

# Quarterly Banking Profile

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

	2023*	2022*	2022	2021	2020	2019	2018
Return on assets (%) .....	1.28	1.11	1.12	1.24	0.71	1.29	1.35
Return on equity (%) .....	13.25	11.63	11.80	12.27	6.75	11.32	11.99
Core capital (leverage) ratio .....	9.18	8.80	8.93	8.67	8.79	9.61	9.66
Noncurrent assets plus other real estate owned to assets (%) .....	0.44	0.36	0.38	0.40	0.56	0.52	0.58
Net charge-offs to loans (%) .....	0.45	0.23	0.26	0.24	0.49	0.49	0.46
Asset growth rate (%) .....	-0.25	2.18	0.53	8.35	17.15	4.57	3.15
Net interest margin (%) .....	3.31	2.80	2.93	2.52	2.80	3.32	3.37
Net operating income growth (%) .....	16.64	-7.76	-3.03	100.38	-39.29	-3.33	47.56
Number of institutions reporting .....	4,049	4,160	4,127	4,232	4,375	4,518	4,715
Percentage of unprofitable institutions (%) .....	3.58	3.13	2.98	2.62	4.02	3.30	2.97
Number of failed institutions .....	4	0	0	0	4	3	0

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

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

(dollar figures in millions)	3rd Quarter 2023	2nd Quarter 2023	3rd Quarter 2022	%Change 22Q3-23Q3		
Number of institutions reporting .....	4,049	4,072	4,160	-2.7		
Total employees (full-time equivalent) .....	1,993,987	2,008,082	1,998,431	-0.2		
<b>CONDITION DATA</b>						
Total assets .....	\$22,200,418	\$22,194,450	\$22,256,567	-0.3		
Loans secured by real estate .....	5,467,603	5,415,166	5,176,249	5.6		
Commercial & industrial loans .....	2,442,571	2,472,679	2,455,073	-0.5		
Loans to individuals .....	1,939,255	1,919,161	1,857,903	4.4		
Farm loans .....	74,806	71,370	70,320	6.4		
Other loans & leases .....	1,786,370	1,767,723	1,747,440	2.2		
Less: Unearned income .....	2,229	1,715	1,708	30.5		
Total loans & leases .....	11,708,376	11,644,383	11,305,277	3.6		
Less: Reserve for losses .....	197,634	193,797	171,511	15.2		
Net loans and leases .....	11,510,742	11,450,586	11,133,766	3.4		
Securities .....	4,847,912	4,950,360	5,383,639	-10.0		
Other real estate owned .....	2,755	2,697	2,613	5.4		
Goodwill and other intangibles .....	429,702	429,380	415,164	3.5		
All other assets .....	5,409,308	5,361,427	5,321,386	1.7		
Total liabilities and capital .....	22,200,418	22,194,450	22,256,567	-0.3		
Noninterest-bearing deposits .....	4,103,053	4,272,103	5,225,353	-21.5		
Interest-bearing deposits .....	13,477,303	13,355,538	12,956,514	4.0		
Other borrowed funds .....	1,627,944	1,605,411	1,178,118	38.2		
Subordinated debt .....	56,378	58,618	63,217	-10.8		
All other liabilities .....	788,588	751,401	773,557	1.9		
Equity capital .....	2,147,152	2,151,379	2,059,808	4.2		
Loans and leases 30-89 days past due .....	60,911	56,651	56,532	7.7		
Noncurrent loans and leases .....	93,765	84,819	77,722	20.6		
Restructured loans and leases .....	27,804	19,809	40,540	-31.4		
1-4 family residential mortgages .....	2,572,612	2,540,237	2,449,078	5.0		
Mortgage-backed securities .....	2,527,833	2,602,783	2,814,239	-10.2		
Earning assets .....	20,036,669	20,063,464	20,095,895	-0.3		
Long-term assets (5+ years) .....	6,163,260	6,308,455	6,661,098	-7.5		
Volatile liabilities .....	3,205,846	3,158,222	2,765,687	15.9		
Foreign office deposits .....	1,394,917	1,445,647	1,465,239	-4.8		
FHLB Advances .....	512,299	550,831	380,150	34.8		
Unused loan commitments .....	9,223,330	9,201,997	8,870,361	4.0		
Off-balance-sheet derivatives .....	207,364,518	224,561,766	198,300,215	4.6		
<b>INCOME DATA</b>						
	First Three Qtrs 2023	First Three Qtrs 2022	%Change	3rd Quarter 2023	3rd Quarter 2022	%Change 22Q3-23Q3
Total interest income .....	\$797,790	\$478,003	66.9	\$283,622	\$189,743	49.5
Total interest expense .....	302,400	53,024	470.3	117,880	32,404	263.8
Net interest income .....	495,390	424,979	16.6	165,743	157,339	5.3
Provision for credit losses .....	56,743	28,290	100.6	17,688	13,486	31.2
Total noninterest income .....	230,176	220,413	4.4	71,445	73,860	-3.3
Total noninterest expense .....	401,224	382,381	4.9	133,705	130,844	2.2
Securities gains (losses) .....	-7,344	-1,694	N/M	-3,925	-1,116	N/M
Applicable income taxes .....	48,658	47,855	1.7	15,607	17,769	-12.2
Extraordinary gains, net .....	57	-261	N/M	48	-11	N/M
Net income .....	211,357	184,736	14.4	66,230	67,909	-2.5
Net charge-offs .....	39,001	18,612	109.6	14,291	6,920	106.5
Cash dividends .....	137,863	88,035	56.6	44,851	33,724	33.0
Net operating income .....	217,579	186,540	16.6	69,385	68,879	0.7

N/M - Not Meaningful

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

FIRST THREE QUARTERS (The way it is...)	All Institutions	Asset Size Distribution					Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	\$5 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,049	636	2,564	708	128	13	287	480	849	1,145	974	314
Total assets (in billions)	\$22,200.4	\$39.3	\$941.0	\$2,000.7	\$6,018.2	\$13,201.3	\$4,135.5	\$4,763.6	\$5,869.4	\$4,094.3	\$1,454.2	\$1,883.4
Total deposits (in billions)	17,580.4	33.0	805.0	1,654.9	4,842.7	10,244.9	3,290.2	3,820.3	4,462.7	3,294.0	1,200.5	1,512.7
Net income (in millions)	211,357	307	7,983	18,582	62,352	122,132	34,406	52,825	57,655	36,171	13,431	16,868
% of unprofitable institutions	3.6	8.2	2.9	2.0	3.9	0.0	6.3	5.2	2.9	2.2	2.8	8.0
% of institutions with earnings gains	54.6	67.3	54.8	43.9	46.9	53.9	45.6	62.7	52.7	51.1	58.9	54.8
<b>Performance Ratios (annualized, %)</b>												
Yield on earning assets	5.33	4.78	4.96	5.41	5.72	5.16	5.59	5.11	5.02	5.41	5.26	6.14
Cost of funding earning assets	2.02	0.96	1.35	1.73	2.16	2.05	2.49	1.73	1.89	2.05	1.75	2.28
Net interest margin	3.31	3.82	3.61	3.68	3.56	3.11	3.10	3.38	3.13	3.36	3.51	3.86
Noninterest income to earning assets	1.54	1.38	0.87	1.13	1.70	1.58	1.40	1.50	1.73	1.26	1.02	2.35
Noninterest expense to earning assets	2.68	3.80	2.89	2.84	2.82	2.57	2.52	2.51	2.62	2.63	2.70	3.70
Credit loss provision to assets	0.34	0.09	0.10	0.24	0.44	0.33	0.34	0.42	0.27	0.33	0.15	0.54
Net operating income to assets	1.31	1.05	1.19	1.29	1.45	1.26	1.14	1.50	1.38	1.17	1.26	1.39
Pretax return on assets	1.57	1.21	1.34	1.57	1.72	1.52	1.40	1.69	1.67	1.46	1.49	1.59
Return on assets	1.28	1.04	1.14	1.26	1.39	1.24	1.11	1.49	1.33	1.17	1.24	1.20
Return on equity	13.25	8.73	12.64	13.07	14.22	12.89	11.18	15.21	14.12	12.33	12.77	12.70
Net charge-offs to loans and leases	0.45	0.09	0.09	0.25	0.44	0.55	0.49	0.58	0.33	0.44	0.14	0.64
Loan and lease loss provision to net charge-offs	145.21	180.26	171.08	137.59	152.28	141.72	135.03	139.32	171.88	149.06	179.98	128.70
Efficiency ratio	54.51	72.83	64.21	58.39	52.37	54.26	54.96	51.02	53.40	56.51	59.12	57.35
<b>Condition Ratios (%)</b>												
Earning assets to total assets	90.25	92.64	93.60	92.81	91.64	88.99	89.59	90.08	89.37	90.30	91.44	93.89
Loss allowance to:												
Loans and leases	1.69	1.47	1.33	1.40	1.64	1.83	1.79	1.72	1.58	1.83	1.26	1.78
Noncurrent loans and leases	210.78	181.17	253.96	220.00	227.05	198.24	173.58	220.31	219.83	198.96	225.02	290.79
Noncurrent assets plus												
other real estate owned to assets	0.44	0.49	0.38	0.48	0.48	0.42	0.55	0.42	0.37	0.48	0.40	0.41
Equity capital ratio	9.66	11.98	8.94	9.58	9.79	9.66	10.05	9.75	9.41	9.54	9.62	9.65
Core capital (leverage) ratio	9.18	14.20	11.06	10.46	9.58	8.65	9.41	8.77	8.90	9.06	10.17	10.10
Common equity tier 1 capital ratio*	13.75	22.45	15.00	13.32	13.10	14.10	13.94	13.06	14.59	13.28	12.82	14.51
Tier 1 risk-based capital ratio*	13.81	22.45	15.03	13.35	13.22	14.14	13.98	13.11	14.64	13.36	12.90	14.56
Tier 2 risk-based capital ratio*	15.16	23.51	16.14	14.43	14.57	15.55	15.26	14.36	16.06	14.94	14.14	15.78
Net loans and leases to deposits	65.48	64.30	75.42	83.20	78.61	55.62	64.20	64.43	62.53	60.89	77.63	79.91
<b>Structural Changes (YTD)</b>												
New reporters	5	5	0	0	0	0	1	0	2	0	0	2
Banks absorbed by mergers	80	21	39	17	3	0	7	12	25	18	16	2
Failed banks	4	0	1	0	3	0	1	0	0	1	0	2
<b>PRIOR FIRST THREE QUARTERS (The way it was...)</b>												
Number of institutions												
..... 2022	4,160	681	2,643	695	129	12	294	494	879	1,175	996	322
..... 2020	4,401	862	2,771	634	122	12	312	519	930	1,260	1,042	338
..... 2018	4,774	1,185	2,952	513	115	9	350	578	1,011	1,349	1,120	366
Total assets (in billions)												
..... 2022	\$22,256.6	\$41.9	\$962.5	\$1,913.0	\$6,572.4	\$12,766.9	\$4,096.1	\$4,601.0	\$5,595.0	\$4,116.8	\$1,395.9	\$2,451.9
..... 2020	19,887.0	52.1	949.8	1,682.9	5,666.8	11,535.5	3,475.4	4,237.1	4,896.4	4,045.0	1,211.8	2,021.3
..... 2018	16,480.5	70.6	951.4	1,341.2	5,361.8	8,755.5	2,832.3	3,555.2	3,890.1	3,598.5	981.1	1,623.2
Return on assets (%)												
..... 2022	1.11	0.87	1.14	1.35	1.34	0.95	1.03	1.12	1.02	0.98	1.25	1.53
..... 2020	0.57	0.97	1.21	1.08	0.48	0.48	0.51	0.43	0.71	0.34	1.04	0.78
..... 2018	1.36	1.03	1.25	1.40	1.45	1.31	1.25	1.45	1.29	1.27	1.42	1.71
Net charge-offs to loans & leases (%)												
..... 2022	0.23	0.04	0.04	0.14	0.27	0.24	0.26	0.30	0.16	0.25	0.06	0.25
..... 2020	0.52	0.15	0.12	0.23	0.63	0.54	0.57	0.59	0.44	0.56	0.28	0.51
..... 2018	0.45	0.18	0.12	0.21	0.61	0.43	0.70	0.56	0.22	0.50	0.15	0.40
Noncurrent assets plus												
OREO to assets												
..... 2022	0.36	0.52	0.34	0.42	0.40	0.34	0.43	0.35	0.32	0.41	0.35	0.32
..... 2020	0.58	0.86	0.66	0.68	0.62	0.53	0.59	0.45	0.54	0.77	0.62	0.49
..... 2018	0.60	1.00	0.79	0.71	0.57	0.58	0.63	0.58	0.55	0.71	0.63	0.44
Equity capital ratio (%)												
..... 2022	9.25	11.03	8.54	9.31	9.56	9.12	9.54	9.67	8.74	9.21	9.34	9.10
..... 2020	10.31	13.07	11.03	10.81	11.02	9.82	10.58	10.90	9.74	9.77	11.34	10.48
..... 2018	11.32	12.83	11.11	11.80	12.57	10.50	12.79	11.99	10.34	10.19	11.84	11.85

\* 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. Third Quarter 2023, FDIC-Insured Commercial Banks**

THIRD 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 .....	4,049	636	2,564	708	128	13	287	480	849	1,145	974	314	
Total assets (in billions) .....	\$22,200.4	\$39.3	\$941.0	\$2,000.7	\$6,018.2	\$13,201.3	\$4,135.5	\$4,763.6	\$5,869.4	\$4,094.3	\$1,454.2	\$1,883.4	
Total deposits (in billions) .....	17,580.4	33.0	805.0	1,654.9	4,842.7	10,244.9	3,290.2	3,820.3	4,462.7	3,294.0	1,200.5	1,512.7	
Net income (in millions) .....	66,230	100	2,848	5,908	15,263	42,111	10,469	14,776	19,740	12,511	4,360	4,375	
% of unprofitable institutions .....	4.8	9.8	4.1	3.4	3.1	0.0	7.7	6.3	3.7	3.6	4.7	8.0	
% of institutions with earnings gains .....	38.1	48.4	37.5	32.1	29.7	53.9	32.8	44.8	36.0	32.9	44.2	37.9	
<b>Performance Ratios (annualized, %)</b>													
Yield on earning assets .....	5.65	5.17	5.24	5.67	6.06	5.49	5.95	5.42	5.33	5.74	5.55	6.48	
Cost of funding earning assets .....	2.35	1.22	1.65	2.05	2.52	2.37	2.87	2.05	2.20	2.36	2.12	2.59	
Net interest margin .....	3.30	3.95	3.59	3.62	3.54	3.12	3.08	3.37	3.13	3.38	3.43	3.89	
Noninterest income to earning assets .....	1.42	1.54	0.93	1.13	1.33	1.55	1.36	1.15	1.62	1.27	1.08	2.20	
Noninterest expense to earning assets .....	2.67	4.07	2.89	2.83	2.76	2.57	2.55	2.49	2.62	2.62	2.70	3.56	
Credit loss provision to assets .....	0.32	0.13	0.11	0.26	0.46	0.28	0.36	0.39	0.17	0.31	0.18	0.60	
Net operating income to assets .....	1.25	1.02	1.23	1.22	1.16	1.30	1.05	1.24	1.37	1.23	1.21	1.40	
Pretax return on assets .....	1.47	1.19	1.41	1.48	1.29	1.56	1.29	1.44	1.70	1.52	1.45	1.18	
Return on assets .....	1.19	1.02	1.21	1.19	1.01	1.27	1.01	1.24	1.34	1.22	1.20	0.93	
Return on equity .....	12.33	8.45	13.41	12.30	10.33	13.21	10.10	12.65	14.28	12.77	12.33	9.71	
Net charge-offs to loans and leases .....	0.49	0.19	0.09	0.28	0.51	0.57	0.53	0.62	0.34	0.50	0.22	0.68	
Loan and lease loss provision to net charge-offs .....	125.92	134.05	171.12	130.43	142.75	114.50	136.68	123.56	109.61	125.78	136.55	132.03	
Efficiency ratio .....	55.65	73.84	63.59	58.99	56.06	54.27	55.70	54.41	54.40	55.94	59.35	58.18	
<b>Structural Changes (QTR)</b>													
New reporters .....	2	2	0	0	0	0	1	0	0	0	0	1	
Banks absorbed by mergers .....	26	7	14	5	0	0	4	4	7	7	4	0	
Failed banks .....	1	0	1	0	0	0	0	0	0	1	0	0	
<b>PRIOR THIRD QUARTERS (The way it was...)</b>													
Return on assets (%) .....	2022	1.22	1.01	1.31	1.45	1.42	1.18	1.24	1.18	1.01	1.42	1.59	
.....	2020	0.97	0.94	1.23	1.20	1.20	0.89	0.87	1.12	0.64	1.38	1.35	
.....	2018	1.42	1.09	1.29	1.50	1.51	1.32	1.50	1.28	1.38	1.52	1.74	
Net charge-offs to loans & leases (%) .....	2022	0.25	0.04	0.05	0.17	0.29	0.28	0.31	0.18	0.26	0.08	0.30	
.....	2020	0.46	0.11	0.12	0.21	0.56	0.50	0.50	0.41	0.51	0.18	0.49	
.....	2018	0.43	0.21	0.13	0.21	0.58	0.65	0.55	0.19	0.48	0.17	0.40	

# Quarterly Banking Profile

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

September 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
<b>Percent of Loans 30-89 Days Past Due</b>												
All loans secured by real estate .....	0.38	0.76	0.41	0.26	0.37	0.43	0.44	0.41	0.34	0.43	0.33	0.25
Construction and development .....	0.43	0.48	0.47	0.39	0.36	0.57	0.59	0.33	0.36	0.62	0.34	0.37
Nonfarm nonresidential .....	0.22	0.70	0.29	0.18	0.20	0.25	0.30	0.21	0.26	0.19	0.16	0.13
Multifamily residential real estate .....	0.11	0.18	0.31	0.12	0.08	0.10	0.15	0.05	0.11	0.11	0.15	0.04
Home equity loans .....	0.58	0.42	0.44	0.48	0.64	0.59	0.55	0.48	0.74	0.61	0.62	0.40
Other 1-4 Family residential .....	0.54	1.08	0.58	0.37	0.60	0.52	0.63	0.62	0.39	0.61	0.58	0.42
Commercial and industrial loans .....	0.28	0.90	0.54	0.40	0.28	0.24	0.16	0.27	0.30	0.27	0.32	0.48
Loans to individuals .....	1.55	1.69	1.20	1.84	1.44	1.60	1.39	2.13	0.93	1.45	1.65	1.77
Credit card loans .....	1.49	3.97	4.20	3.81	1.38	1.48	1.85	1.91	1.06	1.33	0.67	1.15
Other loans to individuals .....	1.60	1.68	1.09	1.41	1.48	1.76	1.01	2.34	0.81	1.74	1.74	2.11
All other loans and leases (including farm) .....	0.19	0.46	0.26	0.34	0.22	0.16	0.08	0.12	0.25	0.23	0.15	0.24
Total loans and leases .....	0.52	0.80	0.45	0.39	0.52	0.56	0.51	0.66	0.40	0.51	0.36	0.67
Memo: Nonfarm nonres loans not secured by RE .....	0.11	0.05	0.27	0.07	0.19	0.08	0.18	0.08	0.16	0.02	0.02	0.08
<b>Percent of Loans Noncurrent*</b>												
All real estate loans .....	0.98	0.76	0.47	0.48	0.79	1.54	1.24	1.02	0.93	1.42	0.53	0.44
Construction and development .....	0.49	0.45	0.35	0.43	0.30	1.01	1.10	0.32	0.66	0.33	0.18	0.52
Nonfarm nonresidential .....	1.06	0.88	0.51	0.45	0.81	2.54	1.54	1.20	0.77	2.06	0.44	0.37
Multifamily residential real estate .....	0.29	0.53	0.22	0.27	0.26	0.34	0.44	0.46	0.17	0.37	0.19	0.10
Home equity loans .....	1.77	0.36	0.37	0.44	1.11	2.87	1.60	1.28	2.24	3.73	0.72	0.49
Other 1-4 Family residential .....	1.12	0.81	0.47	0.61	1.05	1.36	1.27	1.05	1.12	1.40	0.90	0.60
Commercial and industrial loans .....	0.68	1.25	0.81	1.12	0.75	0.56	0.96	0.52	0.71	0.51	0.71	0.91
Loans to individuals .....	0.97	0.70	0.43	1.21	0.88	1.02	1.11	1.17	0.60	1.06	1.02	0.91
Credit card loans .....	1.48	1.76	1.90	4.06	1.43	1.44	1.83	1.86	1.00	1.31	0.55	1.31
Other loans to individuals .....	0.49	0.69	0.38	0.59	0.53	0.45	0.51	0.49	0.22	0.44	1.06	0.70
All other loans and leases (including farm) .....	0.24	0.71	0.61	0.53	0.16	0.24	0.39	0.11	0.31	0.16	0.28	0.22
Total loans and leases .....	0.80	0.81	0.52	0.63	0.72	0.92	1.03	0.78	0.72	0.92	0.56	0.61
Memo: Nonfarm nonres loans not secured by RE .....	0.35	0.00	0.49	0.03	0.15	0.44	0.15	0.24	0.96	0.01	0.06	0.09
<b>Percent of Loans Charged-Off (net, YTD)</b>												
All real estate loans .....	0.06	0.00	0.01	0.02	0.06	0.09	0.07	0.10	0.05	0.03	0.02	0.05
Construction and development .....	0.03	-0.01	0.00	0.00	0.06	0.01	0.05	-0.01	0.01	0.00	0.00	0.15
Nonfarm nonresidential .....	0.18	0.00	0.02	0.03	0.15	0.46	0.23	0.32	0.17	0.13	0.05	0.09
Multifamily residential real estate .....	0.02	0.00	0.01	0.01	0.03	0.03	0.02	0.01	0.06	0.00	0.01	0.00
Home equity loans .....	-0.07	0.02	0.00	0.01	-0.02	-0.14	-0.03	-0.12	-0.09	-0.08	-0.03	0.02
Other 1-4 Family residential .....	0.00	0.03	0.01	0.00	0.00	0.01	-0.01	0.00	0.02	0.00	0.00	0.01
Commercial and industrial loans .....	0.32	0.39	0.30	0.31	0.46	0.24	0.21	0.33	0.32	0.16	0.38	0.82
Loans to individuals .....	2.05	0.46	0.76	2.79	1.80	2.17	2.23	2.24	1.46	2.53	1.05	1.94
Credit card loans .....	3.27	13.60	4.19	9.12	3.22	3.15	3.97	3.59	2.43	3.16	1.69	3.25
Other loans to individuals .....	0.92	0.36	0.63	1.38	0.92	0.88	0.84	0.99	0.57	1.12	0.99	1.22
All other loans and leases (including farm) .....	0.11	0.01	0.15	0.12	0.07	0.12	0.08	0.17	0.09	0.09	0.16	0.06
Total loans and leases .....	0.45	0.09	0.09	0.25	0.44	0.55	0.49	0.58	0.33	0.44	0.14	0.64
Memo: Nonfarm nonres loans not secured by RE .....	0.00	0.06	-0.09	0.00	0.01	0.00	-0.01	0.00	0.01	0.00	0.00	0.06
<b>Loans Outstanding (in billions)</b>												
All real estate loans .....	\$5,467.6	\$14.0	\$472.0	\$1,015.2	\$1,949.0	\$2,017.4	\$1,031.0	\$996.2	\$1,286.5	\$892.9	\$662.2	\$598.8
Construction and development .....	468.8	1.0	51.8	119.8	199.0	97.2	73.0	76.4	83.8	71.1	118.5	45.9
Nonfarm nonresidential .....	1,708.0	3.3	182.8	455.6	690.1	376.2	336.8	332.6	296.5	222.1	282.6	237.4
Multifamily residential real estate .....	557.8	0.3	27.0	108.0	229.3	193.3	158.9	54.4	171.1	60.8	36.9	75.7
Home equity loans .....	253.7	0.2	13.2	32.9	94.3	113.1	65.1	57.0	64.1	27.7	19.8	20.1
Other 1-4 Family residential .....	2,318.9	6.0	145.8	259.6	719.0	1,188.6	391.9	460.9	645.3	429.9	180.9	210.0
Commercial and industrial loans .....	2,442.6	2.8	78.8	228.4	795.0	1,337.6	397.3	633.2	598.2	433.8	186.1	193.9
Loans to individuals .....	1,939.3	1.6	24.9	87.2	668.1	1,157.4	388.7	483.2	420.5	307.3	30.1	309.5
Credit card loans .....	949.6	0.0	0.8	15.7	259.9	673.1	177.2	239.9	204.2	216.6	2.4	109.3
Other loans to individuals .....	989.7	1.6	24.1	71.5	408.2	484.3	211.5	243.3	216.3	90.7	27.7	200.2
All other loans and leases (including farm) .....	1,861.2	3.1	39.8	66.2	459.6	1,292.5	334.2	392.0	530.2	409.5	65.9	129.3
Total loans and leases .....	11,710.6	21.5	615.6	1,397.0	3,871.7	5,804.9	2,151.2	2,504.6	2,835.5	2,043.5	944.3	1,231.6
Memo: Nonfarm nonres loans not secured by RE .....	204.1	0.1	2.0	5.7	50.9	145.5	32.8	64.2	52.0	36.9	6.4	11.7
<b>Memo: Other Real Estate Owned (in millions)</b>												
All other real estate owned .....	\$2,755.0	\$15.1	\$326.7	\$602.8	\$694.4	\$1,116.0	\$341.6	\$635.6	\$564.6	\$568.5	\$479.0	\$165.7
Construction and development .....	400.2	3.0	105.9	169.5	99.5	22.3	43.8	50.3	26.4	84.2	154.9	40.7
Nonfarm nonresidential .....	1,552.9	6.8	148.3	338.8	291.5	767.6	98.4	452.3	294.4	407.1	239.4	61.3
Multifamily residential real estate .....	34.5	0.3	10.9	2.9	17.6	2.8	3.8	1.0	9.0	6.7	13.9	0.1
1-4 Family residential .....	707.9	5.0	44.2	71.1	271.8	315.8	195.6	130.2	228.0	55.8	52.3	45.9
Farmland .....	55.0	0.1	17.4	20.0	14.0	3.5	0.0	1.3	6.8	10.6	18.5	17.8
Other real estate owned in foreign offices .....	4.5	0.0	0.0	0.5	0.0	4.0	0.0	0.5	0.0	4.0	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 (%) .....	0.79	1.05	0.99	1.11	0.85	1.34	1.27
Return on equity (%) .....	10.29	12.26	12.24	11.30	8.34	12.30	11.74
Core capital (leverage) ratio (%) .....	10.60	9.79	9.76	9.69	9.25	10.27	10.29
Noncurrent assets plus other real estate owned to assets (%) .....	0.65	0.64	0.67	0.94	1.41	1.02	0.91
Net charge-offs to loans (%) .....	0.82	0.41	0.48	0.40	0.66	0.91	0.81
Asset growth rate (%) .....	-12.06	-6.50	-15.69	10.22	19.41	-5.02	1.45
Net interest margin .....	3.30	3.17	3.28	2.78	3.09	3.87	3.85
Net operating income growth (%) .....	-34.10	-4.00	-14.33	52.27	-31.26	-0.28	19.73
Number of institutions reporting .....	565	586	579	607	627	659	691
Percentage of unprofitable institutions (%) .....	13.27	9.73	7.60	6.43	9.41	6.68	6.80
Number of failed institutions .....	0	0	0	0	0	1	0

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

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

(dollar figures in millions)	3rd Quarter 2023	2nd Quarter 2023	3rd Quarter 2022	%Change 22Q3-23Q3		
Number of institutions reporting .....	565	573	586	-3.6		
Total employees (full-time equivalent) .....	104,476	107,489	116,610	-10.4		
<b>CONDITION DATA</b>						
Total assets .....	\$1,208,421	\$1,270,560	\$1,374,157	-12.1		
Loans secured by real estate .....	421,048	434,442	475,438	-11.4		
1-4 family residential .....	245,861	254,951	257,196	-4.4		
Multifamily residential property .....	48,079	50,250	83,979	-42.8		
Nonfarm nonresidential .....	98,742	101,044	106,062	-6.9		
Construction, development, and land .....	28,267	28,095	28,112	0.6		
Commercial & industrial loans .....	44,604	44,582	47,846	-6.8		
Loans to individuals .....	157,027	152,982	143,211	9.7		
Other loans & leases .....	13,628	22,361	29,830	-54.3		
Less: Unearned income & contra accounts .....	253	233	189	33.9		
Total loans & leases .....	636,054	654,134	696,137	-8.6		
Less: Reserve for losses .....	15,490	15,246	14,042	10.3		
Net loans & leases .....	620,564	638,888	682,094	-9.0		
Securities .....	455,898	485,986	540,287	-15.6		
Other real estate owned .....	136	143	118	15.0		
Goodwill and other intangibles .....	6,491	6,600	10,342	-37.2		
All other assets .....	125,332	138,943	141,316	-11.3		
Total liabilities and capital .....	1,208,421	1,270,560	1,374,157	-12.1		
Deposits .....	973,164	1,016,280	1,175,230	-17.2		
Other borrowed funds .....	117,062	133,236	76,250	53.5		
Subordinated debt .....	832	831	81	921.6		
All other liabilities .....	19,292	18,381	17,851	8.1		
Equity capital .....	98,072	101,831	104,745	-6.4		
Loans and leases 30-89 days past due .....	5,919	5,595	4,775	24.0		
Noncurrent loans and leases .....	7,752	8,169	8,636	-10.2		
Restructured loans and leases .....	1,381	1,210	2,894	-52.3		
Mortgage-backed securities .....	342,298	359,528	386,786	-11.5		
Earning assets .....	1,141,904	1,204,508	1,301,766	-12.3		
FHLB Advances .....	90,318	107,796	64,638	39.7		
Unused loan commitments .....	606,828	613,384	628,782	-3.5		
<b>INCOME DATA</b>						
	First Three Qtrs 2023	First Three Qtrs 2022	%Change	3rd Quarter 2023	3rd Quarter 2022	%Change 22Q3-23Q3
Total interest income .....	\$43,149	\$35,121	22.9	\$14,997	\$12,949	15.8
Total interest expense .....	14,365	3,291	336.5	5,511	1,668	230.5
Net interest income .....	28,784	31,830	-9.6	9,486	11,281	-15.9
Provision for credit losses .....	4,943	2,650	86.5	1,826	1,169	56.2
Total noninterest income .....	7,762	9,692	-19.9	2,658	2,932	-9.3
Total noninterest expense .....	21,911	24,107	-9.1	7,211	8,001	-9.9
Securities gains (losses) .....	-320	-516	N/M	-330	-201	N/M
Applicable income taxes .....	2,069	3,204	-35.4	609	1,087	-44.0
Extraordinary gains, net .....	-4	0	N/M	0	0	N/M
Net income .....	7,278	11,038	-34.1	2,163	3,754	-42.4
Net charge-offs .....	3,819	2,020	89.1	1,361	752	81.1
Cash dividends .....	3,141	7,507	-58.2	1,027	4,150	-75.3
Net operating income .....	7,556	11,467	-34.1	2,431	3,920	-38.0

N/M - Not Meaningful

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

FIRST THREE QUARTERS (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 .....	565	90	326	134	15	257	43	135	36	65	29
Total assets (in billions) .....	\$1,208.4	\$5.1	\$131.4	\$334.2	\$737.8	\$369.2	\$14.2	\$76.0	\$58.0	\$526.5	\$164.6
Total deposits (in billions) .....	973.2	3.8	105.4	263.4	600.6	293.5	11.6	53.5	49.1	435.0	130.5
Net income (in millions) .....	7,278.1	26.8	1,063.9	1,865.3	4,322.1	1,938.2	76.9	850.4	548.3	1,694.9	2,169.4
% of unprofitable institutions .....	13.3	25.6	13.5	4.5	13.3	9.0	18.6	20.0	16.7	13.9	6.9
% of institutions with earnings gains .....	42.7	42.2	44.5	38.8	40.0	44.0	46.5	42.2	41.7	38.5	37.9
<b>Performance Ratios (annualized, %)</b>											
Yield on earning assets .....	4.94	4.50	4.41	4.59	5.18	4.53	4.66	4.52	4.59	3.25	12.23
Cost of funding earning assets .....	1.64	1.21	1.33	1.64	1.70	1.52	1.45	2.02	1.22	1.40	2.78
Net interest margin .....	3.30	3.29	3.08	2.94	3.48	3.01	3.21	2.50	3.37	1.85	9.45
Noninterest income to earning assets .....	0.89	5.12	3.65	0.82	0.43	0.78	1.28	5.25	0.74	0.49	0.62
Noninterest expense to earning assets .....	2.51	7.18	5.14	2.61	2.00	2.70	3.45	5.54	1.67	1.68	3.90
Credit loss provision to assets .....	0.54	0.08	0.06	0.10	0.81	0.09	0.00	0.09	0.16	0.11	3.42
Net operating income to assets .....	0.82	0.81	1.12	0.77	0.79	0.71	0.76	1.55	1.68	0.42	1.83
Pretax return on assets .....	1.01	0.94	1.39	0.96	0.97	0.91	0.92	1.96	1.68	0.50	2.41
Return on assets .....	0.79	0.71	1.09	0.75	0.75	0.71	0.73	1.54	1.28	0.40	1.82
Return on equity .....	10.29	3.77	9.15	7.31	13.14	6.69	5.76	13.12	17.93	9.35	17.02
Net charge-offs to loans and leases .....	0.82	0.10	0.05	0.10	1.63	0.07	0.03	0.07	0.31	0.43	3.31
Loan and lease loss provision to net charge-offs .....	129.43	128.32	180.29	146.18	128.18	176.03	44.83	171.62	123.47	107.01	130.22
Efficiency ratio .....	59.41	85.26	76.11	68.98	50.45	70.90	76.46	71.06	40.39	71.83	37.55
<b>Condition Ratios (%)</b>											
Earning assets to total assets .....	94.50	92.55	93.18	92.99	95.42	92.71	91.96	92.88	95.71	95.84	94.72
Loss allowance to:											
Loans and leases .....	2.44	1.00	1.00	0.98	4.02	0.94	1.06	0.81	1.02	1.42	7.68
Noncurrent loans and leases .....	199.83	97.68	169.77	166.76	211.16	168.32	141.73	227.93	278.00	54.49	463.14
Noncurrent assets plus											
other real estate owned to assets .....	0.65	0.70	0.44	0.44	0.79	0.44	0.45	0.28	0.18	0.70	1.33
Noncurrent RE loans to RE loans .....	1.21	1.03	0.57	0.55	2.59	0.55	0.75	0.38	0.34	4.35	0.61
Equity capital ratio .....	8.11	18.79	11.82	10.18	6.44	10.46	12.63	11.45	6.84	5.23	10.58
Core capital (leverage) ratio .....	10.60	19.84	13.36	11.26	9.79	11.27	14.05	12.36	9.55	9.67	11.57
Common equity tier 1 capital ratio* .....	18.80	35.32	19.37	14.75	20.67	14.49	20.21	16.69	20.61	26.69	13.95
Tier 1 risk-based capital ratio* .....	18.87	35.32	19.37	14.83	20.74	14.49	20.21	17.01	20.71	26.84	13.95
Total risk-based capital ratio* .....	19.88	36.29	20.39	15.79	21.78	15.44	21.18	18.04	21.29	27.44	15.77
Gross real estate assets to gross assets .....	62.37	66.65	71.63	69.82	57.36	72.63	70.73	71.25	68.90	65.84	23.29
Gross 1-4 family mortgages to gross assets .....	20.08	46.51	39.19	30.02	12.07	30.80	36.34	47.21	28.36	11.07	8.60
Net loans and leases to deposits .....	63.77	85.47	85.94	89.13	48.62	92.09	71.63	105.63	50.15	32.04	93.11
<b>Structural Changes (YTD)</b>											
New reporters .....	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers .....	4	3	1	0	0	1	1	1	0	1	0
Failed thriffs .....	0	0	0	0	0	0	0	0	0	0	0
<b>PRIOR FIRST THREE QUARTERS (The way it was...)</b>											
Number of institutions .....	586	97	338	134	17	267	46	140	37	65	31
..... 2020	632	119	364	132	17	286	53	149	40	70	34
..... 2018	703	150	417	122	14	321	55	169	48	73	37
Total assets (in billions) .....	\$1,374.2	\$5.4	\$132.9	\$338.4	\$897.5	\$433.8	\$52.1	\$95.9	\$54.9	\$573.9	\$163.5
..... 2020	1,322.4	6.9	139.9	336.4	839.2	412.4	112.5	107.7	36.7	507.6	145.4
..... 2018	1,192.4	8.6	156.3	353.1	674.3	443.1	99.7	106.2	42.9	138.4	362.1
Return on assets (%) .....	1.05	0.97	1.19	0.82	1.10	0.70	1.17	1.89	1.07	0.79	2.47
..... 2020	0.80	0.52	1.23	0.86	0.70	0.66	-0.04	1.82	1.19	0.74	1.16
..... 2018	1.25	1.21	1.20	1.01	1.39	0.93	0.95	1.18	1.10	1.41	1.73
Net charge-offs to loans & leases (%) .....	0.41	0.04	0.03	0.07	0.70	0.05	-0.01	0.03	0.16	0.21	2.01
..... 2020	0.73	0.02	0.04	0.08	1.37	0.05	0.04	0.06	0.16	0.63	3.64
..... 2018	0.80	0.05	0.09	0.20	1.59	0.07	-0.09	0.48	0.29	0.79	3.64
Noncurrent assets plus											
OREO to assets (%) .....	0.64	0.58	0.37	0.36	0.78	0.34	2.39	0.93	0.15	0.64	0.86
..... 2020	1.37	0.81	0.60	0.62	1.80	0.51	2.94	0.82	0.26	2.07	0.84
..... 2018	0.90	1.03	0.67	0.58	1.12	0.47	3.51	0.72	0.60	1.66	0.50
Equity capital ratio (%) .....	7.62	18.71	11.73	9.93	6.08	10.46	11.67	11.50	6.58	3.83	10.17
..... 2020	10.01	17.56	13.30	11.73	8.71	11.77	9.70	11.68	11.60	7.87	11.11
..... 2018	10.74	18.79	13.24	12.05	9.37	11.90	10.61	11.84	12.33	10.57	8.90

\* 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. Third Quarter 2023, FDIC-Insured Savings Institutions**

THIRD 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	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting .....	565	90	326	134	15	257	43	135	36	65	29	
Total assets (in billions) .....	\$1,208.4	\$5.1	\$131.4	\$334.2	\$737.8	\$369.2	\$14.2	\$76.0	\$58.0	\$526.5	\$164.6	
Total deposits (in billions) .....	973.2	3.8	105.4	263.4	600.6	293.5	11.6	53.5	49.1	435.0	130.5	
Net income (in millions) .....	2,163.1	6.4	301.4	557.8	1,297.6	540.9	24.9	251.7	97.2	490.4	758.2	
% of unprofitable institutions .....	19.3	32.2	20.3	9.0	13.3	17.1	30.2	20.7	25.0	18.5	10.3	
% of institutions with earnings gains .....	29.7	32.2	29.1	27.6	46.7	26.5	37.2	31.1	36.1	32.3	27.6	
<b>Performance Ratios (annualized, %)</b>												
Yield on earning assets .....	5.20	4.73	4.60	4.79	5.48	4.72	4.90	4.77	4.76	3.38	12.75	
Cost of funding earning assets .....	1.91	1.48	1.61	1.94	1.95	1.82	1.70	2.37	1.35	1.61	3.12	
Net interest margin .....	3.29	3.25	2.99	2.84	3.53	2.91	3.20	2.40	3.41	1.77	9.63	
Noninterest income to earning assets .....	0.92	5.20	3.72	0.84	0.45	0.80	1.26	5.19	0.81	0.52	0.63	
Noninterest expense to earning assets .....	2.50	7.22	5.26	2.57	1.97	2.70	3.44	5.63	1.62	1.62	3.84	
Credit loss provision to assets .....	0.60	0.14	0.07	0.10	0.92	0.09	-0.10	0.08	0.15	0.18	3.60	
Net operating income to assets .....	0.80	0.76	1.00	0.74	0.79	0.66	0.81	1.35	1.82	0.38	1.87	
Pretax return on assets .....	0.91	0.71	1.19	0.84	0.89	0.74	0.90	1.73	0.88	0.44	2.49	
Return on assets .....	0.71	0.50	0.92	0.67	0.69	0.59	0.70	1.33	0.67	0.36	1.87	
Return on equity .....	8.83	2.67	7.72	6.52	10.99	5.57	5.55	11.54	9.57	7.19	17.54	
Net charge-offs to loans and leases .....	0.86	0.20	0.06	0.07	1.73	0.07	0.03	0.02	0.32	0.57	3.35	
Loan and lease loss provision to net charge-offs .....	135.10	105.18	158.24	198.60	132.86	186.34	-403.19	446.71	119.93	125.70	134.29	
Efficiency ratio .....	58.76	85.12	77.72	69.55	48.64	72.55	76.93	73.21	38.28	70.62	36.29	
<b>Structural Changes (QTR)</b>												
New reporters .....	0	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers .....	2	2	0	0	0	0	1	0	0	1	0	
Failed thriffs .....	0	0	0	0	0	0	0	0	0	0	0	
<b>PRIOR THIRD QUARTERS (The way it was...)</b>												
Return on assets (%) .....	2022	1.08	0.84	1.29	0.91	1.11	0.80	1.42	1.98	1.31	0.77	2.24
.....	2020	0.96	0.59	1.46	1.18	0.80	0.90	0.48	2.44	1.47	0.64	1.37
.....	2018	1.30	1.11	1.22	1.11	1.41	0.98	1.02	1.40	1.10	1.28	1.77
Net charge-offs to loans & leases (%) .....	2022	0.44	0.04	0.03	0.13	0.72	0.09	-0.02	-0.01	0.21	0.21	2.15
.....	2020	0.59	0.00	0.03	0.05	1.14	0.04	0.06	-0.02	0.14	0.43	3.17
.....	2018	0.73	0.03	0.12	0.11	1.50	0.08	-0.16	0.17	0.40	0.78	3.36

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

September 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
<b>Percent of Loans 30-89 Days Past Due</b>											
All loans secured by real estate .....	0.74	1.65	0.39	0.17	1.78	0.22	0.42	0.27	0.33	3.06	0.17
Construction, development, and land .....	0.21	0.69	0.43	0.18	0.11	0.16	0.32	0.31	0.76	0.44	0.02
Nonfarm nonresidential .....	0.18	1.23	0.31	0.12	0.21	0.18	0.06	0.24	0.10	0.30	0.11
Multifamily residential real estate .....	0.10	0.00	0.20	0.03	0.24	0.12	0.09	0.02	0.00	0.35	0.00
Home equity loans .....	0.37	0.59	0.53	0.37	0.30	0.45	0.70	0.21	0.45	0.50	0.09
Other 1-4 Family residential .....	1.21	1.83	0.43	0.23	2.71	0.27	0.55	0.33	0.35	3.98	0.32
Commercial and industrial loans .....	0.43	1.23	0.59	0.33	0.51	0.32	0.42	0.68	1.01	0.44	0.73
Loans to individuals .....	1.63	1.83	1.25	0.85	1.68	0.92	2.29	0.67	1.02	0.47	2.35
Credit card loans .....	2.15	0.00	1.16	2.45	2.15	1.92	1.56	1.33	4.69	0.74	2.40
Other loans to individuals .....	0.58	1.83	1.25	0.63	0.53	0.90	2.30	0.42	0.40	0.35	1.62
Total loans and leases .....	0.93	1.62	0.43	0.22	1.63	0.25	0.46	0.32	0.42	1.85	1.74
<b>Percent of Loans Noncurrent*</b>											
All real estate loans .....	1.21	1.03	0.57	0.55	2.59	0.55	0.75	0.38	0.34	4.35	0.61
Construction, development, and land .....	0.53	0.76	0.50	0.34	0.96	0.53	0.18	0.13	0.26	0.56	0.78
Nonfarm nonresidential .....	0.66	1.08	0.65	0.79	0.40	0.76	0.42	0.57	0.67	0.27	0.29
Multifamily residential real estate .....	0.32	0.60	0.17	0.23	0.66	0.30	0.15	0.06	0.22	0.01	0.84
Home equity loans .....	0.62	1.44	1.24	0.45	0.48	0.51	0.26	0.34	0.25	0.83	2.07
Other 1-4 Family residential .....	1.76	1.07	0.56	0.57	3.79	0.49	0.99	0.43	0.30	5.70	0.48
Commercial and industrial loans .....	0.77	1.01	1.00	0.91	0.53	0.79	0.46	0.35	0.48	0.78	0.82
Loans to individuals .....	1.43	1.02	0.44	0.44	1.50	0.47	1.44	0.28	0.60	0.48	2.07
Credit card loans .....	2.02	0.00	0.27	1.09	2.03	0.88	0.05	0.39	2.37	1.21	2.18
Other loans to individuals .....	0.25	1.02	0.44	0.34	0.22	0.46	1.46	0.24	0.30	0.16	0.50
Total loans and leases .....	1.22	1.03	0.59	0.59	1.90	0.56	0.74	0.36	0.37	2.61	1.66
<b>Percent of Loans Charged-Off (net, YTD)</b>											
All real estate loans .....	0.00	0.00	0.00	0.01	0.00	0.01	0.00	0.00	0.00	-0.01	0.01
Construction, development, and land .....	0.00	-0.01	0.00	0.00	-0.01	0.00	-0.02	0.00	0.00	0.00	0.00
Nonfarm nonresidential .....	0.03	-0.02	0.00	0.04	0.02	0.04	-0.02	0.00	0.02	-0.01	0.00
Multifamily residential real estate .....	0.00	0.00	-0.02	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.00
Home equity loans .....	-0.04	0.00	0.02	-0.03	-0.08	-0.02	0.01	-0.09	-0.27	-0.07	0.08
Other 1-4 Family residential .....	0.00	0.01	0.00	0.01	-0.01	0.00	0.01	0.02	0.00	-0.01	0.01
Commercial and industrial loans .....	0.52	1.96	0.21	0.33	0.80	0.30	0.75	0.40	0.25	0.27	1.96
Loans to individuals .....	3.13	0.62	1.24	1.45	3.26	1.03	0.07	0.72	3.43	1.02	4.54
Credit card loans .....	4.26	0.00	1.05	7.13	4.24	3.22	3.15	1.69	18.56	2.18	4.61
Other loans to individuals .....	0.90	0.62	1.24	0.68	0.92	0.98	0.03	0.37	0.88	0.50	3.51
Total loans and leases .....	0.82	0.10	0.05	0.10	1.63	0.07	0.03	0.07	0.31	0.43	3.31
<b>Loans Outstanding (in billions)</b>											
All real estate loans .....	\$421.1	\$3.0	\$83.0	\$200.1	\$134.9	\$235.9	\$7.8	\$48.7	\$21.6	\$76.0	\$31.2
Construction, development, and land .....	28.3	0.1	5.3	15.4	7.4	16.6	0.8	1.4	1.1	4.1	4.3
Nonfarm nonresidential .....	96.7	0.3	18.6	51.8	26.0	70.3	1.5	4.2	2.9	11.3	6.5
Multifamily residential real estate .....	48.1	0.1	5.9	31.3	10.8	34.2	0.2	6.3	0.7	1.3	5.4
Home equity loans .....	15.6	0.1	3.0	6.9	5.7	8.1	0.3	3.9	0.3	1.8	1.3
Other 1-4 Family residential .....	230.2	2.3	48.9	94.2	84.9	106.4	4.9	32.2	16.2	56.8	13.8
Commercial and industrial loans .....	44.6	0.1	4.7	21.5	18.3	25.3	0.3	1.9	0.8	10.1	6.3
Loans to individuals .....	157.0	0.1	2.7	8.4	145.8	7.7	0.2	2.3	2.1	51.4	93.3
Credit card loans .....	104.2	0.0	0.0	1.0	103.2	0.2	0.0	0.6	0.3	15.7	87.4
Other loans to individuals .....	52.8	0.1	2.7	7.4	42.7	7.5	0.2	1.7	1.8	35.7	5.9
Total loans and leases .....	636.3	3.2	91.5	237.2	304.3	273.0	8.4	56.9	24.9	141.4	131.7
<b>Memo: Other Real Estate Owned (in millions)</b>											
All other real estate owned .....	\$136.1	\$2.1	\$33.9	\$63.9	\$36.1	\$79.3	\$1.7	\$11.6	\$12.0	\$18.7	\$12.8
Construction, development, and land .....	24.4	1.0	10.6	12.8	0.1	13.2	1.1	3.8	2.7	3.7	0.0
Nonfarm nonresidential .....	66.7	0.4	10.9	32.4	23.1	48.2	0.3	3.1	6.2	8.3	0.7
Multifamily residential real estate .....	4.8	0.0	0.0	4.8	0.0	4.8	0.0	0.0	0.0	0.0	0.0
1-4 Family residential .....	39.4	0.8	12.4	13.2	12.9	13.0	0.5	4.1	3.1	6.7	12.1
<b>Troubled Real Estate Asset Rates** (% of total RE assets)</b>											
All real estate loans .....	1.24	1.11	0.61	0.58	2.62	0.58	0.77	0.40	0.40	4.38	0.65
Construction, development, and land .....	0.62	1.45	0.70	0.42	0.96	0.61	0.30	0.39	0.51	0.65	0.78
Nonfarm nonresidential .....	0.72	1.10	0.70	0.84	0.49	0.83	0.49	0.65	0.78	0.36	0.30
Multifamily residential real estate .....	0.33	0.60	0.17	0.24	0.66	0.32	0.15	0.06	0.22	0.01	0.84
1-4 Family residential .....	1.70	1.11	0.62	0.57	3.60	0.50	0.95	0.43	0.32	5.56	0.69

\* 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.