutions	2021 607	2019 105	2017 347	2015 137	2013 18	2021 277	2019 49	2017 143	2015 39	2013 69	2011 30
Total assets (in billions)	2021 \$1,518.8	2019 1,153.9	2017 1,197.5	2015 \$59.8	2013 \$350.5	2021 \$431.4	2019 \$142.0	2017 \$92.1	2015 \$46.6	2013 \$652.4	2011 \$154.3
Return on assets (%)	2021 1.11	2019 1.34	2017 1.10	2015 1.35	2013 1.12	2021 1.03	2019 0.45	2017 2.30	2015 1.06	2013 0.62	2011 3.23
Net charge-offs to loans & leases (%)	2021 0.40	2019 0.91	2017 0.77	2015 0.02	2013 0.06	2021 0.04	2019 0.04	2017 -0.03	2015 0.11	2013 0.28	2011 2.08
Noncurrent assets plus											
OREO to assets (%)	2021 0.94	2019 1.02	2017 0.99	2015 0.60	2013 0.42	2021 0.43	2019 1.40	2017 0.73	2015 0.18	2013 1.31	2011 0.74
Equity capital ratio (%)	2021 9.66	2019 10.83	2017 10.75	2015 18.35	2013 13.16	2021 11.73	2019 10.26	2017 12.75	2015 10.29	2013 7.17	2011 11.78

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

TABLE V-B. Loan Performance, 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
MARCH 31, 2023											
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	0.86	1.55	0.44	0.24	1.78	0.25	0.90	0.31	0.33	3.45	0.20
Construction, development, and land	0.28	0.37	0.34	0.30	0.19	0.25	0.39	0.47	0.71	0.45	0.00
Nonfarm nonresidential	0.18	1.35	0.36	0.11	0.18	0.20	0.04	0.23	0.04	0.19	0.10
Multifamily residential real estate	0.09	0.00	0.10	0.08	0.10	0.11	0.01	0.05	0.00	0.02	0.08
Home equity loans	0.35	1.94	0.56	0.28	0.32	0.38	0.57	0.24	0.31	0.43	0.18
Other 1-4 Family residential	1.40	1.68	0.53	0.35	2.71	0.32	1.33	0.37	0.36	4.48	0.37
Commercial and industrial loans	0.44	0.84	0.54	0.33	0.53	0.30	0.23	0.77	0.52	0.48	0.92
Loans to individuals	1.32	1.30	1.36	0.66	1.36	0.68	1.23	0.55	0.85	0.39	1.94
Credit card loans	1.77	0.00	0.34	2.06	1.76	1.37	1.40	1.18	3.74	0.60	1.98
Other loans to individuals	0.47	1.30	1.37	0.50	0.41	0.67	1.23	0.34	0.37	0.29	1.35
Total loans and leases	0.92	1.51	0.47	0.28	1.47	0.27	0.71	0.41	0.38	2.05	1.46
Percent of Loans Noncurrent*											
All real estate loans	1.49	0.88	0.50	0.48	3.17	0.44	3.40	0.43	0.28	5.36	0.45
Construction, development, and land	0.40	0.61	0.45	0.25	0.66	0.43	0.30	0.11	0.13	0.52	0.38
Nonfarm nonresidential	0.49	0.48	0.44	0.42	0.62	0.46	2.02	0.59	0.23	0.13	0.17
Multifamily residential real estate	0.27	0.58	0.23	0.21	0.39	0.29	0.01	0.04	0.10	0.00	0.61
Home equity loans	0.61	0.74	0.83	0.43	0.69	0.40	1.79	0.33	0.16	0.87	1.54
Other 1-4 Family residential	2.34	0.97	0.54	0.64	4.68	0.49	4.59	0.51	0.31	6.99	0.44
Commercial and industrial loans	0.80	1.35	0.74	1.04	0.56	0.82	1.08	0.44	0.35	0.71	0.99
Loans to individuals	1.28	0.94	0.43	0.38	1.35	0.43	0.94	0.29	0.52	0.43	1.88
Credit card loans	1.83	0.00	0.21	1.13	1.84	0.89	1.35	0.47	2.07	1.13	1.97
Other loans to individuals	0.22	0.94	0.43	0.30	0.19	0.42	0.94	0.23	0.26	0.13	0.44
Total loans and leases	1.37	0.90	0.51	0.52	2.17	0.48	2.83	0.42	0.31	3.12	1.48
Percent of Loans Charged-Off (net, annual)											
All real estate loans	0.00	0.01	0.00	0.02	0.00	0.00	0.00	0.05	0.00	-0.01	0.01
Construction, development, and land	-0.01	-0.01	0.00	0.00	-0.03	-0.01	-0.02	0.01	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.00	0.00	0.00	0.02	0.01	0.00	0.01	0.00	0.00	0.00
Multifamily residential real estate	0.00	0.00	-0.07	0.01	0.00	-0.01	0.00	0.00	0.00	0.00	0.00
Home equity loans	-0.02	0.00	0.03	-0.02	-0.03	-0.01	0.00	-0.06	-0.12	0.00	0.07
Other 1-4 Family residential	0.01	0.01	0.00	0.03	-0.01	0.00	0.00	0.08	0.00	-0.01	0.01
Commercial and industrial loans	0.52	-0.05	0.32	0.41	0.68	0.38	-0.02	0.33	0.08	0.07	2.26
Loans to individuals	2.96	0.48	1.09	1.43	3.09	0.85	0.30	0.95	3.56	0.88	4.37
Credit card loans	4.08	0.00	-0.16	8.11	4.04	2.89	2.51	2.47	19.62	1.92	4.43
Other loans to individuals	0.79	0.48	1.09	0.59	0.80	0.80	0.27	0.43	0.88	0.41	3.30
Total loans and leases	0.73	0.02	0.05	0.11	1.33	0.07	0.00	0.08	0.31	0.32	3.19
Loans Outstanding (in billions)											
All real estate loans	\$432.5	\$2.9	\$81.5	\$187.3	\$160.9	\$230.0	\$29.0	\$46.7	\$21.2	\$75.2	\$30.5
Construction, development, and land	27.8	0.2	5.5	14.6	7.6	16.4	1.0	1.4	1.2	3.7	4.1
Nonfarm nonresidential	97.7	0.2	18.4	48.3	30.8	68.3	5.3	4.1	2.8	10.8	6.4
Multifamily residential real estate	49.5	0.1	5.7	29.4	14.3	33.2	3.0	6.3	0.6	1.2	5.3
Home equity loans	16.0	0.1	2.9	6.5	6.4	7.9	1.0	3.6	0.4	1.9	1.2
Other 1-4 Family residential	239.5	2.3	47.6	87.9	101.7	104.0	18.7	30.7	15.9	56.8	13.4
Commercial and industrial loans	44.4	0.1	4.8	20.3	19.2	25.4	1.3	1.8	0.8	9.8	5.5
Loans to individuals	148.5	0.1	2.7	8.6	137.1	8.1	0.4	2.1	2.1	49.3	86.6
Credit card loans	97.2	0.0	0.0	0.9	96.3	0.2	0.0	0.5	0.3	15.0	81.2
Other loans to individuals	51.3	0.1	2.7	7.6	40.9	7.9	0.4	1.6	1.8	34.3	5.3
Total loans and leases	645.2	3.2	90.1	222.0	329.9	266.7	39.3	53.3	24.6	138.2	123.2
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	\$143.0	\$1.5	\$45.1	\$56.8	\$39.7	\$72.6	\$12.5	\$12.4	\$13.3	\$18.8	\$13.4
Construction, development, and land	24.8	0.1	12.6	12.0	0.1	12.4	1.2	4.5	3.2	3.6	0.0
Nonfarm nonresidential	48.9	0.4	13.0	27.6	7.9	28.9	3.1	1.6	5.3	9.3	0.7
Multifamily residential real estate	5.4	0.0	0.3	5.1	0.0	5.1	0.0	0.1	0.0	0.2	0.0
1-4 Family residential	63.3	0.9	19.3	11.4	31.8	26.2	8.3	5.6	4.8	5.7	12.7
Troubled Real Estate Asset Rates**											
(% of total RE assets)											
All real estate loans	1.52	0.93	0.55	0.51	3.19	0.48	3.44	0.45	0.34	5.38	0.49
Construction, development, and land	0.49	0.69	0.68	0.33	0.66	0.51	0.41	0.43	0.40	0.62	0.38
Nonfarm nonresidential	0.54	0.58	0.50	0.48	0.65	0.50	2.06	0.62	0.38	0.23	0.18
Multifamily residential real estate	0.28	0.58	0.24	0.23	0.39	0.31	0.01	0.04	0.10	0.02	0.61
1-4 Family residential	2.25	1.01	0.60	0.64	4.47	0.51	4.48	0.51	0.34	6.81	0.61

* 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.