

Quarterly Banking Profile

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

	2024*	2023*	2023	2022	2021	2020	2019
Return on assets (%)	1.10	1.39	1.11	1.12	1.24	0.71	1.29
Return on equity (%)	11.30	14.56	11.48	11.80	12.27	6.75	11.32
Core capital (leverage) ratio	9.10	9.10	9.05	8.93	8.67	8.79	9.61
Noncurrent assets plus							
other real estate owned to assets (%)	0.48	0.39	0.46	0.38	0.40	0.56	0.52
Net charge-offs to loans (%)	0.63	0.39	0.50	0.26	0.24	0.49	0.49
Asset growth rate (%)	1.42	-0.41	0.60	0.53	8.35	17.15	4.57
Net interest margin (%)	3.17	3.31	3.30	2.93	2.52	2.80	3.32
Net operating income growth (%)	-20.53	39.50	0.20	-3.05	100.38	-39.29	-3.33
Number of institutions reporting	4,012	4,097	4,027	4,127	4,232	4,375	4,518
Percentage of unprofitable institutions (%)	4.94	3.76	3.82	2.98	2.62	4.02	3.30
Number of failed institutions	0	2	5	0	0	4	3

* 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 2024	4th Quarter 2023	1st Quarter 2023	%Change 23Q1-24Q1		
Number of institutions reporting	4,012	4,027	4,097	-2.1		
Total employees (full-time equivalent)	1,970,248	1,974,428	2,021,788	-2.5		
CONDITION DATA						
Total assets	\$22,753,921	\$22,451,158	\$22,434,490	1.4		
Loans secured by real estate	5,525,170	5,507,317	5,371,537	2.9		
Commercial & industrial loans	2,449,199	2,441,442	2,484,045	-1.4		
Loans to individuals	1,924,521	1,972,833	1,889,566	1.8		
Farm loans	76,085	78,973	66,579	14.3		
Other loans & leases	1,805,906	1,812,375	1,759,120	2.7		
Less: Unearned income	1,771	1,371	1,450	22.1		
Total loans & leases	11,779,109	11,811,569	11,569,398	1.8		
Less: Reserve for losses	202,276	201,914	187,111	8.1		
Net loans and leases	11,576,833	11,609,655	11,382,287	1.7		
Securities	5,036,563	4,984,651	5,104,316	-1.3		
Other real estate owned	2,857	2,743	2,544	12.3		
Goodwill and other intangibles	417,029	417,455	428,818	-2.7		
All other assets	5,720,639	5,436,654	5,516,525	3.7		
Total liabilities and capital	22,753,921	22,451,158	22,434,490	1.4		
Noninterest-bearing deposits	3,977,078	4,006,366	4,547,212	-12.5		
Interest-bearing deposits	14,052,011	13,825,627	13,154,045	6.8		
Other borrowed funds	1,668,358	1,614,564	1,771,100	-5.8		
Subordinated debt	56,748	57,049	60,741	-6.6		
All other liabilities	786,688	756,193	735,888	6.9		
Equity capital	2,213,038	2,191,359	2,165,505	2.2		
Loans and leases 30-89 days past due	64,437	68,753	57,567	11.9		
Noncurrent loans and leases	104,884	99,231	83,388	25.8		
Restructured loans and leases	38,682	34,800	11,927	224.3		
1-4 family residential mortgages	2,589,207	2,589,198	2,521,582	2.7		
Mortgage-backed securities	2,581,388	2,582,221	2,663,032	-3.1		
Earning assets	20,627,718	20,332,634	20,302,543	1.6		
Long-term assets (5+ years)	6,092,074	6,169,228	6,458,720	-5.7		
Volatile liabilities	3,356,608	3,266,017	3,281,383	2.3		
Foreign office deposits	1,461,077	1,467,776	1,438,164	1.6		
FHLB Advances	462,060	499,320	695,186	-33.5		
Unused loan commitments	9,291,653	9,135,273	9,082,571	2.3		
Off-balance-sheet derivatives	209,243,375	194,690,314	220,396,656	-5.1		
INCOME DATA						
	Full Year 2023	Full Year 2022	%Change	1st Quarter 2024	1st Quarter 2023	%Change 23Q1-24Q1
Total interest income	\$1,091,906	\$704,379	55.0	\$296,193	\$247,275	19.8
Total interest expense	431,720	112,004	285.5	134,130	81,615	64.3
Net interest income	660,186	592,374	11.5	162,064	165,659	-2.2
Provision for credit losses	79,544	47,566	67.2	18,364	19,209	-4.4
Total noninterest income	294,955	280,320	5.2	75,148	83,398	-9.9
Total noninterest expense	563,184	507,606	11.0	140,068	133,659	4.8
Securities gains (losses)	-11,024	-3,519	N/M	-812	-2,165	N/M
Applicable income taxes	56,520	63,648	-11.2	15,794	16,794	-6.0
Extraordinary gains, net	882	-264	N/M	67	8	691.8
Net income	245,368	249,849	-1.8	62,151	77,150	-19.4
Net charge-offs	57,532	28,547	101.5	18,438	11,264	63.7
Cash dividends	208,832	139,294	49.9	32,037	43,216	-25.9
Net operating income	253,886	253,392	0.2	62,815	79,043	-20.5

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-A. First Quarter 2024, 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 \$500 Million	\$500 Million to \$1 Billion	Greater Than \$1 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,012	610	2,530	730	129	13	283	476	846	1,129	968	310
Total assets (in billions)	\$22,753.9	\$38.1	\$939.5	\$2,057.4	\$6,111.4	\$13,607.7	\$4,272.1	\$4,880.9	\$6,040.7	\$4,194.7	\$1,478.4	\$1,887.2
Total deposits (in billions)	18,029.1	32.0	800.4	1,701.6	4,939.7	10,555.4	3,375.7	3,910.5	4,582.1	3,404.7	1,228.4	1,527.9
Net income (in millions)	62,151	85	2,451	6,079	16,977	36,559	9,134	12,465	17,850	10,864	4,123	7,715
% of unprofitable institutions	4.9	13.6	3.7	2.6	2.3	0.0	7.8	6.3	4.4	3.0	4.6	10.0
% of institutions with earnings gains	37.3	40.5	37.8	34.1	33.3	23.1	29.3	37.8	36.6	39.8	39.6	30.0
Performance Ratios (annualized, %)												
Yield on earning assets	5.79	5.29	5.48	5.84	6.20	5.61	6.11	5.53	5.48	5.81	5.71	6.67
Cost of funding earning assets	2.62	1.52	1.98	2.33	2.76	2.65	3.21	2.33	2.47	2.61	2.34	2.78
Net interest margin	3.17	3.77	3.50	3.51	3.44	2.96	2.90	3.21	3.01	3.20	3.37	3.89
Noninterest income to earning assets	1.47	1.09	0.80	1.16	1.49	1.56	1.48	1.07	1.65	1.29	0.98	2.67
Noninterest expense to earning assets	2.74	3.66	2.89	2.85	2.88	2.64	2.68	2.50	2.68	2.71	2.70	3.69
Credit loss provision to assets	0.33	0.10	0.09	0.23	0.41	0.32	0.38	0.41	0.20	0.33	0.14	0.52
Net operating income to assets	1.11	0.91	1.06	1.19	1.14	1.09	0.87	1.02	1.23	1.04	1.13	1.67
Pretax return on assets	1.38	1.00	1.21	1.47	1.44	1.35	1.14	1.20	1.54	1.29	1.34	2.14
Return on assets	1.10	0.89	1.05	1.19	1.11	1.09	0.87	1.02	1.20	1.04	1.12	1.64
Return on equity	11.30	7.29	10.97	11.74	10.95	11.44	8.53	10.35	12.96	10.98	10.83	16.24
Net charge-offs to loans and leases	0.63	0.07	0.09	0.29	0.61	0.77	0.74	0.80	0.43	0.68	0.16	0.81
Loan and lease loss provision to net charge-offs	102.28	256.47	154.26	114.68	107.05	97.91	98.32	102.25	102.70	102.12	146.60	101.85
Efficiency ratio	58.59	75.01	67.00	60.46	57.94	57.98	60.80	58.05	57.04	60.06	61.64	55.93
Condition Ratios (%)												
Earning assets to total assets	90.66	93.17	93.96	93.11	91.95	89.47	89.81	90.55	89.96	90.65	91.89	94.13
Loss allowance to:												
Loans and leases	1.72	1.46	1.32	1.38	1.69	1.86	1.85	1.75	1.60	1.86	1.27	1.80
Noncurrent loans and leases	192.86	166.27	228.95	195.08	198.16	187.27	164.25	191.08	197.66	197.00	188.87	260.82
Noncurrent assets plus other real estate owned to assets	0.48	0.54	0.42	0.54	0.56	0.43	0.59	0.48	0.40	0.47	0.48	0.47
Equity capital ratio	9.71	12.20	9.56	10.12	10.19	9.44	10.09	9.89	9.17	9.49	10.33	10.18
Core capital (leverage) ratio	9.10	13.76	11.09	10.57	9.67	8.45	9.31	8.77	8.60	8.96	10.34	10.32
Common equity tier 1 capital ratio*	13.76	21.63	15.02	13.43	13.34	13.98	14.15	13.24	14.21	13.19	13.06	14.78
Tier 1 risk-based capital ratio*	13.82	21.63	15.09	13.45	13.45	14.01	14.19	13.29	14.26	13.28	13.15	14.83
Total risk-based capital ratio*	15.18	22.68	16.21	14.54	14.84	15.42	15.52	14.58	15.67	14.79	14.43	16.08
Net loans and leases to deposits	64.21	64.93	75.69	83.54	77.65	53.93	63.41	63.17	60.94	58.90	77.70	79.47
Structural Changes												
New reporters	1	1	0	0	0	0	0	1	0	0	0	0
Banks absorbed by mergers	13	3	9	1	0	0	1	0	1	7	1	3
Failed banks	0	0	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST QUARTERS (The way it was...)												
Number of institutions	2023 4,097	651	2,607	696	130	13	292	483	865	1,157	982	318
..... 2021	4,357	780	2,768	668	129	12	307	516	918	1,245	1,034	337
..... 2019	4,681	1,123	2,905	528	116	9	338	568	995	1,323	1,100	357
Total assets (in billions)	2023 \$22,434.5	\$39.7	\$952.5	\$1,946.8	\$6,333.0	\$13,162.5	\$4,137.7	\$4,816.1	\$5,683.4	\$4,129.3	\$1,451.4	\$2,216.6
..... 2021	21,111.6	48.0	979.9	1,780.9	6,052.5	12,250.3	3,681.4	4,464.8	5,321.4	4,152.1	1,293.6	2,198.4
..... 2019	16,906.6	67.0	945.5	1,387.3	5,613.9	8,892.9	2,947.2	3,597.6	4,026.2	3,634.3	1,003.5	1,697.8
Return on assets (%)	2023 1.39	1.01	1.21	1.22	1.86	1.21	1.25	2.01	1.24	1.23	1.26	1.11
..... 2021	1.40	1.10	1.33	1.59	1.63	1.26	1.21	1.37	1.43	1.35	1.44	1.81
..... 2019	1.35	0.97	1.22	1.29	1.42	1.33	1.20	1.41	1.32	1.30	1.37	1.64
Net charge-offs to loans & leases (%)	2023 0.39	0.05	0.05	0.24	0.38	0.48	0.43	0.51	0.28	0.38	0.08	0.57
..... 2021	0.33	0.04	0.05	0.15	0.36	0.39	0.40	0.37	0.29	0.42	0.08	0.26
..... 2019	0.48	0.14	0.10	0.20	0.64	0.46	0.72	0.59	0.24	0.52	0.12	0.46
Noncurrent assets plus OREO to assets	2023 0.39	0.48	0.33	0.44	0.42	0.36	0.49	0.36	0.34	0.40	0.36	0.35
..... 2021	0.52	0.70	0.55	0.61	0.58	0.46	0.58	0.48	0.46	0.62	0.57	0.41
..... 2019	0.58	0.96	0.76	0.68	0.56	0.55	0.59	0.57	0.53	0.68	0.62	0.44
Equity capital ratio (%)	2023 9.64	11.80	9.20	9.74	9.88	9.54	9.97	9.71	9.41	9.54	9.81	9.53
..... 2021	10.01	12.68	10.47	10.59	10.71	9.53	10.25	10.60	9.26	9.80	10.93	10.05
..... 2019	11.40	13.13	11.42	11.89	12.60	10.55	12.84	12.21	10.28	10.34	12.18	11.65

* 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 2023, 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	13	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,027	611	2,575	698	130	13	285	476	847	1,135	970	314	
Total assets (in billions)	\$22,451.2	\$37.9	\$964.7	\$2,005.9	\$6,098.6	\$13,344.2	\$4,171.4	\$4,856.8	\$5,899.1	\$4,167.1	\$1,472.7	\$1,884.0	
Total deposits (in billions)	17,832.0	31.7	819.9	1,650.2	4,914.1	10,416.1	3,327.5	3,882.1	4,523.9	3,372.2	1,211.5	1,514.9	
Net income (in millions)	245,368	355	10,273	23,553	72,514	138,672	39,051	55,871	70,594	41,282	16,647	21,923	
% of unprofitable institutions	3.8	9.5	3.0	2.2	3.1	7.7	5.6	5.3	3.1	1.9	3.5	9.9	
% of institutions with earnings gains	49.3	60.6	49.9	39.8	34.6	46.2	40.4	55.9	47.3	45.8	54.7	48.4	
Performance Ratios (%)													
Yield on earning assets	5.45	4.94	5.08	5.53	5.84	5.29	5.72	5.23	5.15	5.52	5.36	6.26	
Cost of funding earning assets	2.16	1.05	1.49	1.85	2.30	2.19	2.64	1.87	2.02	2.17	1.88	2.40	
Net interest margin	3.30	3.89	3.59	3.68	3.54	3.10	3.08	3.36	3.14	3.34	3.48	3.86	
Noninterest income to earning assets	1.47	1.16	0.86	1.12	1.61	1.51	1.39	1.37	1.65	1.20	0.96	2.36	
Noninterest expense to earning assets	2.81	3.77	2.91	2.87	2.93	2.74	2.68	2.73	2.72	2.76	2.74	3.74	
Credit loss provision to assets	0.36	0.08	0.12	0.25	0.46	0.35	0.38	0.43	0.26	0.37	0.16	0.57	
Net operating income to assets	1.15	0.97	1.14	1.25	1.27	1.08	0.96	1.19	1.27	1.01	1.17	1.35	
Pretax return on assets	1.36	1.09	1.27	1.50	1.50	1.29	1.20	1.35	1.52	1.23	1.37	1.55	
Return on assets	1.11	0.95	1.09	1.21	1.21	1.05	0.95	1.17	1.22	1.00	1.15	1.18	
Return on equity	11.48	8.07	11.90	12.44	12.24	10.96	9.45	11.98	12.95	10.54	11.68	12.28	
Net charge-offs to loans and leases	0.50	0.08	0.10	0.28	0.49	0.60	0.55	0.63	0.37	0.50	0.15	0.71	
Loan and lease loss provision to net charge-offs	137.23	186.15	169.14	129.06	144.77	133.37	135.60	131.64	154.88	137.80	166.03	123.62	
Efficiency ratio	57.32	74.50	64.86	59.24	54.91	57.68	57.70	54.30	56.17	60.45	60.97	58.16	
Condition Ratios (%)													
Earning assets to total assets	90.56	92.74	93.71	92.95	91.87	89.37	89.92	90.34	89.80	90.60	91.60	94.06	
Loss allowance to:													
Loans and leases	1.71	1.44	1.32	1.39	1.68	1.85	1.86	1.74	1.59	1.83	1.27	1.79	
Noncurrent loans and leases	203.48	190.90	253.17	203.89	211.08	196.20	175.28	202.37	215.49	195.03	204.94	274.96	
Noncurrent assets plus other real estate owned to assets	0.46	0.46	0.38	0.51	0.52	0.43	0.56	0.46	0.37	0.48	0.44	0.45	
Equity capital ratio	9.75	12.25	9.58	10.08	10.14	9.53	10.21	9.90	9.29	9.46	10.29	10.02	
Core capital (leverage) ratio	9.05	13.83	11.06	10.50	9.61	8.41	9.35	8.69	8.53	8.94	10.26	10.21	
Common equity tier 1 capital ratio*	13.65	21.30	14.91	13.29	13.21	13.87	13.98	13.14	14.19	13.05	12.92	14.57	
Tier 1 risk-based capital ratio*	13.70	21.30	14.97	13.31	13.32	13.90	14.02	13.19	14.24	13.13	13.01	14.63	
Total risk-based capital ratio*	15.05	22.34	16.09	14.40	14.69	15.29	15.34	14.44	15.66	14.63	14.25	15.86	
Net loans and leases to deposits	65.11	65.05	75.97	84.13	78.20	55.06	64.29	63.78	61.90	60.24	77.83	80.54	
Structural Changes													
New reporters	6	6	0	0	0	0	1	0	2	0	0	3	
Banks absorbed by mergers	100	25	52	20	3	0	11	12	27	27	20	3	
Failed banks	5	1	1	0	3	0	1	0	0	2	0	2	
PRIOR FULL YEARS (The way it was...)													
Number of institutions	2022 4,127	666	2,632	687	130	12	295	488	874	1,161	987	322	
.....	2020 4,375	827	2,769	644	123	12	308	518	922	1,252	1,038	337	
.....	2018 4,715	1,133	2,941	518	114	9	341	572	999	1,333	1,109	361	
Total assets (in billions)	2022 \$22,318.0	\$41.1	\$967.9	\$1,945.6	\$6,626.6	\$12,736.7	\$4,175.9	\$4,560.2	\$5,504.3	\$4,187.9	\$1,416.5	\$2,473.2	
.....	2020 20,490.8	50.1	959.5	1,727.3	5,813.9	11,940.0	3,596.1	4,360.5	5,108.3	4,095.9	1,241.8	2,088.2	
.....	2018 16,728.1	67.4	954.1	1,386.0	5,499.2	8,821.4	2,915.6	3,573.3	3,942.9	3,627.3	994.2	1,675.0	
Return on assets (%)	2022 1.12	0.84	1.16	1.37	1.26	1.02	1.05	1.17	1.07	0.97	1.28	1.43	
.....	2020 0.71	0.89	1.20	1.14	0.72	0.60	0.61	0.61	0.84	0.48	1.10	1.00	
.....	2018 1.35	0.99	1.25	1.39	1.46	1.29	1.26	1.45	1.26	1.25	1.41	1.72	
Net charge-offs to loans & leases (%)	2022 0.26	0.06	0.06	0.16	0.23	0.32	0.29	0.35	0.19	0.27	0.07	0.30	
.....	2020 0.49	0.15	0.13	0.24	0.60	0.52	0.55	0.55	0.42	0.53	0.27	0.49	
.....	2018 0.46	0.20	0.14	0.22	0.62	0.43	0.70	0.57	0.22	0.51	0.17	0.42	
Noncurrent assets plus OREO to assets	2022 0.38	0.50	0.34	0.49	0.39	0.36	0.48	0.37	0.33	0.39	0.34	0.33	
.....	2020 0.56	0.74	0.60	0.66	0.62	0.51	0.61	0.49	0.51	0.70	0.62	0.44	
.....	2018 0.58	0.97	0.74	0.66	0.55	0.57	0.60	0.58	0.54	0.68	0.61	0.41	
Equity capital ratio (%)	2022 9.46	11.46	8.85	9.53	9.64	9.39	9.78	9.73	9.21	9.23	9.61	9.29	
.....	2020 10.20	12.88	10.93	10.80	10.97	9.67	10.34	10.81	9.54	9.82	11.31	10.38	
.....	2018 11.29	12.90	11.20	11.84	12.43	10.49	12.61	12.12	10.30	10.21	11.97	11.51	

* 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, 2024	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	0.42	1.00	0.54	0.32	0.42	0.42	0.50	0.45	0.35	0.47	0.42	0.28
Construction and development	0.38	1.34	0.59	0.36	0.36	0.32	0.59	0.21	0.34	0.44	0.38	0.27
Nonfarm nonresidential	0.26	0.89	0.43	0.21	0.22	0.32	0.30	0.28	0.26	0.25	0.25	0.22
Multifamily residential real estate	0.22	0.57	0.18	0.27	0.28	0.12	0.43	0.07	0.19	0.18	0.12	0.05
Home equity loans	0.57	0.57	0.48	0.47	0.65	0.54	0.56	0.49	0.63	0.63	0.61	0.46
Other 1-4 Family residential	0.57	1.26	0.71	0.50	0.66	0.52	0.67	0.66	0.42	0.63	0.74	0.42
Commercial and industrial loans	0.30	1.09	0.74	0.52	0.27	0.25	0.19	0.22	0.37	0.28	0.41	0.52
Loans to individuals	1.53	1.45	1.11	1.85	1.41	1.58	1.40	2.06	0.96	1.43	1.65	1.70
Credit card loans	1.49	3.46	1.91	3.36	1.38	1.49	1.84	1.90	1.09	1.37	0.48	1.09
Other loans to individuals	1.57	1.43	1.09	1.49	1.43	1.72	1.01	2.24	0.82	1.61	1.78	2.06
All other loans and leases (including farm)	0.25	0.69	0.71	0.47	0.17	0.25	0.28	0.16	0.38	0.17	0.23	0.15
Total loans and leases	0.55	1.00	0.60	0.46	0.53	0.57	0.56	0.65	0.45	0.51	0.44	0.66
Memo: Nonfarm nonres loans not secured by RE	0.10	0.03	0.02	0.07	0.14	0.10	0.07	0.09	0.13	0.11	0.05	0.15
Percent of Loans Noncurrent*												
All real estate loans	1.07	0.83	0.53	0.58	0.91	1.61	1.30	1.17	1.00	1.43	0.64	0.58
Construction and development	0.58	0.61	0.51	0.69	0.37	0.90	1.02	0.46	0.84	0.31	0.35	0.63
Nonfarm nonresidential	1.28	1.12	0.60	0.52	1.03	3.07	1.69	1.65	1.02	2.13	0.57	0.61
Multifamily residential real estate	0.38	1.11	0.26	0.47	0.45	0.27	0.67	0.30	0.23	0.49	0.36	0.14
Home equity loans	1.80	0.49	0.42	0.49	1.18	2.92	1.68	1.26	2.32	3.77	0.79	0.54
Other 1-4 Family residential	1.11	0.80	0.48	0.67	1.06	1.31	1.21	1.01	1.10	1.39	0.98	0.69
Commercial and industrial loans	0.83	1.38	0.93	1.16	0.99	0.66	1.25	0.69	0.89	0.46	0.89	0.94
Loans to individuals	1.12	0.87	0.42	1.21	1.00	1.20	1.29	1.34	0.75	1.26	0.80	0.96
Credit card loans	1.74	2.26	1.11	4.11	1.69	1.70	2.15	2.16	1.22	1.60	0.37	1.47
Other loans to individuals	0.49	0.86	0.40	0.51	0.53	0.45	0.51	0.50	0.26	0.42	0.85	0.66
All other loans and leases (including farm)	0.22	0.63	0.53	0.54	0.17	0.21	0.35	0.10	0.29	0.14	0.30	0.15
Total loans and leases	0.89	0.88	0.58	0.71	0.85	0.99	1.13	0.91	0.81	0.94	0.67	0.69
Memo: Nonfarm nonres loans not secured by RE	0.33	0.69	1.07	0.18	0.26	0.35	0.23	0.11	0.86	0.10	0.09	0.22
Percent of Loans Charged-Off (net, annual)												
All real estate loans	0.10	-0.01	0.02	0.03	0.08	0.17	0.14	0.19	0.04	0.11	0.03	0.04
Construction and development	0.04	0.00	-0.01	0.01	0.06	0.07	0.17	0.02	0.04	0.05	0.00	-0.01
Nonfarm nonresidential	0.28	-0.04	0.05	0.04	0.20	0.84	0.38	0.57	0.16	0.36	0.07	0.09
Multifamily residential real estate	0.05	0.00	0.01	0.04	0.03	0.10	0.06	0.01	0.02	0.27	0.01	0.00
Home equity loans	-0.04	-0.01	0.00	0.01	0.01	-0.10	0.03	-0.09	-0.07	-0.11	0.01	0.01
Other 1-4 Family residential	0.00	0.02	0.00	0.00	0.00	0.00	-0.01	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.40	0.30	0.28	0.38	0.51	0.34	0.29	0.36	0.44	0.25	0.40	0.91
Loans to individuals	2.92	0.49	0.86	3.37	2.67	3.08	3.42	3.19	2.05	3.62	1.29	2.52
Credit card loans	4.58	15.08	7.09	10.36	4.73	4.38	5.86	5.00	3.37	4.48	1.65	4.15
Other loans to individuals	1.21	0.38	0.70	1.68	1.27	1.11	1.23	1.31	0.66	1.42	1.25	1.55
All other loans and leases (including farm)	0.09	-0.02	0.09	0.13	0.08	0.10	0.07	0.12	0.08	0.10	0.17	0.06
Total loans and leases	0.63	0.07	0.09	0.29	0.61	0.77	0.74	0.80	0.43	0.68	0.16	0.81
Memo: Nonfarm nonres loans not secured by RE	0.01	0.00	0.03	-0.02	0.03	0.00	0.02	0.02	0.00	0.00	0.04	-0.04
Loans Outstanding (in billions)												
All real estate loans	\$5,525.2	\$13.8	\$472.3	\$1,050.3	\$1,980.5	\$2,008.2	\$1,042.7	\$1,006.2	\$1,292.7	\$898.7	\$683.2	\$601.7
Construction and development	472.1	0.9	50.5	124.6	197.7	98.4	73.6	76.3	86.4	71.3	119.2	45.2
Nonfarm nonresidential	1,731.1	3.3	182.0	475.2	700.0	370.6	337.5	337.0	298.1	224.4	293.0	241.0
Multifamily residential real estate	571.6	0.4	27.4	108.6	240.9	194.3	160.8	56.4	173.6	63.4	40.9	76.5
Home equity loans	254.1	0.2	13.6	35.0	95.0	110.2	66.0	57.3	63.5	26.4	20.6	20.3
Other 1-4 Family residential	2,335.1	5.8	147.7	266.1	729.6	1,185.9	399.3	464.0	644.3	432.6	185.8	209.2
Commercial and industrial loans	2,449.2	2.8	77.9	237.5	792.6	1,338.4	395.1	635.9	598.3	432.3	188.9	198.8
Loans to individuals	1,924.5	1.5	24.5	86.2	667.0	1,145.3	381.7	478.1	415.1	309.1	31.0	309.6
Credit card loans	974.5	0.0	0.6	16.6	267.4	689.9	180.2	242.1	212.5	221.9	3.1	114.8
Other loans to individuals	950.0	1.5	23.9	69.6	399.6	455.4	201.5	236.0	202.6	87.2	27.9	194.8
All other loans and leases (including farm)	1,882.0	3.1	39.3	68.1	462.4	1,309.1	361.5	394.0	531.6	403.7	64.1	127.1
Total loans and leases	11,780.9	21.1	614.1	1,442.1	3,902.5	5,801.0	2,181.1	2,514.1	2,837.7	2,043.7	967.2	1,237.2
Memo: Nonfarm nonres loans not secured by RE	207.8	0.1	1.9	6.4	50.5	148.9	31.0	67.5	54.2	36.8	6.1	12.3
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	\$2,857.1	\$18.6	\$360.2	\$699.9	\$780.4	\$998.0	\$358.6	\$626.7	\$511.6	\$556.1	\$571.1	\$233.1
Construction and development	397.3	2.8	109.3	165.6	94.0	25.7	35.5	39.8	23.4	99.3	177.6	21.7
Nonfarm nonresidential	1,590.5	9.0	150.1	366.1	380.0	685.2	120.7	442.4	275.9	357.2	283.5	110.7
Multifamily residential real estate	99.0	0.1	12.5	61.3	20.1	5.0	12.9	0.1	6.7	41.3	18.6	19.4
1-4 Family residential*	706.0	6.6	61.5	87.0	272.7	278.1	189.5	140.0	202.6	42.6	65.1	66.2
Farmland	60.4	0.1	26.8	19.9	13.7	0.0	0.0	4.4	3.0	11.7	26.2	15.2
Other real estate owned in foreign offices	4.0	0.0	0.0	0.0	0.0	4.0	0.0	0.0	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

	2024*	2023*	2023	2022	2021	2020	2019
Return on assets (%)	0.67	0.83	0.72	0.99	1.11	0.85	1.34
Return on equity (%)	7.78	11.26	9.32	12.25	11.30	8.34	12.30
Core capital (leverage) ratio (%)	10.81	9.90	10.71	9.77	9.69	9.25	10.27
Noncurrent assets plus							
other real estate owned to assets (%)	0.72	0.70	0.66	0.67	0.94	1.41	1.02
Net charge-offs to loans (%)	1.17	0.73	0.89	0.48	0.40	0.66	0.91
Asset growth rate (%)	-6.32	-11.17	-5.07	-15.70	10.22	19.41	-5.02
Net interest margin	3.33	3.32	3.29	3.28	2.78	3.09	3.87
Net operating income growth (%)	-27.45	-26.19	-30.42	-14.33	52.27	-31.26	-0.28
Number of institutions reporting	556	575	560	579	607	627	659
Percentage of unprofitable institutions (%)	21.22	10.26	15.71	7.60	6.43	9.41	6.68
Number of failed institutions	0	0	0	0	0	0	1

* 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		
	2024	2023	2023	23Q1-24Q1		
Number of institutions reporting	556	560	575	-3.3		
Total employees (full-time equivalent)	103,719	104,256	107,501	-3.5		
CONDITION DATA						
Total assets	\$1,203,792	\$1,215,399	\$1,285,006	-6.3		
Loans secured by real estate	419,506	419,780	430,702	-2.6		
1-4 family residential	247,240	247,235	254,624	-2.9		
Multifamily residential property	48,625	48,060	49,613	-2.0		
Nonfarm nonresidential	97,097	97,550	99,039	-2.0		
Construction, development, and land	26,441	26,830	27,336	-3.3		
Commercial & industrial loans	39,507	39,902	43,766	-9.7		
Loans to individuals	161,118	162,780	148,164	8.7		
Other loans & leases	18,276	18,211	20,258	-9.8		
Less: Unearned income & contra accounts	208	164	185	12.5		
Total loans & leases	638,200	640,509	642,705	-0.7		
Less: Reserve for losses	16,299	15,911	14,939	9.1		
Net loans & leases	621,901	624,598	627,766	-0.9		
Securities	438,061	450,065	506,849	-13.6		
Other real estate owned	122	127	143	-14.7		
Goodwill and other intangibles	5,863	5,807	6,633	-11.6		
All other assets	137,845	134,802	143,615	-4.0		
Total liabilities and capital	1,203,792	1,215,399	1,285,006	-6.3		
Deposits	968,555	981,665	1,041,232	-7.0		
Other borrowed funds	110,182	109,699	129,704	-15.1		
Subordinated debt	832	832	81	920.9		
All other liabilities	19,586	20,065	17,234	13.6		
Equity capital	104,638	103,138	96,754	8.2		
Loans and leases 30-89 days past due	6,379	6,706	5,938	7.4		
Noncurrent loans and leases	8,500	7,902	8,803	-3.4		
Restructured loans and leases	1,673	1,657	913	83.1		
Mortgage-backed securities	333,075	339,255	369,214	-9.8		
Earning assets	1,135,898	1,151,461	1,220,378	-6.9		
FHLB Advances	80,267	84,966	109,257	-26.5		
Unused loan commitments	609,350	606,856	611,014	-0.3		
INCOME DATA						
	Full Year	Full Year	1st Quarter	1st Quarter	%Change	
	2023	2022	2024	2023	23Q1-24Q1	
Total interest income	\$58,148	\$46,515	25.0	\$15,528	\$14,077	10.3
Total interest expense	20,110	5,575	260.7	6,029	3,997	50.8
Net interest income	38,038	40,940	-7.1	9,500	10,080	-5.8
Provision for credit losses	7,046	4,063	73.4	2,241	1,533	46.2
Total noninterest income	10,386	10,524	-1.3	2,698	2,571	4.9
Total noninterest expense	29,525	30,450	-3.0	7,384	7,675	-3.8
Securities gains (losses)	-470	-384	N/M	103	-12	N/M
Applicable income taxes	2,532	3,627	-30.2	652	766	-14.9
Extraordinary gains, net	-4	31	-112.8	-1	-4	N/M
Net income	8,819	12,957	-31.9	2,015	2,655	-24.1
Net charge-offs	5,490	2,908	88.8	1,860	1,162	60.0
Cash dividends	4,261	13,074	-67.4	560	1,032	-45.8
Net operating income	9,227	13,260	-30.4	1,941	2,676	-27.5

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-B. First Quarter 2024, 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	556	84	321	136	15	255	41	132	35	64	29
Total assets (in billions)	\$1,203.8	\$4.9	\$129.9	\$332.3	\$736.8	\$369.2	\$14.6	\$75.6	\$59.4	\$510.1	\$175.0
Total deposits (in billions)	968.6	3.6	103.4	258.5	603.1	291.3	11.9	53.9	50.2	422.3	138.9
Net income (in millions)	2,015.5	5.9	329.0	500.4	1,180.2	467.1	19.7	274.2	266.5	362.1	625.9
% of unprofitable institutions	21.2	38.1	22.4	8.1	20.0	16.1	36.6	26.5	17.1	25.0	17.2
% of institutions with earnings gains	26.6	21.4	26.2	29.4	40.0	24.7	22.0	28.0	40.0	28.1	24.1
Performance Ratios (annualized, %)											
Yield on earning assets	5.44	4.90	4.79	4.83	5.82	4.84	5.08	4.93	4.93	3.43	13.18
Cost of funding earning assets	2.11	1.81	1.99	2.21	2.09	2.16	2.06	2.67	1.45	1.62	3.49
Net interest margin	3.33	3.08	2.80	2.61	3.73	2.67	3.03	2.26	3.48	1.82	9.69
Noninterest income to earning assets	0.95	5.52	3.94	0.85	0.45	0.80	1.30	5.53	0.72	0.51	0.65
Noninterest expense to earning assets	2.59	7.78	5.43	2.55	2.09	2.69	3.52	5.77	1.68	1.74	3.80
Credit loss provision to assets	0.74	0.01	0.05	0.08	1.16	0.12	0.06	0.03	0.18	0.20	4.25
Net operating income to assets	0.64	0.54	0.96	0.52	0.64	0.41	0.55	1.46	1.71	0.30	1.47
Pretax return on assets	0.88	0.70	1.25	0.88	0.83	0.74	0.68	1.84	2.36	0.34	1.90
Return on assets	0.67	0.48	1.02	0.60	0.64	0.51	0.55	1.46	1.80	0.28	1.44
Return on equity	7.78	2.52	8.40	5.81	8.98	4.77	4.28	12.23	22.86	4.71	13.70
Net charge-offs to loans and leases	1.17	0.00	0.07	0.10	2.30	0.08	0.03	0.06	0.41	0.63	4.54
Loan and lease loss provision to net charge-offs	120.74	-10,200.00	102.87	121.56	120.86	207.46	283.83	49.80	101.40	120.47	118.48
Efficiency ratio	60.01	90.27	80.53	73.17	49.20	77.17	81.44	74.06	39.82	74.65	35.61
Condition Ratios (%)											
Earning assets to total assets	94.36	92.91	93.49	93.40	94.95	93.21	92.38	92.99	96.10	95.13	94.70
Loss allowance to:											
Loans and leases	2.55	1.00	0.99	0.93	4.25	0.93	1.02	0.80	1.01	1.49	7.95
Noncurrent loans and leases	191.74	99.95	153.37	176.40	198.39	169.50	129.16	188.86	258.57	52.82	405.85
Noncurrent assets plus											
other real estate owned to assets	0.72	0.67	0.48	0.39	0.91	0.42	0.49	0.33	0.18	0.77	1.54
Noncurrent RE loans to RE loans	1.23	1.01	0.61	0.45	2.83	0.48	0.78	0.40	0.35	4.61	0.89
Equity capital ratio	8.69	19.21	12.13	10.41	7.24	10.63	12.83	11.97	7.88	6.12	10.62
Core capital (leverage) ratio	10.81	19.88	13.29	11.26	10.13	11.20	13.85	12.63	9.66	10.19	11.21
Common equity tier 1 capital ratio*	19.13	33.72	19.46	14.82	21.06	14.40	19.81	16.86	23.35	28.57	13.72
Tier 1 risk-based capital ratio*	19.21	33.72	19.46	14.90	21.13	14.40	19.81	17.18	23.48	28.73	13.72
Total risk-based capital ratio*	20.26	34.69	20.55	15.85	22.23	15.35	20.72	18.23	24.15	29.38	15.54
Gross real estate assets to gross assets	61.68	66.37	71.45	71.18	55.71	73.22	70.63	72.04	69.39	65.52	20.61
Gross 1-4 family mortgages to gross assets	20.26	46.40	39.19	31.95	11.58	31.04	36.80	47.64	27.72	11.46	8.05
Net loans and leases to deposits	64.21	86.67	86.14	89.97	49.27	92.59	73.54	103.14	49.40	32.38	90.88
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	0	2	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											
..... 2023	575	93	332	133	17	259	46	137	37	66	30
..... 2021	621	115	351	138	17	280	52	146	40	69	34
..... 2019	681	144	401	120	16	314	53	161	45	72	36
Total assets (in billions)											
..... 2023	\$1,285.0	\$5.2	\$131.8	\$319.2	\$828.9	\$367.2	\$52.0	\$72.1	\$57.5	\$577.9	\$158.3
..... 2021	1,435.3	6.8	138.1	352.7	937.7	428.3	142.9	95.8	39.8	577.9	150.6
..... 2019	1,183.4	8.5	150.9	322.9	701.2	415.5	106.9	99.7	43.7	146.0	371.7
Return on assets (%)											
..... 2023	0.83	0.81	1.18	0.84	0.77	0.80	0.68	1.73	1.49	0.43	1.79
..... 2021	1.14	0.78	1.48	1.23	1.05	1.03	0.76	2.33	1.28	0.65	2.80
..... 2019	1.36	1.09	1.27	1.01	1.55	0.87	0.88	1.44	1.17	1.04	2.16
Net charge-offs to loans & leases (%)											
..... 2023	0.73	0.02	0.04	0.11	1.33	0.07	0.00	0.08	0.31	0.32	3.18
..... 2021	0.49	0.01	0.02	0.11	0.87	0.03	0.12	-0.10	0.12	0.47	2.50
..... 2019	0.88	0.10	0.07	0.06	1.76	0.04	-0.04	0.20	0.20	0.82	3.96
Noncurrent assets plus											
OREO to assets (%)											
..... 2023	0.70	0.58	0.38	0.38	0.87	0.37	2.18	0.32	0.15	0.75	1.16
..... 2021	1.37	0.72	0.55	0.53	1.81	0.53	2.09	0.97	0.22	2.06	0.93
..... 2019	0.94	0.97	0.64	0.50	1.21	0.44	2.97	0.84	0.59	2.02	0.56
Equity capital ratio (%)											
..... 2023	7.53	18.54	12.12	10.38	5.63	10.60	10.43	12.02	7.47	3.87	10.73
..... 2021	9.61	16.87	13.02	11.35	8.40	11.54	9.99	11.68	11.24	7.07	11.78
..... 2019	10.87	19.24	13.53	12.29	9.54	12.15	10.38	12.37	12.41	10.33	9.22

* 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 2023, 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	560	88	324	133	15	255	43	132	36	65	29
Total assets (in billions)	\$1,215.4	\$5.1	\$131.8	\$331.1	\$747.5	\$366.3	\$14.4	\$75.1	\$58.6	\$529.2	\$171.8
Total deposits (in billions)	981.7	3.8	104.5	257.7	615.7	288.5	11.7	53.6	49.6	441.5	136.7
Net income (in millions)	8,818.9	25.8	1,414.1	2,139.1	5,239.9	2,422.0	90.3	1,137.6	772.4	1,659.6	2,736.9
% of unprofitable institutions	15.7	31.8	16.1	5.3	6.7	11.0	23.3	22.0	13.9	18.5	13.8
% of institutions with earnings gains	34.8	42.1	35.2	28.6	40.0	33.3	37.2	39.4	36.1	32.3	27.6
Performance Ratios (%)											
Yield on earning assets	5.03	4.51	4.51	4.60	5.30	4.56	4.76	4.65	4.66	3.28	12.45
Cost of funding earning assets	1.74	1.31	1.46	1.76	1.78	1.63	1.56	2.18	1.27	1.47	2.92
Net interest margin	3.29	3.20	3.04	2.85	3.52	2.93	3.20	2.48	3.39	1.82	9.53
Noninterest income to earning assets	0.90	5.07	3.75	0.78	0.45	0.78	1.21	5.30	0.67	0.49	0.66
Noninterest expense to earning assets	2.55	7.30	5.20	2.56	2.08	2.70	3.47	5.56	1.67	1.74	3.96
Credit loss provision to assets	0.58	0.09	0.06	0.09	0.88	0.08	0.00	0.08	0.16	0.13	3.62
Net operating income to assets	0.76	0.60	1.12	0.72	0.71	0.67	0.68	1.56	1.64	0.33	1.73
Pretax return on assets	0.93	0.72	1.40	0.83	0.90	0.87	0.81	1.97	1.77	0.37	2.24
Return on assets	0.72	0.51	1.09	0.66	0.69	0.67	0.64	1.55	1.34	0.30	1.69
Return on equity	9.32	2.76	9.16	6.51	11.53	6.49	5.03	13.15	18.43	6.51	15.92
Net charge-offs to loans and leases	0.89	0.08	0.06	0.10	1.74	0.08	0.02	0.06	0.33	0.48	3.51
Loan and lease loss provision to net charge-offs	128.39	164.76	160.13	126.07	128.17	149.72	110.55	176.01	113.63	112.41	129.73
Efficiency ratio	60.41	88.06	76.30	70.27	51.78	72.34	78.42	71.20	40.87	75.33	37.66
Condition Ratios (%)											
Earning assets to total assets	94.74	92.83	93.36	93.34	95.61	93.03	92.40	92.98	96.04	96.15	94.56
Loss allowance to:											
Loans and leases	2.48	0.98	1.00	0.93	4.11	0.91	1.03	0.81	1.01	1.45	7.71
Noncurrent loans and leases	201.34	101.00	165.42	192.98	206.61	190.65	148.01	212.65	249.82	55.96	415.21
Noncurrent assets plus											
other real estate owned to assets	0.66	0.64	0.46	0.36	0.83	0.37	0.43	0.30	0.19	0.70	1.49
Noncurrent RE loans to RE loans	1.16	0.99	0.57	0.42	2.66	0.45	0.71	0.40	0.37	4.22	0.80
Equity capital ratio	8.48	18.64	12.13	10.40	6.93	10.66	12.87	11.83	7.89	5.81	10.45
Core capital (leverage) ratio	10.71	19.42	13.23	11.17	10.02	11.16	13.98	12.34	9.65	9.96	11.57
Common equity tier 1 capital ratio*	18.99	33.47	19.18	14.79	20.88	14.35	20.09	16.79	21.08	27.79	13.81
Tier 1 risk-based capital ratio*	19.06	33.47	19.18	14.87	20.96	14.35	20.09	17.11	21.18	27.95	13.81
Total risk-based capital ratio*	20.09	34.47	20.27	15.80	22.03	15.28	21.04	18.15	21.78	28.58	15.62
Gross real estate assets to gross assets	61.65	66.64	71.92	70.89	55.77	73.54	71.21	72.31	69.51	64.67	21.07
Gross 1-4 family mortgages to gross assets	20.08	46.78	39.24	31.81	11.40	31.29	36.75	47.87	28.21	11.06	8.20
Net loans and leases to deposits	63.63	85.27	87.02	90.17	48.41	93.12	73.34	103.54	49.91	31.82	92.64
Structural Changes											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers	7	4	2	1	0	1	2	3	0	1	0
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0
PRIOR FULL YEARS (The way it was...)											
Number of institutions											
..... 2022	579	95	332	136	16	263	46	137	37	66	30
..... 2020	627	119	360	132	16	285	52	147	40	69	34
..... 2018	691	145	412	120	14	318	54	164	46	73	36
Total assets (in billions)											
..... 2022	\$1,280.4	\$5.2	\$130.1	\$331.5	\$813.7	\$370.0	\$54.0	\$71.0	\$55.3	\$576.3	\$153.6
..... 2020	1,377.9	7.0	141.9	342.5	886.5	418.9	124.7	97.4	38.2	550.9	147.9
..... 2018	1,214.9	8.5	154.5	348.8	703.1	446.4	103.7	99.7	43.5	138.9	382.6
Return on assets (%)											
..... 2022	0.99	0.87	1.32	0.89	0.98	0.76	-0.48	2.19	1.17	0.76	2.46
..... 2020	0.85	0.52	1.25	0.95	0.73	0.77	-0.23	2.03	1.19	0.68	1.48
..... 2018	1.27	1.14	1.07	1.07	1.41	0.91	0.93	1.29	1.07	1.28	1.82
Net charge-offs to loans & leases (%)											
..... 2022	0.48	0.04	0.04	0.07	0.89	0.06	-0.01	-0.01	0.20	0.23	2.14
..... 2020	0.66	0.03	0.05	0.08	1.25	0.06	0.08	0.05	0.15	0.54	3.28
..... 2018	0.81	0.05	0.24	0.10	1.61	0.07	-0.07	0.41	0.25	0.81	3.66
Noncurrent assets plus											
OREO to assets (%)											
..... 2022	0.67	0.59	0.38	0.36	0.84	0.37	2.28	0.32	0.17	0.68	1.10
..... 2020	1.41	0.74	0.59	0.62	1.86	0.54	2.54	0.90	0.25	2.12	0.93
..... 2018	0.91	1.01	0.66	0.54	1.15	0.46	3.15	0.79	0.57	1.84	0.56
Equity capital ratio (%)											
..... 2022	7.25	19.63	11.92	10.26	5.20	10.50	9.91	11.92	7.08	3.44	10.70
..... 2020	9.74	17.40	13.55	11.68	8.33	11.77	9.69	11.86	11.57	7.29	11.31
..... 2018	10.74	18.90	13.36	12.21	9.34	12.00	10.36	12.27	12.23	10.65	8.84

* 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

MARCH 31, 2024	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	0.81	1.55	0.46	0.22	1.93	0.25	0.69	0.29	0.37	3.22	0.44
Construction, development, and land	0.42	0.70	0.77	0.19	0.69	0.25	0.14	0.27	0.29	1.08	0.82
Nonfarm nonresidential	0.23	1.60	0.32	0.14	0.32	0.19	0.27	0.27	0.15	0.50	0.28
Multifamily residential real estate	0.10	0.00	0.20	0.03	0.24	0.08	0.09	0.03	0.29	0.57	0.21
Home equity loans	0.46	0.25	0.73	0.44	0.34	0.54	0.56	0.29	0.55	0.65	0.21
Other 1-4 Family residential	1.28	1.76	0.49	0.30	2.93	0.33	0.95	0.33	0.42	4.03	0.53
Commercial and industrial loans	0.49	0.56	0.74	0.40	0.52	0.34	0.26	0.68	0.46	0.50	1.21
Loans to individuals	1.62	1.22	1.26	0.89	1.67	1.00	2.19	0.63	1.03	0.45	2.33
Credit card loans	2.13	0.00	0.39	2.37	2.12	1.81	0.62	1.35	4.23	0.68	2.39
Other loans to individuals	0.65	1.22	1.27	0.69	0.60	0.98	2.22	0.39	0.47	0.35	1.70
Total loans and leases	1.00	1.51	0.50	0.31	1.66	0.28	0.69	0.53	0.43	1.94	1.79
Percent of Loans Noncurrent*											
All real estate loans	1.23	1.01	0.61	0.45	2.83	0.48	0.78	0.40	0.35	4.61	0.89
Construction, development, and land	0.87	0.71	0.78	0.39	2.16	0.78	0.26	0.11	0.21	1.04	2.04
Nonfarm nonresidential	0.51	1.02	0.71	0.50	0.40	0.53	0.37	0.45	0.38	0.52	0.49
Multifamily residential real estate	0.36	0.33	0.20	0.25	0.70	0.37	0.13	0.03	0.03	0.01	0.82
Home equity loans	0.64	1.95	1.44	0.49	0.39	0.53	0.29	0.34	0.37	0.61	2.56
Other 1-4 Family residential	1.80	1.07	0.56	0.50	4.17	0.43	1.05	0.48	0.36	5.87	0.70
Commercial and industrial loans	1.29	0.90	1.44	1.09	1.46	1.34	1.14	0.82	0.43	1.32	1.33
Loans to individuals	1.69	0.97	0.43	0.53	1.78	0.53	1.34	0.30	0.65	0.58	2.43
Credit card loans	2.41	0.00	0.46	1.27	2.42	1.12	0.25	0.48	2.28	1.45	2.60
Other loans to individuals	0.29	0.97	0.43	0.43	0.26	0.51	1.36	0.24	0.37	0.18	0.53
Total loans and leases	1.33	1.00	0.65	0.53	2.14	0.55	0.79	0.43	0.39	2.82	1.96
Percent of Loans Charged-Off (net, annual)											
All real estate loans	0.00	0.00	0.01	0.00	-0.01	0.00	0.00	-0.01	0.03	0.00	0.02
Construction, development, and land	-0.01	-0.02	-0.03	0.00	0.00	-0.01	-0.01	0.01	0.00	-0.01	0.00
Nonfarm nonresidential	0.01	0.00	0.02	0.02	-0.01	0.00	0.00	-0.01	0.26	0.00	0.00
Multifamily residential real estate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Home equity loans	-0.03	0.00	0.08	-0.03	-0.09	0.00	0.00	-0.06	-0.14	-0.22	0.15
Other 1-4 Family residential	0.00	0.00	0.00	0.00	-0.01	0.00	0.00	-0.01	0.00	0.00	0.01
Commercial and industrial loans	0.60	-0.07	0.21	0.34	0.98	0.32	0.56	0.41	0.56	0.10	3.05
Loans to individuals	4.39	0.12	1.72	1.93	4.57	1.48	0.41	1.10	4.33	1.54	6.22
Credit card loans	5.81	0.00	1.93	9.14	5.78	4.86	3.06	2.67	22.78	2.88	6.31
Other loans to individuals	1.51	0.12	1.72	0.94	1.60	1.39	0.37	0.55	1.09	0.92	5.05
Total loans and leases	1.17	0.00	0.07	0.10	2.30	0.08	0.03	0.06	0.41	0.63	4.54
Loans Outstanding (in billions)											
All real estate loans	\$419.5	\$2.9	\$81.7	\$203.4	\$131.5	\$237.5	\$8.1	\$49.0	\$21.9	\$74.8	\$28.2
Construction, development, and land	26.4	0.1	5.0	15.3	6.0	16.9	0.8	1.5	1.1	3.6	2.7
Nonfarm nonresidential	95.1	0.3	18.2	50.1	26.5	70.0	1.6	4.4	3.1	10.4	5.6
Multifamily residential real estate	48.6	0.1	6.0	30.5	12.1	35.0	0.2	6.3	0.7	1.5	5.0
Home equity loans	16.2	0.1	3.1	7.2	5.8	8.3	0.4	4.1	0.3	1.7	1.3
Other 1-4 Family residential	231.1	2.2	48.1	99.7	81.0	107.1	5.0	32.1	16.2	57.0	13.7
Commercial and industrial loans	39.5	0.2	4.6	17.7	17.1	23.4	0.3	1.9	0.8	8.5	4.7
Loans to individuals	161.1	0.1	2.6	8.1	150.4	7.4	0.2	2.2	2.1	52.0	97.3
Credit card loans	106.6	0.0	0.0	1.0	105.6	0.2	0.0	0.6	0.3	16.2	89.3
Other loans to individuals	54.5	0.1	2.6	7.1	44.7	7.2	0.2	1.7	1.8	35.8	8.0
Total loans and leases	638.4	3.1	90.0	234.9	310.4	272.4	8.8	56.1	25.1	138.8	137.2
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	\$122.1	\$1.4	\$43.1	\$50.5	\$27.1	\$61.0	\$1.5	\$7.4	\$10.9	\$26.1	\$15.2
Construction, development, and land	29.8	0.0	10.9	18.7	0.1	16.6	0.9	3.5	1.7	6.9	0.1
Nonfarm nonresidential	49.2	0.3	10.9	20.5	17.5	27.9	0.0	2.0	7.7	11.6	0.1
Multifamily residential real estate	6.7	0.0	0.8	4.7	1.2	6.7	0.0	0.0	0.0	0.0	0.0
1-4 Family residential	35.7	1.1	20.5	5.8	8.2	9.8	0.6	1.3	1.5	7.6	15.0
Troubled Real Estate Asset Rates**											
(% of total RE assets)											
All real estate loans	1.26	1.06	0.66	0.48	2.85	0.50	0.80	0.41	0.40	4.64	0.94
Construction, development, and land	0.98	0.74	1.00	0.51	2.16	0.87	0.38	0.34	0.37	1.23	2.05
Nonfarm nonresidential	0.57	0.87	0.75	0.55	0.46	0.57	0.42	0.52	0.63	0.62	0.49
Multifamily residential real estate	0.37	0.33	0.22	0.27	0.71	0.39	0.13	0.03	0.03	0.01	0.82
1-4 Family residential	1.74	1.14	0.65	0.50	3.92	0.44	1.01	0.47	0.37	5.73	0.96

* 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.