

Quarterly Banking Profile

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

	2024*	2023*	2023	2022	2021	2020	2019
Return on assets (%)	1.14	1.28	1.11	1.12	1.24	0.71	1.29
Return on equity (%)	11.59	13.25	11.48	11.80	12.27	6.75	11.32
Core capital (leverage) ratio	9.25	9.18	9.05	8.93	8.67	8.79	9.61
Noncurrent assets plus							
other real estate owned to assets (%)	0.50	0.44	0.46	0.38	0.40	0.56	0.52
Net charge-offs to loans (%)	0.64	0.45	0.50	0.26	0.24	0.49	0.49
Asset growth rate (%)	3.62	-0.23	0.61	0.51	8.35	17.15	4.56
Net interest margin (%)	3.18	3.31	3.30	2.93	2.52	2.80	3.32
Net operating income growth (%)	-11.62	16.62	0.19	-3.07	100.38	-39.29	-3.33
Number of institutions reporting	3,966	4,050	4,027	4,127	4,232	4,373	4,513
Percentage of unprofitable institutions (%)	4.46	3.68	3.92	2.98	2.62	4.02	3.28
Number of failed institutions	1	4	5	0	0	4	3

* 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 2024	2nd Quarter 2024	3rd Quarter 2023	%Change 23Q3-24Q3		
Number of institutions reporting	3,966	3,984	4,050	-2.1		
Total employees (full-time equivalent)	1,951,826	1,952,783	1,994,133	-2.1		
CONDITION DATA						
Total assets	\$23,004,996	\$22,686,195	\$22,201,178	3.6		
Loans secured by real estate	5,567,388	5,547,497	5,469,182	1.8		
Commercial & industrial loans	2,458,023	2,458,767	2,439,013	0.8		
Loans to individuals	1,962,529	1,948,224	1,939,288	1.2		
Farm loans	80,316	79,292	74,766	7.4		
Other loans & leases	1,893,337	1,857,218	1,788,984	5.8		
Less: Unearned income	532	1,781	2,198	-75.8		
Total loans & leases	11,961,061	11,889,217	11,709,036	2.2		
Less: Reserve for losses	206,089	204,129	197,508	4.3		
Net loans and leases	11,754,972	11,685,088	11,511,528	2.1		
Securities	5,141,456	5,030,067	4,847,934	6.1		
Other real estate owned	3,263	3,271	2,756	18.4		
Goodwill and other intangibles	410,532	410,816	429,679	-4.5		
All other assets	5,694,772	5,556,953	5,409,281	5.3		
Total liabilities and capital	23,004,996	22,686,195	22,201,178	3.6		
Noninterest-bearing deposits	3,905,438	3,904,228	4,101,781	-4.8		
Interest-bearing deposits	14,201,034	13,947,306	13,480,132	5.3		
Other borrowed funds	1,730,268	1,746,785	1,626,872	6.4		
Subordinated debt	55,426	54,594	56,375	-1.7		
All other liabilities	787,241	783,020	788,951	-0.2		
Equity capital	2,325,589	2,250,261	2,147,068	8.3		
Loans and leases 30-89 days past due	67,045	65,337	60,903	10.1		
Noncurrent loans and leases	111,785	105,620	93,779	19.2		
Restructured loans and leases	45,983	42,181	27,976	64.4		
1-4 family residential mortgages	2,620,806	2,609,812	2,572,953	1.9		
Mortgage-backed securities	2,652,475	2,583,686	2,527,833	4.9		
Earning assets	20,863,418	20,543,301	20,037,643	4.1		
Long-term assets (5+ years)	6,031,783	6,056,085	6,161,222	-2.1		
Volatile liabilities	3,476,957	3,401,448	3,180,599	9.3		
Foreign office deposits	1,532,879	1,468,805	1,394,917	9.9		
FHLB Advances	428,199	464,306	512,337	-16.4		
Unused loan commitments	9,393,321	9,195,058	9,232,744	1.7		
Off-balance-sheet derivatives	222,529,694	211,390,290	207,380,785	7.3		
INCOME DATA						
	First Three Qtrs 2024	First Three Qtrs 2023	%Change	3rd Quarter 2024	3rd Quarter 2023	%Change 23Q3-24Q3
Total interest income	\$903,923	\$797,776	13.3	\$308,394	\$283,615	8.7
Total interest expense	413,667	302,405	36.8	141,933	117,882	20.4
Net interest income	490,256	495,371	-1.0	166,461	165,733	0.4
Provision for credit losses	61,052	56,766	7.6	21,486	17,697	21.4
Total noninterest income	225,536	230,172	-2.0	74,334	71,439	4.1
Total noninterest expense	413,216	401,252	3.0	137,231	133,738	2.6
Securities gains (losses)	-2,723	-7,344	N/M	-2,141	-3,924	N/M
Applicable income taxes	48,844	48,638	0.4	16,652	15,609	6.7
Extraordinary gains, net	5,076	57	8,865.1	3	48	-94.8
Net income	194,746	211,304	-7.8	63,203	66,169	-4.5
Net charge-offs	56,814	39,020	45.6	19,051	14,304	33.2
Cash dividends	121,269	137,836	-12.0	49,680	44,807	10.9
Net operating income	192,251	217,526	-11.6	65,098	69,324	-6.1

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-A. First Three Quarters 2024, 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 \$250 Billion	\$10 Billion to \$250 Billion	Greater Than \$250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting	3,966	588	2,502	732	131	13	279	464	839	1,122	957	305	
Total assets (in billions)	\$23,005.0	\$36.5	\$941.5	\$2,084.2	\$6,221.2	\$13,721.5	\$4,326.0	\$4,911.2	\$6,157.0	\$4,200.2	\$1,497.0	\$1,913.6	
Total deposits (in billions)	18,106.5	30.4	798.5	1,727.8	5,037.3	10,512.6	3,392.0	3,892.7	4,607.0	3,418.6	1,240.7	1,555.5	
Net income (in millions)	194,746	263	7,722	17,891	52,351	116,520	28,689	38,255	59,991	33,881	12,157	21,771	
% of unprofitable institutions	4.5	12.1	3.3	2.3	4.6	7.7	6.8	6.9	3.6	2.1	4.4	9.8	
% of institutions with earnings gains	46.0	42.4	47.4	45.2	42.8	38.5	39.8	45.9	45.5	50.6	44.9	40.0	
Performance Ratios (annualized, %)													
Yield on earning assets	5.86	5.39	5.64	5.94	6.28	5.67	6.22	5.63	5.52	5.85	5.82	6.76	
Cost of funding earning assets	2.68	1.60	2.06	2.39	2.81	2.72	3.30	2.40	2.53	2.64	2.39	2.83	
Net interest margin	3.18	3.79	3.57	3.56	3.47	2.95	2.92	3.22	2.99	3.21	3.43	3.93	
Noninterest income to earning assets	1.46	1.19	0.84	1.08	1.48	1.56	1.49	1.09	1.66	1.28	0.97	2.47	
Noninterest expense to earning assets	2.68	3.72	2.90	2.81	2.86	2.55	2.64	2.44	2.62	2.59	2.75	3.66	
Credit loss provision to assets	0.36	0.11	0.11	0.23	0.41	0.37	0.36	0.45	0.27	0.35	0.15	0.58	
Net operating income to assets	1.13	0.91	1.12	1.18	1.17	1.11	0.93	1.07	1.21	1.10	1.12	1.55	
Pretax return on assets	1.43	1.13	1.29	1.45	1.46	1.42	1.19	1.19	1.71	1.35	1.33	1.98	
Return on assets	1.14	0.97	1.11	1.17	1.13	1.15	0.90	1.05	1.32	1.08	1.10	1.54	
Return on equity	11.59	7.79	11.45	11.48	10.99	11.93	8.77	10.40	14.22	11.23	10.45	15.04	
Net charge-offs to loans and leases	0.64	0.11	0.11	0.28	0.63	0.79	0.75	0.80	0.47	0.69	0.17	0.80	
Loan and lease loss provision to net charge-offs	107.36	168.23	152.45	120.64	102.36	108.23	94.49	109.31	118.98	103.00	135.23	110.46	
Efficiency ratio	57.17	74.53	65.59	60.16	57.07	56.11	59.32	56.10	55.71	57.33	60.98	56.85	
Condition Ratios (%)													
Earning assets to total assets	90.69	93.10	93.84	93.13	92.01	89.50	89.67	90.77	90.05	90.57	91.95	94.13	
Loss allowance to:													
Loans and leases	1.72	1.44	1.30	1.36	1.68	1.89	1.81	1.76	1.63	1.85	1.28	1.82	
Noncurrent loans and leases	184.36	144.43	195.18	181.22	178.47	188.06	146.65	186.92	192.28	196.29	178.33	246.28	
Noncurrent assets plus													
other real estate owned to assets	0.50	0.60	0.48	0.58	0.61	0.44	0.64	0.51	0.42	0.48	0.52	0.51	
Equity capital ratio	10.10	12.94	10.17	10.48	10.63	9.79	10.47	10.36	9.46	9.88	10.89	10.49	
Core capital (leverage) ratio	9.25	14.01	11.23	10.64	9.81	8.62	9.47	8.96	8.66	9.19	10.57	10.39	
Common equity tier 1 capital ratio*	14.02	22.13	15.16	13.40	13.65	14.27	14.55	13.46	14.46	13.44	13.37	14.90	
Tier 1 risk-based capital ratio*	14.08	22.14	15.20	13.43	13.76	14.30	14.59	13.51	14.51	13.52	13.45	14.96	
Total risk-based capital ratio*	15.41	23.17	16.30	14.52	15.13	15.67	15.82	14.80	15.89	15.01	14.71	16.19	
Net loans and leases to deposits	64.92	66.42	76.69	84.15	77.26	54.95	63.59	64.69	61.65	59.40	78.22	79.64	
Structural Changes (YTD)													
New reporters	2	2	0	0	0	0	0	1	0	1	0	0	
Banks absorbed by mergers	55	8	35	11	1	0	6	8	9	16	10	6	
Failed banks	1	0	0	1	0	0	1	0	0	0	0	0	
PRIOR FIRST THREE QUARTERS (The way it was...)													
Number of institutions	2023	4,050	636	2,565	708	128	13	288	480	849	1,145	974	314
.....	2021	4,299	746	2,716	693	132	12	303	511	909	1,223	1,019	334
.....	2019	4,583	1,068	2,850	539	117	9	333	550	972	1,294	1,084	350
Total assets (in billions)	2023	\$22,201.2	\$39.3	\$941.9	\$2,000.7	\$6,018.3	\$13,201.1	\$4,136.5	\$4,763.4	\$5,869.5	\$4,094.3	\$1,454.1	\$1,883.4
.....	2021	21,782.0	45.8	974.1	1,837.0	6,329.2	12,595.9	3,852.7	4,588.8	5,514.8	4,167.9	1,336.0	2,321.8
.....	2019	17,307.4	63.6	935.6	1,405.8	5,734.4	9,168.1	2,953.2	3,682.5	4,135.2	3,751.8	1,039.2	1,745.5
Return on assets (%)	2023	1.28	1.04	1.14	1.26	1.39	1.24	1.11	1.49	1.33	1.17	1.24	1.20
.....	2021	1.29	1.07	1.33	1.49	1.51	1.14	1.15	1.27	1.29	1.18	1.41	1.65
.....	2019	1.32	0.99	1.31	1.38	1.34	1.30	1.15	1.36	1.35	1.26	1.42	1.55
Net charge-offs to loans & leases (%)	2023	0.45	0.09	0.09	0.25	0.44	0.55	0.49	0.58	0.33	0.44	0.14	0.64
.....	2021	0.26	0.06	0.06	0.15	0.28	0.29	0.30	0.30	0.21	0.33	0.07	0.21
.....	2019	0.48	0.19	0.12	0.22	0.57	0.51	0.54	0.56	0.41	0.52	0.16	0.46
Noncurrent assets plus													
OREO to assets	2023	0.44	0.49	0.38	0.48	0.48	0.42	0.55	0.42	0.37	0.47	0.40	0.41
.....	2021	0.42	0.63	0.46	0.51	0.47	0.39	0.47	0.40	0.38	0.51	0.45	0.35
.....	2019	0.53	0.99	0.74	0.63	0.53	0.49	0.56	0.50	0.51	0.62	0.60	0.39
Equity capital ratio (%)	2023	9.66	11.98	8.94	9.58	9.79	9.66	10.05	9.75	9.41	9.54	9.62	9.65
.....	2021	10.06	13.27	10.72	10.81	10.63	9.60	10.31	10.48	9.48	9.76	11.03	10.15
.....	2019	11.37	13.77	11.77	12.02	12.31	10.63	11.95	12.25	10.84	10.19	12.39	11.72

* 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 2024, 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	3,966	588	2,502	732	131	13	279	464	839	1,122	957	305
Total assets (in billions)	\$23,005.0	\$36.5	\$941.5	\$2,084.2	\$6,221.2	\$13,721.5	\$4,326.0	\$4,911.2	\$6,157.0	\$4,200.2	\$1,497.0	\$1,913.6
Total deposits (in billions)	18,106.5	30.4	798.5	1,727.8	5,037.3	10,512.6	3,392.0	3,892.7	4,607.0	3,418.6	1,240.7	1,555.5
Net income (in millions)	63,203	82	2,669	6,071	16,726	37,655	8,100	13,910	18,493	11,662	4,245	6,793
% of unprofitable institutions	5.3	13.4	3.9	3.0	7.6	7.7	7.9	6.0	4.9	3.5	4.9	10.8
% of institutions with earnings gains	57.4	52.7	59.0	57.4	49.6	46.2	50.5	58.4	55.9	62.2	57.5	48.5
Performance Ratios (annualized, %)												
Yield on earning assets	5.96	5.56	5.79	6.08	6.38	5.76	6.35	5.73	5.59	5.93	5.93	6.90
Cost of funding earning assets	2.74	1.70	2.15	2.46	2.86	2.78	3.41	2.45	2.58	2.69	2.44	2.89
Net interest margin	3.22	3.86	3.64	3.62	3.51	2.98	2.94	3.28	3.02	3.24	3.49	4.01
Noninterest income to earning assets	1.44	1.27	0.85	1.06	1.45	1.53	1.44	1.10	1.63	1.29	0.95	2.34
Noninterest expense to earning assets	2.65	3.83	2.93	2.85	2.84	2.51	2.76	2.43	2.50	2.53	2.72	3.67
Credit loss provision to assets	0.38	0.13	0.13	0.24	0.45	0.38	0.40	0.41	0.30	0.37	0.15	0.69
Net operating income to assets	1.14	0.90	1.15	1.19	1.17	1.12	0.77	1.16	1.27	1.16	1.20	1.42
Pretax return on assets	1.40	1.09	1.33	1.46	1.40	1.40	1.04	1.33	1.58	1.39	1.37	1.84
Return on assets	1.11	0.90	1.14	1.18	1.08	1.11	0.76	1.14	1.21	1.12	1.14	1.43
Return on equity	11.06	7.14	11.52	11.40	10.32	11.36	7.27	11.12	12.88	11.42	10.70	13.77
Net charge-offs to loans and leases	0.64	0.16	0.13	0.28	0.62	0.79	0.73	0.79	0.51	0.67	0.17	0.78
Loan and lease loss provision to net charge-offs	109.90	135.47	141.58	125.94	110.36	107.67	104.98	98.42	121.62	105.13	121.65	128.83
Efficiency ratio	56.51	74.11	64.90	60.24	56.64	55.18	62.21	55.12	53.16	55.36	60.71	57.48
Structural Changes (QTR)												
New reporters	1	1	0	0	0	0	0	0	0	1	0	0
Banks absorbed by mergers	17	2	11	4	0	0	4	4	1	3	4	1
Failed banks	0	0	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS (The way it was...)												
Return on assets (%)												
..... 2023	1.19	0.99	1.20	1.18	1.01	1.27	1.01	1.24	1.34	1.22	1.19	0.93
..... 2021	1.22	0.95	1.35	1.47	1.43	1.06	1.10	1.28	1.22	1.03	1.38	1.51
..... 2019	1.24	1.01	1.35	1.47	1.23	1.20	1.13	1.19	1.35	1.15	1.46	1.31
Net charge-offs to loans & leases (%)												
..... 2023	0.49	0.20	0.09	0.28	0.51	0.57	0.53	0.62	0.34	0.50	0.22	0.68
..... 2021	0.19	0.05	0.06	0.15	0.20	0.21	0.22	0.22	0.15	0.24	0.07	0.16
..... 2019	0.48	0.27	0.14	0.24	0.59	0.51	0.55	0.54	0.44	0.51	0.20	0.49

Quarterly Banking Profile

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

September 30, 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	0.43	0.90	0.52	0.35	0.41	0.46	0.50	0.49	0.37	0.46	0.42	0.27
Construction and development	0.43	0.86	0.64	0.40	0.33	0.55	0.59	0.47	0.37	0.46	0.37	0.33
Nonfarm nonresidential	0.28	0.90	0.40	0.27	0.23	0.32	0.35	0.30	0.25	0.29	0.26	0.21
Multifamily residential real estate	0.23	0.39	0.18	0.31	0.27	0.16	0.33	0.17	0.18	0.38	0.19	0.11
Home equity loans	0.59	0.71	0.52	0.51	0.67	0.55	0.61	0.46	0.69	0.60	0.63	0.50
Other 1-4 Family residential	0.57	1.23	0.72	0.45	0.60	0.55	0.65	0.68	0.45	0.58	0.72	0.35
Commercial and industrial loans	0.31	1.39	0.73	0.43	0.29	0.28	0.23	0.28	0.34	0.30	0.38	0.48
Loans to individuals	1.62	1.63	1.23	1.97	1.50	1.68	1.51	2.20	1.04	1.47	1.74	1.78
Credit card loans	1.58	4.66	1.92	3.72	1.46	1.58	1.96	2.05	1.13	1.43	0.55	1.16
Other loans to individuals	1.67	1.61	1.22	1.54	1.53	1.84	1.10	2.36	0.94	1.59	1.86	2.14
All other loans and leases (including farm)	0.19	0.47	0.40	0.34	0.17	0.18	0.06	0.09	0.31	0.27	0.20	0.12
Total loans and leases	0.56	0.95	0.57	0.45	0.54	0.60	0.55	0.70	0.45	0.54	0.44	0.67
Memo: Nonfarm nonres loans not secured by RE	0.17	0.00	0.04	0.03	0.22	0.16	0.05	0.04	0.37	0.10	0.20	0.56
Percent of Loans Noncurrent*												
All real estate loans	1.16	1.00	0.61	0.63	1.09	1.66	1.56	1.21	1.09	1.44	0.72	0.64
Construction and development	0.71	1.16	0.66	0.83	0.43	1.13	0.98	0.65	0.96	0.51	0.52	0.68
Nonfarm nonresidential	1.46	1.51	0.74	0.60	1.21	3.46	2.07	1.72	1.32	2.23	0.66	0.71
Multifamily residential real estate	0.78	0.81	0.37	0.52	1.25	0.39	1.69	0.67	0.48	0.42	0.39	0.14
Home equity loans	1.80	0.59	0.38	0.52	1.22	2.94	1.69	1.20	2.26	4.00	0.84	0.65
Other 1-4 Family residential	1.08	0.88	0.52	0.65	1.07	1.26	1.18	0.97	1.06	1.35	0.98	0.72
Commercial and industrial loans	0.85	1.63	1.11	1.20	0.99	0.68	1.17	0.77	0.93	0.43	0.83	1.11
Loans to individuals	1.11	0.81	0.45	1.23	0.99	1.18	1.27	1.35	0.73	1.22	0.82	0.96
Credit card loans	1.66	3.29	1.04	3.98	1.61	1.62	2.06	2.12	1.13	1.51	0.37	1.37
Other loans to individuals	0.52	0.79	0.43	0.55	0.58	0.47	0.55	0.54	0.28	0.41	0.86	0.71
All other loans and leases (including farm)	0.23	0.57	0.60	0.56	0.19	0.21	0.35	0.09	0.28	0.19	0.41	0.13
Total loans and leases	0.93	1.00	0.67	0.75	0.94	1.00	1.24	0.94	0.85	0.94	0.72	0.74
Memo: Nonfarm nonres loans not secured by RE	0.31	0.27	0.10	0.42	0.23	0.33	0.25	0.12	0.79	0.08	0.26	0.18
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.11	0.02	0.02	0.04	0.13	0.16	0.20	0.16	0.04	0.12	0.05	0.08
Construction and development	0.05	0.10	0.01	0.05	0.06	0.02	0.11	0.02	0.02	0.05	0.04	0.07
Nonfarm nonresidential	0.33	0.05	0.03	0.05	0.29	0.90	0.51	0.49	0.21	0.48	0.08	0.16
Multifamily residential real estate	0.09	0.12	0.02	0.06	0.13	0.05	0.21	0.04	0.02	0.12	0.01	0.02
Home equity loans	-0.05	0.02	0.01	0.02	0.00	-0.13	0.02	-0.09	-0.09	-0.14	0.02	0.02
Other 1-4 Family residential	0.00	0.01	0.01	0.00	0.00	-0.01	-0.01	0.00	-0.01	-0.01	0.02	0.02
Commercial and industrial loans	0.48	0.39	0.36	0.44	0.59	0.43	0.37	0.45	0.60	0.27	0.41	0.92
Loans to individuals	2.87	0.66	0.95	3.05	2.55	3.08	3.24	3.16	2.07	3.68	1.23	2.38
Credit card loans	4.53	13.75	6.44	9.93	4.52	4.40	5.57	5.02	3.40	4.53	1.58	4.01
Other loans to individuals	1.14	0.56	0.81	1.31	1.23	1.04	1.13	1.23	0.62	1.42	1.19	1.42
All other loans and leases (including farm)	0.10	0.00	0.15	0.18	0.08	0.10	0.07	0.11	0.10	0.08	0.18	0.10
Total loans and leases	0.64	0.11	0.11	0.28	0.63	0.79	0.75	0.80	0.47	0.69	0.17	0.80
Memo: Nonfarm nonres loans not secured by RE	0.02	-0.01	0.03	0.13	0.04	0.01	0.03	0.03	0.01	0.00	0.03	0.00
Loans Outstanding (in billions)												
All real estate loans	\$5,567.4	\$13.2	\$477.8	\$1,079.0	\$1,999.9	\$1,997.6	\$1,049.3	\$1,014.9	\$1,304.2	\$902.4	\$694.9	\$601.7
Construction and development	464.5	0.9	51.0	123.1	191.9	97.6	72.1	76.4	87.2	70.2	114.3	44.3
Nonfarm nonresidential	1,739.1	3.1	182.8	488.6	706.4	358.1	333.5	337.7	300.3	223.0	300.1	244.6
Multifamily residential real estate	578.7	0.3	28.3	114.6	242.8	192.7	159.9	57.6	176.2	64.6	45.0	75.4
Home equity loans	259.5	0.2	14.4	37.3	98.1	109.4	68.4	58.7	64.0	26.0	21.4	21.0
Other 1-4 Family residential	2,361.3	5.6	150.1	273.0	743.5	1,189.0	410.0	468.7	649.3	436.3	190.2	206.9
Commercial and industrial loans	2,458.0	2.6	77.6	239.7	792.9	1,345.3	394.2	635.7	604.1	436.8	186.7	200.6
Loans to individuals	1,962.5	1.5	24.1	82.0	685.7	1,169.3	384.0	490.6	423.2	311.8	31.0	322.0
Credit card loans	1,008.1	0.0	0.6	16.2	273.8	717.5	183.0	250.0	224.4	228.7	2.8	119.2
Other loans to individuals	954.5	1.5	23.5	65.8	411.9	451.8	201.0	240.6	198.8	83.1	28.2	202.8
All other loans and leases (including farm)	1,973.7	3.2	41.2	73.8	480.6	1,374.8	369.4	422.2	556.0	417.3	70.8	137.9
Total loans and leases	11,961.6	20.5	620.7	1,474.5	3,959.0	5,886.9	2,196.9	2,563.4	2,887.5	2,068.3	983.4	1,262.2
Memo: Nonfarm nonres loans not secured by RE	211.9	0.1	1.9	7.4	51.7	150.9	31.5	71.3	52.5	36.9	7.0	12.8
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	\$3,263.5	\$12.4	\$367.8	\$913.5	\$818.7	\$1,151.2	\$414.9	\$668.5	\$613.9	\$621.0	\$727.4	\$217.8
Construction and development	424.4	2.4	89.6	189.5	120.6	22.4	40.4	30.1	28.8	99.2	202.4	23.6
Nonfarm nonresidential	1,940.5	4.3	168.4	477.1	399.4	891.3	151.5	492.8	397.1	401.4	375.3	122.5
Multifamily residential real estate	134.5	0.0	11.4	104.6	7.0	11.5	46.3	5.4	16.4	48.1	8.0	10.4
1-4 Family residential	707.6	5.6	66.4	123.6	291.1	220.9	176.8	134.3	169.5	49.0	118.0	60.0
Farmland	51.4	0.1	32.1	18.7	0.5	0.0	0.0	5.9	2.1	18.3	23.7	1.3
Other real estate owned in foreign offices	5.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	5.0	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 (%)	0.71	0.79	0.72	0.99	1.11	0.85	1.34
Return on equity (%)	7.95	10.32	9.32	12.22	11.30	8.34	12.30
Core capital (leverage) ratio (%)	11.09	10.60	10.71	9.76	9.69	9.25	10.27
Noncurrent assets plus							
other real estate owned to assets (%)	0.73	0.65	0.66	0.67	0.94	1.41	1.02
Net charge-offs to loans (%)	1.17	0.82	0.89	0.48	0.40	0.66	0.91
Asset growth rate (%)	-0.18	-12.14	-5.07	-15.70	10.22	19.41	-5.02
Net interest margin	3.37	3.30	3.29	3.28	2.78	3.09	3.87
Net operating income growth (%)	-13.47	-34.03	-30.26	-14.57	52.27	-31.26	-0.28
Number of institutions reporting	551	564	560	579	607	627	659
Percentage of unprofitable institutions (%)	20.69	13.65	15.71	7.60	6.43	9.41	6.68
Number of failed institutions	0	0	0	0	0	0	1

* 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		2nd Quarter		3rd Quarter		%Change 23Q3-24Q3
	2024	2024	2024	2023	2023	2023	
Number of institutions reporting	551	554	564				-2.3
Total employees (full-time equivalent)	103,035	104,212	104,366				-1.3
CONDITION DATA							
Total assets	\$1,204,939	\$1,200,714	\$1,207,114				-0.2
Loans secured by real estate	431,964	429,413	417,480				3.5
1-4 family residential	251,679	250,296	245,514				2.5
Multifamily residential property	51,038	50,185	47,961				6.4
Nonfarm nonresidential	102,942	102,246	97,202				5.9
Construction, development, and land	26,201	26,580	26,705				-1.9
Commercial & industrial loans	41,401	40,965	42,388				-2.3
Loans to individuals	163,886	162,814	157,008				4.4
Other loans & leases	21,711	20,850	18,726				15.9
Less: Unearned income & contra accounts	123	222	256				-52.0
Total loans & leases	658,840	653,820	635,347				3.7
Less: Reserve for losses	16,586	16,406	15,483				7.1
Net loans & leases	642,254	637,414	619,864				3.6
Securities	422,262	427,787	455,566				-7.3
Other real estate owned	140	126	135				3.0
Goodwill and other intangibles	6,172	6,241	6,481				-4.8
All other assets	134,113	129,147	125,068				7.2
Total liabilities and capital	1,204,939	1,200,714	1,207,114				-0.2
Deposits	959,833	956,109	972,383				-1.3
Other borrowed funds	111,844	116,261	117,016				-4.4
Subordinated debt	832	832	832				0.0
All other liabilities	18,603	19,960	19,280				-3.5
Equity capital	113,827	107,554	97,603				16.6
Loans and leases 30-89 days past due	6,645	6,286	5,911				12.4
Noncurrent loans and leases	8,701	7,908	7,753				12.2
Restructured loans and leases	1,981	1,877	1,374				44.2
Mortgage-backed securities	325,365	326,809	342,292				-5.0
Earning assets	1,136,299	1,130,277	1,140,765				-0.4
FHLB Advances	82,317	85,418	90,243				-8.8
Unused loan commitments	614,666	612,591	606,652				1.3
INCOME DATA							
	First Three Qtrs 2024	First Three Qtrs 2023	%Change	3rd Quarter 2024	3rd Quarter 2023	%Change 23Q3-24Q3	
Total interest income	\$47,388	\$43,117	9.9	\$16,173	\$14,985	7.9	
Total interest expense	18,699	14,362	30.2	6,445	5,509	17.0	
Net interest income	28,689	28,756	-0.2	9,728	9,476	2.7	
Provision for credit losses	6,389	4,947	29.2	2,071	1,829	13.2	
Total noninterest income	8,433	7,759	8.7	2,884	2,657	8.5	
Total noninterest expense	22,397	21,896	2.3	7,472	7,205	3.7	
Securities gains (losses)	-136	-307	55.7	-239	-316	24.5	
Applicable income taxes	1,778	2,069	-14.1	604	611	-1.1	
Extraordinary gains, net	-1	-4	85.1	0	0	0.0	
Net income	6,394	7,271	-12.1	2,218	2,166	2.4	
Net charge-offs	5,679	3,820	48.7	1,866	1,361	37.0	
Cash dividends	2,265	3,138	-27.8	790	1,026	-23.1	
Net operating income	6,524	7,539	-13.5	2,412	2,423	-0.5	

N/M - Not Meaningful

TABLE III-B. First Three Quarters 2024, 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	551	81	318	138	14	253	41	131	33	63	30
Total assets (in billions)	\$1,204.9	\$4.6	\$129.3	\$349.8	\$721.2	\$382.0	\$14.8	\$77.6	\$60.1	\$384.5	\$285.9
Total deposits (in billions)	959.8	3.4	102.6	274.9	578.9	302.0	11.9	55.6	50.8	305.6	233.9
Net income (in millions)	6,393.8	29.4	1,030.2	1,306.2	4,028.0	1,491.6	77.7	779.4	745.0	1,212.4	2,087.6
% of unprofitable institutions	20.7	38.3	21.4	10.9	0.0	14.6	36.6	25.2	21.2	23.8	23.3
% of institutions with earnings gains	33.8	28.4	35.5	31.9	42.9	31.2	31.7	40.5	45.5	27.0	30.0
Performance Ratios (annualized, %)											
Yield on earning assets	5.56	4.99	4.93	4.87	5.99	4.95	5.28	5.14	5.01	3.02	10.19
Cost of funding earning assets	2.19	1.91	2.06	2.26	2.19	2.25	2.16	2.78	1.51	1.84	2.60
Net interest margin	3.37	3.09	2.87	2.61	3.80	2.70	3.12	2.36	3.50	1.17	7.58
Noninterest income to earning assets	0.99	5.97	4.15	0.83	0.49	0.83	1.32	5.52	0.67	0.23	1.14
Noninterest expense to earning assets	2.63	7.83	5.56	2.57	2.12	2.72	3.43	5.90	1.68	0.85	4.32
Credit loss provision to assets	0.71	0.02	0.06	0.12	1.11	0.13	0.03	0.13	0.18	0.01	2.71
Net operating income to assets	0.72	0.84	1.04	0.56	0.74	0.48	0.71	1.35	1.67	0.43	1.08
Pretax return on assets	0.90	1.14	1.36	0.63	0.95	0.68	0.89	1.73	2.22	0.50	1.27
Return on assets	0.71	0.85	1.08	0.51	0.74	0.53	0.71	1.37	1.68	0.41	0.97
Return on equity	7.95	4.33	8.80	4.88	9.77	4.99	5.49	11.39	20.83	5.70	12.01
Net charge-offs to loans and leases	1.17	0.03	0.06	0.15	2.26	0.10	0.01	0.15	0.41	0.03	3.88
Loan and lease loss provision to net charge-offs	112.47	87.06	130.21	113.81	112.28	171.21	623.05	107.28	99.24	146.45	110.23
Efficiency ratio	59.27	86.32	79.11	72.13	48.56	75.79	77.23	74.77	40.23	60.45	48.19
Condition Ratios (%)											
Earning assets to total assets	94.30	93.08	93.48	93.55	94.82	93.05	92.66	93.19	96.37	96.34	93.20
Loss allowance to:											
Loans and leases	2.52	0.98	0.98	0.91	4.15	0.91	1.01	0.79	0.99	0.49	6.94
Noncurrent loans and leases	190.63	79.20	149.07	163.78	200.20	161.93	121.00	175.12	206.36	13.83	404.89
Noncurrent assets plus											
other real estate owned to assets	0.73	0.85	0.51	0.40	0.94	0.44	0.51	0.35	0.22	0.92	1.11
Noncurrent RE loans to RE loans	1.26	1.25	0.62	0.50	2.75	0.51	0.87	0.46	0.42	4.53	1.39
Equity capital ratio	9.45	20.00	12.61	10.64	8.23	10.98	13.25	12.16	8.55	8.04	8.54
Core capital (leverage) ratio	11.09	20.30	13.42	11.34	10.50	11.20	13.80	12.63	9.54	11.27	10.45
Common equity tier 1 capital ratio*	19.33	33.64	19.63	15.53	21.02	14.29	20.58	16.74	23.34	35.26	14.83
Tier 1 risk-based capital ratio*	19.40	33.64	19.63	15.62	21.09	14.29	20.58	17.08	23.48	35.28	14.97
Total risk-based capital ratio*	20.46	34.64	20.72	16.55	22.20	15.24	21.50	18.18	24.13	35.65	16.64
Gross real estate assets to gross assets	62.00	67.57	71.70	71.35	55.77	73.85	68.76	71.52	70.82	72.01	29.24
Gross 1-4 family mortgages to gross assets	20.60	47.31	39.14	30.98	12.17	30.64	37.27	47.13	27.37	14.98	5.79
Net loans and leases to deposits	66.91	87.20	86.72	86.75	53.86	93.14	75.24	103.63	49.28	32.36	72.87
Structural Changes (YTD)											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thrifts absorbed by mergers	5	3	1	1	0	1	2	2	0	0	0
Failed thrifts	0	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST THREE QUARTERS (The way it was...)											
Number of institutions	2023 564	2023 90	2023 325	2023 134	2023 15	2023 256	2023 43	2023 135	2023 36	2023 65	2023 29
.....	2021 613	2021 106	2021 349	2021 140	2021 18	2021 280	2021 50	2021 143	2021 39	2021 69	2021 32
.....	2019 670	2019 138	2019 393	2019 122	2019 17	2019 303	2019 53	2019 161	2019 45	2019 72	2019 36
Total assets (in billions)	2023 \$1,207.1	2023 \$5.1	2023 \$130.4	2023 \$333.9	2023 \$737.8	2023 \$368.0	2023 \$14.2	2023 \$75.9	2023 \$58.0	2023 \$526.5	2023 \$164.6
.....	2021 1,469.8	2021 6.0	2021 136.9	2021 358.3	2021 968.5	2021 438.0	2021 139.1	2021 93.1	2021 43.2	2021 605.4	2021 151.0
.....	2019 1,173.9	2019 8.0	2019 146.9	2019 317.7	2019 701.2	2019 405.7	2019 101.8	2019 104.9	2019 45.6	2019 154.0	2019 361.9
Return on assets (%)	2023 0.79	2023 0.70	2023 1.09	2023 0.75	2023 0.76	2023 0.70	2023 0.73	2023 1.54	2023 1.30	2023 0.40	2023 1.82
.....	2021 1.15	2021 0.99	2021 1.50	2021 1.10	2021 1.12	2021 1.00	2021 0.48	2021 2.32	2021 1.09	2021 0.64	2021 3.45
.....	2019 1.38	2019 1.19	2019 1.30	2019 1.03	2019 1.55	2019 0.88	2019 0.78	2019 1.62	2019 1.21	2019 1.17	2019 2.12
Net charge-offs to loans & leases (%)	2023 0.82	2023 0.10	2023 0.05	2023 0.10	2023 1.63	2023 0.07	2023 0.03	2023 0.07	2023 0.31	2023 0.43	2023 3.31
.....	2021 0.41	2021 0.03	2021 0.02	2021 0.07	2021 0.74	2021 0.04	2021 0.06	2021 -0.03	2021 0.11	2021 0.30	2021 2.18
.....	2019 0.89	2019 0.05	2019 0.07	2019 0.11	2019 1.68	2019 0.06	2019 0.00	2019 0.27	2019 0.28	2019 0.78	2019 3.85
Noncurrent assets plus											
OREO to assets (%)	2023 0.65	2023 0.70	2023 0.44	2023 0.44	2023 0.79	2023 0.44	2023 0.45	2023 0.28	2023 0.18	2023 0.70	2023 1.33
.....	2021 1.05	2021 0.68	2021 0.46	2021 0.48	2021 1.35	2021 0.47	2021 1.65	2021 0.76	2021 0.21	2021 1.54	2021 0.68
.....	2019 0.95	2019 0.93	2019 0.64	2019 0.51	2019 1.21	2019 0.45	2019 3.15	2019 0.87	2019 0.52	2019 1.90	2019 0.55
Equity capital ratio (%)	2023 8.08	2023 18.78	2023 11.78	2023 10.10	2023 6.45	2023 10.37	2023 12.62	2023 11.47	2023 6.86	2023 5.23	2023 10.58
.....	2021 10.09	2021 17.40	2021 13.28	2021 11.56	2021 9.05	2021 11.68	2021 10.44	2021 12.36	2021 10.78	2021 7.85	2021 12.51
.....	2019 11.07	2019 19.97	2019 13.67	2019 12.52	2019 9.76	2019 12.40	2019 10.80	2019 12.16	2019 12.39	2019 10.22	2019 9.53

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

TABLE IV-B. Third 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	
THIRD QUARTER (The way it is...)											
Number of institutions reporting	551	81	318	138	14	253	41	131	33	63	
Total assets (in billions)	\$1,204.9	\$4.6	\$129.3	\$349.8	\$721.2	\$382.0	\$14.8	\$77.6	\$60.1	\$384.5	
Total deposits (in billions)	959.8	3.4	102.6	274.9	578.9	302.0	11.9	55.6	50.8	305.6	
Net income (in millions)	2,217.7	12.6	359.9	347.8	1,497.4	603.3	28.2	263.4	237.6	393.9	
% of unprofitable institutions	20.0	46.9	17.0	13.0	0.0	14.2	34.2	25.2	21.2	22.2	
% of institutions with earnings gains	49.0	44.4	53.5	42.0	42.9	45.1	53.7	56.5	54.6	42.9	
Performance Ratios (annualized, %)											
Yield on earning assets	5.71	5.09	5.05	4.99	6.18	5.08	5.37	5.31	5.07	3.11	
Cost of funding earning assets	2.28	2.00	2.14	2.34	2.27	2.34	2.25	2.90	1.55	1.93	
Net interest margin	3.44	3.09	2.90	2.65	3.91	2.74	3.13	2.41	3.53	1.18	
Noninterest income to earning assets	1.02	6.13	4.22	0.79	0.53	0.84	1.31	5.48	0.63	0.24	
Noninterest expense to earning assets	2.64	7.82	5.63	2.50	2.15	2.69	3.36	6.04	1.69	0.87	
Credit loss provision to assets	0.69	0.03	0.06	0.11	1.08	0.11	0.03	0.04	0.21	0.02	
Net operating income to assets	0.80	0.97	1.04	0.65	0.84	0.55	0.77	1.32	1.62	0.43	
Pretax return on assets	0.94	1.42	1.44	0.46	1.08	0.82	0.95	1.74	2.11	0.49	
Return on assets	0.74	1.09	1.12	0.40	0.83	0.64	0.75	1.37	1.59	0.41	
Return on equity	8.03	5.49	9.02	3.82	10.46	5.88	5.83	11.32	19.38	5.31	
Net charge-offs to loans and leases	1.14	0.04	0.06	0.13	2.19	0.11	-0.02	0.05	0.50	0.03	
Loan and lease loss provision to net charge-offs	111.48	132.44	146.08	130.01	110.42	133.82	-200.21	125.89	94.49	254.48	
Efficiency ratio	58.61	84.62	78.89	72.15	47.55	74.48	75.74	76.38	40.68	60.72	
Structural Changes (QTR)											
New reporters	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers	1	0	0	1	0	1	0	0	0	0	
Failed thriffs	0	0	0	0	0	0	0	0	0	0	
PRIOR THIRD QUARTERS (The way it was...)											
Return on assets (%)	2023	0.71	0.49	0.91	0.67	0.70	0.58	0.70	1.34	0.74	0.36
.....	2021	1.11	1.02	1.41	1.01	1.11	0.91	0.29	2.36	1.03	0.63
.....	2019	1.46	1.19	1.32	1.07	1.66	0.90	0.91	1.79	1.17	1.32
Net charge-offs to loans & leases (%)	2023	0.86	0.20	0.06	0.07	1.73	0.07	0.03	0.02	0.32	0.57
.....	2021	0.30	0.04	0.02	0.05	0.52	0.05	0.02	0.02	0.06	0.18
.....	2019	0.82	0.02	0.07	0.10	1.54	0.06	-0.01	0.14	0.36	0.73

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

September 30, 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	0.82	1.38	0.46	0.24	1.89	0.27	0.66	0.32	0.33	3.35	0.38
Construction, development, and land	0.55	1.09	0.37	0.65	0.42	0.66	0.29	0.31	0.03	0.63	0.10
Nonfarm nonresidential	0.18	0.78	0.40	0.11	0.15	0.18	0.17	0.37	0.13	0.19	0.03
Multifamily residential real estate	0.17	0.22	0.26	0.13	0.22	0.14	0.08	0.09	0.18	0.26	0.44
Home equity loans	0.44	0.37	0.61	0.46	0.33	0.50	0.67	0.25	0.89	0.45	0.46
Other 1-4 Family residential	1.30	1.61	0.50	0.26	3.04	0.29	0.91	0.35	0.39	4.29	0.53
Commercial and industrial loans	0.47	0.97	0.61	0.51	0.39	0.29	0.29	0.94	0.24	0.57	1.02
Loans to individuals	1.73	1.59	1.44	0.95	1.78	1.07	2.08	0.69	1.04	0.21	1.92
Credit card loans	2.25	0.00	1.09	2.24	2.25	2.92	0.00	1.22	4.23	0.65	2.25
Other loans to individuals	0.73	1.59	1.44	0.76	0.68	1.02	2.13	0.47	0.48	0.21	0.86
Total loans and leases	1.01	1.36	0.50	0.29	1.68	0.29	0.67	0.40	0.39	2.58	1.57
Percent of Loans Noncurrent*											
All real estate loans	1.26	1.25	0.62	0.50	2.75	0.51	0.87	0.46	0.42	4.53	1.39
Construction, development, and land	0.83	0.85	0.98	0.60	1.33	0.73	0.40	0.16	0.10	1.68	1.21
Nonfarm nonresidential	0.62	1.32	0.67	0.54	0.70	0.63	0.28	0.60	0.63	0.52	0.80
Multifamily residential real estate	0.40	0.31	0.22	0.31	0.67	0.35	0.11	0.07	0.04	0.71	1.17
Home equity loans	0.71	1.87	1.69	0.52	0.45	0.50	0.33	0.36	0.38	0.41	2.96
Other 1-4 Family residential	1.81	1.33	0.55	0.51	4.14	0.45	1.20	0.50	0.41	5.69	1.51
Commercial and industrial loans	1.27	1.48	1.44	1.30	1.20	1.07	0.07	0.98	1.49	1.52	1.94
Loans to individuals	1.63	1.10	0.47	0.48	1.71	0.51	1.60	0.27	0.66	0.03	1.86
Credit card loans	2.32	0.00	2.14	1.14	2.33	1.52	0.30	0.41	2.20	1.18	2.34
Other loans to individuals	0.30	1.10	0.47	0.39	0.28	0.48	1.63	0.21	0.39	0.02	0.36
Total loans and leases	1.32	1.24	0.66	0.55	2.07	0.56	0.84	0.45	0.48	3.52	1.71
Percent of Loans Charged-Off (net, YTD)											
All real estate loans	0.02	0.00	0.01	0.02	0.01	0.02	0.00	-0.01	0.07	0.00	0.01
Construction, development, and land	0.00	0.00	0.01	0.00	0.01	0.00	0.00	-0.01	0.04	0.00	0.00
Nonfarm nonresidential	0.07	0.00	0.02	0.10	0.06	0.08	0.00	0.01	0.47	0.01	0.00
Multifamily residential real estate	0.01	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.01	0.11
Home equity loans	-0.01	0.00	0.18	-0.02	-0.10	0.00	-0.02	-0.05	-0.17	0.03	0.00
Other 1-4 Family residential	0.00	0.00	0.00	0.00	-0.01	0.00	0.00	-0.02	0.00	0.00	-0.01
Commercial and industrial loans	0.67	0.33	0.14	0.50	0.99	0.40	0.08	0.42	1.08	0.19	3.00
Loans to individuals	4.34	0.45	1.35	1.77	4.54	1.29	0.33	1.01	3.85	0.04	4.91
Credit card loans	5.79	0.00	1.55	7.80	5.77	4.35	5.20	2.13	20.20	2.40	5.77
Other loans to individuals	1.49	0.45	1.35	0.92	1.59	1.21	0.24	0.58	1.00	0.03	2.11
Total loans and leases	1.17	0.03	0.06	0.15	2.26	0.10	0.01	0.15	0.41	0.03	3.88
Loans Outstanding (in billions)											
All real estate loans	\$432.0	\$2.8	\$81.5	\$207.8	\$140.0	\$247.7	\$8.3	\$49.8	\$22.0	\$74.1	\$30.1
Construction, development, and land	26.2	0.1	5.1	15.2	5.8	16.9	0.8	1.5	1.1	3.5	2.5
Nonfarm nonresidential	100.9	0.3	18.2	51.4	31.1	75.2	1.7	4.5	3.2	10.7	5.6
Multifamily residential real estate	51.0	0.1	6.0	31.4	13.5	37.4	0.2	6.4	0.8	1.6	4.8
Home equity loans	17.5	0.1	3.2	7.7	6.6	9.2	0.4	4.6	0.4	1.1	1.9
Other 1-4 Family residential	234.2	2.1	47.8	101.4	82.9	108.7	5.2	32.1	16.2	56.6	15.4
Commercial and industrial loans	41.4	0.1	4.8	17.6	18.9	24.0	0.3	2.0	0.8	9.3	5.0
Loans to individuals	163.9	0.1	2.6	8.3	152.9	7.4	0.2	2.3	2.1	11.9	140.1
Credit card loans	107.9	0.0	0.0	1.0	106.8	0.2	0.0	0.7	0.3	0.1	106.7
Other loans to individuals	56.0	0.1	2.6	7.3	46.1	7.2	0.2	1.6	1.8	11.8	33.4
Total loans and leases	659.0	3.0	89.9	240.8	325.3	283.9	9.0	58.1	25.3	99.4	183.2
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	\$139.6	\$1.8	\$62.0	\$52.1	\$23.7	\$63.1	\$0.7	\$6.9	\$10.4	\$27.3	\$31.3
Construction, development, and land	27.3	0.2	9.9	17.1	0.1	15.8	0.0	2.8	1.7	6.9	0.1
Nonfarm nonresidential	47.5	0.3	11.8	17.4	18.1	28.8	0.0	1.8	6.0	10.9	0.1
Multifamily residential real estate	7.0	0.0	1.1	4.7	1.2	6.7	0.0	0.3	0.0	0.0	0.0
1-4 Family residential	57.1	1.3	39.3	12.2	4.3	11.8	0.7	1.3	2.6	9.6	31.1
Troubled Real Estate Asset Rates**											
(% of total RE assets)											
All real estate loans	1.29	1.31	0.70	0.53	2.76	0.54	0.87	0.47	0.46	4.56	1.49
Construction, development, and land	0.94	1.03	1.17	0.71	1.33	0.82	0.40	0.35	0.25	1.87	1.21
Nonfarm nonresidential	0.66	1.13	0.71	0.59	0.76	0.66	0.28	0.64	0.80	0.62	0.80
Multifamily residential real estate	0.41	0.31	0.24	0.33	0.68	0.37	0.11	0.08	0.04	0.71	1.17
1-4 Family residential	1.75	1.40	0.70	0.52	3.87	0.47	1.16	0.48	0.42	5.61	1.84

* 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.