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

	2025*	2024*	2024	2023	2022	2021	2020
Return on assets (%)	1.18	1.11	1.14	1.11	1.12	1.24	0.71
Return on equity (%)	11.70	11.38	11.52	11.48	11.79	12.27	6.75
Core capital (leverage) ratio	9.27	9.10	9.18	9.05	8.93	8.67	8.79
Noncurrent assets plus other real estate owned to assets (%)	0.52	0.48	0.54	0.46	0.38	0.40	0.56
Net charge-offs to loans (%)	0.64	0.63	0.65	0.50	0.26	0.24	0.49
Asset growth rate (%)	2.57	1.44	1.99	0.61	0.51	8.35	17.15
Net interest margin (%)	3.23	3.17	3.20	3.30	2.93	2.52	2.80
Net operating income growth (%)	10.05	-20.04	2.40	0.19	-3.09	100.38	-39.29
Number of institutions reporting	3,917	4,012	3,941	4,027	4,127	4,232	4,373
Percentage of unprofitable institutions (%)	4.57	4.91	4.90	4.02	2.98	2.62	4.02
Number of failed institutions	0	0	2	5	0	0	4

* 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 2025	4th Quarter 2024	1st Quarter 2024	%Change 24Q1-25Q1
Number of institutions reporting	3,917	3,941	4,012	-2.4
Total employees (full-time equivalent)	1,956,735	1,948,374	1,970,549	-0.7
CONDITION DATA				
Total assets	$23,339,714	$22,897,228	$22,754,031	2.6
Loans secured by real estate	5,576,731	5,569,789	5,525,813	0.9
Commercial & industrial loans	2,349,171	2,331,217	2,445,366	-3.9
Loans to individuals	1,830,156	1,887,604	1,925,683	-5.0
Farm loans	79,929	83,036	76,081	5.1
Other loans & leases	2,287,562	2,190,165	1,807,907	26.5
Less: Unearned income	1,223	2,012	1,762	-30.6
Total loans & leases	12,122,326	12,059,799	11,779,088	2.9
Less: Reserve for losses	206,867	206,225	202,330	2.2
Net loans and leases	11,915,459	11,853,574	11,576,759	2.9
Securities	5,198,255	5,176,107	5,036,563	3.2
Other real estate owned	3,530	3,516	2,863	23.3
Goodwill and other intangibles	412,306	410,743	417,003	-1.1
All other assets	5,810,162	5,453,289	5,720,844	1.6
Total liabilities and capital	23,339,714	22,897,228	22,754,031	2.6
Noninterest-bearing deposits	3,891,572	3,898,164	3,988,907	-2.4
Interest-bearing deposits	14,604,543	14,340,448	14,040,676	4.0
Other borrowed funds	1,685,711	1,570,932	1,668,209	1.0
Subordinated debt	54,807	55,049	56,748	-3.4
All other liabilities	746,670	733,250	786,575	-5.1
Equity capital	2,356,410	2,299,386	2,212,915	6.5
Loans and leases 30-89 days past due	70,186	71,621	64,435	8.9
Noncurrent loans and leases	115,651	115,562	104,879	10.3
Restructured loans and leases	52,823	49,289	38,560	37.0
1-4 family residential mortgages	2,631,391	2,632,026	2,589,222	1.6
Mortgage-backed securities	2,682,587	2,647,505	2,580,974	3.9
Earning assets	21,134,737	20,734,250	20,627,876	2.5
Long-term assets (5+ years)	5,967,033	5,973,881	6,090,298	-2.0
Volatile liabilities	3,441,413	3,240,811	3,308,274	4.0
Foreign office deposits	1,540,155	1,466,577	1,461,077	5.4
FHLB Advances	376,858	410,834	462,142	-18.5
Unused loan commitments	9,397,885	9,263,599	9,303,435	1.0
Off-balance-sheet derivatives	213,754,505	188,835,691	209,243,391	2.2

INCOME DATA	Full Year 2024	Full Year 2023	%Change	1st Quarter 2025	1st Quarter 2024	%Change 24Q1-25Q1
Total interest income	$1,203,277	$1,091,832	10.2	$289,389	$296,105	-2.3
Total interest expense	543,408	431,725	25.9	120,747	133,679	-9.7
Net interest income	659,869	660,108	0.0	168,642	162,426	3.8
Provision for credit losses	81,439	79,596	2.3	20,401	18,358	11.1
Total noninterest income	299,913	294,965	1.7	80,653	74,769	7.9
Total noninterest expense	553,903	563,197	-1.7	141,426	139,530	1.4
Securities gains (losses)	-5,918	-11,024	N/M	-1,745	-812	N/M
Applicable income taxes	63,935	56,503	13.2	17,723	15,928	11.3
Extraordinary gains, net	5,092	875	482.0	6	67	-91.4
Net income	259,311	245,245	5.7	67,932	62,546	8.6
Net charge-offs	77,105	57,533	34.0	19,329	18,450	4.8
Cash dividends	175,563	208,866	-15.9	45,123	32,050	40.8
Net operating income	259,868	253,770	2.4	69,565	63,209	10.1

N/M - Not Meaningful

TABLE III-A. First Quarter 2025, FDIC-Insured Commercial Banks

		Asset Size Distribution					Geographic Regions					
FIRST QUARTER (The way it is...)	All Institutions	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	3,917	554	2,475	745	130	13	274	463	826	1,108	944	302
Total assets (in billions)	$23,339.7	$34.7	$939.6	$2,131.8	$6,330.2	$13,903.4	$4,370.6	$5,040.3	$6,220.0	$4,280.8	$1,473.0	$1,955.1
Total deposits (in billions)	18,496.1	29.3	808.5	1,789.7	5,165.7	10,702.9	3,477.9	4,026.9	4,687.2	3,467.6	1,238.1	1,598.4
Net income (in millions)	67,932	84	2,665	6,506	18,350	40,328	11,490	13,522	19,582	11,629	4,400	7,309
% of unprofitable institutions	4.6	12.3	3.5	3.0	2.3	0.0	7.7	6.1	3.8	3.3	3.4	9.9
% of institutions with earnings gains	70.9	59.4	72.5	74.6	66.9	92.3	68.3	70.0	73.7	75.6	67.0	62.3
Performance Ratios (annualized, %)												
Yield on earning assets	5.54	5.40	5.66	5.84	5.94	5.29	5.80	5.32	5.21	5.50	5.62	6.51
Cost of funding earning assets	2.31	1.57	1.94	2.15	2.42	2.31	2.81	2.09	2.18	2.23	2.08	2.53
Net interest margin	3.23	3.83	3.71	3.69	3.52	2.98	2.99	3.23	3.03	3.27	3.54	3.99
Noninterest income to earning assets	1.54	1.28	0.74	1.11	1.50	1.69	1.52	1.23	1.76	1.37	0.91	2.54
Noninterest expense to earning assets	2.71	3.83	2.91	2.90	2.86	2.58	2.51	2.55	2.63	2.65	2.74	3.83
Credit loss provision to assets	0.35	0.10	0.11	0.25	0.40	0.37	0.34	0.42	0.32	0.36	0.14	0.47
Net operating income to assets	1.20	0.98	1.16	1.23	1.23	1.19	1.15	1.10	1.28	1.10	1.20	1.58
Pretax return on assets	1.48	1.10	1.32	1.52	1.52	1.47	1.37	1.28	1.62	1.43	1.44	1.98
Return on assets	1.18	0.98	1.14	1.23	1.17	1.17	1.06	1.08	1.28	1.10	1.20	1.50
Return on equity	11.70	7.67	11.53	11.79	11.06	12.03	10.04	10.63	13.50	11.19	11.16	14.47
Net charge-offs to loans and leases	0.64	0.09	0.10	0.29	0.63	0.79	0.73	0.79	0.49	0.69	0.16	0.81
Loan and lease loss provision to net charge-offs	103.49	185.32	164.74	121.92	98.63	103.54	91.17	100.49	133.46	101.08	127.29	87.24
Efficiency ratio	56.20	74.73	65.13	59.93	56.01	55.01	55.09	56.93	54.34	56.83	60.88	57.36
Condition Ratios (%)												
Earning assets to total assets	90.55	93.17	93.90	93.23	92.03	89.23	89.47	90.67	90.01	90.21	91.94	94.12
Loss allowance to:												
Loans and leases	1.71	1.47	1.29	1.38	1.65	1.87	1.77	1.71	1.67	1.83	1.29	1.77
Noncurrent loans and leases	178.87	150.17	179.46	168.77	169.40	187.20	145.73	182.91	183.17	186.44	171.97	237.61
Noncurrent assets plus												
other real estate owned to assets	0.52	0.59	0.53	0.63	0.64	0.45	0.63	0.54	0.44	0.50	0.56	0.52
Equity capital ratio	10.08	12.77	10.03	10.54	10.69	9.74	10.64	10.24	9.42	9.84	10.85	10.52
Core capital (leverage) ratio	9.27	14.04	11.25	10.77	9.89	8.60	9.59	8.88	8.67	9.24	10.70	10.44
Common equity tier 1 capital ratio*	14.06	23.29	15.18	13.65	13.80	14.21	14.94	13.33	14.39	13.42	13.54	14.95
Tier 1 risk-based capital ratio*	14.12	23.30	15.22	13.66	13.91	14.24	14.98	13.38	14.44	13.50	13.63	14.99
Total risk-based capital ratio*	15.44	24.34	16.32	14.76	15.31	15.58	16.22	14.69	15.82	14.87	14.91	16.26
Net loans and leases to deposits	64.42	63.62	75.68	82.87	76.40	54.71	62.04	64.34	61.26	59.60	77.26	79.61
Structural Changes												
New reporters	1	1	0	0	0	0	0	1	0	0	0	0
Banks absorbed by mergers	24	5	12	5	2	0	2	4	6	6	6	0
Failed banks	0	0	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST QUARTERS (The way it was...)												
Number of institutions 2024	4,012	610	2,530	730	129	13	283	476	846	1,129	968	310
2022	4,196	684	2,682	687	131	12	294	498	890	1,189	1,001	324
2020	4,460	995	2,779	559	115	12	323	529	942	1,270	1,055	341
Total assets (in billions) 2024	$22,754.0	$38.1	$939.4	$2,057.3	$6,111.4	$13,607.9	$4,272.3	$4,880.9	$6,040.7	$4,194.7	$1,478.3	$1,887.2
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	19,020.1	59.2	921.1	1,494.4	5,266.8	11,278.7	3,407.4	4,019.7	4,614.0	3,985.8	1,090.7	1,902.4
Return on assets (%) 2024	1.11	0.89	1.05	1.18	1.14	1.09	0.90	1.02	1.20	1.04	1.12	1.64
2022	1.01	0.68	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
Net charge-offs to loans & leases (%) 2024	0.63	0.05	0.10	0.29	0.61	0.77	0.74	0.80	0.43	0.68	0.16	0.81
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
Noncurrent assets plus												
OREO to assets 2024	0.48	0.55	0.42	0.53	0.56	0.43	0.59	0.48	0.40	0.47	0.48	0.47
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	0.97	0.75	0.71	0.57	0.44	0.49	0.48	0.45	0.61	0.64	0.47
Equity capital ratio (%) 2024	9.71	12.19	9.56	10.12	10.19	9.44	10.09	9.89	9.17	9.49	10.33	10.18
2022	9.47	11.71	9.55	10.01	10.02	9.10	9.75	9.83	8.82	9.43	9.99	9.59
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

* 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

TABLE IV-A. Full Year 2024, FDIC-Insured Commercial Banks

		Asset Size Distribution					Geographic Regions					
FULL YEAR (The way it is...)	All Institutions	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	3,941	564	2,509	725	130	13	277	464	833	1,112	952	303
Total assets (in billions)	$22,897.2	$34.8	$952.4	$2,107.0	$6,240.5	$13,562.6	$4,296.3	$4,957.0	$6,031.7	$4,184.1	$1,496.9	$1,931.2
Total deposits (in billions)	18,238.6	29.3	816.3	1,763.2	5,092.1	10,537.8	3,413.7	3,954.7	4,606.3	3,423.4	1,258.7	1,581.8
Net income (in millions)	259,311	314	10,465	23,636	70,776	154,119	38,917	51,777	78,622	44,456	16,629	28,910
% of unprofitable institutions	4.9	14.2	3.4	3.3	3.1	7.7	7.2	7.1	4.1	2.6	4.4	11.6
% of institutions with earnings gains	54.2	44.9	55.3	57.5	50.0	84.6	44.4	57.8	55.3	59.2	51.1	45.5
Performance Ratios (%)												
Yield on earning assets	5.84	5.40	5.67	5.97	6.25	5.64	6.17	5.61	5.51	5.84	5.82	6.76
Cost of funding earning assets	2.64	1.60	2.07	2.38	2.77	2.66	3.21	2.37	2.50	2.60	2.36	2.81
Net interest margin	3.20	3.80	3.60	3.60	3.49	2.98	2.96	3.24	3.02	3.24	3.46	3.95
Noninterest income to earning assets	1.46	1.25	0.84	1.09	1.50	1.54	1.44	1.10	1.66	1.27	0.97	2.52
Noninterest expense to earning assets	2.69	3.83	2.93	2.84	2.87	2.56	2.62	2.46	2.62	2.63	2.76	3.71
Credit loss provision to assets	0.36	0.12	0.11	0.26	0.41	0.37	0.36	0.44	0.27	0.36	0.15	0.59
Net operating income to assets	1.14	0.88	1.13	1.18	1.20	1.11	0.95	1.08	1.24	1.09	1.15	1.54
Pretax return on assets	1.42	1.07	1.30	1.43	1.48	1.40	1.20	1.21	1.67	1.31	1.35	2.00
Return on assets	1.14	0.92	1.12	1.15	1.15	1.14	0.92	1.06	1.30	1.06	1.12	1.53
Return on equity	11.52	7.28	11.51	11.27	11.10	11.79	8.87	10.51	13.91	11.01	10.66	14.91
Net charge-offs to loans and leases	0.65	0.15	0.12	0.31	0.64	0.79	0.75	0.81	0.48	0.69	0.18	0.82
Loan and lease loss provision to net charge-offs	105.62	146.04	140.22	119.76	100.41	106.50	92.90	105.88	117.14	103.32	124.44	109.88
Efficiency ratio	57.15	75.54	65.65	60.15	56.70	56.24	58.85	56.23	55.45	57.99	60.83	56.83
Condition Ratios (%)												
Earning assets to total assets	90.55	93.01	93.81	93.18	91.97	89.26	89.73	90.64	89.74	90.35	91.83	94.18
Loss allowance to:												
Loans and leases	1.71	1.45	1.29	1.37	1.66	1.87	1.79	1.73	1.64	1.84	1.28	1.82
Noncurrent loans and leases	178.45	162.01	200.09	173.52	173.86	180.85	145.36	181.89	179.12	187.02	175.64	245.91
Noncurrent assets plus other real estate owned to assets	0.54	0.55	0.48	0.62	0.63	0.49	0.64	0.57	0.46	0.51	0.54	0.52
Equity capital ratio	10.03	12.66	9.85	10.31	10.46	9.80	10.50	10.12	9.54	9.80	10.69	10.28
Core capital (leverage) ratio	9.18	14.08	11.17	10.59	9.79	8.53	9.41	8.86	8.62	9.11	10.61	10.27
Common equity tier 1 capital ratio*	14.00	22.92	15.15	13.41	13.74	14.18	14.67	13.39	14.44	13.33	13.46	14.80
Tier 1 risk-based capital ratio*	14.05	22.92	15.19	13.43	13.84	14.21	14.70	13.44	14.49	13.41	13.54	14.82
Total risk-based capital ratio*	15.36	23.97	16.29	14.52	15.21	15.53	15.93	14.71	15.88	14.79	14.77	16.06
Net loans and leases to deposits	64.99	65.48	76.49	83.74	76.74	55.29	63.14	64.63	62.22	59.71	77.59	79.34
Structural Changes												
New reporters	6	6	0	0	0	0	0	2	1	1	1	1
Banks absorbed by mergers	79	17	48	13	1	0	9	9	13	26	14	8
Failed banks	2	0	1	1	0	0	1	0	0	0	1	0
PRIOR FULL YEARS (The way it was...)												
Number of institutions 2023	4,027	611	2,575	698	130	13	285	476	847	1,135	970	314
2021	4,232	712	2,702	676	130	12	300	502	897	1,198	1,006	329
2019	4,513	1,021	2,828	539	115	10	328	534	959	1,282	1,067	343
Total assets (in billions) 2023	$22,451.2	$37.9	$964.6	$2,005.8	$6,098.7	$13,344.2	$4,171.6	$4,856.8	$5,899.1	$4,167.1	$1,472.7	$1,884.0
2021	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	17,491.1	60.7	936.9	1,437.3	5,392.6	9,663.8	3,034.3	3,745.8	4,129.8	3,749.9	1,049.6	1,781.8
Return on assets (%) 2023	1.11	0.94	1.09	1.21	1.21	1.05	0.94	1.17	1.22	1.00	1.15	1.18
2021	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	1.29	0.99	1.29	1.36	1.33	1.26	1.12	1.31	1.33	1.20	1.39	1.57
Net charge-offs to loans & leases (%) 2023	0.50	0.08	0.10	0.28	0.49	0.60	0.55	0.63	0.37	0.50	0.15	0.71
2021	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	0.49	0.24	0.15	0.23	0.60	0.51	0.55	0.59	0.42	0.53	0.16	0.47
Noncurrent assets plus OREO to assets 2023	0.46	0.47	0.38	0.51	0.52	0.43	0.56	0.46	0.37	0.48	0.44	0.45
2021	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	0.52	0.95	0.72	0.59	0.53	0.48	0.52	0.49	0.48	0.62	0.62	0.40
Equity capital ratio (%) 2023	9.75	12.24	9.57	10.08	10.13	9.53	10.20	9.90	9.29	9.45	10.29	10.02
2021	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	11.35	13.58	11.74	11.94	12.17	10.76	11.75	12.27	10.86	10.22	12.47	11.61

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

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

MARCH 31, 2025		Asset Size Distribution					Geographic Regions					
	All Institutions	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	0.51	1.16	0.71	0.42	0.47	0.54	0.55	0.51	0.50	0.55	0.54	0.33
Construction and development	0.47	1.24	0.78	0.47	0.31	0.63	0.44	0.39	0.44	0.70	0.49	0.35
Nonfarm nonresidential	0.34	0.94	0.54	0.30	0.29	0.39	0.37	0.31	0.36	0.39	0.33	0.28
Multifamily residential real estate	0.43	0.09	0.41	0.32	0.61	0.26	0.81	0.39	0.27	0.26	0.41	0.21
Home equity loans	0.58	0.57	0.51	0.51	0.63	0.57	0.56	0.44	0.69	0.59	0.73	0.52
Other 1-4 Family residential	0.64	1.48	0.90	0.64	0.61	0.63	0.60	0.69	0.62	0.67	0.89	0.41
Commercial and industrial loans	0.34	1.60	0.97	0.57	0.34	0.26	0.25	0.30	0.37	0.28	0.46	0.55
Loans to individuals	1.57	1.69	1.22	1.74	1.53	1.59	1.45	2.18	0.97	1.35	1.73	1.82
Credit card loans	1.44	3.72	1.87	3.12	1.32	1.45	1.74	1.87	1.06	1.34	0.48	1.05
Other loans to individuals	1.73	1.67	1.20	1.40	1.70	1.84	1.12	2.56	0.87	1.39	1.87	2.39
All other loans and leases (including farm)	0.22	1.34	0.97	0.58	0.19	0.20	0.06	0.18	0.39	0.25	0.32	0.07
Total loans and leases	0.58	1.28	0.78	0.53	0.56	0.58	0.54	0.68	0.52	0.55	0.55	0.66
Memo: Nonfarm nonres loans not secured by RE	0.18	0.00	0.02	0.08	0.21	0.18	0.09	0.05	0.53	0.05	0.11	0.01
Percent of Loans Noncurrent*												
All real estate loans	1.21	0.90	0.67	0.71	1.15	1.67	1.60	1.20	1.17	1.49	0.75	0.73
Construction and development	0.79	0.96	0.85	0.86	0.52	1.17	1.11	0.70	1.03	0.63	0.50	0.89
Nonfarm nonresidential	1.40	1.20	0.79	0.70	1.20	3.16	1.93	1.61	1.21	2.13	0.74	0.76
Multifamily residential real estate	1.11	1.43	0.33	0.67	1.72	0.72	2.37	0.66	0.63	1.18	0.50	0.31
Home equity loans	1.73	0.38	0.39	0.55	1.22	2.84	1.61	1.17	2.22	3.84	0.78	0.71
Other 1-4 Family residential	1.11	0.78	0.56	0.69	1.08	1.30	1.11	0.99	1.18	1.36	0.98	0.79
Commercial and industrial loans	0.97	1.71	1.14	1.22	1.07	0.85	1.20	0.89	1.18	0.64	0.83	1.01
Loans to individuals	1.17	0.94	0.44	1.16	1.09	1.22	1.36	1.43	0.77	1.24	0.91	1.03
Credit card loans	1.66	2.76	1.09	3.63	1.59	1.63	2.02	2.10	1.19	1.54	0.32	1.32
Other loans to individuals	0.56	0.93	0.43	0.55	0.67	0.48	0.61	0.59	0.26	0.37	0.97	0.83
All other loans and leases (including farm)	0.18	0.73	0.63	0.61	0.19	0.14	0.26	0.11	0.22	0.12	0.41	0.11
Total loans and leases	0.95	0.98	0.72	0.82	0.97	1.00	1.22	0.94	0.91	0.98	0.75	0.74
Memo: Nonfarm nonres loans not secured by RE	0.19	0.00	0.14	0.31	0.19	0.19	0.27	0.05	0.37	0.14	0.26	0.04
Percent of Loans Charged-Off (net, annual)												
All real estate loans	0.09	0.00	0.03	0.03	0.14	0.08	0.16	0.12	0.04	0.06	0.05	0.09
Construction and development	0.06	0.00	0.09	0.04	0.07	0.05	0.15	0.04	0.02	0.01	0.08	0.06
Nonfarm nonresidential	0.22	0.07	0.05	0.04	0.26	0.50	0.30	0.38	0.18	0.22	0.06	0.15
Multifamily residential real estate	0.13	0.00	0.03	0.04	0.30	-0.02	0.33	-0.03	0.06	0.01	0.02	0.16
Home equity loans	-0.03	0.00	0.02	0.02	0.03	-0.11	0.05	-0.07	-0.08	-0.13	0.02	0.05
Other 1-4 Family residential	0.00	-0.01	0.01	0.01	0.00	-0.01	-0.01	0.00	-0.01	0.01	0.01	0.00
Commercial and industrial loans	0.51	0.24	0.28	0.47	0.59	0.48	0.53	0.44	0.62	0.28	0.42	0.98
Loans to individuals	3.12	0.53	0.92	3.17	2.83	3.32	3.47	3.58	2.26	3.81	1.20	2.69
Credit card loans	4.59	17.32	6.53	9.53	4.39	4.56	5.31	5.30	3.58	4.64	1.25	3.97
Other loans to individuals	1.28	0.42	0.78	1.58	1.49	1.08	1.35	1.40	0.63	1.40	1.19	1.73
All other loans and leases (including farm)	0.11	0.14	0.07	0.33	0.11	0.11	0.09	0.10	0.08	0.20	0.19	0.07
Total loans and leases	0.64	0.09	0.10	0.29	0.63	0.79	0.73	0.79	0.49	0.69	0.16	0.81
Memo: Nonfarm nonres loans not secured by RE	0.01	0.00	0.09	0.01	0.00	0.01	0.03	0.00	0.00	0.03	0.00	0.01
Loans Outstanding (in billions)												
All real estate loans	$5,576.7	$12.3	$479.0	$1,101.7	$2,013.7	$1,970.1	$1,038.7	$1,045.7	$1,296.3	$903.1	$685.9	$607.0
Construction and development	452.0	0.8	50.4	121.4	184.1	95.2	71.6	77.9	84.0	68.4	107.5	42.7
Nonfarm nonresidential	1,744.4	2.8	182.7	503.4	709.5	345.9	329.3	346.1	301.3	226.6	292.7	248.3
Multifamily residential real estate	587.0	0.3	28.8	118.7	248.2	191.2	158.5	61.6	176.7	65.8	48.9	75.5
Home equity loans	264.1	0.2	14.9	39.8	101.2	108.0	70.2	60.1	64.1	25.6	22.3	21.8
Other 1-4 Family residential	2,367.3	5.3	150.5	275.4	753.7	1,182.3	403.7	484.6	642.9	435.7	191.2	209.2
Commercial and industrial loans	2,349.2	2.4	76.6	245.0	750.6	1,274.6	361.1	577.5	581.4	449.6	183.3	196.3
Loans to individuals	1,830.2	1.4	23.2	83.7	605.3	1,116.6	341.9	449.5	410.5	305.9	31.1	291.3
Credit card loans	1,010.6	0.0	0.6	16.5	275.9	717.6	181.8	249.1	226.7	227.2	3.1	122.7
Other loans to individuals	819.6	1.3	22.7	67.1	329.4	399.0	160.1	200.4	183.8	78.7	28.0	168.6
All other loans and leases (including farm)	2,367.5	2.9	41.3	74.0	643.7	1,605.6	455.0	563.4	632.2	446.5	69.1	201.2
Total loans and leases	12,123.6	18.9	620.1	1,504.3	4,013.4	5,966.8	2,196.7	2,636.2	2,920.4	2,105.0	969.4	1,295.9
Memo: Nonfarm nonres loans not secured by RE	234.9	0.1	2.8	8.2	60.4	163.4	33.2	71.1	64.5	38.1	8.4	19.7
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	$3,530.4	$17.0	$459.7	$996.6	$1,004.2	$1,052.9	$467.5	$575.8	$573.4	$750.8	$900.1	$262.7
Construction and development	510.5	1.8	121.1	187.4	194.6	5.6	30.7	30.4	22.5	65.4	347.0	14.5
Nonfarm nonresidential	2,106.0	7.4	237.3	546.5	494.1	820.7	225.1	404.2	364.1	551.0	400.1	161.4
Multifamily residential real estate	151.1	1.0	15.2	110.3	16.6	8.0	42.5	5.4	19.0	62.3	4.0	17.9
1-4 Family residential*	730.2	6.7	76.8	137.8	294.5	214.6	169.2	131.8	166.6	61.3	135.0	66.4
Farmland	27.5	0.1	9.5	14.7	3.3	0.0	0.0	4.1	1.3	6.8	14.1	1.3
Other real estate owned in foreign offices	5.2	0.0	0.0	0.0	1.2	4.0	0.0	0.0	0.0	4.0	0.0	1.2

* 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.

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

	2025*	2024*	2024	2023	2022	2021	2020
Return on assets (%)	0.88	0.69	0.73	0.72	0.99	1.11	0.85
Return on equity (%)	9.17	8.10	8.14	9.32	12.22	11.30	8.34
Core capital (leverage) ratio (%)	11.34	10.81	11.19	10.71	9.76	9.69	9.25
Noncurrent assets plus other real estate owned to assets (%)	0.87	0.72	0.82	0.66	0.67	0.94	1.41
Net charge-offs to loans (%)	1.16	1.17	1.19	0.89	0.48	0.40	0.66
Asset growth rate (%)	-0.47	-6.31	-0.95	-5.07	-15.70	10.22	19.41
Net interest margin	3.67	3.33	3.42	3.29	3.28	2.78	3.09
Net operating income growth (%)	38.34	-24.41	-1.84	-30.26	-14.57	52.27	-31.26
Number of institutions reporting	545	556	546	560	579	607	627
Percentage of unprofitable institutions (%)	19.27	21.22	20.88	15.71	7.60	6.43	9.41
Number of failed institutions	1	0	0	0	0	0	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 2025	4th Quarter 2024	1st Quarter 2024	%Change 24Q1-25Q1
Number of institutions reporting	545	546	556	-2.0
Total employees (full-time equivalent)	102,631	102,997	103,719	-1.1
CONDITION DATA				
Total assets	$1,198,179	$1,203,797	$1,203,784	-0.5
Loans secured by real estate	436,340	434,157	419,511	4.0
1-4 family residential	252,116	252,334	247,275	2.0
Multifamily residential property	51,861	51,279	48,637	6.6
Nonfarm nonresidential	105,966	104,551	97,053	9.2
Construction, development, and land	26,291	25,887	26,442	-0.6
Commercial & industrial loans	38,962	38,283	39,431	-1.2
Loans to individuals	150,053	156,034	161,117	-6.9
Other loans & leases	39,557	37,044	18,350	115.6
Less: Unearned income & contra accounts	166	209	209	-20.8
Total loans & leases	664,747	665,310	638,200	4.2
Less: Reserve for losses	16,684	16,575	16,300	2.4
Net loans & leases	648,063	648,735	621,900	4.2
Securities	400,690	409,019	438,061	-8.5
Other real estate owned	139	155	122	13.9
Goodwill and other intangibles	6,195	6,234	5,862	5.7
All other assets	143,091	139,654	137,839	3.8
Total liabilities and capital	1,198,179	1,203,797	1,203,784	-0.5
Deposits	972,786	975,895	968,555	0.4
Other borrowed funds	89,542	95,049	110,182	-18.7
Subordinated debt	832	832	832	0.0
All other liabilities	17,775	18,929	19,583	-9.2
Equity capital	117,244	113,092	104,633	12.1
Loans and leases 30-89 days past due	6,711	7,171	6,380	5.2
Noncurrent loans and leases	10,268	9,705	8,500	20.8
Restructured loans and leases	2,204	2,062	1,675	31.6
Mortgage-backed securities	314,548	316,140	333,043	-5.6
Earning assets	1,129,516	1,139,439	1,135,888	-0.6
FHLB Advances	68,810	75,082	80,268	-14.3
Unused loan commitments	624,561	616,389	609,359	2.5

INCOME DATA	Full Year 2024	Full Year 2023	%Change	1st Quarter 2025	1st Quarter 2024	%Change 24Q1-25Q1
Total interest income	$63,347	$58,148	8.9	$15,674	$15,528	0.9
Total interest expense	24,542	20,110	22.0	5,269	6,029	-12.6
Net interest income	38,806	38,038	2.0	10,406	9,500	9.5
Provision for credit losses	8,405	7,047	19.3	2,064	2,242	-7.9
Total noninterest income	11,461	10,386	10.4	2,835	2,698	5.1
Total noninterest expense	30,348	29,525	2.8	7,611	7,383	3.1
Securities gains (losses)	-267	-470	N/M	-189	103	-283.7
Applicable income taxes	2,398	2,536	-5.4	731	571	28.1
Extraordinary gains, net	0	-4	100.0	0	-1	100.0
Net income	8,812	8,814	0.0	2,637	2,096	25.8
Net charge-offs	7,688	5,490	40.0	1,921	1,860	3.3
Cash dividends	3,818	4,261	-10.4	1,080	562	92.2
Net operating income	9,052	9,222	-1.8	2,797	2,022	38.3

N/M - Not Meaningful

TABLE III-B. First Quarter 2025, FDIC-Insured Savings Institutions

		Asset Size Distribution				Geographic Regions					
FIRST QUARTER (The way it is...)	All Institutions	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	545	83	313	135	14	251	41	129	31	63	30
Total assets (in billions)	$1,198.2	$4.9	$130.4	$348.3	$714.6	$385.6	$15.0	$76.7	$60.0	$372.3	$288.6
Total deposits (in billions)	972.8	3.6	104.8	279.3	585.1	309.9	12.0	56.5	51.0	305.6	237.8
Net income (in millions)	2,637.3	124.1	261.4	393.8	1,858.1	567.6	27.5	243.5	258.0	797.2	743.4
% of unprofitable institutions	19.3	36.1	18.9	11.9	0.0	17.1	24.4	24.0	19.4	14.3	20.0
% of institutions with earnings gains	64.6	54.2	68.7	58.5	92.9	59.4	80.5	67.4	67.7	68.3	63.3
Performance Ratios (annualized, %)											
Yield on earning assets	5.53	5.02	5.01	4.92	5.91	5.00	5.14	5.13	4.84	2.98	9.97
Cost of funding earning assets	1.86	1.98	2.01	2.11	1.71	2.12	1.95	2.64	1.35	1.21	2.30
Net interest margin	3.67	3.04	3.00	2.82	4.20	2.88	3.19	2.49	3.49	1.78	7.67
Noninterest income to earning assets	1.00	20.88	3.86	0.71	0.50	0.80	1.20	5.63	0.58	0.23	1.17
Noninterest expense to earning assets	2.69	10.13	5.69	2.58	2.16	2.70	3.33	6.30	1.63	0.88	4.36
Credit loss provision to assets	0.69	0.02	0.05	0.13	1.08	0.12	0.03	0.14	0.10	0.02	2.64
Net operating income to assets	0.93	9.98	0.83	0.63	1.04	0.61	0.74	1.27	1.73	0.86	1.20
Pretax return on assets	1.12	12.80	1.03	0.54	1.34	0.76	0.96	1.56	2.27	1.04	1.36
Return on assets	0.88	10.06	0.81	0.46	1.03	0.59	0.74	1.27	1.73	0.84	1.04
Return on equity	9.17	52.30	6.47	4.26	12.18	5.41	5.58	10.37	21.24	9.90	12.04
Net charge-offs to loans and leases	1.16	0.03	0.06	0.13	2.22	0.11	0.01	0.09	0.25	0.03	3.92
Loan and lease loss provision to net charge-offs	106.34	98.67	129.87	133.55	105.02	135.96	406.11	181.06	91.45	103.89	104.55
Efficiency ratio	56.90	42.31	82.76	72.80	45.08	72.94	75.70	77.41	39.78	43.61	48.40
Condition Ratios (%)											
Earning assets to total assets	94.27	91.56	93.40	93.58	94.78	93.12	92.63	92.82	96.43	96.32	93.18
Loss allowance to:											
Loans and leases	2.51	0.96	0.96	0.91	4.12	0.91	1.01	0.84	0.96	0.47	7.06
Noncurrent loans and leases	162.49	86.95	137.31	151.90	166.68	152.58	122.76	149.32	217.05	9.69	429.32
Noncurrent assets plus											
other real estate owned to assets	0.87	0.74	0.54	0.43	1.14	0.46	0.50	0.43	0.18	1.37	1.04
Noncurrent RE loans to RE loans	1.61	1.04	0.64	0.54	3.76	0.56	0.80	0.47	0.39	6.45	1.05
Equity capital ratio	9.78	19.33	12.55	10.73	8.75	11.02	13.29	12.29	8.38	8.90	8.73
Core capital (leverage) ratio	11.34	19.71	13.39	11.38	10.89	11.23	14.19	12.78	9.60	12.01	10.41
Common equity tier 1 capital ratio*	19.60	33.17	19.53	15.46	21.49	14.31	21.07	16.42	23.82	36.71	14.85
Tier 1 risk-based capital ratio*	19.67	33.31	19.53	15.55	21.57	14.31	21.07	16.78	23.96	36.74	14.99
Total risk-based capital ratio*	20.74	34.26	20.62	16.49	22.69	15.25	22.01	17.94	24.56	37.12	16.67
Gross real estate assets to gross assets	61.81	67.37	72.06	72.09	54.98	74.02	70.36	71.64	73.19	71.95	28.33
Gross 1-4 family mortgages to gross assets	20.75	48.07	39.41	30.73	12.40	30.40	37.11	46.80	26.92	15.89	5.60
Net loans and leases to deposits	66.62	88.18	86.21	85.60	53.92	92.33	75.60	99.93	47.11	34.10	70.74
Structural Changes (YTD)											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thrifts absorbed by mergers	1	0	0	1	0	1	0	0	0	0	0
Failed thrifts	1	1	0	0	0	0	0	1	0	0	0
PRIOR FIRST QUARTERS (The way it was...)											
Number of institutions 2024	556	84	321	136	15	255	41	132	35	64	29
2022	600	100	345	138	17	275	46	142	39	68	30
2020	652	128	386	121	17	294	53	157	43	71	34
Total assets (in billions) 2024	$1,203.8	$4.9	$129.9	$332.3	$736.8	$369.2	$14.6	$75.6	$59.4	$510.1	$175.0
2022	1,446.6	5.6	133.7	338.7	968.6	433.2	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
Return on assets (%) 2024	0.69	0.49	1.02	0.70	0.64	0.60	0.55	1.46	1.80	0.28	1.44
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
Net charge-offs to loans & leases (%) 2024	1.17	0.00	0.07	0.10	2.30	0.08	0.03	0.06	0.41	0.63	4.54
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
Noncurrent assets plus											
OREO to assets (%) 2024	0.72	0.68	0.48	0.39	0.91	0.42	0.49	0.33	0.18	0.77	1.54
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
Equity capital ratio (%) 2024	8.69	19.24	12.13	10.41	7.24	10.63	12.83	11.97	7.88	6.12	10.62
2022	8.64	18.44	12.46	10.89	7.27	11.22	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

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

TABLE IV-B. Full Year 2024, FDIC-Insured Savings Institutions

		Asset Size Distribution				Geographic Regions					
FULL YEAR (The way it is...)	All Institutions	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	546	82	316	133	15	252	41	129	31	63	30
Total assets (in billions)	$1,203.8	$4.8	$131.1	$333.4	$734.5	$382.8	$14.7	$76.1	$59.1	$387.6	$283.5
Total deposits (in billions)	975.9	3.6	104.7	264.6	603.0	306.4	12.0	55.9	50.2	318.3	233.1
Net income (in millions)	8,811.5	30.7	1,383.0	1,693.0	5,704.9	1,969.1	104.4	1,090.4	1,004.4	1,868.8	2,774.5
% of unprofitable institutions	20.9	39.0	21.2	9.8	13.3	16.3	34.2	24.8	22.6	20.6	23.3
% of institutions with earnings gains	37.7	36.6	39.9	32.3	46.7	31.8	39.0	48.1	51.6	36.5	30.0
Performance Ratios (%)											
Yield on earning assets	5.58	5.02	4.98	4.98	5.95	4.98	5.29	5.20	4.98	3.02	10.20
Cost of funding earning assets	2.16	2.01	2.08	2.31	2.11	2.26	2.15	2.80	1.49	1.76	2.57
Net interest margin	3.42	3.00	2.90	2.66	3.84	2.72	3.14	2.40	3.49	1.25	7.63
Noninterest income to earning assets	1.01	5.76	4.22	0.84	0.50	0.84	1.30	5.73	0.71	0.22	1.14
Noninterest expense to earning assets	2.67	7.77	5.62	2.62	2.16	2.74	3.44	6.03	1.64	0.85	4.44
Credit loss provision to assets	0.70	0.01	0.07	0.11	1.08	0.12	0.03	0.11	0.17	0.02	2.69
Net operating income to assets	0.75	0.65	1.06	0.57	0.78	0.51	0.72	1.44	1.74	0.49	1.05
Pretax return on assets	0.93	0.89	1.34	0.64	0.99	0.67	0.87	1.83	2.28	0.57	1.27
Return on assets	0.73	0.63	1.07	0.51	0.77	0.53	0.71	1.43	1.74	0.48	0.97
Return on equity	8.14	3.31	8.66	4.89	10.06	4.90	5.50	11.91	21.63	6.45	11.87
Net charge-offs to loans and leases	1.19	0.04	0.09	0.14	2.28	0.11	0.00	0.12	0.41	0.04	3.92
Loan and lease loss provision to net charge-offs	109.30	45.59	119.86	118.76	108.79	149.78	1,178.71	118.93	99.52	142.29	107.46
Efficiency ratio	59.42	87.14	78.86	72.62	48.89	75.62	77.62	74.14	39.02	57.00	49.44
Condition Ratios (%)											
Earning assets to total assets	94.65	93.30	93.28	93.37	95.49	92.98	92.36	92.87	96.23	96.35	94.86
Loss allowance to:											
Loans and leases	2.49	0.96	0.97	0.91	4.07	0.91	1.01	0.82	0.97	0.48	6.81
Noncurrent loans and leases	170.78	80.22	139.25	159.36	175.91	157.60	116.37	173.01	196.20	11.52	382.13
Noncurrent assets plus other real estate owned to assets	0.82	0.82	0.54	0.43	1.05	0.45	0.54	0.36	0.21	1.11	1.18
Noncurrent RE loans to RE loans	1.44	1.18	0.63	0.53	3.27	0.53	0.87	0.45	0.42	5.44	1.45
Equity capital ratio	9.39	18.86	12.40	10.68	8.21	10.86	13.31	12.28	7.95	8.08	8.54
Core capital (leverage) ratio	11.19	19.30	13.29	11.28	10.72	11.18	14.00	12.61	9.53	11.56	10.50
Common equity tier 1 capital ratio*	19.36	32.05	19.56	14.82	21.35	14.31	20.54	16.66	23.61	35.74	14.73
Tier 1 risk-based capital ratio*	19.43	32.18	19.56	14.91	21.43	14.31	20.54	17.01	23.75	35.76	14.87
Total risk-based capital ratio*	20.49	33.18	20.65	15.85	22.54	15.24	21.46	18.16	24.34	36.13	16.53
Gross real estate assets to gross assets	61.48	68.59	72.15	72.21	54.74	73.92	69.45	72.32	70.95	70.03	29.00
Gross 1-4 family mortgages to gross assets	20.67	48.71	39.55	32.06	12.05	30.65	37.78	47.70	27.20	15.15	5.78
Net loans and leases to deposits	66.48	88.60	87.07	89.37	52.72	92.67	75.21	100.81	47.69	31.95	74.55
Structural Changes											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thrifts absorbed by mergers	9	4	3	2	0	2	2	4	1	0	0
Failed thrifts	0	0	0	0	0	0	0	0	0	0	0
PRIOR FULL YEARS (The way it was...)											
Number of institutions 2023	560	88	324	133	15	255	43	132	36	65	29
2021	607	105	347	137	18	277	49	143	39	69	30
2019	659	134	393	117	15	297	53	159	44	70	36
Total assets (in billions) 2023	$1,215.3	$5.1	$131.8	$331.0	$747.5	$366.2	$14.4	$75.1	$58.6	$529.2	$171.8
2021	1,518.8	5.9	136.9	350.5	1,025.5	431.4	142.0	92.1	46.6	652.4	154.3
2019	1,153.9	7.8	150.4	316.6	679.0	373.4	101.7	105.9	46.2	154.9	371.9
Return on assets (%) 2023	0.72	0.52	1.09	0.66	0.69	0.67	0.64	1.55	1.34	0.30	1.69
2021	1.11	1.35	1.53	1.12	1.05	1.03	0.45	2.30	1.06	0.62	3.23
2019	1.34	1.18	1.33	1.02	1.50	0.89	0.80	1.63	1.12	0.88	2.08
Net charge-offs to loans & leases (%) 2023	0.89	0.08	0.06	0.10	1.74	0.08	0.02	0.06	0.33	0.48	3.51
2021	0.40	0.02	0.01	0.06	0.70	0.04	0.04	-0.03	0.11	0.28	2.08
2019	0.91	0.04	0.08	0.11	1.76	0.07	-0.01	0.24	0.29	0.81	3.71
Noncurrent assets plus OREO to assets (%) 2023	0.66	0.64	0.46	0.36	0.83	0.37	0.43	0.30	0.19	0.70	1.49
2021	0.94	0.60	0.42	0.45	1.18	0.43	1.40	0.73	0.18	1.31	0.74
2019	1.02	0.92	0.61	0.47	1.36	0.44	3.31	0.91	0.44	2.36	0.51
Equity capital ratio (%) 2023	8.48	18.65	12.13	10.37	6.93	10.64	12.87	11.83	7.89	5.81	10.45
2021	9.66	18.35	13.16	11.67	8.45	11.73	10.26	12.75	10.29	7.17	11.78
2019	10.83	19.64	13.71	12.44	9.34	12.53	10.75	12.13	12.05	10.06	8.95

* 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

		Asset Size Distribution				Geographic Regions					
MARCH 31, 2025	All Institutions	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	0.85	1.49	0.62	0.30	1.77	0.36	0.77	0.35	0.38	3.04	0.53
Construction, development, and land	0.58	0.67	0.89	0.38	0.83	0.44	0.43	0.75	0.20	1.61	0.18
Nonfarm nonresidential	0.28	0.93	0.39	0.20	0.35	0.23	0.22	0.21	0.14	0.77	0.18
Multifamily residential real estate	0.29	0.11	0.35	0.16	0.58	0.28	1.16	0.05	0.00	1.43	0.39
Home equity loans	0.39	0.93	0.55	0.39	0.30	0.42	0.57	0.22	0.51	0.57	0.50
Other 1-4 Family residential	1.29	1.71	0.72	0.38	2.70	0.46	1.01	0.42	0.46	3.69	0.78
Commercial and industrial loans	0.60	1.47	0.81	0.54	0.60	0.39	0.39	0.67	0.56	1.04	1.04
Loans to individuals	1.70	1.45	1.83	0.92	1.75	0.97	2.16	0.79	0.86	2.77	1.76
Credit card loans	2.04	0.00	1.87	2.47	2.04	2.66	1.75	1.68	3.84	0.97	2.04
Other loans to individuals	0.90	1.46	1.83	0.73	0.86	0.93	2.17	0.48	0.37	2.86	0.87
Total loans and leases	1.01	1.50	0.66	0.40	1.55	0.37	0.77	0.64	0.43	2.34	1.46
Percent of Loans Noncurrent*											
All real estate loans	1.61	1.04	0.64	0.54	3.76	0.56	0.80	0.47	0.39	6.45	1.05
Construction, development, and land	1.18	0.21	1.25	0.98	1.65	1.30	0.31	0.25	0.35	1.81	0.64
Nonfarm nonresidential	0.61	1.18	0.70	0.54	0.67	0.62	0.30	0.64	0.47	0.75	0.34
Multifamily residential real estate	0.37	0.28	0.37	0.32	0.51	0.38	0.20	0.02	0.15	0.61	0.76
Home equity loans	0.71	0.66	1.45	0.57	0.52	0.57	0.36	0.34	0.65	0.59	2.76
Other 1-4 Family residential	2.45	1.15	0.53	0.53	5.90	0.46	1.11	0.52	0.38	8.18	1.30
Commercial and industrial loans	1.26	3.01	1.85	1.28	1.06	0.95	1.18	1.68	1.48	2.15	1.40
Loans to individuals	1.75	0.94	0.62	0.52	1.84	0.54	1.66	0.38	0.60	0.61	1.86
Credit card loans	2.31	0.00	0.47	1.29	2.32	1.50	0.02	0.71	2.05	1.13	2.32
Other loans to individuals	0.40	0.95	0.62	0.42	0.37	0.52	1.69	0.26	0.36	0.59	0.36
Total loans and leases	1.54	1.10	0.70	0.60	2.47	0.59	0.82	0.56	0.44	4.85	1.64
Percent of Loans Charged-Off (net, annual)											
All real estate loans	0.02	0.02	0.02	0.04	0.00	0.04	-0.01	0.00	-0.06	0.00	0.07
Construction, development, and land	0.31	0.01	0.10	0.48	0.04	0.46	-0.02	0.00	0.24	0.00	0.06
Nonfarm nonresidential	0.02	-0.05	0.01	0.05	-0.02	0.03	0.00	0.02	0.00	-0.01	0.01
Multifamily residential real estate	0.02	0.00	0.08	0.01	0.01	0.01	0.00	0.00	0.00	0.08	0.09
Home equity loans	-0.06	0.38	0.15	-0.19	-0.01	-0.01	0.00	-0.01	-4.25	0.01	0.28
Other 1-4 Family residential	0.00	0.02	0.00	0.00	0.01	0.00	-0.01	-0.01	0.00	0.00	0.06
Commercial and industrial loans	0.60	0.07	0.21	0.37	0.98	0.26	0.27	0.72	0.21	0.43	2.45
Loans to individuals	4.68	0.44	0.95	1.76	4.92	1.10	0.37	1.27	3.47	0.54	4.98
Credit card loans	5.84	0.00	9.17	8.83	5.82	5.02	6.84	3.38	19.92	2.63	5.82
Other loans to individuals	1.85	0.44	0.93	0.82	2.13	0.99	0.23	0.51	0.65	0.43	2.22
Total loans and leases	1.16	0.03	0.06	0.13	2.22	0.11	0.01	0.09	0.25	0.03	3.92
Loans Outstanding (in billions)											
All real estate loans	$436.3	$3.0	$82.9	$208.9	$141.6	$250.9	$8.4	$49.4	$21.2	$76.3	$30.1
Construction, development, and land	26.3	0.1	5.2	15.3	5.7	16.8	0.7	1.6	1.0	3.6	2.6
Nonfarm nonresidential	104.0	0.3	18.5	53.1	32.1	77.2	1.8	4.7	2.9	11.3	6.1
Multifamily residential real estate	51.9	0.1	6.2	32.1	13.5	38.6	0.2	6.4	0.7	1.6	4.4
Home equity loans	18.3	0.1	3.4	7.9	6.9	9.6	0.4	5.1	0.3	1.1	1.8
Other 1-4 Family residential	233.8	2.3	48.4	99.8	83.3	108.4	5.2	31.1	15.9	58.1	15.1
Commercial and industrial loans	39.0	0.1	4.7	18.0	16.1	24.2	0.3	2.0	0.7	6.6	5.1
Loans to individuals	150.1	0.1	2.5	8.1	139.3	7.5	0.2	2.1	2.0	1.0	137.2
Credit card loans	105.9	0.0	0.0	0.9	105.0	0.2	0.0	0.5	0.3	0.1	104.8
Other loans to individuals	44.1	0.1	2.5	7.2	34.4	7.3	0.2	1.6	1.8	1.0	32.3
Total loans and leases	664.9	3.2	91.3	241.4	329.1	288.8	9.2	56.9	24.3	104.7	181.0
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	$139.0	$1.2	$66.2	$44.3	$27.4	$66.8	$0.5	$8.5	$2.7	$25.8	$34.7
Construction, development, and land	31.3	0.0	10.1	21.2	0.0	21.6	0.3	2.0	0.5	6.7	0.2
Nonfarm nonresidential	44.7	0.3	15.9	11.2	17.3	29.3	0.0	4.8	0.7	9.8	0.2
Multifamily residential real estate	9.5	0.0	1.0	4.8	3.7	9.2	0.0	0.2	0.0	0.1	0.0
1-4 Family residential	53.4	0.8	39.2	7.0	6.4	6.7	0.2	1.4	1.5	9.2	34.3
Troubled Real Estate Asset Rates (% of total RE assets)**											
All real estate loans	1.64	1.08	0.71	0.56	3.78	0.58	0.81	0.49	0.40	6.48	1.17
Construction, development, and land	1.29	0.23	1.44	1.12	1.65	1.43	0.35	0.38	0.39	2.00	0.65
Nonfarm nonresidential	0.65	1.09	0.76	0.56	0.72	0.66	0.30	0.73	0.48	0.80	0.34
Multifamily residential real estate	0.39	0.28	0.38	0.34	0.53	0.41	0.20	0.02	0.15	0.62	0.76
1-4 Family residential	2.34	1.17	0.66	0.54	5.49	0.47	1.06	0.50	0.40	8.05	1.65

* 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.