

Quarterly Banking Profile

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

	2024	2023	2022	2021	2020	2019	2018
Return on assets (%)	1.14	1.11	1.12	1.24	0.71	1.29	1.35
Return on equity (%)	11.53	11.48	11.79	12.27	6.75	11.32	11.99
Core capital (leverage) ratio	9.18	9.05	8.93	8.67	8.79	9.61	9.66
Noncurrent assets plus							
other real estate owned to assets (%)	0.54	0.46	0.38	0.40	0.56	0.52	0.58
Net charge-offs to loans (%)	0.65	0.50	0.26	0.24	0.49	0.49	0.46
Asset growth rate (%)	1.97	0.61	0.51	8.35	17.15	4.56	3.15
Net interest margin (%)	3.20	3.30	2.93	2.52	2.80	3.32	3.37
Net operating income growth (%)	2.42	0.20	-3.09	100.38	-39.29	-3.33	47.56
Number of institutions reporting	3,941	4,027	4,127	4,232	4,373	4,513	4,715
Percentage of unprofitable institutions (%)	4.77	3.97	2.98	2.62	4.02	3.28	2.97
Number of failed institutions	2	5	0	0	4	3	0

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

(dollar figures in millions)	4th Quarter	3rd Quarter	4th Quarter	%Change		
	2024	2024	2023	23Q4-24Q4		
Number of institutions reporting	3,941	3,966	4,027	-2.1		
Total employees (full-time equivalent)	1,948,425	1,951,992	1,974,430	-1.3		
CONDITION DATA						
Total assets	\$22,894,284	\$23,005,013	\$22,451,251	2.0		
Loans secured by real estate	5,569,844	5,567,437	5,508,043	1.1		
Commercial & industrial loans	2,332,371	2,457,956	2,436,220	-4.3		
Loans to individuals	1,887,577	1,962,537	1,972,833	-4.3		
Farm loans	83,030	80,316	78,952	5.2		
Other loans & leases	2,189,061	1,893,336	1,816,894	20.5		
Less: Unearned income	2,011	532	1,371	46.6		
Total loans & leases	12,059,873	11,961,049	11,811,571	2.1		
Less: Reserve for losses	206,205	206,080	201,978	2.1		
Net loans and leases	11,853,668	11,754,969	11,609,593	2.1		
Securities	5,176,096	5,141,456	4,984,651	3.8		
Other real estate owned	3,515	3,264	2,747	28.0		
Goodwill and other intangibles	410,747	410,532	417,451	-1.6		
All other assets	5,450,258	5,694,792	5,436,809	0.2		
Total liabilities and capital	22,894,284	23,005,013	22,451,251	2.0		
Noninterest-bearing deposits	3,898,166	3,905,351	4,014,029	-2.9		
Interest-bearing deposits	14,340,430	14,201,132	13,818,392	3.8		
Other borrowed funds	1,567,985	1,730,334	1,614,191	-2.9		
Subordinated debt	55,049	55,426	57,049	-3.5		
All other liabilities	733,169	787,345	756,757	-3.1		
Equity capital	2,299,485	2,325,426	2,190,834	5.0		
Loans and leases 30-89 days past due	71,657	67,031	68,792	4.2		
Noncurrent loans and leases	115,564	111,780	99,241	16.4		
Restructured loans and leases	49,278	45,934	34,798	41.6		
1-4 family residential mortgages	2,632,054	2,620,824	2,589,259	1.7		
Mortgage-backed securities	2,648,039	2,652,475	2,582,221	2.5		
Earning assets	20,731,376	20,863,419	20,332,574	2.0		
Long-term assets (5+ years)	5,973,927	6,031,918	6,169,090	-3.2		
Volatile liabilities	3,238,204	3,476,966	3,231,782	0.2		
Foreign office deposits	1,466,577	1,532,879	1,467,776	-0.1		
FHLB Advances	410,760	428,199	499,365	-17.7		
Unused loan commitments	9,263,952	9,393,276	9,146,083	1.3		
Off-balance-sheet derivatives	188,835,642	222,419,426	194,690,885	-3.0		
INCOME DATA	Full Year	Full Year	4th Quarter	4th Quarter	%Change	
	2024	2023	%Change	2024	2023	23Q4-24Q4
Total interest income	\$1,203,274	\$1,091,846	10.2	\$299,593	\$294,594	1.7
Total interest expense	543,408	431,725	25.9	129,808	129,479	0.3
Net interest income	659,866	660,121	0.0	169,785	165,115	2.8
Provision for credit losses	81,341	79,569	2.2	20,287	22,819	-11.1
Total noninterest income	299,898	294,965	1.7	74,383	64,918	14.6
Total noninterest expense	553,886	563,198	-1.7	141,256	162,207	-12.9
Securities gains (losses)	-5,916	-11,024	N/M	-3,193	-3,680	N/M
Applicable income taxes	63,963	56,510	13.2	14,998	7,926	89.2
Extraordinary gains, net	5,092	876	481.5	16	819	-98.1
Net income	259,381	245,277	5.8	64,369	34,133	88.6
Net charge-offs	77,031	57,533	33.9	20,225	18,539	9.1
Cash dividends	175,530	208,866	-16.0	54,295	71,120	-23.7
Net operating income	259,937	253,801	2.4	67,420	36,435	85.0

N/M - Not Meaningful

Quarterly Banking Profile

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

FULL YEAR (The way it is...)	All Institutions	Asset Size Distribution					Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	\$10 Billion to \$250 Billion	Greater Than \$250 Billion	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)	\$22,894.3	\$34.8	\$952.4	\$2,107.0	\$6,240.5	\$13,559.7	\$4,293.3	\$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)	259,381	312	10,479	23,686	70,783	154,119	38,922	51,813	78,625	44,465	16,644	28,912
% of unprofitable institutions	4.8	13.8	3.3	3.2	3.1	7.7	7.2	6.9	4.0	2.4	4.3	11.6
% of institutions with earnings gains	54.1	45.0	55.3	57.2	50.0	84.6	44.0	57.1	55.5	59.3	51.3	44.9
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	0.25	0.41	0.37	0.36	0.44	0.27	0.36	0.15	0.59
Net operating income to assets	1.14	0.87	1.14	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	0.91	1.12	1.15	1.15	1.14	0.92	1.06	1.30	1.06	1.12	1.53
Return on equity	11.53	7.24	11.52	11.30	11.10	11.79	8.87	10.52	13.91	11.02	10.67	14.91
Net charge-offs to loans and leases	0.65	0.14	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	105.60	144.57	140.72	119.63	100.41	106.50	92.91	105.90	117.13	103.18	124.18	109.95
Efficiency ratio	57.15	75.65	65.64	60.16	56.69	56.24	58.85	56.23	55.44	57.99	60.81	56.82
Condition Ratios (%)												
Earning assets to total assets	90.55	93.02	93.81	93.18	91.97	89.26	89.72	90.64	89.74	90.35	91.83	94.18
Loss allowance to:												
Loans and leases	1.71	1.45	1.29	1.36	1.66	1.87	1.79	1.73	1.64	1.84	1.27	1.82
Noncurrent loans and leases	178.43	161.32	200.25	173.29	173.86	180.85	145.51	181.69	179.12	186.92	175.59	245.91
Noncurrent assets plus												
other real estate owned to assets	0.54	0.56	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	12.65	9.85	10.32	10.46	9.80	10.50	10.13	9.54	9.80	10.69	10.28
Core capital (leverage) ratio	9.18	14.09	11.18	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	22.96	15.16	13.42	13.74	14.18	14.67	13.39	14.44	13.33	13.46	14.81
Tier 1 risk-based capital ratio*	14.06	22.96	15.20	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	24.01	16.30	14.53	15.21	15.53	15.93	14.71	15.88	14.79	14.77	16.07
Net loans and leases to deposits	64.99	65.49	76.49	83.75	76.74	55.29	63.14	64.64	62.22	59.71	77.59	79.34
Structural Changes (YTD)												
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	285	476	847	1,135	970	314
.....	2021	4,232	712	2,702	676	130	300	502	897	1,198	1,006	329
.....	2019	4,513	1,021	2,828	539	115	328	534	959	1,282	1,067	343
Total assets (in billions)	2023	\$22,451.3	\$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
.....	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
.....	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
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
.....	2021	1.24	1.00	1.26	1.46	1.48	1.08	1.08	1.28	1.23	1.10	1.35
.....	2019	1.29	0.99	1.29	1.36	1.33	1.26	1.12	1.31	1.33	1.20	1.39
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
.....	2021	0.24	0.07	0.06	0.14	0.26	0.28	0.29	0.27	0.20	0.31	0.07
.....	2019	0.49	0.24	0.15	0.23	0.60	0.51	0.55	0.59	0.42	0.53	0.16
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
.....	2021	0.40	0.57	0.42	0.44	0.43	0.38	0.46	0.36	0.36	0.49	0.40
.....	2019	0.52	0.95	0.72	0.59	0.53	0.48	0.52	0.49	0.48	0.62	0.62
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
.....	2021	9.96	12.84	10.51	10.71	10.35	9.60	10.17	10.21	9.47	9.81	10.80
.....	2019	11.35	13.58	11.74	11.94	12.17	10.76	11.75	12.27	10.86	10.22	12.47

* 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

TABLE IV-A. Fourth Quarter 2024, FDIC-Insured Commercial Banks

FOURTH 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	3,941	564	2,509	725	130	13	277	464	833	1,112	952	303	
Total assets (in billions)	\$22,894.3	\$34.8	\$952.4	\$2,107.0	\$6,240.5	\$13,559.7	\$4,293.3	\$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)	64,369	50	2,725	5,883	18,112	37,599	9,941	13,558	18,640	10,592	4,488	7,151	
% of unprofitable institutions	7.6	22.2	5.3	4.6	6.2	7.7	11.2	7.5	5.8	7.1	7.1	12.5	
% of institutions with earnings gains	66.1	52.0	66.8	72.4	76.2	92.3	60.7	70.5	67.6	67.2	65.1	59.1	
Performance Ratios (annualized, %)													
Yield on earning assets	5.76	5.57	5.79	6.01	6.16	5.53	5.99	5.56	5.43	5.78	5.81	6.73	
Cost of funding earning assets	2.50	1.67	2.07	2.33	2.63	2.49	2.93	2.29	2.38	2.46	2.26	2.72	
Net interest margin	3.27	3.90	3.72	3.69	3.53	3.04	3.06	3.28	3.05	3.32	3.55	4.02	
Noninterest income to earning assets	1.43	1.33	0.90	1.11	1.56	1.46	1.30	1.13	1.62	1.21	0.99	2.67	
Noninterest expense to earning assets	2.72	4.26	3.04	2.92	2.91	2.57	2.58	2.51	2.58	2.74	2.76	3.85	
Credit loss provision to assets	0.35	0.20	0.14	0.30	0.40	0.36	0.34	0.42	0.27	0.37	0.15	0.62	
Net operating income to assets	1.18	0.59	1.17	1.18	1.27	1.13	1.00	1.10	1.31	1.07	1.25	1.51	
Pretax return on assets	1.38	0.69	1.32	1.38	1.51	1.33	1.17	1.29	1.53	1.18	1.43	2.03	
Return on assets	1.12	0.58	1.15	1.12	1.16	1.10	0.92	1.10	1.22	1.01	1.20	1.49	
Return on equity	11.15	4.47	11.47	10.80	11.04	11.26	8.80	10.73	12.88	10.27	11.12	14.33	
Net charge-offs to loans and leases	0.67	0.29	0.16	0.36	0.67	0.81	0.76	0.83	0.51	0.70	0.23	0.86	
Loan and lease loss provision to net charge-offs	100.59	121.80	123.75	117.00	94.67	101.50	88.12	96.29	112.09	103.66	98.23	108.82	
Efficiency ratio	57.29	81.37	65.52	60.21	56.25	56.65	58.47	56.62	54.67	60.00	60.41	56.79	
Structural Changes (QTR)													
New reporters	4	4	0	0	0	0	0	1	1	0	1	1	
Banks absorbed by mergers	24	9	13	2	0	0	3	1	4	10	4	2	
Failed banks	1	0	1	0	0	0	0	0	0	0	1	0	
PRIOR FOURTH QUARTERS (The way it was...)													
Return on assets (%)	2023	0.61	0.72	0.94	1.06	0.66	0.50	0.45	0.26	0.88	0.49	0.89	1.09
.....	2021	1.09	0.64	1.06	1.34	1.31	0.96	1.00	1.21	1.05	0.85	1.16	1.50
.....	2019	1.19	0.84	1.22	1.32	1.30	1.11	1.04	1.16	1.27	1.02	1.30	1.64
Net charge-offs to loans & leases (%)	2023	0.63	0.13	0.15	0.36	0.63	0.75	0.71	0.76	0.46	0.66	0.20	0.90
.....	2021	0.20	0.10	0.09	0.16	0.19	0.22	0.24	0.21	0.15	0.27	0.08	0.17
.....	2019	0.52	0.30	0.26	0.25	0.62	0.54	0.58	0.61	0.46	0.56	0.19	0.52

Quarterly Banking Profile

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

December 31, 2024	All Institutions	Asset Size Distribution					Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	\$10 Billion to \$250 Billion	Greater Than \$250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due												
All loans secured by real estate	0.48	1.13	0.60	0.37	0.48	0.52	0.59	0.51	0.48	0.46	0.49	0.30
Construction and development	0.42	0.99	0.66	0.41	0.27	0.58	0.50	0.33	0.40	0.53	0.36	0.45
Nonfarm nonresidential	0.29	1.06	0.45	0.24	0.26	0.34	0.36	0.28	0.29	0.25	0.32	0.21
Multifamily residential real estate	0.43	0.78	0.22	0.22	0.52	0.47	0.84	0.15	0.40	0.19	0.25	0.16
Home equity loans	0.60	0.58	0.52	0.53	0.68	0.55	0.60	0.47	0.69	0.61	0.72	0.51
Other 1-4 Family residential	0.65	1.54	0.86	0.64	0.70	0.59	0.68	0.75	0.58	0.61	0.87	0.42
Commercial and industrial loans	0.37	1.16	0.76	0.47	0.33	0.35	0.25	0.38	0.42	0.32	0.36	0.57
Loans to individuals	1.71	1.86	1.33	2.09	1.69	1.71	1.59	2.43	1.02	1.43	1.97	2.05
Credit card loans	1.49	5.63	1.97	3.43	1.37	1.49	1.85	1.96	1.06	1.36	0.55	1.05
Other loans to individuals	2.00	1.83	1.32	1.76	1.97	2.11	1.29	3.04	0.99	1.63	2.12	2.81
All other loans and leases (including farm)	0.16	0.63	0.47	0.34	0.18	0.14	0.11	0.09	0.28	0.14	0.25	0.17
Total loans and leases	0.59	1.11	0.64	0.48	0.59	0.62	0.60	0.73	0.51	0.51	0.50	0.72
Memo: Nonfarm nonres loans not secured by RE	0.14	0.17	0.01	0.01	0.33	0.08	0.13	0.09	0.27	0.07	0.12	0.15
Percent of Loans Noncurrent*												
All real estate loans	1.19	0.85	0.60	0.67	1.12	1.70	1.54	1.20	1.19	1.48	0.73	0.68
Construction and development	0.74	1.01	0.68	0.79	0.53	1.12	0.96	0.68	0.99	0.57	0.53	0.81
Nonfarm nonresidential	1.41	1.27	0.71	0.64	1.21	3.27	1.90	1.65	1.32	2.18	0.66	0.72
Multifamily residential real estate	0.98	0.84	0.33	0.66	1.49	0.63	2.02	0.72	0.64	0.83	0.44	0.26
Home equity loans	1.79	0.55	0.39	0.58	1.24	2.91	1.70	1.19	2.28	3.90	0.85	0.70
Other 1-4 Family residential	1.12	0.80	0.54	0.70	1.06	1.34	1.15	1.00	1.17	1.41	0.99	0.73
Commercial and industrial loans	0.93	1.54	1.04	1.23	1.00	0.82	1.24	0.84	1.08	0.55	0.85	1.03
Loans to individuals	1.22	0.86	0.45	1.22	1.15	1.28	1.43	1.54	0.80	1.26	0.79	1.10
Credit card loans	1.69	3.32	1.05	3.89	1.63	1.67	2.07	2.18	1.17	1.56	0.34	1.37
Other loans to individuals	0.63	0.84	0.44	0.54	0.74	0.56	0.68	0.70	0.35	0.40	0.84	0.89
All other loans and leases (including farm)	0.19	0.56	0.50	0.54	0.18	0.17	0.31	0.11	0.21	0.18	0.35	0.09
Total loans and leases	0.96	0.90	0.64	0.79	0.96	1.04	1.23	0.95	0.91	0.99	0.73	0.74
Memo: Nonfarm nonres loans not secured by RE	0.17	0.22	0.15	0.25	0.13	0.18	0.20	0.02	0.42	0.11	0.23	0.04
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.12	0.04	0.02	0.04	0.14	0.16	0.22	0.15	0.06	0.13	0.06	0.08
Construction and development	0.06	0.11	0.03	0.06	0.07	0.02	0.11	0.02	0.03	0.05	0.07	0.06
Nonfarm nonresidential	0.33	0.10	0.03	0.05	0.30	0.92	0.52	0.46	0.25	0.48	0.10	0.15
Multifamily residential real estate	0.11	0.09	0.03	0.09	0.18	0.07	0.31	0.04	0.03	0.10	0.02	0.01
Home equity loans	-0.04	0.00	0.01	0.02	0.01	-0.11	0.02	-0.08	-0.09	-0.10	0.02	0.03
Other 1-4 Family residential	0.00	0.02	0.01	0.00	0.00	-0.01	-0.01	0.00	-0.01	0.00	0.02	0.02
Commercial and industrial loans	0.50	0.56	0.48	0.50	0.62	0.43	0.39	0.46	0.61	0.28	0.43	1.04
Loans to individuals	2.91	0.67	0.86	3.16	2.58	3.12	3.26	3.27	2.08	3.67	1.26	2.44
Credit card loans	4.49	14.63	6.23	9.85	4.42	4.39	5.45	5.07	3.37	4.50	1.61	3.93
Other loans to individuals	1.19	0.56	0.73	1.47	1.29	1.09	1.19	1.33	0.64	1.46	1.22	1.51
All other loans and leases (including farm)	0.10	-0.01	0.14	0.28	0.08	0.10	0.08	0.11	0.11	0.08	0.21	0.09
Total loans and leases	0.65	0.14	0.12	0.31	0.64	0.79	0.75	0.81	0.48	0.69	0.18	0.82
Memo: Nonfarm nonres loans not secured by RE	0.03	0.00	0.05	0.13	0.04	0.03	0.12	0.04	0.01	0.00	0.03	0.00
Loans Outstanding (in billions)												
All real estate loans	\$5,569.8	\$12.5	\$487.7	\$1,094.2	\$1,992.7	\$1,982.8	\$1,047.3	\$1,019.0	\$1,303.7	\$899.1	\$699.2	\$601.6
Construction and development	458.3	0.8	52.1	122.5	187.4	95.4	72.6	76.6	85.3	68.0	112.9	42.9
Nonfarm nonresidential	1,739.1	2.9	186.7	498.7	700.2	350.6	330.6	336.8	300.5	223.8	301.5	245.8
Multifamily residential real estate	577.6	0.3	28.9	116.3	241.9	190.1	157.7	57.5	177.1	64.5	46.3	74.6
Home equity loans	263.6	0.2	15.3	38.8	99.8	109.5	69.6	59.7	64.8	25.8	22.3	21.5
Other 1-4 Family residential	2,368.4	5.4	152.9	275.1	746.3	1,188.7	411.3	472.3	648.9	436.3	192.4	207.4
Commercial and industrial loans	2,332.4	2.5	78.4	244.7	740.2	1,266.6	364.1	569.1	588.0	430.0	189.1	192.1
Loans to individuals	1,887.6	1.4	24.1	83.0	614.9	1,164.3	350.8	458.8	434.5	319.9	30.9	292.6
Credit card loans	1,056.0	0.0	0.6	16.8	287.0	751.6	189.8	259.2	239.2	237.7	2.9	127.2
Other loans to individuals	831.6	1.4	23.5	66.2	327.9	412.7	161.0	199.6	195.3	82.3	28.0	165.4
All other loans and leases (including farm)	2,272.1	3.1	42.6	75.6	626.9	1,523.9	432.9	554.5	587.8	433.9	70.4	192.6
Total loans and leases	12,061.9	19.4	632.8	1,497.5	3,974.6	5,937.5	2,195.1	2,601.3	2,914.0	2,083.0	989.6	1,278.9
Memo: Nonfarm nonres loans not secured by RE	225.0	0.1	3.2	8.7	59.7	153.4	31.1	72.8	54.9	38.4	8.2	19.7
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	\$3,514.9	\$18.2	\$443.3	\$1,096.8	\$911.1	\$1,045.6	\$500.9	\$575.6	\$613.3	\$683.4	\$855.4	\$286.3
Construction and development	474.8	2.4	111.2	226.4	115.8	19.0	46.9	34.3	23.3	84.7	266.7	18.9
Nonfarm nonresidential	2,081.0	9.6	222.2	579.3	474.6	795.4	226.1	391.1	401.0	455.2	422.6	185.1
Multifamily residential real estate	174.8	0.0	16.8	126.2	19.8	12.1	61.1	7.5	18.0	64.2	3.9	20.2
1-4 Family residential	734.5	6.1	67.8	146.7	298.8	215.2	166.9	138.5	169.6	58.8	140.7	60.1
Farmland	45.1	0.1	25.3	18.2	1.5	0.0	0.0	4.3	1.4	16.6	21.5	1.3
Other real estate owned in foreign offices	4.8	0.0	0.0	0.0	0.8	4.0	0.0	0.0	0.0	4.0	0.0	0.8

* 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	2022	2021	2020	2019	2018
Return on assets (%)	0.73	0.72	0.99	1.11	0.85	1.34	1.27
Return on equity (%)	8.15	9.32	12.22	11.30	8.34	12.30	11.74
Core capital (leverage) ratio (%)	11.19	10.71	9.76	9.69	9.25	10.27	10.29
Noncurrent assets plus							
other real estate owned to assets (%)	0.82	0.66	0.67	0.94	1.41	1.02	0.91
Net charge-offs to loans (%)	1.18	0.89	0.48	0.40	0.66	0.91	0.81
Asset growth rate (%)	-0.95	-5.07	-15.70	10.22	19.41	-5.02	1.45
Net interest margin	3.42	3.29	3.28	2.78	3.09	3.87	3.85
Net operating income growth (%)	-1.80	-30.26	-14.57	52.27	-31.26	-0.28	19.73
Number of institutions reporting	546	560	579	607	627	659	691
Percentage of unprofitable institutions (%)	20.70	15.71	7.60	6.43	9.41	6.68	6.80
Number of failed institutions	0	0	0	0	0	1	0

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

(dollar figures in millions)		4th Quarter		3rd Quarter		4th Quarter		%Change	
		2024		2024		2023		23Q4-24Q4	
Number of institutions reporting		546		551		560		-2.5	
Total employees (full-time equivalent)		102,993		103,035		104,256		-1.2	
CONDITION DATA									
Total assets		\$1,203,781		\$1,204,938		\$1,215,318		-1.0	
Loans secured by real estate		434,156		431,965		419,783		3.4	
1-4 family residential		252,332		251,679		247,268		2.1	
Multifamily residential property		51,299		51,038		48,072		6.7	
Nonfarm nonresidential		104,533		102,942		97,507		7.2	
Construction, development, and land		25,886		26,201		26,831		-3.5	
Commercial & industrial loans		38,299		41,399		39,877		-4.0	
Loans to individuals		156,028		163,886		162,780		-4.2	
Other loans & leases		37,044		21,711		18,231		103.2	
Less: Unearned income & contra accounts		209		123		162		28.4	
Total loans & leases		665,319		658,839		640,509		3.9	
Less: Reserve for losses		16,571		16,587		15,912		4.1	
Net loans & leases		648,747		642,252		624,597		3.9	
Securities		409,009		422,262		450,065		-9.1	
Other real estate owned		155		140		127		22.4	
Goodwill and other intangibles		6,244		6,172		5,799		7.7	
All other assets		139,625		134,113		134,730		3.6	
Total liabilities and capital		1,203,781		1,204,938		1,215,318		-1.0	
Deposits		975,895		959,833		981,665		-0.6	
Other borrowed funds		95,050		111,844		109,699		-13.4	
Subordinated debt		832		832		832		0.0	
All other liabilities		18,897		18,606		20,067		-5.8	
Equity capital		113,107		113,822		103,056		9.8	
Loans and leases 30-89 days past due		7,160		6,647		6,706		6.8	
Noncurrent loans and leases		9,711		8,701		7,903		22.9	
Restructured loans and leases		2,041		1,981		1,660		23.0	
Mortgage-backed securities		316,195		325,365		339,253		-6.8	
Earning assets		1,139,401		1,136,305		1,151,461		-1.1	
FHLB Advances		75,083		82,317		84,967		-11.6	
Unused loan commitments		616,397		614,666		606,864		1.6	

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-A. Full Year 2024, FDIC-Insured Savings Institutions

FULL YEAR (The way it is...)	All Institutions	Asset Size Distribution				Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	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	\$387.7	\$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)	8,821.7	30.0	1,391.7	1,695.1	5,704.9	1,970.6	102.2	1,092.8	1,004.4	1,877.5	2,774.2
% of unprofitable institutions	20.7	37.8	21.2	9.8	13.3	16.3	34.2	24.8	19.4	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	3.45	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	0.01	2.69
Net operating income to assets	0.75	0.64	1.06	0.57	0.78	0.51	0.71	1.44	1.74	0.50	1.05
Pretax return on assets	0.93	0.89	1.35	0.64	0.99	0.67	0.87	1.84	2.28	0.57	1.27
Return on assets	0.73	0.62	1.08	0.51	0.77	0.53	0.70	1.44	1.74	0.48	0.97
Return on equity	8.15	3.23	8.72	4.89	10.06	4.90	5.38	11.93	21.63	6.48	11.87
Net charge-offs to loans and leases	1.18	0.04	0.08	0.13	2.27	0.11	0.00	0.12	0.41	0.03	3.92
Loan and lease loss provision to net charge-offs	109.28	35.96	117.39	118.82	108.80	149.95	1,169.88	118.89	99.45	140.78	107.47
Efficiency ratio	59.44	87.18	78.91	72.62	48.90	75.67	77.66	74.11	39.02	57.01	49.46
Condition Ratios (%)											
Earning assets to total assets	94.65	93.31	93.27	93.37	95.49	92.97	92.38	92.86	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	170.65	79.97	137.46	159.36	175.92	157.69	116.35	173.00	196.15	11.43	382.13
Noncurrent assets plus											
other real estate owned to assets	0.82	0.82	0.55	0.43	1.05	0.45	0.54	0.36	0.21	1.11	1.18
Noncurrent RE loans to RE loans	1.44	1.17	0.64	0.53	3.27	0.53	0.87	0.45	0.42	5.45	1.45
Equity capital ratio	9.39	18.84	12.40	10.68	8.21	10.86	13.30	12.28	7.95	8.08	8.54
Core capital (leverage) ratio	11.19	19.29	13.30	11.28	10.72	11.18	13.98	12.61	9.53	11.57	10.50
Common equity tier 1 capital ratio*	19.36	32.06	19.56	14.82	21.35	14.30	20.54	16.67	23.61	35.74	14.73
Tier 1 risk-based capital ratio*	19.43	32.18	19.56	14.91	21.42	14.30	20.54	17.02	23.75	35.76	14.87
Total risk-based capital ratio*	20.49	33.18	20.65	15.84	22.54	15.24	21.46	18.17	24.34	36.13	16.53
Gross real estate assets to gross assets	61.49	68.52	72.15	72.23	54.74	73.93	69.46	72.32	70.94	70.03	29.02
Gross 1-4 family mortgages to gross assets	20.67	48.80	39.55	32.06	12.05	30.65	37.78	47.70	27.21	15.15	5.78
Net loans and leases to deposits	66.48	88.64	87.08	89.37	52.72	92.67	75.21	100.81	47.69	31.96	74.55
Structural Changes (YTD)											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers	9	4	3	2	0	2	2	4	1	0	0
Failed thriffs	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	29
.....	2021	607	105	347	137	18	277	49	143	39	30
.....	2019	659	134	393	117	15	297	53	159	44	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
.....	2021	1,518.8	5.9	136.9	350.5	1,025.5	431.4	142.0	92.1	46.6	652.4
.....	2019	1,153.9	7.8	150.4	316.6	679.0	373.4	101.7	105.9	46.2	154.9
Return on assets (%)	2023	0.72	0.52	1.09	0.66	0.69	0.67	0.64	1.55	1.34	0.30
.....	2021	1.11	1.35	1.53	1.12	1.05	1.03	0.45	2.30	1.06	0.62
.....	2019	1.34	1.18	1.33	1.02	1.50	0.89	0.80	1.63	1.12	0.88
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
.....	2021	0.40	0.02	0.01	0.06	0.70	0.04	0.04	-0.03	0.11	0.28
.....	2019	0.91	0.04	0.08	0.11	1.76	0.07	-0.01	0.24	0.29	0.81
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
.....	2021	0.94	0.60	0.42	0.45	1.18	0.43	1.40	0.73	0.18	1.31
.....	2019	1.02	0.92	0.61	0.47	1.36	0.44	3.31	0.91	0.44	2.36
Equity capital ratio (%)	2023	8.48	18.65	12.13	10.37	6.93	10.64	12.87	11.83	7.89	5.81
.....	2021	9.66	18.35	13.16	11.67	8.45	11.73	10.26	12.75	10.29	7.17
.....	2019	10.83	19.64	13.71	12.44	9.34	12.53	10.75	12.13	12.05	10.06

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

TABLE IV-B. Fourth Quarter 2024, FDIC-Insured Savings Institutions

FOURTH 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	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	\$387.7	\$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)	2,438.9	0.3	348.3	541.0	1,549.2	480.3	24.5	313.4	267.1	667.1	686.6
% of unprofitable institutions	22.9	42.7	22.5	12.8	13.3	22.2	31.7	24.8	22.6	17.5	20.0
% of institutions with earnings gains	53.1	39.0	54.8	54.9	80.0	46.0	63.4	55.8	64.5	61.9	56.7
Performance Ratios (annualized, %)											
Yield on earning assets	5.64	5.11	5.08	5.07	5.99	5.06	5.30	5.32	4.90	3.02	10.29
Cost of funding earning assets	2.06	2.09	2.12	2.31	1.94	2.26	2.12	2.82	1.48	1.51	2.48
Net interest margin	3.57	3.01	2.96	2.76	4.05	2.80	3.18	2.49	3.41	1.51	7.81
Noninterest income to earning assets	1.06	5.89	4.49	0.91	0.50	0.87	1.21	6.29	0.85	0.22	1.14
Noninterest expense to earning assets	2.81	8.46	5.84	2.62	2.33	2.79	3.47	6.37	1.63	0.85	4.83
Credit loss provision to assets	0.66	0.00	0.08	0.09	1.03	0.09	0.01	0.06	0.13	0.02	2.61
Net operating income to assets	0.85	0.12	1.14	0.70	0.86	0.58	0.69	1.68	1.85	0.71	0.96
Pretax return on assets	1.02	0.29	1.33	0.82	1.06	0.63	0.81	2.13	2.35	0.81	1.26
Return on assets	0.81	0.03	1.06	0.65	0.85	0.50	0.66	1.63	1.82	0.69	0.96
Return on equity	8.61	0.14	8.48	6.07	10.27	4.60	4.99	13.36	22.05	8.58	11.29
Net charge-offs to loans and leases	1.20	0.09	0.10	0.10	2.32	0.12	-0.01	0.03	0.34	0.05	4.04
Loan and lease loss provision to net charge-offs	100.14	-6.62	98.91	137.28	99.01	98.23	105.32	275.36	98.60	132.39	99.62
Efficiency ratio	59.96	89.30	78.33	70.76	50.39	75.30	78.98	72.44	38.21	48.38	53.17
Structural Changes (QTR)											
New reporters	0	0	0	0	0	0	0	0	0	0	0
Thriffs absorbed by mergers	4	1	2	1	0	1	0	2	1	0	0
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0
PRIOR FOURTH QUARTERS (The way it was...)											
Return on assets (%) 2023	0.52	0.22	1.05	0.56	0.41	0.57	0.37	1.52	1.47	-0.03	1.35
..... 2021	1.02	0.82	1.60	1.22	0.87	1.12	0.36	2.22	0.96	0.56	2.52
..... 2019	1.19	1.03	1.37	1.04	1.23	0.88	0.86	1.68	0.87	0.06	1.97
Net charge-offs to loans & leases (%) 2023	1.06	0.03	0.07	0.13	2.07	0.10	0.01	0.02	0.39	0.60	4.10
..... 2021	0.33	0.00	-0.02	0.04	0.59	0.04	0.00	-0.04	0.10	0.22	1.73
..... 2019	0.82	0.08	0.13	0.11	1.57	0.09	-0.04	0.17	0.31	0.89	3.26

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

December 31, 2024	All Institutions	Asset Size Distribution				Geographic Regions					
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	0.92	1.87	0.63	0.30	1.97	0.34	0.89	0.38	0.42	3.47	0.49
Construction, development, and land	0.54	1.61	0.85	0.48	0.36	0.49	0.67	0.30	0.63	1.04	0.21
Nonfarm nonresidential	0.25	1.18	0.46	0.20	0.21	0.21	0.30	0.22	0.65	0.48	0.26
Multifamily residential real estate	0.21	0.33	0.17	0.12	0.44	0.16	0.35	0.05	0.01	2.47	0.15
Home equity loans	0.49	1.85	0.69	0.47	0.40	0.54	0.69	0.31	0.49	0.69	0.56
Other 1-4 Family residential	1.44	2.10	0.74	0.38	3.12	0.46	1.17	0.48	0.39	4.32	0.72
Commercial and industrial loans	0.70	1.32	1.49	0.54	0.63	0.34	0.38	1.01	0.40	1.66	1.16
Loans to individuals	1.80	1.96	2.02	1.07	1.84	1.14	2.15	0.99	0.95	3.12	1.85
Credit card loans	2.12	0.00	1.55	2.72	2.11	2.72	1.14	2.07	3.99	0.97	2.11
Other loans to individuals	1.01	1.96	2.02	0.85	0.97	1.10	2.17	0.58	0.41	3.23	0.97
Total loans and leases	1.08	1.83	0.71	0.37	1.68	0.36	0.88	0.52	0.47	2.71	1.53
Percent of Loans Noncurrent*											
All real estate loans	1.44	1.17	0.64	0.53	3.27	0.53	0.87	0.45	0.42	5.45	1.45
Construction, development, and land	1.11	0.31	1.02	0.68	2.35	0.94	0.31	0.16	0.31	2.45	1.52
Nonfarm nonresidential	0.61	0.99	0.69	0.55	0.67	0.62	0.30	0.57	0.50	0.68	0.60
Multifamily residential real estate	0.47	0.30	0.47	0.35	0.75	0.38	0.19	0.06	0.15	1.32	1.58
Home equity loans	0.71	0.72	1.47	0.58	0.47	0.54	0.43	0.35	0.57	0.59	2.71
Other 1-4 Family residential	2.12	1.33	0.55	0.53	4.96	0.46	1.21	0.50	0.43	6.80	1.58
Commercial and industrial loans	1.25	1.93	1.92	1.22	1.08	0.91	0.88	1.26	1.84	2.27	1.53
Loans to individuals	1.82	1.46	0.50	0.52	1.92	0.50	1.46	0.37	0.66	0.44	1.94
Credit card loans	2.39	0.00	2.12	1.36	2.40	1.74	0.14	0.61	2.22	1.22	2.41
Other loans to individuals	0.40	1.46	0.50	0.40	0.39	0.47	1.49	0.28	0.39	0.40	0.38
Total loans and leases	1.46	1.20	0.70	0.57	2.31	0.57	0.86	0.47	0.49	4.18	1.78
Percent of Loans Charged-Off (net, YTD)											
All real estate loans	0.02	0.01	0.02	0.02	0.02	0.03	0.00	-0.01	0.05	0.00	0.02
Construction, development, and land	0.01	0.01	0.01	0.00	0.00	0.01	-0.01	-0.01	0.03	0.00	0.00
Nonfarm nonresidential	0.07	0.04	0.04	0.08	0.08	0.08	0.00	0.02	0.41	0.02	0.01
Multifamily residential real estate	0.02	0.00	0.00	0.00	0.08	0.01	0.00	0.00	0.00	0.01	0.14
Home equity loans	0.00	0.08	0.19	-0.02	-0.07	0.00	-0.01	-0.05	-0.19	0.03	0.14
Other 1-4 Family residential	0.00	0.01	0.00	0.00	-0.01	0.00	0.00	-0.02	0.00	0.00	-0.02
Commercial and industrial loans	0.72	0.32	0.41	0.45	1.07	0.44	-0.05	0.40	1.04	0.27	3.01
Loans to individuals	4.44	0.56	1.38	1.79	4.64	1.32	0.31	1.04	3.90	0.05	4.95
Credit card loans	5.81	0.00	1.76	7.88	5.79	4.39	3.81	2.22	20.15	2.48	5.79
Other loans to individuals	1.61	0.56	1.38	0.93	1.73	1.24	0.24	0.58	1.01	0.04	2.20
Total loans and leases	1.18	0.04	0.08	0.13	2.27	0.11	0.00	0.12	0.41	0.03	3.92
Loans Outstanding (in billions)											
All real estate loans	\$434.2	\$3.0	\$83.5	\$207.0	\$140.7	\$249.4	\$8.4	\$49.7	\$21.1	\$75.6	\$30.0
Construction, development, and land	25.9	0.1	5.4	14.8	5.6	16.8	0.8	1.5	1.0	3.6	2.3
Nonfarm nonresidential	102.5	0.3	18.4	52.1	31.7	76.2	1.8	4.6	2.9	11.1	6.0
Multifamily residential real estate	51.3	0.1	6.1	31.8	13.3	38.0	0.2	6.4	0.7	1.5	4.5
Home equity loans	18.0	0.1	3.4	7.7	6.8	9.5	0.4	4.9	0.3	1.1	1.8
Other 1-4 Family residential	234.4	2.3	48.9	99.9	83.3	108.7	5.2	31.7	15.8	57.7	15.3
Commercial and industrial loans	38.3	0.1	4.9	17.6	15.7	24.0	0.3	1.9	0.7	6.4	5.0
Loans to individuals	156.0	0.1	2.6	8.2	145.1	7.5	0.2	2.2	2.1	1.0	143.1
Credit card loans	111.3	0.0	0.0	1.0	110.3	0.2	0.0	0.6	0.3	0.1	110.1
Other loans to individuals	44.7	0.1	2.6	7.2	34.9	7.3	0.2	1.6	1.8	1.0	33.0
Total loans and leases	665.5	3.2	92.1	238.8	331.4	286.6	9.1	56.8	24.2	102.2	186.5
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	\$155.0	\$1.2	\$67.1	\$60.1	\$26.5	\$82.9	\$0.5	\$6.6	\$7.0	\$23.4	\$34.6
Construction, development, and land	26.4	0.1	9.4	16.9	0.1	17.3	0.0	2.2	0.5	6.4	0.1
Nonfarm nonresidential	63.1	0.3	16.6	26.1	20.1	46.5	0.0	2.8	4.5	9.1	0.2
Multifamily residential real estate	9.5	0.0	1.1	4.7	3.7	9.2	0.0	0.3	0.0	0.0	0.0
1-4 Family residential	56.0	0.9	40.1	12.3	2.7	10.0	0.5	1.3	2.0	7.9	34.2
Troubled Real Estate Asset Rates** (% of total RE assets)											
All real estate loans	1.48	1.21	0.72	0.56	3.29	0.56	0.88	0.47	0.46	5.48	1.56
Construction, development, and land	1.21	0.35	1.20	0.80	2.35	1.04	0.31	0.30	0.36	2.63	1.53
Nonfarm nonresidential	0.67	0.89	0.75	0.60	0.73	0.68	0.29	0.64	0.63	0.74	0.60
Multifamily residential real estate	0.49	0.30	0.48	0.37	0.78	0.40	0.19	0.07	0.15	1.32	1.58
1-4 Family residential	2.04	1.35	0.68	0.54	4.63	0.48	1.17	0.48	0.44	6.70	1.89

* 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.