

Quarterly Banking Profile

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

	2024*	2023*	2023	2022	2021	2020	2019
Return on assets (%)	1.16	1.32	1.11	1.12	1.24	0.71	1.29
Return on equity (%)	11.89	13.71	11.48	11.80	12.27	6.75	11.32
Core capital (leverage) ratio	9.22	9.03	9.05	8.93	8.67	8.79	9.61
Noncurrent assets plus							
other real estate owned to assets (%)	0.48	0.40	0.46	0.38	0.40	0.56	0.52
Net charge-offs to loans (%)	0.64	0.43	0.50	0.26	0.24	0.49	0.49
Asset growth rate (%)	2.23	-0.46	0.61	0.51	8.35	17.15	4.57
Net interest margin (%)	3.16	3.31	3.30	2.93	2.52	2.80	3.32
Net operating income growth (%)	-14.20	25.92	0.18	-3.05	100.38	-39.29	-3.33
Number of institutions reporting	3,985	4,073	4,027	4,127	4,232	4,375	4,518
Percentage of unprofitable institutions (%)	4.34	3.31	3.92	2.98	2.62	4.02	3.30
Number of failed institutions	1	3	5	0	0	4	3

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

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

(dollar figures in millions)	2nd Quarter	1st Quarter	2nd Quarter	%Change		
	2024	2024	2023	23Q2-24Q2		
Number of institutions reporting	3,985	4,012	4,073	-2.2		
Total employees (full-time equivalent)	1,952,655	1,970,323	2,008,191	-2.8		
CONDITION DATA						
Total assets	\$22,686,417	\$22,753,852	\$22,191,465	2.2		
Loans secured by real estate	5,547,564	5,525,228	5,416,381	2.4		
Commercial & industrial loans	2,458,836	2,447,934	2,469,200	-0.4		
Loans to individuals	1,948,630	1,924,522	1,919,183	1.5		
Farm loans	79,289	76,083	71,343	11.1		
Other loans & leases	1,856,699	1,807,097	1,770,687	4.9		
Less: Unearned income	1,791	1,771	1,715	4.4		
Total loans & leases	11,889,226	11,779,094	11,645,078	2.1		
Less: Reserve for losses	204,132	202,324	193,652	5.4		
Net loans and leases	11,685,094	11,576,769	11,451,426	2.0		
Securities	5,030,037	5,036,563	4,950,390	1.6		
Other real estate owned	3,269	2,858	2,698	21.2		
Goodwill and other intangibles	410,816	417,008	429,391	-4.3		
All other assets	5,557,201	5,720,654	5,357,560	3.7		
Total liabilities and capital	22,686,417	22,753,852	22,191,465	2.2		
Noninterest-bearing deposits	3,904,699	3,983,700	4,271,290	-8.6		
Interest-bearing deposits	13,946,839	14,045,400	13,357,367	4.4		
Other borrowed funds	1,746,776	1,668,362	1,601,093	9.1		
Subordinated debt	54,594	56,748	58,618	-6.9		
All other liabilities	783,088	786,674	751,772	4.2		
Equity capital	2,250,420	2,212,967	2,151,323	4.6		
Loans and leases 30-89 days past due	65,338	64,434	56,654	15.3		
Noncurrent loans and leases	105,640	104,884	84,828	24.5		
Restructured loans and leases	42,392	38,658	19,684	115.4		
1-4 family residential mortgages	2,609,833	2,589,205	2,540,593	2.7		
Mortgage-backed securities	2,583,694	2,581,385	2,602,895	-0.7		
Earning assets	20,543,419	20,627,675	20,060,569	2.4		
Long-term assets (5+ years)	6,056,148	6,090,341	6,308,823	-4.0		
Volatile liabilities	3,401,627	3,356,343	3,153,819	7.9		
Foreign office deposits	1,468,805	1,461,077	1,445,647	1.6		
FHLB Advances	464,282	462,114	550,874	-15.7		
Unused loan commitments	9,195,036	9,291,784	9,202,836	-0.1		
Off-balance-sheet derivatives	211,390,292	209,243,390	224,562,894	-5.9		
INCOME DATA						
	First Half	First Half	2nd Quarter	2nd Quarter	%Change	
	2024	2023	2024	2023	23Q2-24Q2	
Total interest income	\$595,965	\$513,479	16.1	\$300,106	\$268,201	11.9
Total interest expense	271,913	184,087	47.7	137,923	103,501	33.3
Net interest income	324,051	329,392	-1.6	162,183	164,701	-1.5
Provision for credit losses	39,582	39,064	1.3	21,222	19,873	6.8
Total noninterest income	151,275	158,662	-4.7	76,427	75,568	1.1
Total noninterest expense	276,301	267,226	3.4	136,543	134,460	1.6
Securities gains (losses)	-580	-3,421	N/M	228	-1,261	N/M
Applicable income taxes	32,208	33,023	-2.5	16,443	16,304	0.9
Extraordinary gains, net	5,074	9	N/M	5,007	0	N/M
Net income	131,526	145,115	-9.4	69,522	68,247	1.9
Net charge-offs	37,772	24,718	52.8	19,332	13,454	43.7
Cash dividends	71,619	93,037	-23.0	39,636	49,923	-20.6
Net operating income	127,134	148,182	-14.2	64,470	69,425	-7.1

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-A. First Half 2024, FDIC-Insured Commercial Banks

FIRST HALF (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	3,985	605	2,508	731	128	13	283	469	840	1,124	962	307	
Total assets (in billions)	\$22,686.4	\$37.8	\$934.8	\$2,071.9	\$6,125.8	\$13,516.1	\$4,244.3	\$4,866.5	\$6,055.2	\$4,153.9	\$1,476.6	\$1,890.0	
Total deposits (in billions)	17,851.5	31.7	794.3	1,710.6	4,932.4	10,382.5	3,330.8	3,867.5	4,543.1	3,358.9	1,220.3	1,531.0	
Net income (in millions)	131,526	189	5,036	11,917	35,520	78,865	20,613	24,355	41,524	22,220	7,907	14,907	
% of unprofitable institutions	4.3	12.2	3.1	2.3	3.1	0.0	7.1	6.8	3.3	2.1	4.3	9.1	
% of institutions with earnings gains	41.4	41.0	42.7	37.9	40.6	23.1	32.9	41.4	42.1	43.9	42.3	35.8	
Performance Ratios (annualized, %)													
Yield on earning assets	5.82	5.36	5.56	5.91	6.23	5.63	6.16	5.58	5.49	5.83	5.78	6.70	
Cost of funding earning assets	2.66	1.56	2.02	2.37	2.78	2.69	3.25	2.38	2.50	2.63	2.37	2.80	
Net interest margin	3.16	3.80	3.54	3.54	3.45	2.94	2.91	3.20	2.99	3.20	3.40	3.89	
Noninterest income to earning assets	1.48	1.10	0.83	1.09	1.49	1.58	1.51	1.09	1.68	1.28	0.98	2.54	
Noninterest expense to earning assets	2.70	3.65	2.91	2.81	2.87	2.58	2.59	2.45	2.69	2.63	2.78	3.67	
Credit loss provision to assets	0.35	0.10	0.10	0.23	0.39	0.37	0.35	0.47	0.25	0.35	0.15	0.53	
Net operating income to assets	1.12	0.93	1.09	1.17	1.17	1.10	1.01	1.03	1.19	1.07	1.08	1.60	
Pretax return on assets	1.45	1.17	1.26	1.44	1.50	1.44	1.26	1.12	1.78	1.33	1.31	2.05	
Return on assets	1.16	1.00	1.08	1.16	1.16	1.17	0.98	1.00	1.38	1.07	1.07	1.58	
Return on equity	11.89	8.24	11.31	11.48	11.40	12.24	9.56	10.05	14.93	11.17	10.36	15.63	
Net charge-offs to loans and leases	0.64	0.08	0.09	0.30	0.63	0.79	0.76	0.80	0.45	0.69	0.16	0.81	
Loan and lease loss provision to net charge-offs	106.09	227.19	163.66	112.66	99.04	108.51	89.35	114.74	117.45	101.97	143.71	101.47	
Efficiency ratio	57.54	74.27	66.39	60.29	57.24	56.57	57.90	56.60	57.00	58.32	61.17	56.68	
Condition Ratios (%)													
Earning assets to total assets	90.55	93.15	93.79	93.00	91.86	89.35	89.65	90.55	89.87	90.43	91.75	94.09	
Loss allowance to:													
Loans and leases	1.72	1.45	1.31	1.37	1.66	1.88	1.81	1.78	1.62	1.84	1.28	1.78	
Noncurrent loans and leases	193.23	148.54	213.78	187.71	191.96	193.83	155.17	199.00	200.25	199.88	189.19	260.86	
Noncurrent assets plus													
other real estate owned to assets	0.48	0.61	0.44	0.57	0.57	0.43	0.61	0.48	0.40	0.47	0.50	0.47	
Equity capital ratio	9.91	12.31	9.70	10.18	10.33	9.68	10.35	10.11	9.35	9.67	10.46	10.27	
Core capital (leverage) ratio	9.22	13.88	11.18	10.59	9.81	8.58	9.46	8.92	8.70	9.07	10.48	10.42	
Common equity tier 1 capital ratio*	13.97	21.83	15.08	13.35	13.52	14.27	14.46	13.46	14.47	13.35	13.15	14.82	
Tier 1 risk-based capital ratio*	14.03	21.83	15.12	13.38	13.63	14.30	14.49	13.51	14.53	13.44	13.24	14.87	
Total risk-based capital ratio*	15.38	22.87	16.23	14.47	15.01	15.68	15.75	14.79	15.94	14.96	14.50	16.10	
Net loans and leases to deposits	65.46	66.23	76.87	84.69	78.53	55.20	64.51	64.41	62.00	60.39	79.26	80.54	
Structural Changes (YTD)													
New reporters	1	1	0	0	0	0	0	1	0	0	0	0	
Banks absorbed by mergers	38	6	24	7	1	0	2	4	8	13	6	5	
Failed banks	1	0	0	1	0	0	1	0	0	0	0	0	
PRIOR FIRST HALVES (The way it was...)													
Number of institutions	2023	4,073	642	2,590	701	127	13	290	482	858	1,151	977	315
.....	2021	4,335	761	2,754	677	131	12	306	514	915	1,236	1,026	338
.....	2019	4,630	1,090	2,884	531	116	9	335	558	982	1,311	1,093	351
Total assets (in billions)	2023	\$22,191.5	\$39.3	\$949.6	\$1,971.9	\$5,995.1	\$13,235.6	\$4,151.7	\$4,722.3	\$5,888.0	\$4,101.3	\$1,456.7	\$1,871.6
.....	2021	21,342.5	46.7	980.7	1,792.1	6,171.9	12,351.1	3,783.2	4,512.2	5,380.0	4,119.6	1,308.3	2,239.2
.....	2019	17,096.7	64.5	939.9	1,397.6	5,595.5	9,099.1	2,908.8	3,634.4	4,118.6	3,699.5	1,021.0	1,714.3
Return on assets (%)	2023	1.32	1.04	1.23	1.24	1.59	1.22	1.16	1.62	1.32	1.14	1.26	1.34
.....	2021	1.32	1.12	1.32	1.51	1.55	1.18	1.18	1.27	1.32	1.26	1.43	1.72
.....	2019	1.37	0.98	1.29	1.32	1.41	1.36	1.16	1.44	1.35	1.32	1.40	1.67
Net charge-offs to loans & leases (%)	2023	0.43	0.04	0.06	0.24	0.41	0.53	0.47	0.57	0.33	0.41	0.10	0.63
.....	2021	0.29	0.07	0.05	0.15	0.33	0.33	0.34	0.34	0.25	0.38	0.07	0.23
.....	2019	0.47	0.15	0.11	0.21	0.56	0.52	0.54	0.57	0.40	0.53	0.14	0.44
Noncurrent assets plus													
OREO to assets	2023	0.40	0.48	0.35	0.45	0.45	0.37	0.48	0.38	0.35	0.41	0.38	0.40
.....	2021	0.46	0.66	0.50	0.55	0.51	0.41	0.50	0.44	0.42	0.52	0.50	0.39
.....	2019	0.54	0.98	0.75	0.67	0.53	0.51	0.55	0.51	0.52	0.63	0.62	0.43
Equity capital ratio (%)	2023	9.68	11.83	9.20	9.75	9.81	9.64	9.98	9.87	9.41	9.58	9.81	9.55
.....	2021	10.12	12.89	10.62	10.84	10.75	9.64	10.21	10.62	9.55	9.84	11.12	10.23
.....	2019	11.49	13.69	11.67	11.99	12.36	10.85	12.04	12.32	11.15	10.27	12.37	11.78

* 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. Second Quarter 2024, FDIC-Insured Commercial Banks

SECOND 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	3,985	605	2,508	731	128	13	283	469	840	1,124	962	307
Total assets (in billions)	\$22,686.4	\$37.8	\$934.8	\$2,071.9	\$6,125.8	\$13,516.1	\$4,244.3	\$4,866.5	\$6,055.2	\$4,153.9	\$1,476.6	\$1,890.0
Total deposits (in billions)	17,851.5	31.7	794.3	1,710.6	4,932.4	10,382.5	3,330.8	3,867.5	4,543.1	3,358.9	1,220.3	1,531.0
Net income (in millions)	69,522	107	2,612	5,921	18,577	42,305	11,523	11,924	23,672	11,357	3,776	7,270
% of unprofitable institutions	4.7	11.6	3.7	2.7	3.1	0.0	7.4	7.5	3.2	2.9	3.9	11.1
% of institutions with earnings gains	49.0	48.6	50.4	45.3	43.8	61.5	37.1	46.5	50.2	54.0	49.4	41.0
Performance Ratios (annualized, %)												
Yield on earning assets	5.83	5.46	5.65	5.97	6.26	5.63	6.18	5.62	5.49	5.83	5.83	6.72
Cost of funding earning assets	2.68	1.62	2.07	2.41	2.81	2.71	3.28	2.42	2.53	2.64	2.40	2.81
Net interest margin	3.15	3.84	3.58	3.56	3.46	2.92	2.90	3.19	2.96	3.19	3.44	3.90
Noninterest income to earning assets	1.49	1.13	0.85	1.08	1.48	1.60	1.53	1.12	1.71	1.28	0.98	2.46
Noninterest expense to earning assets	2.65	3.66	2.93	2.82	2.86	2.51	2.47	2.40	2.68	2.54	2.86	3.68
Credit loss provision to assets	0.37	0.10	0.10	0.25	0.37	0.42	0.31	0.53	0.30	0.36	0.16	0.54
Net operating income to assets	1.14	0.97	1.13	1.17	1.19	1.11	1.14	1.03	1.14	1.10	1.02	1.54
Pretax return on assets	1.51	1.34	1.30	1.42	1.57	1.52	1.38	1.03	2.01	1.36	1.26	1.98
Return on assets	1.22	1.13	1.12	1.15	1.22	1.25	1.08	0.98	1.57	1.09	1.02	1.54
Return on equity	12.48	9.27	11.65	11.33	11.85	13.05	10.61	9.80	16.90	11.36	9.85	15.09
Net charge-offs to loans and leases	0.65	0.09	0.09	0.32	0.65	0.80	0.77	0.81	0.48	0.72	0.17	0.81
Loan and lease loss provision to net charge-offs	109.76	186.79	173.10	112.23	91.35	118.70	80.69	127.07	130.72	101.66	144.07	101.10
Efficiency ratio	56.51	73.57	65.77	60.30	56.52	55.18	55.04	55.16	56.97	56.56	60.83	57.57
Structural Changes (QTR)												
New reporters	0	0	0	0	0	0	0	0	0	0	0	0
Banks absorbed by mergers	25	3	15	6	1	0	1	4	7	6	5	2
Failed banks	1	0	0	1	0	0	1	0	0	0	0	0
PRIOR SECOND QUARTERS (The way it was...)												
Return on assets (%)	2023	1.23	1.04	1.25	1.27	1.25	1.22	1.07	1.21	1.39	1.05	1.26
.....	2021	1.25	1.12	1.30	1.43	1.48	1.10	1.15	1.21	1.22	1.16	1.41
.....	2019	1.38	0.93	1.36	1.34	1.42	1.37	1.20	1.47	1.33	1.34	1.42
Net charge-offs to loans & leases (%)	2023	0.47	0.03	0.07	0.24	0.44	0.59	0.50	0.63	0.36	0.45	0.11
.....	2021	0.26	0.09	0.06	0.15	0.30	0.27	0.29	0.33	0.21	0.34	0.05
.....	2019	0.47	0.17	0.13	0.22	0.55	0.51	0.53	0.55	0.41	0.53	0.15

Quarterly Banking Profile

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

June 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	0.44	0.93	0.50	0.34	0.44	0.47	0.56	0.45	0.38	0.49	0.40	0.29
Construction and development	0.39	1.14	0.57	0.44	0.35	0.32	0.50	0.26	0.35	0.40	0.43	0.43
Nonfarm nonresidential	0.26	0.63	0.39	0.26	0.19	0.34	0.31	0.19	0.32	0.30	0.23	0.24
Multifamily residential real estate	0.41	0.07	0.24	0.27	0.57	0.31	0.77	0.13	0.30	0.49	0.17	0.13
Home equity loans	0.59	0.44	0.53	0.53	0.69	0.53	0.59	0.53	0.64	0.64	0.68	0.48
Other 1-4 Family residential	0.57	1.26	0.68	0.45	0.62	0.56	0.68	0.69	0.41	0.63	0.68	0.38
Commercial and industrial loans	0.31	1.20	0.75	0.42	0.28	0.28	0.21	0.24	0.35	0.35	0.36	0.45
Loans to individuals	1.55	1.48	1.18	1.86	1.47	1.58	1.43	2.13	0.93	1.40	1.76	1.79
Credit card loans	1.45	3.51	1.98	3.53	1.36	1.44	1.83	1.90	1.03	1.30	0.57	1.06
Other loans to individuals	1.66	1.47	1.16	1.48	1.55	1.81	1.06	2.38	0.81	1.66	1.87	2.23
All other loans and leases (including farm)	0.16	0.52	0.49	0.33	0.15	0.15	0.05	0.08	0.31	0.17	0.23	0.08
Total loans and leases	0.55	0.94	0.56	0.44	0.55	0.58	0.56	0.66	0.44	0.53	0.43	0.67
Memo: Nonfarm nonres loans not secured by RE	0.18	0.01	0.47	0.05	0.14	0.19	0.03	0.12	0.43	0.05	0.23	0.12
Percent of Loans Noncurrent*												
All real estate loans	1.10	0.98	0.56	0.60	0.99	1.60	1.42	1.15	1.02	1.43	0.66	0.62
Construction and development	0.57	0.92	0.53	0.78	0.30	0.86	0.82	0.58	0.79	0.36	0.37	0.57
Nonfarm nonresidential	1.41	1.45	0.68	0.58	1.20	3.29	1.99	1.63	1.25	2.26	0.64	0.69
Multifamily residential real estate	0.52	1.01	0.34	0.49	0.78	0.24	1.08	0.32	0.34	0.29	0.42	0.14
Home equity loans	1.76	0.57	0.35	0.49	1.17	2.88	1.65	1.22	2.27	3.72	0.85	0.53
Other 1-4 Family residential	1.06	0.82	0.47	0.61	1.04	1.25	1.16	0.97	1.02	1.35	0.89	0.70
Commercial and industrial loans	0.82	1.41	1.01	1.22	0.91	0.68	1.20	0.73	0.90	0.44	0.80	0.92
Loans to individuals	1.05	0.76	0.42	1.07	0.94	1.12	1.21	1.26	0.71	1.19	0.78	0.87
Credit card loans	1.58	1.73	1.02	3.66	1.55	1.55	1.99	1.98	1.11	1.47	0.39	1.27
Other loans to individuals	0.49	0.75	0.40	0.49	0.52	0.46	0.51	0.52	0.27	0.43	0.81	0.63
All other loans and leases (including farm)	0.22	0.69	0.59	0.57	0.18	0.20	0.36	0.09	0.27	0.13	0.42	0.17
Total loans and leases	0.89	0.97	0.61	0.73	0.87	0.97	1.17	0.90	0.81	0.92	0.68	0.68
Memo: Nonfarm nonres loans not secured by RE	0.31	0.29	1.00	0.20	0.26	0.32	0.28	0.11	0.77	0.11	0.24	0.19
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.12	0.01	0.02	0.04	0.12	0.17	0.20	0.17	0.05	0.13	0.05	0.08
Construction and development	0.04	0.07	0.01	0.03	0.05	0.05	0.09	0.03	0.03	0.05	0.02	0.03
Nonfarm nonresidential	0.34	0.00	0.03	0.06	0.29	0.95	0.53	0.52	0.22	0.49	0.10	0.15
Multifamily residential real estate	0.08	0.16	0.01	0.07	0.10	0.05	0.16	0.01	0.03	0.14	0.00	0.02
Home equity loans	-0.05	0.00	0.00	0.02	0.00	-0.12	0.02	-0.09	-0.08	-0.12	0.01	0.02
Other 1-4 Family residential	0.00	0.01	0.01	0.00	0.01	-0.01	-0.01	-0.01	-0.01	0.00	0.02	0.03
Commercial and industrial loans	0.44	0.31	0.28	0.44	0.56	0.38	0.32	0.43	0.50	0.28	0.39	0.91
Loans to individuals	2.91	0.53	0.89	3.29	2.58	3.11	3.33	3.19	2.09	3.68	1.21	2.44
Credit card loans	4.62	14.47	6.70	10.35	4.66	4.46	5.74	5.08	3.46	4.58	1.57	4.17
Other loans to individuals	1.13	0.42	0.75	1.61	1.18	1.04	1.17	1.22	0.62	1.33	1.18	1.41
All other loans and leases (including farm)	0.09	-0.03	0.11	0.15	0.08	0.10	0.07	0.11	0.09	0.09	0.18	0.08
Total loans and leases	0.64	0.08	0.09	0.30	0.63	0.79	0.76	0.80	0.45	0.69	0.16	0.81
Memo: Nonfarm nonres loans not secured by RE	0.02	0.00	0.04	0.07	0.06	0.00	0.03	0.04	0.01	0.00	0.04	-0.01
Loans Outstanding (in billions)												
All real estate loans	\$5,547.6	\$13.8	\$474.9	\$1,069.4	\$1,986.5	\$2,003.0	\$1,045.4	\$1,009.5	\$1,298.9	\$902.2	\$689.9	\$601.7
Construction and development	469.2	0.9	50.5	124.1	197.0	96.6	72.8	76.6	86.4	70.7	118.0	44.8
Nonfarm nonresidential	1,732.5	3.2	181.9	483.4	698.8	365.2	334.0	336.2	300.6	223.6	295.9	242.3
Multifamily residential real estate	574.8	0.4	27.9	112.0	238.4	196.2	160.9	56.5	174.9	65.6	42.2	74.7
Home equity loans	257.0	0.2	14.2	36.3	96.6	109.7	67.0	58.2	64.1	26.0	20.9	20.8
Other 1-4 Family residential	2,352.8	5.8	149.3	272.0	738.4	1,187.3	405.4	467.0	645.9	435.8	189.1	209.6
Commercial and industrial loans	2,458.8	2.8	78.8	241.6	795.3	1,340.4	396.5	630.3	602.6	437.9	189.4	202.1
Loans to individuals	1,948.6	1.5	24.4	86.7	674.3	1,161.7	384.7	483.8	421.7	313.0	31.1	314.4
Credit card loans	997.3	0.0	0.6	16.0	271.7	709.0	181.7	246.1	221.2	227.9	2.8	117.7
Other loans to individuals	951.4	1.5	23.8	70.6	402.6	452.8	203.0	237.7	200.6	85.1	28.3	196.7
All other loans and leases (including farm)	1,936.0	3.2	40.8	71.8	483.5	1,336.6	362.0	412.7	540.2	413.6	69.7	137.9
Total loans and leases	11,891.0	21.3	618.9	1,469.4	3,939.7	5,841.7	2,188.6	2,536.3	2,863.4	2,066.7	980.1	1,256.0
Memo: Nonfarm nonres loans not secured by RE	212.4	0.1	1.9	7.1	50.8	152.5	30.9	70.7	53.6	37.7	6.9	12.6
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	\$3,268.7	\$21.3	\$336.4	\$932.5	\$820.4	\$1,158.1	\$363.5	\$689.7	\$612.2	\$622.7	\$747.1	\$233.6
Construction and development	445.0	1.4	106.7	191.1	118.3	27.6	29.5	37.9	27.0	111.2	213.1	26.4
Nonfarm nonresidential	1,927.7	9.3	138.9	517.5	404.9	857.0	119.7	496.7	373.8	408.3	398.8	130.4
Multifamily residential real estate	141.9	3.7	11.1	94.7	21.4	11.2	33.8	5.4	17.4	52.6	22.9	10.0
1-4 Family residential	715.3	6.7	63.4	109.9	274.8	260.4	180.5	144.6	192.3	41.4	90.9	65.6
Farmland	36.8	0.2	16.3	19.2	1.0	0.0	0.0	5.2	1.7	7.2	21.4	1.3
Other real estate owned in foreign offices	2.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	2.0	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 (%)	0.69	0.81	0.72	0.99	1.11	0.85	1.34
Return on equity (%)	7.96	10.72	9.32	12.22	11.30	8.34	12.30
Core capital (leverage) ratio (%)	10.92	10.25	10.71	9.76	9.69	9.25	10.27
Noncurrent assets plus other real estate owned to assets (%)	0.67	0.66	0.66	0.67	0.94	1.41	1.02
Net charge-offs to loans (%)	1.19	0.76	0.89	0.48	0.40	0.66	0.91
Asset growth rate (%)	-5.41	-10.88	-5.07	-15.70	10.22	19.41	-5.02
Net interest margin	3.34	3.26	3.29	3.28	2.78	3.09	3.87
Net operating income growth (%)	-20.41	-31.25	-30.26	-14.57	52.27	-31.26	-0.28
Number of institutions reporting	554	572	560	579	607	627	659
Percentage of unprofitable institutions (%)	20.40	11.01	15.71	7.60	6.43	9.41	6.68
Number of failed institutions	0	0	0	0	0	0	1

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

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

(dollar figures in millions)		2nd Quarter	1st Quarter	2nd Quarter	%Change		
		2024	2024	2023	23Q2-24Q2		
Number of institutions reporting		554	556	572	-3.2		
Total employees (full-time equivalent)		104,212	103,719	107,377	-3.0		
CONDITION DATA							
Total assets		\$1,200,717	\$1,203,786	\$1,269,386	-5.4		
Loans secured by real estate		429,385	419,508	430,825	-0.3		
1-4 family residential		250,263	247,242	254,562	-1.7		
Multifamily residential property		50,173	48,625	50,171	0.0		
Nonfarm nonresidential		102,265	97,097	99,709	2.6		
Construction, development, and land		26,579	26,441	26,281	1.1		
Commercial & industrial loans		40,969	39,434	42,755	-4.2		
Loans to individuals		162,814	161,117	152,993	6.4		
Other loans & leases		20,874	18,350	27,055	-22.9		
Less: Unearned income & contra accounts		222	209	196	13.3		
Total loans & leases		653,820	638,200	653,431	0.1		
Less: Reserve for losses		16,406	16,300	15,235	7.7		
Net loans & leases		637,414	621,900	638,196	-0.1		
Securities		427,788	438,061	485,681	-11.9		
Other real estate owned		126	122	143	-12.0		
Goodwill and other intangibles		6,242	5,862	6,591	-5.3		
All other assets		129,147	137,840	138,776	-6.9		
Total liabilities and capital		1,200,717	1,203,786	1,269,386	-5.4		
Deposits		956,109	968,555	1,015,549	-5.9		
Other borrowed funds		116,261	110,182	133,199	-12.7		
Subordinated debt		832	832	831	0.0		
All other liabilities		19,960	19,582	18,369	8.7		
Equity capital		107,556	104,635	101,438	6.0		
Loans and leases 30-89 days past due		6,280	6,380	5,593	12.3		
Noncurrent loans and leases		7,913	8,500	8,163	-3.1		
Restructured loans and leases		1,876	1,673	1,201	56.2		
Mortgage-backed securities		326,810	333,073	359,510	-9.1		
Earning assets		1,130,277	1,135,888	1,203,425	-6.1		
FHLB Advances		85,417	80,267	107,721	-20.7		
Unused loan commitments		612,604	609,351	613,003	-0.1		
		First Half	First Half	2nd Quarter	2nd Quarter	%Change	
INCOME DATA		2024	2023	%Change	2024	2023	23Q2-24Q2
Total interest income		\$31,260	\$29,036	7.7	\$15,755	\$14,976	5.2
Total interest expense		12,272	9,355	31.2	6,258	5,362	16.7
Net interest income		18,988	19,681	-3.5	9,497	9,614	-1.2
Provision for credit losses		4,319	3,125	38.2	2,076	1,592	30.4
Total noninterest income		5,556	5,199	6.9	2,581	2,630	-1.9
Total noninterest expense		14,944	15,098	-1.0	7,380	7,434	-0.7
Securities gains (losses)		103	10	972.3	1	21	-96.6
Applicable income taxes		1,178	1,476	-20.2	586	711	-17.5
Extraordinary gains, net		-1	-4	N/M	0	0	0.0
Net income		4,187	5,170	-19.0	2,026	2,521	-19.7
Net charge-offs		3,814	2,458	55.2	1,954	1,295	50.8
Cash dividends		1,460	2,112	-30.9	894	1,082	-17.4
Net operating income		4,123	5,181	-20.4	2,036	2,510	-18.9

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-B. First Half 2024, FDIC-Insured Savings Institutions

FIRST HALF (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	554	81	323	136	14	254	41	132	34	63	30	
Total assets (in billions)	\$1,200.7	\$4.6	\$131.0	\$343.3	\$721.8	\$379.1	\$15.0	\$76.9	\$59.6	\$383.6	\$286.5	
Total deposits (in billions)	956.1	3.4	103.9	267.6	581.2	298.6	12.1	54.7	50.5	303.8	236.4	
Net income (in millions)	4,187.0	16.7	680.7	959.0	2,530.6	893.8	49.4	518.0	510.7	818.8	1,396.3	
% of unprofitable institutions	20.4	32.1	23.5	8.1	0.0	15.8	26.8	28.0	17.7	20.6	20.0	
% of institutions with earnings gains	28.3	29.6	29.1	25.0	35.7	22.4	26.8	37.1	38.2	28.6	30.0	
Performance Ratios (annualized, %)												
Yield on earning assets	5.49	4.94	4.89	4.82	5.92	4.88	5.20	5.06	4.98	2.99	10.08	
Cost of funding earning assets	2.16	1.86	2.04	2.21	2.15	2.21	2.11	2.73	1.49	1.81	2.57	
Net interest margin	3.34	3.09	2.84	2.60	3.76	2.67	3.09	2.34	3.49	1.18	7.50	
Noninterest income to earning assets	0.98	5.89	4.04	0.84	0.47	0.82	1.32	5.51	0.71	0.22	1.10	
Noninterest expense to earning assets	2.63	7.83	5.46	2.60	2.11	2.74	3.45	5.81	1.69	0.85	4.34	
Credit loss provision to assets	0.72	0.02	0.06	0.12	1.12	0.14	0.04	0.17	0.16	0.01	2.73	
Net operating income to assets	0.68	0.76	1.03	0.52	0.70	0.45	0.67	1.37	1.69	0.43	0.95	
Pretax return on assets	0.89	0.99	1.30	0.72	0.90	0.61	0.86	1.72	2.29	0.50	1.29	
Return on assets	0.69	0.72	1.05	0.56	0.69	0.48	0.68	1.37	1.73	0.41	0.97	
Return on equity	7.96	3.70	8.59	5.48	9.47	4.54	5.31	11.45	21.90	5.95	12.27	
Net charge-offs to loans and leases	1.19	0.02	0.06	0.16	2.29	0.10	0.02	0.21	0.37	0.03	3.92	
Loan and lease loss provision to net charge-offs	112.97	115.66	121.40	107.30	113.20	194.15	230.78	105.47	102.47	77.49	110.34	
Efficiency ratio	59.61	87.17	79.21	71.93	49.08	76.41	78.00	73.90	39.97	60.33	48.85	
Condition Ratios (%)												
Earning assets to total assets	94.13	92.94	93.37	93.49	94.59	92.95	92.36	93.00	95.98	96.14	93.02	
Loss allowance to:												
Loans and leases	2.51	0.98	0.98	0.91	4.13	0.92	1.00	0.80	1.01	0.49	6.87	
Noncurrent loans and leases	207.33	91.02	148.48	190.20	216.93	173.50	121.55	198.63	243.20	15.14	434.06	
Noncurrent assets plus												
other real estate owned to assets	0.67	0.73	0.50	0.35	0.86	0.41	0.50	0.31	0.19	0.82	1.02	
Noncurrent RE loans to RE loans	1.14	1.08	0.63	0.44	2.46	0.47	0.83	0.41	0.38	4.11	1.23	
Equity capital ratio	8.96	19.61	12.28	10.30	7.65	10.65	12.64	11.98	7.87	7.43	7.99	
Core capital (leverage) ratio	10.92	20.27	13.36	11.31	10.26	11.10	13.72	12.62	9.59	11.02	10.23	
Common equity tier 1 capital ratio*	19.11	33.85	19.48	15.53	20.66	14.21	19.31	16.99	23.16	34.69	14.58	
Tier 1 risk-based capital ratio*	19.18	33.85	19.48	15.62	20.74	14.21	19.31	17.30	23.29	34.71	14.72	
Total risk-based capital ratio*	20.23	34.84	20.57	16.54	21.84	15.16	20.19	18.35	23.96	35.07	16.37	
Gross real estate assets to gross assets	62.13	66.96	71.72	71.32	56.05	73.64	68.75	71.59	69.59	72.96	29.25	
Gross 1-4 family mortgages to gross assets	20.56	47.09	39.44	31.07	12.06	30.71	36.93	47.44	27.67	14.75	5.86	
Net loans and leases to deposits	66.67	86.46	87.22	87.76	53.16	93.55	73.85	104.53	49.57	31.84	71.98	
Structural Changes (YTD)												
New reporters	0	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers	4	3	1	0	0	0	2	2	0	0	0	
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FIRST HALVES (The way it was...)												
Number of institutions	572	91	330	135	16	257	46	136	37	66	30	
..... 2021	615	109	349	140	17	280	51	144	39	69	32	
..... 2019	673	140	397	120	16	305	53	161	46	72	36	
Total assets (in billions)	2023	\$1,269.4	\$5.0	\$130.5	\$333.9	\$800.0	\$367.3	\$51.5	\$75.0	\$58.4	\$556.8	\$160.4
..... 2021	2021	1,432.0	6.3	137.1	359.6	929.0	433.6	140.0	93.4	40.4	578.9	145.6
..... 2019	2019	1,169.2	8.2	150.2	318.5	692.4	408.1	100.8	102.2	46.3	148.1	363.7
Return on assets (%)	2023	0.81	0.75	1.17	0.80	0.76	0.76	0.44	1.65	1.58	0.42	1.79
..... 2021	2021	1.17	0.92	1.53	1.14	1.13	1.04	0.58	2.30	1.13	0.65	3.40
..... 2019	2019	1.34	1.18	1.29	0.99	1.50	0.87	0.71	1.53	1.18	1.09	2.07
Net charge-offs to loans & leases (%)	2023	0.76	0.05	0.04	0.12	1.43	0.08	0.00	0.09	0.30	0.36	3.29
..... 2021	2021	0.47	0.02	0.02	0.08	0.85	0.04	0.08	-0.05	0.14	0.36	2.52
..... 2019	2019	0.93	0.06	0.06	0.11	1.78	0.07	0.00	0.33	0.23	0.81	3.98
Noncurrent assets plus												
OREO to assets (%)	2023	0.66	0.60	0.41	0.36	0.82	0.37	1.88	0.29	0.14	0.70	1.13
..... 2021	2021	1.19	0.69	0.50	0.50	1.55	0.50	1.88	0.82	0.23	1.78	0.70
..... 2019	2019	0.90	0.87	0.62	0.50	1.14	0.45	3.11	0.87	0.53	1.72	0.50
Equity capital ratio (%)	2023	7.99	18.90	12.07	10.26	6.31	10.57	10.63	11.68	7.14	4.85	10.72
..... 2021	2021	10.25	17.33	13.14	11.46	9.31	11.63	10.32	12.09	11.18	8.18	12.88
..... 2019	2019	11.08	19.63	13.73	12.43	9.78	12.25	11.25	12.23	12.30	10.51	9.47

* 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-B. Second Quarter 2024, FDIC-Insured Savings Institutions

SECOND QUARTER (The way it is...)	All Institutions	Asset Size Distribution				Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	554	81	323	136	14	254	41	132	34	63	30
Total assets (in billions)	\$1,200.7	\$4.6	\$131.0	\$343.3	\$721.8	\$379.1	\$15.0	\$76.9	\$59.6	\$383.6	\$286.5
Total deposits (in billions)	956.1	3.4	103.9	267.6	581.2	298.6	12.1	54.7	50.5	303.8	236.4
Net income (in millions)	2,025.9	10.6	349.5	344.0	1,321.8	353.4	29.7	243.8	244.4	411.8	742.9
% of unprofitable institutions	20.4	37.0	21.4	9.6	7.1	18.9	26.8	25.0	20.6	14.3	16.7
% of institutions with earnings gains	33.9	34.6	35.6	27.9	50.0	28.4	36.6	37.9	38.2	38.1	46.7
Performance Ratios (%)											
Yield on earning assets	5.56	5.01	4.96	4.90	5.98	4.97	5.31	5.20	5.02	3.02	10.09
Cost of funding earning assets	2.21	1.91	2.09	2.27	2.20	2.27	2.15	2.78	1.52	1.85	2.63
Net interest margin	3.35	3.10	2.87	2.63	3.78	2.70	3.16	2.42	3.49	1.17	7.47
Noninterest income to earning assets	0.91	5.94	4.12	0.83	0.35	0.84	1.35	5.51	0.69	0.25	0.73
Noninterest expense to earning assets	2.61	7.64	5.46	2.73	2.01	2.81	3.38	5.85	1.69	0.86	4.08
Credit loss provision to assets	0.69	0.05	0.06	0.15	1.06	0.16	0.02	0.31	0.15	0.01	2.54
Net operating income to assets	0.68	0.94	1.08	0.40	0.73	0.41	0.80	1.28	1.67	0.44	0.97
Pretax return on assets	0.87	1.23	1.35	0.53	0.94	0.49	1.03	1.62	2.21	0.51	1.36
Return on assets	0.67	0.92	1.07	0.40	0.73	0.38	0.80	1.28	1.64	0.42	1.03
Return on equity	7.62	4.69	8.76	3.91	9.74	3.56	6.30	10.68	20.89	5.87	12.95
Net charge-offs to loans and leases	1.21	0.05	0.05	0.21	2.30	0.11	0.02	0.36	0.33	0.03	3.95
Loan and lease loss provision to net charge-offs	105.59	121.25	143.20	100.79	105.67	185.68	144.35	114.44	103.68	40.64	102.12
Efficiency ratio	59.03	84.38	78.07	71.94	47.92	75.67	74.79	73.75	40.15	60.05	47.37
Structural Changes											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers	1	1	0	0	0	0	0	1	0	0	0
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0
PRIOR SECOND QUARTERS (The way it was...)											
Return on assets (%) 2023	0.79	0.68	1.13	0.77	0.74	0.73	0.19	1.57	1.67	0.41	1.79
..... 2021	1.20	1.03	1.50	1.07	1.21	1.06	0.39	2.26	0.99	0.64	3.94
..... 2019	1.29	1.25	1.29	0.94	1.45	0.84	0.54	1.61	1.22	1.13	1.99
Net charge-offs to loans & leases (%) 2023	0.80	0.07	0.04	0.13	1.49	0.08	0.00	0.11	0.28	0.40	3.41
..... 2021	0.46	0.02	0.02	0.05	0.83	0.04	0.04	0.00	0.17	0.26	2.53
..... 2019	0.95	0.02	0.06	0.16	1.81	0.09	0.04	0.47	0.26	0.80	4.04

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

June 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	0.80	1.63	0.42	0.23	1.83	0.24	0.62	0.31	0.32	3.30	0.47
Construction, development, and land	0.41	1.26	0.35	0.26	0.78	0.23	0.40	0.34	0.09	1.53	0.12
Nonfarm nonresidential	0.16	2.00	0.30	0.13	0.10	0.15	0.07	0.31	0.13	0.14	0.20
Multifamily residential real estate	0.16	1.32	0.14	0.10	0.32	0.12	0.00	0.06	0.15	0.06	0.71
Home equity loans	0.44	0.38	0.62	0.42	0.37	0.50	0.36	0.32	0.52	0.36	0.48
Other 1-4 Family residential	1.28	1.71	0.48	0.31	2.92	0.32	0.88	0.37	0.38	4.18	0.55
Commercial and industrial loans	0.43	0.67	0.70	0.39	0.40	0.24	0.44	0.61	0.52	0.57	1.01
Loans to individuals	1.61	1.44	1.32	0.88	1.66	0.94	2.44	0.62	1.00	0.22	1.78
Credit card loans	2.09	0.00	0.93	2.04	2.09	1.78	0.68	1.05	4.00	0.85	2.09
Other loans to individuals	0.68	1.44	1.32	0.71	0.64	0.91	2.47	0.45	0.48	0.22	0.80
Total loans and leases	0.96	1.58	0.46	0.27	1.60	0.26	0.64	0.37	0.39	2.56	1.47
Percent of Loans Noncurrent*											
All real estate loans	1.14	1.08	0.63	0.44	2.46	0.47	0.83	0.41	0.38	4.11	1.23
Construction, development, and land	0.88	0.77	1.10	0.48	1.67	0.83	0.31	0.16	0.20	1.60	1.06
Nonfarm nonresidential	0.52	0.86	0.69	0.50	0.43	0.54	0.35	0.43	0.46	0.43	0.55
Multifamily residential real estate	0.34	0.52	0.28	0.26	0.54	0.31	0.21	0.05	0.02	1.05	0.79
Home equity loans	0.67	1.83	1.56	0.49	0.41	0.55	0.27	0.34	0.30	0.21	2.32
Other 1-4 Family residential	1.64	1.17	0.54	0.45	3.75	0.41	1.12	0.49	0.38	5.17	1.50
Commercial and industrial loans	1.04	1.41	1.43	0.97	0.99	0.97	0.72	0.76	0.48	1.25	1.17
Loans to individuals	1.54	1.01	0.40	0.46	1.62	0.45	1.41	0.23	0.61	0.03	1.75
Credit card loans	2.19	0.00	0.11	0.99	2.20	0.90	1.54	0.35	1.99	1.22	2.20
Other loans to individuals	0.27	1.01	0.41	0.38	0.24	0.44	1.40	0.19	0.37	0.02	0.30
Total loans and leases	1.21	1.08	0.66	0.48	1.90	0.53	0.82	0.40	0.41	3.21	1.58
Percent of Loans Charged-Off (net, annual)											
All real estate loans	0.01	0.00	0.01	0.02	0.00	0.02	0.00	-0.01	0.02	0.00	-0.01
Construction, development, and land	0.00	0.00	-0.01	0.00	0.01	0.00	0.00	0.00	0.00	-0.01	0.00
Nonfarm nonresidential	0.05	0.00	0.02	0.08	0.04	0.07	0.00	0.02	0.13	0.00	0.00
Multifamily residential real estate	0.01	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.02	0.03
Home equity loans	-0.03	0.00	0.15	-0.02	-0.12	0.00	-0.02	-0.05	-0.18	0.04	-0.09
Other 1-4 Family residential	0.00	0.00	0.00	0.00	-0.01	0.00	0.01	-0.02	0.00	0.00	-0.01
Commercial and industrial loans	0.65	0.36	0.13	0.49	0.97	0.40	0.36	0.44	0.55	0.16	2.99
Loans to individuals	4.40	0.38	1.49	1.81	4.60	1.35	0.32	1.00	4.06	0.04	4.97
Credit card loans	5.86	0.00	1.54	8.25	5.84	4.58	3.65	2.28	21.10	2.33	5.84
Other loans to individuals	1.49	0.38	1.49	0.90	1.59	1.26	0.26	0.55	1.09	0.03	2.09
Total loans and leases	1.19	0.02	0.06	0.16	2.29	0.10	0.02	0.21	0.37	0.03	3.92
Loans Outstanding (in billions)											
All real estate loans	\$429.4	\$2.8	\$83.0	\$204.4	\$139.3	\$245.8	\$8.3	\$49.6	\$22.0	\$73.1	\$30.6
Construction, development, and land	26.6	0.1	5.2	15.0	6.3	17.0	0.8	1.5	1.1	3.7	2.6
Nonfarm nonresidential	100.3	0.3	18.5	50.6	30.9	74.7	1.7	4.4	3.2	10.6	5.6
Multifamily residential real estate	50.2	0.1	6.0	30.7	13.3	36.6	0.2	6.3	0.8	1.4	4.9
Home equity loans	17.0	0.1	3.2	7.3	6.4	8.9	0.4	4.4	0.4	1.0	1.9
Other 1-4 Family residential	233.3	2.1	48.8	100.1	82.3	108.4	5.2	32.3	16.2	55.6	15.6
Commercial and industrial loans	41.0	0.1	4.8	17.7	18.3	24.0	0.3	1.9	0.8	9.0	4.9
Loans to individuals	162.8	0.1	2.7	8.2	151.9	7.4	0.2	2.4	2.1	11.3	139.5
Credit card loans	107.6	0.0	0.0	1.1	106.5	0.2	0.0	0.7	0.3	0.1	106.4
Other loans to individuals	55.2	0.1	2.7	7.1	45.4	7.2	0.2	1.7	1.8	11.2	33.1
Total loans and leases	654.0	3.0	91.6	237.1	322.4	282.0	9.0	57.7	25.3	97.2	182.7
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	\$125.6	\$1.6	\$47.4	\$47.3	\$29.3	\$60.3	\$0.6	\$6.7	\$10.6	\$26.2	\$21.1
Construction, development, and land	29.0	0.3	11.4	17.3	0.1	15.8	0.1	3.3	2.8	7.0	0.1
Nonfarm nonresidential	38.2	0.3	10.3	19.3	8.4	18.1	0.0	1.8	6.4	11.8	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	51.0	0.9	25.0	5.4	19.6	19.8	0.5	1.0	1.3	7.5	20.9
Troubled Real Estate Asset Rates** (% of total RE assets)											
All real estate loans	1.17	1.13	0.68	0.47	2.48	0.49	0.84	0.42	0.43	4.14	1.30
Construction, development, and land	0.99	1.02	1.32	0.59	1.67	0.93	0.32	0.38	0.46	1.79	1.06
Nonfarm nonresidential	0.56	0.77	0.73	0.55	0.46	0.56	0.40	0.51	0.70	0.55	0.55
Multifamily residential real estate	0.35	0.52	0.29	0.28	0.55	0.33	0.21	0.05	0.02	1.05	0.79
1-4 Family residential	1.60	1.23	0.65	0.46	3.53	0.44	1.07	0.47	0.38	5.09	1.71

* 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.