INSURED INSTITUTION PERFORMANCE

FDIC-Insured Institutions Earn $47.9 Billion in the Third Quarter

Industry Net Income Is 5.2 Percent Higher Than a Year Earlier

Annual Loan and Lease Growth Slows to 3.5 Percent

Net Interest Income Rises 7.4 Percent From Third Quarter 2016

Community Bank Earnings Increase 9.4 Percent From a Year Earlier

Higher Net Interest Income Lifts Industry Earnings

Higher net interest income, reflecting modest growth in interest-bearing assets and wider net interest margins, helped earnings increase in the third quarter. Quarterly net income at the 5,737 commercial banks and savings institutions insured by the FDIC rose to $47.9 billion, an increase of $2.4 billion (5.2 percent) from third quarter 2016.[1] The average return on assets (ROA) rose to 1.12 percent from 1.10 percent a year earlier. More than two out of every three banks—67.3 percent—reported year-over-year increases in earnings, and 59.8 percent reported higher quarterly ROAs. Only 3.9 percent of banks reported net losses for the quarter, compared with 4.6 percent in third quarter 2016.

Net Interest Margins Continue to Improve

Net operating revenue—the sum of net interest income and total noninterest income—totaled $191.7 billion, an increase of $8.2 billion (4.5 percent). Net interest income was $8.8 billion higher (7.4 percent), as 83.5 percent of all banks reported year-over-year increases. The average net interest margin (NIM) increased to 3.30 percent from 3.18 percent a year earlier, as average interest-bearing assets rose by 3.6 percent. Almost two out of every three banks—65.9 percent—reported higher net interest margins than a year earlier. Noninterest income was $639 million (1 percent) lower than in third quarter 2016. Gains on loan sales were down $1.1 billion (26.7 percent), while servicing fee income was $290 million (11.2 percent) lower. Trading income was down $25 million (0.4 percent), while income from fiduciary activities was $612 million (7.2 percent) higher than a year earlier.

[1] The results do not include one insured community bank that was delayed in reporting. The omission does not have a material impact on industry or community bank results.

Chart 1

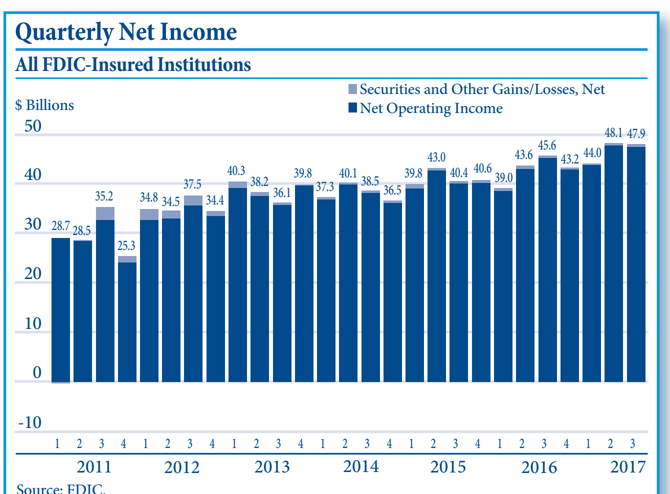
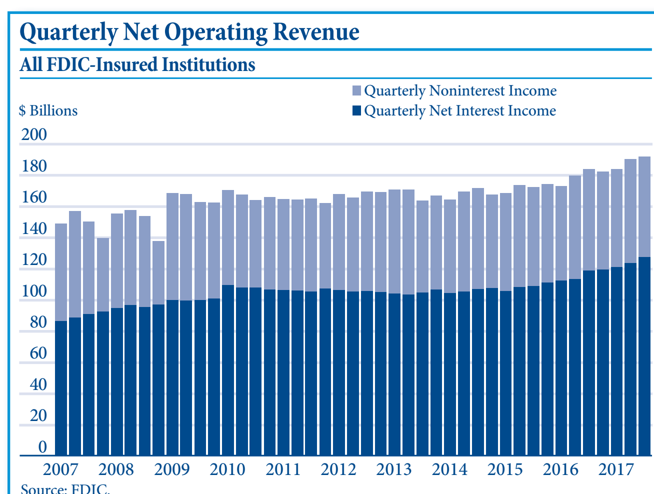


Chart 2



Banks Increase Loan-Loss Provisions

For the 12th time in the past 13 quarters, banks increased their provisions for loan and lease losses from year-earlier levels. Loss provisions totaled $13.8 billion, an increase of $2.4 billion (20.9 percent). This is the largest quarterly loss provision for the industry since fourth quarter 2012. Only 37.3 percent of banks reported year-over-year increases in their loss provisions, while 32.2 percent reported lower provisions than in third quarter 2016.

Net Charge-Off Rate Continues to Rise at a Slow Pace

Banks charged off $11 billion in uncollectible loans during the third quarter, up $813 million (8 percent) from a year earlier. This is the eighth consecutive quarter that charge-offs have increased. Credit card charge-offs were $1.2 billion (21.9 percent) higher, while charge-offs of auto loans were up $238 million (29.1 percent). Charge-offs of commercial and industrial (C&I) loans were $433 million (20.6 percent) lower than a year earlier, and charge-offs of residential mortgage loans were $227 million (72 percent) lower. The average net charge-off rate rose to 0.46 percent for the quarter, compared with 0.44 percent in third quarter 2016.

Noncurrent Balances Fall for Mortgages and C&I Loans, Rise for Consumer Loans

For the 29th time in the past 30 quarters, the amount of loans and leases that were noncurrent—90 days or more past due or in nonaccrual status—declined, falling by $2.1 billion (1.8 percent) during the three months ended September 30. The decline in noncurrent balances was led by a $1.5 billion (7.2 percent) drop in noncurrent C&I loans. Noncurrent residential mortgage loans fell by $1.6 billion (2.9 percent), while noncurrent credit cards increased by $1.2 billion (12.4 percent) and noncurrent auto loans rose by $296 million (20.3 percent). The average noncurrent rate fell from 1.23 percent to 1.20 percent during the quarter. This is the lowest noncurrent rate for the industry since third quarter 2007.

Reserve Allocations Mirror Loan Performance Trends

Banks increased their reserves for loan and lease losses by $2.1 billion (1.8 percent) during the quarter, as loss provisions of $13.8 billion exceeded net charge-offs of $11 billion. At banks with assets greater than $1 billion, which account for 90 percent of total industry reserves, most of the growth in reserves occurred in reserves for credit card losses (up $2.3 billion, 6.9 percent). These banks, which report their reserves on a disaggregated basis, reduced their reserves for commercial loan losses and residential real estate losses during the quarter. The overall increase in reserves, combined with the reduction in noncurrent loan balances, meant that the industry's coverage ratio of reserves to noncurrent loans rose from 104.2 percent to 107.9 percent during the quarter. This is the highest level for the coverage ratio since midyear 2007.

Chart 3

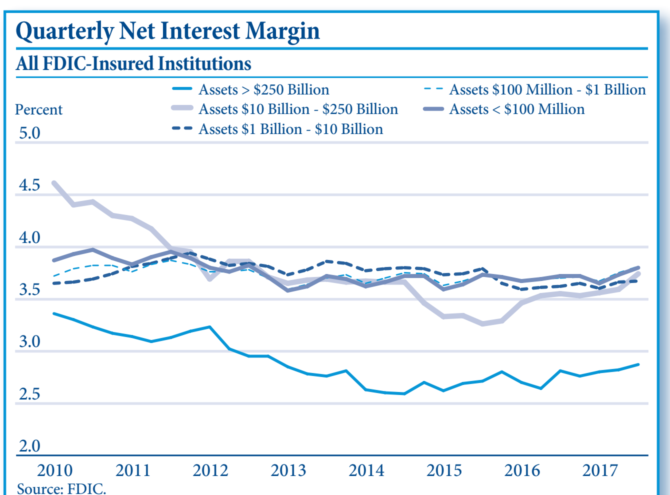
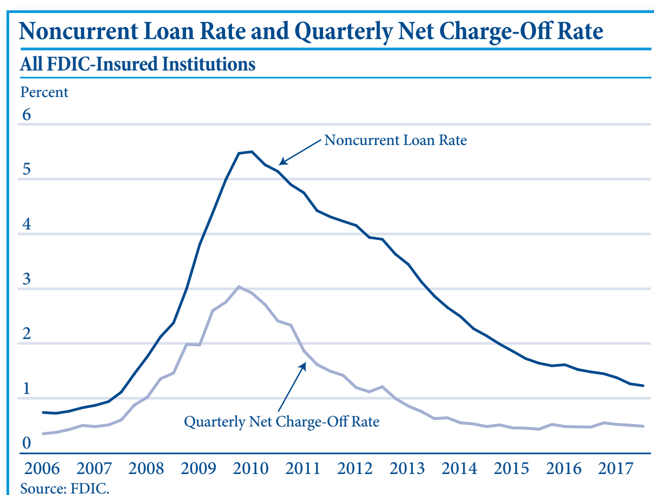


Chart 4



Banks Increase Dividends in the Third Quarter

Equity capital growth slowed in the third quarter, as a number of banks increased their dividends. Total equity capital increased by $16.3 billion (0.8 percent), with retained earnings contributing $12.1 billion to capital growth and with an increase in accumulated other comprehensive income adding $2.1 billion. Retained earnings were $2.9 billion lower than a year earlier, as dividends were $5.3 billion (17.2 percent) higher. More than a quarter of all banks (28 percent), including four of the five largest banks, increased their quarterly dividends from year-earlier levels. At the end of the quarter, 99.4 percent of all banks, representing 99.97 percent of total industry assets, met or exceeded the highest regulatory capital standards, as defined for Prompt Corrective Action purposes.

Asset Growth Slows for Fourth Consecutive Quarter

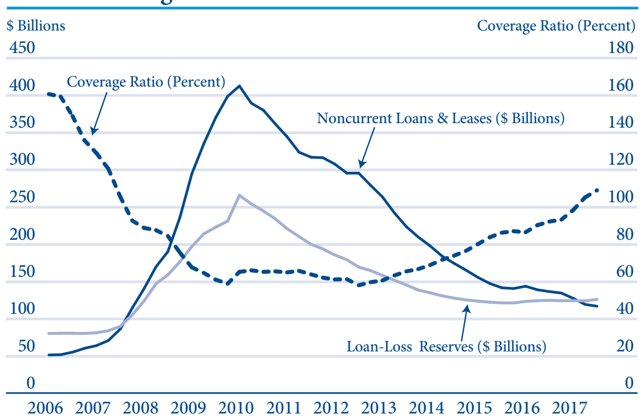
Total assets increased by $168.8 billion (1 percent) during the three months ended September 30. Banks increased their securities holdings by $45.7 billion (1.3 percent), as mortgage-backed securities increased by $44.5 billion (2.1 percent). Cash and balances due from depository institutions rose by $53.3 billion (2.8 percent), as balances due from Federal Reserve banks increased by only $2 billion (0.2 percent). Assets in trading accounts rose by $912 million (0.2 percent) during the quarter.

Annual Loan and Lease Growth Slows to 3.5 Percent

Total loan and lease balances grew by $96.2 billion (1 percent) during the quarter. Growth was led by residential mortgage loans (up $20.5 billion, 1 percent), credit cards (up $15.7 billion, 2 percent), real estate loans secured by nonfarm nonresidential real estate properties (up $12.1 billion, 0.9 percent), real estate construction and development loans (up $6.7 billion, 2.1 percent), and C&I loans (up $6.5 billion, 0.3 percent). Unused loan commitments increased by $61.4 billion (0.8 percent) during the quarter. For the 12 months ended September 30, total loan balances were up 3.5 percent, compared with a 3.7 percent annual growth rate last quarter and 6.8 percent a year earlier. Unused loan commitments rose 3.1 percent over the past 12 months, down from a 3.9 percent annual growth rate last quarter and 4.8 percent a year earlier. The slowdowns in loan and unused commitment growth occurred across all major loan categories and are reflective of an economy in its ninth year of expansion.

Chart 5

Reserve Coverage Ratio*

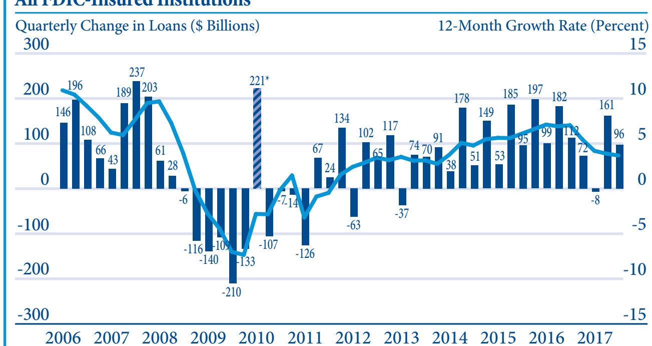


Source: FDIC.
*Loan-loss reserves to noncurrent loans & leases.

Chart 6

Quarterly Change in Loan Balances

All FDIC-Insured Institutions



Source: FDIC.
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Although the total amount consolidated cannot be precisely quantified, the industry would have reported a decline in loan balances for the quarter absent this change in accounting standards.

Large Denomination Deposits and Nondeposit Liabilities Fund Most of Asset Growth

Total deposits increased by $110.9 billion (0.8 percent) in the third quarter. Domestic office deposits rose by $136.1 billion (1.2 percent), while deposits in foreign offices declined by $25.2 billion (1.9 percent). Deposits in consumer accounts declined by $69 billion (1.6 percent). Domestic interest-bearing deposits rose by $140.2 billion, while deposits in noninterest-bearing accounts fell by $4.1 billion (0.1 percent). Domestic deposits in accounts larger than $250,000 increased by $87.6 billion (1.4 percent). Banks increased their nondeposit liabilities by $41.7 billion (2.1 percent) during the quarter. Federal Home Loan Bank advances rose by $9.7 billion (1.7 billion), and unsecured borrowings increased by $15.8 billion (4.5 percent).

Two New Charters Are Added

The number of FDIC-insured commercial banks and savings institutions reporting quarterly financial results declined to 5,737 in the third quarter, from 5,787 reporters in the second quarter. During the third quarter, mergers absorbed 50 insured institutions. Two new charters were added during the third quarter, and there were no bank failures. One insured institution had not filed a September 30 Call Report at the time this report was prepared. The number of banks on the FDIC's "Problem Bank List" declined from 105 to 104 during the third quarter. Total assets of "problem" banks fell from $17.2 billion to $16 billion. The number of full-time equivalent employees at FDIC-insured institutions in the third quarter was 2,083,029. This is 10,245 fewer than in the second quarter but 39,572 more than a year ago.

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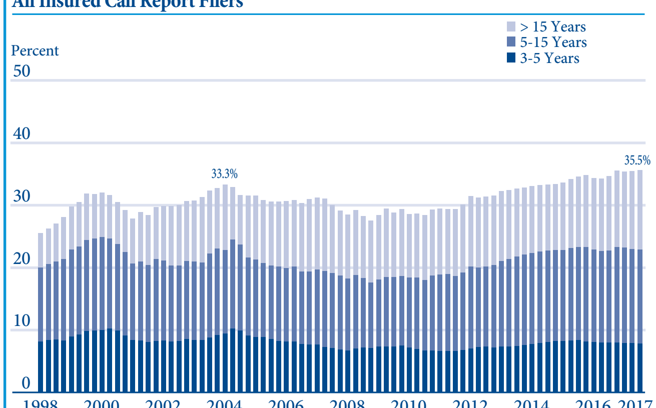
Chart 7

Loans and Securities > 3 Years as a Percent of Total Assets

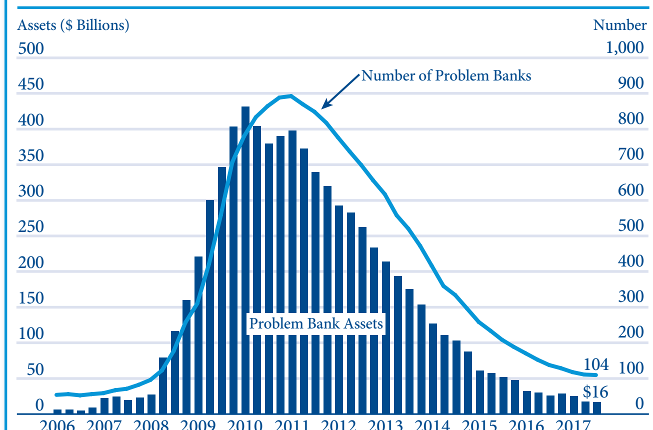
All Insured Call Report Filers



Source: FDIC.

Chart 8

Number and Assets of Banks on the "Problem Bank List"



Source: FDIC.

TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2017**	2016**	2016	2015	2014	2013	2012
Return on assets (%)	1.10	1.04	1.04	1.04	1.01	1.07	1.00
Return on equity (%)	9.78	9.28	9.29	9.29	9.01	9.54	8.90
Core capital (leverage) ratio (%)	9.70	9.55	9.48	9.59	9.44	9.40	9.15
Noncurrent assets plus other real estate owned to assets (%)	0.72	0.88	0.86	0.97	1.20	1.63	2.20
Net charge-offs to loans (%)	0.48	0.45	0.47	0.44	0.49	0.69	1.10
Asset growth rate (%)	2.81	6.12	5.09	2.66	5.59	1.94	4.02
Net interest margin (%)	3.23	3.11	3.13	3.07	3.14	3.26	3.42
Net operating income growth (%)	9.67	3.93	4.62	7.11	-0.73	12.82	17.76
Number of institutions reporting	5,737	5,980	5,913	6,182	6,509	6,812	7,083
Commercial banks	4,969	5,169	5,112	5,338	5,607	5,847	6,072
Savings institutions	768	811	801	844	902	965	1,011
Percentage of unprofitable institutions (%)	3.82	4.00	4.43	4.79	6.27	8.16	11.00
Number of problem institutions	104	132	123	183	291	467	651
Assets of problem institutions (in billions)	$16	$25	$28	$47	$87	$153	$233
Number of failed institutions	6	5	5	8	18	24	51
Number of assisted institutions	0	0	0	0	0	0	0

* Excludes insured branches of foreign banks (IBAs).
** 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, All FDIC-Insured Institutions*

(dollar figures in millions)	3rd Quarter 2017	2nd Quarter 2017	3rd Quarter 2016	%Change 16Q3-17Q3
Number of institutions reporting	5,737	5,787	5,980	-4.1
Total employees (full-time equivalent)	2,083,029	2,093,274	2,043,457	1.9
CONDITION DATA				
Total assets	$17,238,238	$17,069,437	$16,766,542	2.8
Loans secured by real estate	4,728,321	4,690,849	4,567,616	3.5
1-4 Family residential mortgages	2,040,347	2,019,823	1,989,173	2.6
Nonfarm nonresidential	1,377,267	1,365,182	1,301,016	5.9
Construction and development	330,747	324,093	303,240	9.1
Home equity lines	417,288	424,033	444,313	-6.1
Commercial & industrial loans	1,988,928	1,982,455	1,940,879	2.5
Loans to individuals	1,602,277	1,573,843	1,544,469	3.7
Credit cards	795,395	779,715	761,645	4.4
Farm loans	80,884	79,452	80,624	0.3
Other loans & leases	1,156,036	1,133,655	1,101,284	5.0
Less: Unearned income	2,059	2,040	2,075	-0.8
Total loans & leases	9,554,387	9,458,213	9,232,797	3.5
Less: Reserve for losses	123,512	121,387	122,064	1.2
Net loans and leases	9,430,875	9,336,826	9,110,733	3.5
Securities	3,614,696	3,568,971	3,507,739	3.1
Other real estate owned	9,041	9,627	11,781	-23.3
Goodwill and other intangibles	377,994	376,682	363,422	4.0
All other assets	3,805,632	3,777,331	3,772,867	0.9
Total liabilities and capital	17,238,238	17,069,437	16,766,542	2.8
Deposits	13,216,202	13,105,314	12,798,806	3.3
Domestic office deposits	11,916,718	11,780,621	11,460,799	4.0
Foreign office deposits	1,299,484	1,324,692	1,338,006	-2.9
Other borrowed funds	1,474,082	1,447,741	1,445,298	2.0
Subordinated debt	75,110	77,428	87,037	-13.7
All other liabilities	518,277	500,648	548,793	-5.6
Total equity capital (includes minority interests)	1,954,567	1,938,306	1,886,609	3.6
Bank equity capital	1,949,532	1,933,225	1,880,397	3.7
Loans and leases 30-89 days past due	64,019	58,406	60,095	6.5
Noncurrent loans and leases	114,445	116,515	133,999	-14.6
Restructured loans and leases	61,509	62,831	67,822	-9.3
Mortgage-backed securities	2,117,054	2,072,554	1,979,654	6.9
Earning assets	15,582,650	15,406,758	15,103,238	3.2
FHLB Advances	575,397	565,704	541,825	6.2
Unused loan commitments	7,408,050	7,346,677	7,187,631	3.1
Trust assets	19,709,519	18,547,441	17,656,868	11.6
Assets securitized and sold	698,213	714,677	762,656	-8.5
Notional amount of derivatives	190,583,180	187,860,431	179,902,250	5.9

INCOME DATA	First Three Quarters 2017	First Three Quarters 2016	%Change	3rd Quarter 2017	3rd Quarter 2016	%Change 16Q3-17Q3
Total interest income	$423,002	$382,660	10.5	$147,334	$132,540	11.2
Total interest expense	52,318	40,093	30.5	19,835	13,867	43.0
Net interest income	370,685	342,567	8.2	127,499	118,672	7.4
Provision for loan and lease losses	37,750	35,655	5.9	13,796	11,408	20.9
Total noninterest income	193,006	190,973	1.1	64,234	64,873	-1.0
Total noninterest expense	325,455	315,110	3.3	108,972	106,926	1.9
Securities gains (losses)	2,107	3,161	-33.4	825	867	-4.8
Applicable income taxes	62,899	57,653	9.1	21,887	20,340	7.6
Extraordinary gains, net**	135	-295	N/M	119	-89	N/M
Total net income (includes minority interests)	139,827	127,988	9.3	48,023	45,649	5.2
Bank net income	139,562	127,747	9.2	47,936	45,583	5.2
Net charge-offs	33,597	30,322	10.8	10,952	10,139	8.0
Cash dividends	91,298	74,190	23.1	35,815	30,555	17.2
Retained earnings	48,264	53,557	-9.9	12,121	15,028	-19.4
Net operating income	138,251	126,061	9.7	47,342	45,122	4.9

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled. N/M - Not Meaningful
** See Notes to Users for explanation.

TABLE III-A. Third Quarter 2017, All FDIC-Insured Institutions*

THIRD QUARTER (The way it is…)	All Insured Institutions	Asset Concentration Groups**								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	5,737	11	5	1,421	2,944	446	62	271	519	58
Commercial banks	4,969	10	5	1,407	2,640	112	48	241	456	50
Savings institutions	768	1	0	14	304	334	14	30	63	8
Total assets (in billions)	$17,238.2	$518.3	$4,205.0	$284.7	$5,868.0	$366.1	$260.4	$46.0	$90.5	$5,599.2
Commercial banks	16,053.3	442.6	4,205.0	278.8	5,385.2	105.7	160.8	41.3	77.3	5,356.6
Savings institutions	1,184.9	75.7	0.0	5.9	482.8	260.4	99.6	4.7	13.2	242.6
Total deposits (in billions)	13,216.2	294.4	3,035.6	233.4	4,603.8	287.4	220.2	37.0	76.1	4,428.3
Commercial banks	12,287.1	237.7	3,035.6	230.5	4,242.9	88.9	135.5	33.9	65.3	4,216.8
Savings institutions	929.1	56.7	0.0	3.0	361.0	198.5	84.7	3.1	10.8	211.5
Bank net income (in millions)	47,936	2,808	10,626	949	16,394	889	795	349	222	14,904
Commercial banks	44,454	2,350	10,626	912	14,998	375	525	167	202	14,298
Savings institutions	3,482	457	0	37	1,396	513	270	181	20	606
Performance Ratios (annualized, %)										
Yield on earning assets	3.81	12.78	2.98	4.35	4.00	3.43	4.14	3.12	3.95	3.37
Cost of funding earning assets	0.51	1.64	0.53	0.54	0.50	0.55	0.47	0.34	0.42	0.41
Net interest margin	3.30	11.14	2.45	3.81	3.50	2.88	3.67	2.77	3.53	2.96
Noninterest income to assets	1.50	2.63	1.82	0.67	1.32	1.33	1.16	7.94	0.93	1.36
Noninterest expense to assets	2.54	5.25	2.33	2.53	2.70	2.59	2.37	6.36	2.95	2.26
Loan and lease loss provision to assets	0.32	4.15	0.22	0.13	0.19	0.03	0.43	0.07	0.09	0.21
Net operating income to assets	1.11	2.22	1.00	1.33	1.12	0.96	1.23	3.02	0.97	1.05
Pretax return on assets	1.63	3.38	1.43	1.58	1.62	1.46	1.95	4.11	1.19	1.61
Return on assets	1.12	2.21	1.01	1.34	1.13	0.98	1.23	3.06	0.99	1.07
Return on equity	9.89	13.94	10.19	11.63	9.32	8.70	12.17	19.37	8.31	9.63
Net charge-offs to loans and leases	0.46	3.75	0.54	0.09	0.19	0.03	0.56	0.25	0.15	0.39
Loan and lease loss provision to net charge-offs	125.98	139.27	114.66	200.05	141.29	128.63	106.05	107.76	105.91	106.06
Efficiency ratio	56.15	40.38	58.12	59.54	59.35	63.49	49.23	60.57	69.87	54.91
% of unprofitable institutions	3.92	9.09	0.00	2.11	3.46	8.74	4.84	8.12	5.20	1.72
% of institutions with earnings gains	67.30	45.45	100.00	62.42	71.37	62.56	69.35	60.52	65.51	63.79
Structural Changes										
New reporters	2	0	0	0	1	0	0	1	0	0
Institutions absorbed by mergers	50	0	0	13	34	1	0	0	1	1
Failed institutions	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS (The way it was…)										
Return on assets (%) 2016	1.10	2.26	0.90	1.29	1.01	1.04	1.02	2.68	0.95	1.22
2014	1.01	3.10	0.79	1.28	0.95	0.83	1.18	2.12	0.92	0.96
2012	1.06	3.19	0.98	1.36	0.92	0.75	1.67	1.42	1.04	1.01
Net charge-offs to loans & leases (%) 2016	0.44	3.11	0.48	0.09	0.22	0.04	0.66	0.16	0.19	0.41
2014	0.46	2.62	0.68	0.09	0.25	0.15	0.57	0.30	0.24	0.26
2012	1.18	3.53	1.74	0.23	0.74	0.76	1.26	0.42	0.49	1.07

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** See Table V-A (page 10) for explanations.

TABLE III-A. Third Quarter 2017, All FDIC-Insured Institutions*

THIRD QUARTER (The way it is…)	All Insured Institutions	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion	Geographic Regions**: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	5,737	1,444	3,538	630	116	9	704	683	1,221	1,449	1,246	434
Commercial banks	4,969	1,267	3,081	511	101	9	365	618	1,023	1,400	1,166	397
Savings institutions	768	177	457	119	15	0	339	65	198	49	80	37
Total assets (in billions)	$17,238.2	$85.7	$1,154.8	$1,725.6	$5,574.9	$8,697.3	$3,182.0	$3,584.3	$3,902.6	$3,687.4	$1,067.3	$1,814.6
Commercial banks	16,053.3	75.6	984.3	1,390.4	4,905.8	8,697.3	2,734.7	3,484.5	3,791.0	3,646.8	934.8	1,461.7
Savings institutions	1,184.9	10.1	170.5	335.3	669.1	0.0	447.3	99.8	111.7	40.7	132.5	352.9
Total deposits (in billions)	13,216.2	71.2	960.4	1,372.3	4,249.4	6,562.9	2,398.8	2,817.7	2,906.0	2,770.7	869.6	1,453.5
Commercial banks	12,287.1	63.5	825.6	1,116.8	3,718.4	6,562.9	2,060.5	2,737.8	2,828.7	2,741.0	761.0	1,158.2
Savings institutions	929.1	7.7	134.9	255.5	531.0	0.0	338.3	79.9	77.3	29.7	108.6	295.3
Bank net income (in millions)	47,936	219	3,327	4,947	16,673	22,770	7,614	9,892	10,972	9,630	3,170	6,658
Commercial banks	44,454	188	2,888	4,167	14,441	22,770	6,728	9,725	10,636	9,539	2,742	5,086
Savings institutions	3,482	31	439	780	2,232	0	886	167	337	91	428	1,573
Performance Ratios (annualized, %)												
Yield on earning assets	3.81	4.26	4.31	4.19	4.32	3.32	3.95	3.92	3.08	3.90	4.21	4.48
Cost of funding earning assets	0.51	0.47	0.51	0.53	0.59	0.46	0.63	0.44	0.44	0.58	0.42	0.52
Net interest margin	3.30	3.79	3.80	3.66	3.73	2.86	3.32	3.47	2.64	3.31	3.79	3.96
Noninterest income to assets	1.50	1.35	1.18	1.19	1.58	1.55	1.38	1.38	1.91	1.22	1.33	1.72
Noninterest expense to assets	2.54	3.54	3.13	2.74	2.65	2.35	2.51	2.51	2.54	2.40	3.02	2.68
Loan and lease loss provision to assets	0.32	0.12	0.13	0.21	0.54	0.23	0.45	0.37	0.13	0.30	0.20	0.53
Net operating income to assets	1.11	1.01	1.15	1.15	1.19	1.04	0.96	1.10	1.13	1.02	1.20	1.45
Pretax return on assets	1.63	1.20	1.48	1.64	1.80	1.54	1.40	1.65	1.61	1.53	1.60	2.27
Return on assets	1.12	1.02	1.16	1.16	1.21	1.05	0.96	1.11	1.13	1.05	1.20	1.49
Return on equity	9.89	7.74	10.19	9.80	9.82	9.95	7.74	9.13	10.82	10.39	10.56	12.36
Net charge-offs to loans and leases	0.46	0.16	0.13	0.20	0.64	0.46	0.52	0.58	0.25	0.49	0.26	0.59
Loan and lease loss provision to net charge-offs	125.98	128.79	142.91	146.99	139.26	107.19	151.36	108.51	107.03	118.69	119.81	148.08
Efficiency ratio	56.15	72.92	66.10	59.15	52.59	56.52	56.90	55.29	58.86	56.07	62.11	48.86
% of unprofitable institutions	3.92	8.59	2.54	1.11	3.45	0.00	6.82	5.86	3.77	2.69	2.81	3.92
% of institutions with earnings gains	67.30	59.42	68.29	77.62	79.31	66.67	74.29	69.99	66.26	61.70	67.17	73.73
Structural Changes												
New reporters	2	2	0	0	0	0	0	1	0	0	1	0
Institutions absorbed by mergers	50	15	25	9	1	0	6	10	11	12	9	2
Failed institutions	0	0	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS (The way it was…)												
Return on assets (%) 2016	1.10	0.97	1.13	1.11	1.09	1.10	0.87	1.25	1.00	1.10	1.16	1.40
2014	1.01	0.88	1.04	1.12	1.06	0.95	0.87	0.89	0.82	1.14	1.17	1.61
2012	1.06	0.79	0.87	1.02	1.11	1.08	1.02	0.72	0.95	1.28	1.16	1.68
Net charge-offs to loans & leases (%) 2016	0.44	0.15	0.12	0.23	0.62	0.43	0.50	0.51	0.27	0.47	0.28	0.58
2014	0.46	0.22	0.18	0.25	0.66	0.41	0.68	0.35	0.32	0.55	0.21	0.45
2012	1.18	0.38	0.58	0.79	1.26	1.39	1.15	1.33	1.04	1.54	0.52	0.83

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.

** See Table V-A (page 11) for explanations.

TABLE IV-A. First Three Quarters 2017, All FDIC-Insured Institutions*

		Asset Concentration Groups**								
FIRST THREE QUARTERS (The way it is...)	**All Insured Institutions**	**Credit Card Banks**	**International Banks**	**Agricultural Banks**	**Commercial Lenders**	**Mortgage Lenders**	**Consumer Lenders**	**Other Specialized <$1 Billion**	**All Other <$1 Billion**	**All Other >$1 Billion**
Number of institutions reporting	5,737	11	5	1,421	2,944	446	62	271	519	58
Commercial banks	4,969	10	5	1,407	2,640	112	48	241	456	50
Savings institutions	768	1	0	14	304	334	14	30	63	8
Total assets (in billions)	$17,238.2	$518.3	$4,205.0	$284.7	$5,868.0	$366.1	$260.4	$46.0	$90.5	$5,599.2
Commercial banks	16,053.3	442.6	4,205.0	278.8	5,385.2	105.7	160.8	41.3	77.3	5,356.6
Savings institutions	1,184.9	75.7	0.0	5.9	482.8	260.4	99.6	4.7	13.2	242.6
Total deposits (in billions)	13,216.2	294.4	3,035.6	233.4	4,603.8	287.4	220.2	37.0	76.1	4,428.3
Commercial banks	12,287.1	237.7	3,035.6	230.5	4,242.9	88.9	135.5	33.9	65.3	4,216.8
Savings institutions	929.1	56.7	0.0	3.0	361.0	198.5	84.7	3.1	10.8	211.5
Bank net income (in millions)	139,562	7,886	30,108	2,625	45,767	2,771	2,205	1,014	646	46,539
Commercial banks	129,637	6,692	30,108	2,541	41,672	1,341	1,512	465	583	44,724
Savings institutions	9,925	1,195	0	84	4,096	1,430	694	549	63	1,815
Performance Ratios (annualized, %)										
Yield on earning assets	3.69	12.40	2.88	4.21	3.88	3.30	3.98	3.07	3.87	3.26
Cost of funding earning assets	0.46	1.49	0.47	0.50	0.46	0.46	0.41	0.33	0.40	0.35
Net interest margin	3.23	10.91	2.41	3.71	3.42	2.84	3.57	2.74	3.46	2.91
Noninterest income to assets	1.52	2.48	1.87	0.65	1.28	1.36	1.09	7.73	0.93	1.45
Noninterest expense to assets	2.56	5.22	2.41	2.51	2.72	2.47	2.30	6.20	2.90	2.25
Loan and lease loss provision to assets	0.30	3.98	0.19	0.14	0.17	0.06	0.46	0.05	0.08	0.19
Net operating income to assets	1.09	2.09	0.96	1.23	1.06	1.01	1.15	2.96	0.95	1.10
Pretax return on assets	1.59	3.24	1.39	1.47	1.51	1.55	1.83	4.01	1.17	1.66
Return on assets	1.10	2.09	0.97	1.24	1.06	1.04	1.15	2.98	0.96	1.12
Return on equity	9.78	13.42	9.74	10.94	8.88	9.40	11.49	19.20	8.22	10.17
Net charge-offs to loans and leases	0.48	3.90	0.56	0.13	0.21	0.10	0.60	0.19	0.14	0.39
Loan and lease loss provision to net charge-offs	112.36	128.74	92.92	157.72	119.80	89.00	108.03	98.02	108.11	98.24
Efficiency ratio	57.04	41.25	60.06	60.79	61.27	60.88	49.42	60.53	69.90	54.17
% of unprofitable institutions	3.82	0.00	0.00	2.39	3.29	8.07	6.45	6.64	5.78	0.00
% of institutions with earnings gains	65.82	45.45	100.00	57.28	72.18	58.74	67.74	53.87	64.35	74.14
Condition Ratios (%)										
Earning assets to total assets	90.40	91.29	87.88	93.30	90.98	94.67	97.62	92.11	92.82	90.78
Loss allowance to:										
Loans and leases	1.29	4.61	1.39	1.41	1.07	0.75	0.85	1.47	1.27	1.15
Noncurrent loans and leases	107.92	308.21	110.48	131.09	117.48	30.98	169.80	104.25	117.07	76.47
Noncurrent assets plus other real estate owned to assets	0.72	1.19	0.48	0.86	0.74	1.56	0.37	0.54	0.86	0.79
Equity capital ratio	11.31	15.69	9.97	11.57	12.07	11.32	10.10	15.84	11.90	11.11
Core capital (leverage) ratio	9.70	13.40	8.81	11.14	10.22	11.01	10.17	15.19	11.73	9.23
Common equity tier 1 capital ratio	13.19	12.58	13.52	14.67	12.45	21.66	18.09	33.47	20.06	13.05
Tier 1 risk-based capital ratio	13.27	12.70	13.59	14.69	12.53	21.68	18.31	33.48	20.08	13.14
Total risk-based capital ratio	14.69	14.85	15.02	15.81	13.86	22.57	19.18	34.46	21.21	14.65
Net loans and leases to deposits	71.36	133.75	49.45	82.08	88.36	77.40	84.23	33.55	65.87	63.36
Net loans to total assets	54.71	75.97	35.70	67.31	69.33	60.76	71.20	26.94	55.40	50.11
Domestic deposits to total assets	69.13	56.25	47.48	82.00	78.17	78.22	84.52	80.29	84.11	74.80
Structural Changes										
New reporters	4	0	0	0	2	0	0	2	0	0
Institutions absorbed by mergers	166	0	0	27	122	7	0	1	7	2
Failed institutions	6	0	0	0	4	1	0	0	1	0
PRIOR FIRST THREE QUARTERS (The way it was...)										
Number of institutions 2016	5,980	13	5	1,461	3,012	478	62	304	585	60
2014	6,589	16	3	1,501	3,284	570	50	371	729	65
2012	7,181	17	5	1,539	3,576	706	53	397	818	70
Total assets (in billions) 2016	$16,766.5	$500.8	$4,145.8	$273.5	$5,678.8	$386.7	$205.5	$54.6	$103.3	$5,417.6
2014	15,348.7	605.5	3,690.9	254.1	5,186.3	435.5	167.5	60.5	128.5	4,819.9
2012	14,222.9	580.5	3,774.3	223.9	4,125.0	821.8	116.9	63.4	142.7	4,374.5
Return on assets (%) 2016	1.04	2.31	0.90	1.24	0.99	0.99	1.01	2.56	0.96	1.08
2014	1.03	3.20	0.81	1.20	0.97	0.86	1.10	2.08	0.89	0.97
2012	1.02	3.14	0.83	1.30	0.91	0.82	1.62	1.25	1.01	1.01
Net charge-offs to loans & leases (%) 2016	0.45	3.21	0.53	0.11	0.20	0.05	0.65	0.16	0.18	0.42
2014	0.49	2.86	0.73	0.09	0.26	0.19	0.62	0.24	0.23	0.29
2012	1.14	3.81	1.53	0.22	0.75	0.78	1.44	0.33	0.42	0.98
Noncurrent assets plus OREO to assets (%) 2016	0.88	1.01	0.62	0.78	0.88	1.78	0.87	0.59	1.00	1.01
2014	1.29	0.82	0.90	0.88	1.30	2.27	1.10	0.75	1.46	1.58
2012	2.36	1.10	1.47	1.26	2.51	2.26	1.45	1.10	1.65	3.30
Equity capital ratio (%) 2016	11.22	15.17	9.79	11.61	11.98	11.33	10.00	15.46	12.01	11.10
2014	11.20	14.90	9.50	11.40	11.97	12.02	9.96	14.30	11.91	11.09
2012	11.39	14.82	9.17	11.68	11.87	10.83	9.96	15.04	11.86	12.44

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** See Table V-A (page 10) for explanations.

TABLE IV-A. First Three Quarters 2017, All FDIC-Insured Institutions*

FIRST THREE QUARTERS (The way it is...)	All Insured Institutions	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion	Geographic Regions**: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	5,737	1,444	3,538	630	116	9	704	683	1,221	1,449	1,246	434
Commercial banks	4,969	1,267	3,081	511	101	9	365	618	1,023	1,400	1,166	397
Savings institutions	768	177	457	119	15	0	339	65	198	49	80	37
Total assets (in billions)	$17,238.2	$85.7	$1,154.8	$1,725.6	$5,574.9	$8,697.3	$3,182.0	$3,584.3	$3,902.6	$3,687.4	$1,067.3	$1,814.6
Commercial banks	16,053.3	75.6	984.3	1,390.4	4,905.8	8,697.3	2,734.7	3,484.5	3,791.0	3,646.8	934.8	1,461.7
Savings institutions	1,184.9	10.1	170.5	335.3	669.1	0.0	447.3	99.8	111.7	40.7	132.5	352.9
Total deposits (in billions)	13,216.2	71.2	960.4	1,372.3	4,249.4	6,562.9	2,398.8	2,817.7	2,906.0	2,770.7	869.6	1,453.5
Commercial banks	12,287.1	63.5	825.6	1,116.8	3,718.4	6,562.9	2,060.5	2,737.8	2,828.7	2,741.0	761.0	1,158.2
Savings institutions	929.1	7.7	134.9	255.5	531.0	0.0	338.3	79.9	77.3	29.7	108.6	295.3
Bank net income (in millions)	139,562	623	9,400	14,707	46,540	68,292	22,146	29,105	30,376	29,192	9,356	19,386
Commercial banks	129,637	533	8,110	12,397	40,305	68,292	19,585	28,640	29,403	28,907	8,143	14,959
Savings institutions	9,925	90	1,290	2,310	6,235	0	2,561	466	973	285	1,213	4,427
Performance Ratios (annualized, %)												
Yield on earning assets	3.69	4.16	4.22	4.11	4.15	3.23	3.81	3.81	2.95	3.80	4.08	4.33
Cost of funding earning assets	0.46	0.45	0.49	0.48	0.52	0.40	0.57	0.38	0.38	0.53	0.38	0.46
Net interest margin	3.23	3.71	3.73	3.62	3.62	2.82	3.24	3.43	2.57	3.27	3.70	3.87
Noninterest income to assets	1.52	1.27	1.16	1.25	1.52	1.62	1.36	1.45	1.88	1.27	1.38	1.75
Noninterest expense to assets	2.56	3.44	3.12	2.75	2.64	2.39	2.52	2.56	2.55	2.43	2.98	2.67
Loan and lease loss provision to assets	0.30	0.12	0.13	0.21	0.50	0.21	0.39	0.35	0.13	0.27	0.20	0.51
Net operating income to assets	1.09	0.97	1.10	1.16	1.13	1.05	0.94	1.09	1.05	1.04	1.20	1.44
Pretax return on assets	1.59	1.14	1.41	1.66	1.68	1.55	1.35	1.63	1.51	1.54	1.61	2.22
Return on assets	1.10	0.97	1.11	1.17	1.13	1.06	0.94	1.10	1.05	1.07	1.21	1.46
Return on equity	9.78	7.48	9.82	10.04	9.33	10.08	7.66	9.09	10.15	10.67	10.82	12.22
Net charge-offs to loans and leases	0.48	0.17	0.12	0.20	0.68	0.46	0.55	0.58	0.28	0.49	0.27	0.64
Loan and lease loss provision to net charge-offs	112.36	121.20	152.05	145.40	121.98	94.65	126.58	104.32	92.19	104.05	118.27	131.60
Efficiency ratio	57.04	73.10	67.03	59.25	54.10	57.08	58.40	56.01	60.59	56.61	61.65	49.16
% of unprofitable institutions	3.82	8.73	2.54	0.48	0.00	0.00	4.97	5.56	4.10	2.48	3.45	3.92
% of institutions with earnings gains	65.82	54.78	67.21	81.11	76.72	77.78	73.72	69.40	65.36	58.25	64.77	76.96
Condition Ratios (%)												
Earning assets to total assets	90.40	92.47	93.11	92.49	90.91	89.27	89.62	89.80	89.88	90.03	91.98	93.86
Loss allowance to:												
Loans and leases	1.29	1.40	1.27	1.11	1.40	1.26	1.29	1.33	1.18	1.34	1.16	1.42
Noncurrent loans and leases	107.92	107.74	137.02	136.96	129.60	86.47	126.87	96.68	98.96	89.15	110.43	194.72
Noncurrent assets plus other real estate owned to assets	0.72	1.09	0.88	0.68	0.70	0.72	0.63	0.86	0.64	0.85	0.83	0.48
Equity capital ratio	11.31	13.31	11.42	11.87	12.23	10.57	12.47	12.15	10.45	10.08	11.47	11.86
Core capital (leverage) ratio	9.70	13.07	11.16	10.73	10.44	8.80	10.40	9.64	9.19	8.95	10.24	10.94
Common equity tier 1 capital ratio	13.19	20.77	15.42	13.90	13.18	12.65	13.33	12.91	13.18	12.33	13.27	15.24
Tier 1 risk-based capital ratio	13.27	20.81	15.46	13.92	13.35	12.69	13.40	13.02	13.23	12.38	13.37	15.39
Total risk-based capital ratio	14.69	21.88	16.56	14.93	14.84	14.21	14.80	14.42	14.45	14.33	14.47	16.48
Net loans and leases to deposits	71.36	71.16	81.31	87.39	78.33	62.04	74.21	72.93	65.65	68.73	78.73	75.62
Net loans to total assets	54.71	59.15	67.63	69.50	59.71	46.81	55.94	57.33	48.88	51.64	64.14	60.57
Domestic deposits to total assets	69.13	83.12	83.16	79.28	73.10	62.57	68.74	76.24	64.86	58.41	81.42	79.50
Structural Changes												
New reporters	4	3	0	1	0	0	0	1	0	0	2	1
Institutions absorbed by mergers	166	45	96	24	1	0	22	30	44	33	29	8
Failed institutions	6	2	2	2	0	0	1	0	3	0	1	1
PRIOR FIRST THREE QUARTERS (The way it was...)												
Number of institutions 2016	5,980	1,589	3,656	621	104	10	731	731	1,287	1,500	1,280	451
2014	6,589	1,940	3,966	575	100	8	816	823	1,427	1,614	1,387	522
2012	7,181	2,287	4,235	551	101	7	891	918	1,529	1,738	1,513	592
Total assets (in billions) 2016	$16,766.5	$94.1	$1,171.8	$1,741.0	$4,983.0	$8,776.7	$3,158.4	$3,478.0	$3,785.4	$3,644.3	$1,001.6	$1,698.8
2014	15,348.7	114.2	1,227.5	1,531.3	4,795.9	7,679.9	3,045.0	3,134.2	3,503.2	3,363.6	884.9	1,417.9
2012	14,222.9	132.4	1,278.3	1,424.4	4,605.4	6,782.4	2,927.6	2,942.9	3,230.9	3,059.1	845.8	1,216.4
Return on assets (%) 2016	1.04	0.95	1.09	1.07	1.08	1.01	0.85	1.03	0.98	1.09	1.10	1.43
2014	1.03	0.84	0.99	1.08	1.12	0.97	0.95	0.89	0.89	1.14	1.15	1.50
2012	1.02	0.72	0.84	1.18	1.08	0.98	0.94	0.76	0.91	1.13	1.10	1.79
Net charge-offs to loans & leases (%) 2016	0.45	0.15	0.11	0.21	0.62	0.46	0.48	0.53	0.27	0.51	0.30	0.55
2014	0.49	0.21	0.20	0.28	0.70	0.45	0.73	0.40	0.35	0.60	0.21	0.48
2012	1.14	0.39	0.60	0.75	1.32	1.26	1.26	1.23	0.93	1.44	0.55	0.88
Noncurrent assets plus OREO to assets (%) 2016	0.88	1.19	1.02	0.84	0.82	0.89	0.70	1.07	0.81	1.04	1.04	0.53
2014	1.29	1.56	1.53	1.50	0.87	1.47	0.92	1.71	1.19	1.60	1.29	0.69
2012	2.36	2.20	2.61	2.70	1.53	2.82	1.53	3.66	2.13	2.51	2.27	1.56
Equity capital ratio (%) 2016	11.22	13.15	11.46	11.80	12.18	10.50	12.03	12.39	10.18	10.08	11.22	12.05
2014	11.20	12.35	11.19	11.97	12.68	10.10	12.02	12.11	9.92	10.30	11.15	12.72
2012	11.39	12.13	11.10	11.88	12.82	10.34	12.38	12.31	9.19	11.04	11.03	13.70

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** See Table V-A (page 11) for explanations.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions*

September 30, 2017	All Insured Institutions	Asset Concentration Groups**								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	0.69	0.25	0.91	0.58	0.45	0.79	0.43	1.30	1.16	1.07
Construction and development	0.31	0.00	0.26	0.49	0.30	0.45	0.45	0.65	0.98	0.27
Nonfarm nonresidential	0.27	0.00	0.52	0.50	0.25	0.28	0.23	0.90	0.87	0.23
Multifamily residential real estate	0.09	0.00	0.03	0.19	0.10	0.12	0.11	2.22	0.95	0.06
Home equity loans	0.71	1.18	1.14	0.43	0.52	0.52	0.39	0.80	0.82	0.85
Other 1-4 family residential	1.18	0.27	1.27	1.05	0.85	0.91	0.45	1.77	1.41	1.62
Commercial and industrial loans	0.27	0.94	0.23	0.83	0.28	0.41	0.35	1.01	0.89	0.22
Loans to individuals	1.44	1.64	1.14	1.34	1.29	1.13	0.80	1.61	1.82	1.69
Credit card loans	1.40	1.65	1.16	1.04	1.03	1.29	0.79	1.02	2.49	1.25
Other loans to individuals	1.48	1.38	1.10	1.37	1.33	1.11	0.80	1.66	1.80	1.95
All other loans and leases (including farm)	0.25	0.45	0.42	0.51	0.16	0.32	0.04	0.43	0.46	0.15
Total loans and leases	0.67	1.61	0.69	0.62	0.45	0.77	0.62	1.25	1.15	0.82
Percent of Loans Noncurrent* **										
All real estate loans	1.63	0.58	2.28	1.03	0.94	2.64	0.56	1.58	1.13	2.69
Construction and development	0.59	0.00	0.37	0.74	0.61	0.58	0.87	2.94	0.69	0.51
Nonfarm nonresidential	0.63	0.00	0.57	1.01	0.63	0.91	0.81	1.42	1.29	0.54
Multifamily residential real estate	0.15	0.00	0.06	0.29	0.17	0.52	0.47	0.63	0.36	0.12
Home equity loans	2.41	0.00	4.09	0.43	1.25	1.32	1.96	0.64	0.49	3.51
Other 1-4 family residential	2.63	0.64	3.10	0.86	1.59	3.08	0.40	1.61	1.19	3.79
Commercial and industrial loans	1.00	0.81	0.99	1.53	1.08	0.52	0.47	1.46	0.92	0.88
Loans to individuals	0.94	1.53	0.88	0.53	0.77	0.42	0.53	0.63	1.39	0.69
Credit card loans	1.34	1.58	1.12	0.30	0.93	1.15	1.25	0.72	1.20	1.17
Other loans to individuals	0.54	0.60	0.40	0.55	0.75	0.35	0.36	0.62	1.39	0.42
All other loans and leases (including farm)	0.22	0.32	0.15	1.08	0.31	0.18	0.01	0.66	0.45	0.15
Total loans and leases	1.20	1.50	1.25	1.08	0.91	2.41	0.50	1.41	1.09	1.50
Percent of Loans Charged-Off (net, YTD)										
All real estate loans	0.03	0.09	0.04	0.03	0.04	0.01	0.00	0.07	0.06	0.02
Construction and development	-0.04	0.00	-0.01	-0.02	-0.03	0.02	-0.08	0.32	-0.03	-0.10
Nonfarm nonresidential	0.03	0.00	0.00	0.04	0.03	0.05	0.03	0.09	0.05	0.01
Multifamily residential real estate	0.00	0.00	0.00	-0.03	0.00	0.02	0.00	0.05	0.08	-0.02
Home equity loans	0.16	0.74	0.24	0.01	0.12	-0.04	0.04	0.01	0.05	0.21
Other 1-4 family residential	0.03	0.10	0.03	0.05	0.05	0.01	0.00	0.04	0.07	0.00
Commercial and industrial loans	0.35	2.78	0.26	0.37	0.38	0.19	0.45	0.32	0.31	0.30
Loans to individuals	2.23	3.95	2.71	0.48	1.03	1.90	0.97	0.53	0.57	1.69
Credit card loans	3.59	4.06	3.32	1.71	3.13	3.20	2.74	1.40	1.24	3.10
Other loans to individuals	0.89	1.96	1.53	0.37	0.73	0.88	0.55	0.46	0.54	0.90
All other loans and leases (including farm)	0.12	0.78	0.05	0.24	0.18	0.30	0.01	0.74	0.33	0.12
Total loans and leases	0.48	3.90	0.56	0.13	0.21	0.10	0.60	0.19	0.14	0.39
Loans Outstanding (in billions)										
All real estate loans	$4,728.3	$0.4	$569.2	$120.0	$2,517.4	$201.9	$56.5	$8.9	$38.6	$1,215.6
Construction and development	330.8	0.0	15.5	7.1	241.7	6.4	0.3	0.7	2.3	56.7
Nonfarm nonresidential	1,377.3	0.0	50.3	32.7	994.5	18.0	3.8	3.0	9.0	266.0
Multifamily residential real estate	400.1	0.0	75.2	3.9	261.1	4.8	0.7	0.2	1.1	53.1
Home equity loans	417.3	0.0	56.3	2.4	198.2	11.5	4.3	0.3	1.6	142.7
Other 1-4 family residential	2,040.3	0.3	324.2	29.2	777.4	160.3	47.2	4.2	21.3	676.2
Commercial and industrial loans	1,988.9	16.1	322.3	22.0	950.0	6.1	9.1	1.6	4.2	657.6
Loans to individuals	1,602.3	395.4	267.0	6.7	326.5	5.5	109.3	1.4	4.4	486.0
Credit card loans	795.4	375.3	178.9	0.6	40.8	0.5	21.0	0.1	0.1	178.1
Other loans to individuals	806.9	20.0	88.2	6.1	285.7	5.0	88.2	1.3	4.3	307.9
All other loans and leases (including farm)	1,236.9	1.0	364.3	45.7	319.4	10.6	12.4	0.7	3.5	479.3
Total loans and leases (plus unearned income)	9,556.4	412.8	1,522.8	194.4	4,113.3	224.2	187.2	12.6	50.8	2,838.5
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	9,041.3	0.2	534.2	337.3	5,897.4	264.7	28.2	69.1	222.4	1,687.9
Construction and development	2,762.4	0.0	21.2	79.2	2,274.3	57.3	4.9	33.4	69.3	222.9
Nonfarm nonresidential	2,487.7	0.0	76.0	115.8	1,863.1	26.4	4.2	21.0	67.2	314.1
Multifamily residential real estate	134.7	0.0	0.0	13.5	102.2	6.9	0.0	0.4	1.6	10.1
1-4 family residential	3,079.0	0.2	309.9	62.7	1,542.0	129.3	19.1	13.8	75.6	926.6
Farmland	146.5	0.0	0.0	66.2	65.1	1.4	0.0	0.4	8.6	4.7
GNMA properties	401.0	0.0	99.0	0.1	50.8	43.4	0.0	0.2	0.0	207.6

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):
Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.
International Banks - Banks with assets greater than $10 billion and more than 25 percent of total assets in foreign offices.
Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.
Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.
Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.
Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.
Other Specialized < $1 Billion - Institutions with assets less than $1 billion, whose loans and leases are less than 40 percent of total assets.
All Other < $1 billion - Institutions with assets less than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
All Other > $1 billion - Institutions with assets greater than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
*** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions*

		Asset Size Distribution					Geographic Regions**					
September 30, 2017	All Insured Institutions	Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due												
All loans secured by real estate	0.69	1.11	0.55	0.32	0.54	1.06	0.50	0.88	0.68	1.03	0.61	0.26
Construction and development	0.31	0.91	0.42	0.33	0.26	0.25	0.32	0.37	0.22	0.36	0.30	0.21
Nonfarm nonresidential	0.27	0.81	0.37	0.23	0.23	0.27	0.33	0.21	0.26	0.34	0.32	0.12
Multifamily residential real estate	0.09	0.77	0.27	0.07	0.08	0.05	0.09	0.05	0.09	0.12	0.16	0.03
Home equity loans	0.71	0.73	0.49	0.40	0.54	0.94	0.50	0.89	0.79	0.79	0.52	0.33
Other 1-4 family residential	1.18	1.55	0.85	0.51	0.95	1.60	0.82	1.47	1.03	1.71	1.26	0.44
Commercial and industrial loans	0.27	1.27	0.58	0.44	0.25	0.21	0.18	0.25	0.23	0.28	0.46	0.35
Loans to individuals	1.44	1.81	1.35	1.40	1.37	1.52	1.21	1.94	1.06	1.38	0.99	1.51
Credit card loans	1.40	5.08	2.27	2.90	1.53	1.18	1.17	1.58	1.19	1.23	0.78	2.05
Other loans to individuals	1.48	1.75	1.29	1.15	1.17	1.83	1.27	2.30	1.01	1.59	1.09	1.08
All other loans and leases (including farm)	0.25	0.52	0.41	0.22	0.19	0.26	0.15	0.09	0.30	0.36	0.24	0.28
Total loans and leases	0.67	1.09	0.58	0.40	0.63	0.80	0.55	0.83	0.56	0.81	0.59	0.56
Percent of Loans Noncurrent* **												
All real estate loans	1.63	1.31	0.90	0.73	1.25	2.72	1.22	2.10	1.82	2.37	1.02	0.51
Construction and development	0.59	1.27	1.14	0.58	0.33	0.56	0.66	0.92	0.52	0.40	0.47	0.49
Nonfarm nonresidential	0.63	1.50	0.82	0.61	0.58	0.54	0.72	0.65	0.73	0.57	0.60	0.44
Multifamily residential real estate	0.15	0.80	0.44	0.18	0.09	0.11	0.15	0.16	0.16	0.17	0.22	0.08
Home equity loans	2.41	0.45	0.60	0.63	1.29	3.82	2.24	3.06	2.28	2.86	1.12	0.61
Other 1-4 family residential	2.63	1.32	0.98	1.06	2.18	3.82	1.92	3.19	2.70	3.88	1.99	0.60
Commercial and industrial loans	1.00	1.71	1.20	1.33	1.11	0.82	0.97	0.90	0.77	1.13	1.53	1.11
Loans to individuals	0.94	0.89	0.70	0.82	1.11	0.78	0.98	1.10	0.56	0.91	0.85	1.00
Credit card loans	1.34	2.91	1.53	2.84	1.48	1.12	1.19	1.40	1.11	1.19	1.25	1.93
Other loans to individuals	0.54	0.85	0.64	0.48	0.62	0.46	0.65	0.79	0.34	0.48	0.66	0.29
All other loans and leases (including farm)	0.22	1.13	0.82	0.41	0.26	0.14	0.16	0.13	0.15	0.32	0.35	0.39
Total loans and leases	1.20	1.30	0.93	0.81	1.08	1.46	1.02	1.37	1.19	1.51	1.05	0.73
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.03	0.04	0.03	0.03	0.04	0.02	0.05	0.05	0.03	0.01	0.02	-0.01
Construction and development	-0.04	0.00	0.02	-0.01	-0.05	-0.09	0.00	0.00	-0.04	-0.12	-0.01	-0.12
Nonfarm nonresidential	0.03	0.02	0.03	0.03	0.05	-0.01	0.05	0.05	0.02	0.00	0.02	0.00
Multifamily residential real estate	0.00	-0.01	-0.01	0.01	-0.01	-0.01	0.00	0.01	-0.01	-0.02	0.00	-0.01
Home equity loans	0.16	0.03	0.05	0.06	0.13	0.22	0.15	0.26	0.15	0.14	0.02	0.01
Other 1-4 family residential	0.03	0.07	0.05	0.04	0.04	0.00	0.07	0.01	0.02	0.01	0.03	0.01
Commercial and industrial loans	0.35	0.41	0.34	0.38	0.44	0.28	0.36	0.40	0.25	0.28	0.49	0.48
Loans to individuals	2.23	0.91	0.91	1.77	2.48	2.07	2.31	2.31	1.63	2.48	1.48	2.37
Credit card loans	3.59	17.33	5.97	6.04	3.83	3.18	3.16	3.86	3.38	3.36	2.70	4.59
Other loans to individuals	0.89	0.60	0.56	0.82	0.73	1.07	0.88	0.80	0.98	1.24	0.92	0.59
All other loans and leases (including farm)	0.12	0.27	0.27	0.23	0.12	0.10	0.11	0.14	0.12	0.09	0.24	0.10
Total loans and leases	0.48	0.17	0.12	0.20	0.68	0.46	0.55	0.58	0.28	0.49	0.27	0.64
Loans Outstanding (in billions)												
All real estate loans	$4,728.3	$35.0	$611.5	$889.6	$1,521.4	$1,670.9	$961.5	$921.8	$987.1	$866.2	$440.1	$551.6
Construction and development	330.8	2.1	56.7	83.8	116.9	71.3	59.8	60.4	56.1	51.1	67.8	35.5
Nonfarm nonresidential	1,377.3	8.7	232.5	364.4	480.5	291.2	313.7	275.5	213.1	194.0	183.3	197.7
Multifamily residential real estate	400.1	1.0	33.5	94.5	151.6	119.6	143.5	43.2	106.3	33.6	19.4	54.1
Home equity loans	417.3	0.9	24.3	45.7	143.4	203.0	81.4	106.4	103.5	76.8	20.6	28.7
Other 1-4 family residential	2,040.4	15.8	214.2	278.7	612.7	919.0	358.6	422.0	484.9	419.7	131.5	223.7
Commercial and industrial loans	1,988.9	5.9	97.3	187.1	735.6	963.1	303.1	492.2	429.5	404.3	135.4	224.3
Loans to individuals	1,602.3	3.4	32.2	72.5	762.8	731.4	349.4	403.2	220.9	316.8	63.8	248.2
Credit card loans	795.4	0.1	2.0	10.4	431.3	351.7	216.0	200.6	61.3	189.5	20.0	107.9
Other loans to individuals	806.9	3.3	30.3	62.0	331.5	379.7	133.4	202.5	159.6	127.3	43.8	140.3
All other loans and leases (including farm)	1,236.9	7.1	50.4	64.1	356.8	758.5	190.0	265.5	293.0	343.6	53.6	91.2
Total loans and leases (plus unearned income)	9,556.4	51.4	791.4	1,213.2	3,376.5	4,123.9	1,804.0	2,082.7	1,930.5	1,930.9	692.9	1,115.4
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	9,041.3	258.9	2,764.1	1,955.4	2,102.2	1,960.7	1,609.9	2,072.2	1,727.3	1,585.2	1,465.1	581.5
Construction and development	2,762.4	68.2	1,231.5	782.6	418.6	261.5	278.4	755.6	347.7	552.7	613.4	214.6
Nonfarm nonresidential	2,487.7	81.5	888.9	643.7	554.0	319.6	452.2	506.5	476.4	375.6	504.0	173.0
Multifamily residential real estate	134.7	8.5	58.8	31.1	12.7	23.6	32.8	31.2	15.2	30.3	16.6	8.5
1-4 family residential	3,079.0	80.0	500.4	453.5	984.5	1,060.5	776.0	714.1	737.6	413.4	282.1	155.8
Farmland	146.5	20.4	84.0	33.4	5.6	3.0	9.0	21.0	18.4	45.9	41.1	11.0
GNMA properties	401.0	0.2	0.5	11.1	126.7	262.5	61.5	43.7	132.0	137.2	8.0	18.6

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.

**** 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

*** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

Table VI-A. Derivatives, All FDIC-Insured Call Report Filers

(dollar figures in millions; notional amounts unless otherwise indicated)	3rd Quarter 2017	2nd Quarter 2017	1st Quarter 2017	4th Quarter 2016	3rd Quarter 2016	% Change 16Q3-17Q3	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion
ALL DERIVATIVE HOLDERS											
Number of institutions reporting derivatives	1,394	1,422	1,417	1,427	1,441	-3.3	50	801	425	109	9
Total assets of institutions reporting derivatives	$15,654,686	$15,451,566	$15,361,654	$15,183,959	$15,189,010	3.1	$3,813	$347,121	$1,303,530	$5,302,967	$8,697,255
Total deposits of institutions reporting derivatives	11,930,561	11,789,324	11,768,346	11,589,525	11,513,889	3.6	3,193	286,382	1,035,999	4,042,126	6,562,861
Total derivatives	190,583,150	187,860,438	180,503,690	166,795,928	179,902,250	5.9	250	21,485	126,685	51,904,204	138,530,525
Derivative Contracts by Underlying Risk Exposure											
Interest rate	141,252,145	139,826,426	132,697,581	124,479,973	132,992,944	6.2	243	21,392	121,822	45,419,920	95,688,769
Foreign exchange*	39,707,444	38,856,459	38,313,393	33,277,647	36,299,774	9.4	0	3	3,629	5,946,510	33,757,302
Equity	3,055,705	2,908,473	2,839,056	2,487,763	2,734,807	11.7	0	0	147	153,243	2,902,314
Commodity & other (excluding credit derivatives)	1,477,532	1,334,384	1,349,981	1,257,180	1,312,260	12.6	0	0	27	94,889	1,382,617
Credit	5,090,228	4,934,591	5,303,594	5,293,365	6,562,465	-22.4	0	1	1,060	289,642	4,799,525
Total	190,574,031	187,851,324	180,495,795	166,795,928	179,902,250	5.9	38	12,845	126,419	51,904,204	138,530,525
Derivative Contracts by Transaction Type											
Swaps	101,808,058	103,004,241	99,182,539	96,383,754	103,013,911	-1.2	19	6,400	83,027	26,111,636	75,606,976
Futures & forwards	40,118,668	39,841,404	39,858,005	34,192,708	36,956,809	8.6	9	3,344	22,249	8,460,056	31,633,008
Purchased options	20,398,392	19,127,368	16,947,382	14,799,701	15,466,920	31.9	0	270	7,046	8,283,623	12,107,454
Written options	20,908,417	18,608,635	17,051,401	14,586,169	15,460,733	35.2	9	2,830	12,914	8,567,451	12,325,213
Total	183,233,535	180,581,649	173,039,326	159,962,332	170,898,372	7.2	38	12,844	125,235	51,422,767	131,672,651
Fair Value of Derivative Contracts											
Interest rate contracts	52,120	68,960	65,746	62,629	77,294	-32.6	0	83	243	9,689	42,105
Foreign exchange contracts	13,938	-430	1,613	10,779	13,372	4.2	0	0	-16	3,265	10,688
Equity contracts	-5,742	-4,898	-4,921	-2,181	1,643	N/M	0	0	0	-251	-5,491
Commodity & other (excluding credit derivatives)	-1,390	-1,300	118	622	-2,185	N/M	0	0	0	547	-1,938
Credit derivatives as guarantor**	34,840	31,164	24,958	16,617	17,871	95	0	-1	-2	854	33,988
Credit derivatives as beneficiary**	-37,666	-31,788	-24,932	-15,028	-17,575	N/M	0	0	-30	-950	-36,686
Derivative Contracts by Maturity* **											
Interest rate contracts < 1 year	72,145,476	65,971,632	61,926,348	55,052,886	58,874,863	22.5	49	5,654	20,971	21,749,129	50,369,673
1-5 years	43,430,456	48,374,437	46,450,818	43,262,490	45,382,723	-4.3	27	1,974	32,064	8,122,318	35,274,073
> 5 years	27,041,460	29,634,366	29,973,243	29,761,959	32,522,164	-16.9	17	6,202	49,595	6,932,240	20,053,406
Foreign exchange and gold contracts < 1 year	28,416,487	27,411,021	27,320,407	23,910,532	25,797,765	10.2	0	3	2,202	4,173,938	24,240,344
1-5 years	4,987,149	4,813,394	4,772,294	4,453,265	4,096,173	21.8	0	0	838	847,115	4,139,195
> 5 years	2,543,811	2,496,193	2,429,269	2,420,119	1,901,381	33.8	0	0	39	664,677	1,879,094
Equity contracts < 1 year	2,159,633	2,236,472	2,202,638	1,847,254	1,953,663	10.5	0	0	16	39,426	2,120,190
1-5 years	780,834	720,365	762,751	680,105	821,802	-5	0	0	57	42,308	738,470
> 5 years	119,191	126,774	84,970	122,956	129,226	-7.8	0	0	0	7,549	111,643
Commodity & other contracts (including credit derivatives, excluding gold contracts) < 1 year	2,542,161	2,544,432	2,722,501	2,681,842	2,826,215	-10.1	0	5	29	74,412	2,467,715
1-5 years	3,173,345	3,069,752	3,054,143	3,198,687	4,009,130	-20.8	0	5	199	167,603	3,005,537
> 5 years	524,420	311,157	487,184	339,228	540,260	-2.9	0	20	268	35,943	488,188
Risk-Based Capital: Credit Equivalent Amount											
Total current exposure to tier 1 capital (%)	24.3	26.1	25.7	29.2	35.2		0.0	0.4	0.6	15.1	36.0
Total potential future exposure to tier 1 capital (%)	45.2	45.4	46.7	44.0	41.0		0.1	0.3	0.8	19.2	73.4
Total exposure (credit equivalent amount) to tier 1 capital (%)	69.4	71.5	72.3	73.2	76.2		0.1	0.7	1.4	34.3	109.5
Credit losses on derivatives******	1.0	10.0	1.0	30.0	38.0	-97.4	0.0	0.0	0.0	-2.0	4.0
HELD FOR TRADING											
Number of institutions reporting derivatives	200	205	201	260	251	-20.3	2	37	91	62	8
Total assets of institutions reporting derivatives	12,403,336	12,228,056	12,124,176	12,093,915	12,138,739	2.2	170	17,157	315,943	3,658,306	8,411,760
Total deposits of institutions reporting derivatives	9,422,233	9,306,454	9,265,757	9,222,603	9,188,820	2.5	154	14,228	250,050	2,837,956	6,319,846
Derivative Contracts by Underlying Risk Exposure											
Interest rate	138,885,951	137,316,308	130,188,927	121,957,324	130,490,614	6.4	2	589	35,379	44,902,753	93,947,228
Foreign exchange	36,960,614	36,002,239	35,648,745	31,228,297	33,353,870	10.8	0	0	3,055	5,703,196	31,254,364
Equity	3,040,023	2,893,124	2,823,564	2,472,551	2,718,187	11.8	0	0	0	141,372	2,898,651
Commodity & other	1,450,053	1,306,894	1,321,931	1,255,198	1,310,469	10.7	0	0	16	68,505	1,381,533
Total	180,336,641	177,518,566	169,983,168	156,913,371	167,873,141	7.4	2	589	38,449	50,815,824	129,481,775
Trading Revenues: Cash & Derivative Instruments											
Interest rate**	2,917	4,521	3,866	-1,547	2,919	-0.1	0	0	30	638	2,250
Foreign exchange**	1,540	681	1,684	5,941	2,294	-32.9	0	0	3	-150	1,686
Equity**	1,183	1,122	922	680	733	61.4	0	0	6	17	1,160
Commodity & other (including credit derivatives)**	754	314	653	928	472	59.7	0	0	1	275	478
Total trading revenues**	6,394	6,637	7,126	6,003	6,418	-0.4	0	0	40	780	5,574
Share of Revenue											
Trading revenues to gross revenues (%)**	4.6	4.8	5.4	4.6	4.9		0.0	0.0	1.1	1.9	5.8
Trading revenues to net operating revenues (%)**	19.8	20.5	24.2	20.0	20.7		0.0	0.0	5.0	8.2	25.6
HELD FOR PURPOSES OTHER THAN TRADING											
Number of institutions reporting derivatives	797	820	830	1,298	1,320	-39.6	10	287	386	105	9
Total assets of institutions reporting derivatives	15,208,607	15,021,569	14,906,778	14,886,971	14,893,528	2.1	715	139,844	1,200,286	5,170,507	8,697,255
Total deposits of institutions reporting derivatives	11,569,670	11,438,123	11,394,184	11,348,675	11,271,425	2.6	604	115,798	952,756	3,937,651	6,562,861
Derivative Contracts by Underlying Risk Exposure											
Interest rate	2,357,172	2,501,109	2,500,845	2,522,649	2,502,329	-5.8	35	12,251	86,178	517,167	1,741,541
Foreign exchange	496,561	519,135	511,772	509,119	504,491	-1.6	0	3	450	51,520	444,588
Equity	15,682	15,349	15,492	15,211	16,620	-5.6	0	0	147	11,872	3,663
Commodity & other	27,479	27,490	28,049	1,982	1,791	1,434.30	0	0	11	26,384	1,084
Total notional amount	2,896,894	3,063,083	3,056,158	3,048,961	3,025,231	-4.2	35	12,254	86,786	606,942	2,190,875

All line items are reported on a quarterly basis. N/M - Not Meaningful

* Includes spot foreign exchange contracts. All other references to foreign exchange contracts in which notional values or fair values are reported exclude spot foreign exchange contracts.

** Does not include banks filing the FFIEC 051 report form, which was introduced in first quarter 2017.

*** Derivative contracts subject to the risk-based capital requirements for derivatives.

**** The reporting of credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and banks filing the FFIEC 041 report form that have $300 million or more in total assets, but is not applicable to banks filing the FFIEC 051 form.

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Call Report Filers)*

							Asset Size Distribution				
(dollar figures in millions)	3rd Quarter 2017	2nd Quarter 2017	1st Quarter 2017	4th Quarter 2016	3rd Quarter 2016	% Change 16Q3-17Q3	Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements											
Number of institutions reporting securitization activities	65	68	67	75	74	-12.2	0	7	18	33	7
Outstanding Principal Balance by Asset Type											
1-4 family residential loans	$605,512	$620,524	$634,480	$643,700	$668,378	-9.4	$0	$1,855	$10,676	$90,144	$502,837
Home equity loans	21	22	24	25	27	-22.2	0	0	0	21	0
Credit card receivables	16,114	17,306	16,406	12,879	13,491	19.4	0	0	0	16,078	36
Auto loans	10,494	11,566	12,158	11,543	11,024	-4.8	0	0	1,714	8,780	0
Other consumer loans	3,610	3,778	3,955	4,576	4,732	-23.7	0	0	0	2,080	1,530
Commercial and industrial loans	316	309	312	276	161	96.3	0	0	0	0	316
All other loans, leases, and other assets	55,105	54,375	56,771	64,170	64,843	-15.0	0	0	9,109	1,532	44,464
Total securitized and sold	691,171	707,880	724,106	737,169	762,656	-9.4	0	1,855	21,499	118,634	549,183
Maximum Credit Exposure by Asset Type											
1-4 family residential loans	1,718	1,750	1,906	2,056	2,114	-18.7	0	3	20	1,218	477
Home equity loans	0	0	0	0	0	0.0	0	0	0	0	0
Credit card receivables	1,405	1,508	1,443	1,162	1,209	16.2	0	0	0	1,405	0
Auto loans	161	183	125	428	436	-63.1	0	0	13	148	0
Other consumer loans	87	96	100	97	96	-9.4	0	0	0	0	87
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0	0
All other loans, leases, and other assets	908	874	875	1,142	838	8.4	0	0	114	0	794
Total credit exposure	4,279	4,410	4,448	4,884	4,693	-8.8	0	3	146	2,771	1,358
Total unused liquidity commitments provided to institution's own securitizations	246	172	142	175	140	75.7	0	0	0	11	235
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)											
1-4 family residential loans	4.3	3.4	3.0	4.1	3.7		0.0	1.7	2.7	3.8	4.4
Home equity loans	5.9	8.2	5.6	6.9	5.5		0.0	0.0	0.0	5.9	0
Credit card receivables	0.4	0.4	0.4	0.4	0.4		0.0	0.0	0.0	0.4	0
Auto loans	1.6	1.4	1.2	1.7	1.5		0.0	0.0	3.1	1.3	0
Other consumer loans	4.2	4.1	4.0	4.6	4.4		0.0	0.0	0.0	2.3	6.8
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0
All other loans, leases, and other assets	0.7	1.3	0.9	0.7	0.4		0.0	0.0	0.3	0.1	0.8
Total loans, leases, and other assets	3.9	3.1	2.7	3.7	3.3		0.0	1.7	1.7	3.1	4.1
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)											
1-4 family residential loans	1.3	1.3	1.4	1.4	1.5		0.0	0.6	0.7	1.2	1.3
Home equity loans	47.1	47.4	47.8	47.1	47.4		0.0	0.0	0.0	47.1	0
Credit card receivables	0.3	0.3	0.3	0.3	0.3		0.0	0.0	0.0	0.3	0
Auto loans	0.3	0.3	0.3	0.3	0.3		0.0	0.0	0.5	0.3	0
Other consumer loans	4.2	4.0	4.1	4.2	3.8		0.0	0.0	0.0	1.1	8.6
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0
All other loans, leases, and other assets	1.2	1.4	1.6	1.3	1.5		0.0	0.0	0.2	0.0	1.5
Total loans, leases, and other assets	1.3	1.3	1.4	1.4	1.4		0.0	0.6	0.5	1.0	1.3
Securitized Loans, Leases, and Other Assets Charged-off (net, YTD, annualized, %)											
1-4 family residential loans	0.2	0.1	0.1	0.3	0.2		0.0	0.0	0.0	0.0	0.2
Home equity loans	8.7	5.9	2.6	6.9	3.6		0.0	0.0	0.0	8.7	0
Credit card receivables	1.2	0.8	0.4	4.2	3.7		0.0	0.0	0.0	1.2	5.6
Auto loans	0.8	0.5	0.2	0.7	0.5		0.0	0.0	1.9	0.6	0
Other consumer loans	1.0	0.6	0.4	1.0	0.7		0.0	0.0	0.0	0.6	1.5
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0
All other loans, leases, and other assets	1.3	0.7	0.5	0.4	0.3		0.0	0.0	0.0	0.0	1.6
Total loans, leases, and other assets	0.3	0.2	0.1	0.4	0.3		0.0	0.0	0.2	0.2	0.3
Seller's Interests in Institution's Own Securitizations – Carried as Loans											
Home equity loans	0	0	0	0	0	0.0	0	0	0	0	0
Credit card receivables	8,171	7,260	8,080	13,335	11,355	-28.0	0	0	0	8,171	0
Commercial and industrial loans	401	334	365	327	216	85.6	0	0	0	0	401
Seller's Interests in Institution's Own Securitizations – Carried as Securities											
Home equity loans	0	0	0	0	0	0.0	0	0	0	0	0
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0	0
Assets Sold with Recourse and Not Securitized											
Number of institutions reporting asset sales	522	548	579	1,066	1,079	-51.6	17	254	191	52	8
Outstanding Principal Balance by Asset Type											
1-4 family residential loans	26,285	26,223	25,933	38,320	37,792	-30.4	196	6,392	9,764	5,341	4,592
Home equity, credit card receivables, auto, and other consumer loans	523	543	564	580	626	-16.5	0	1	28	19	475
Commercial and industrial loans	190	188	230	364	339	-44.0	0	13	48	94	35
All other loans, leases, and other assets	97,455	95,098	93,140	89,265	84,258	15.7	0	17	136	31,349	65,953
Total sold and not securitized	124,453	122,053	119,867	128,528	123,015	1.2	196	6,422	9,976	36,804	71,055
Maximum Credit Exposure by Asset Type											
1-4 family residential loans	7,732	7,932	7,655	10,885	11,033	-29.9	10	888	3,172	2,150	1,511
Home equity, credit card receivables, auto, and other consumer loans	151	152	153	147	148	2.0	0	1	27	2	121
Commercial and industrial loans	116	133	175	308	183	-36.6	0	13	9	94	0
All other loans, leases, and other assets	27,057	26,299	25,918	25,036	23,286	16.2	0	17	36	9,098	17,906
Total credit exposure	35,056	34,516	33,902	36,375	34,651	1.2	10	919	3,244	11,345	19,538
Support for Securitization Facilities Sponsored by Other Institutions											
Number of institutions reporting securitization facilities sponsored by others	54	56	63	104	104	-48.1	1	17	18	12	6
Total credit exposure	34,350	35,012	35,130	35,264	40,190	-14.5	0	38	123	2,260	31,930
Total unused liquidity commitments	1,298	981	1,118	1,131	1,411	-8.0	0	11	0	447	840
Other											
Assets serviced for others**	5,925,909	5,946,416	5,944,428	5,981,964	5,962,395	-0.6	4,652	167,574	295,713	1,306,648	4,151,321
Asset-backed commercial paper conduits											
Credit exposure to conduits sponsored by institutions and others	16,618	16,698	17,521	21,720	23,084	-28.0	0	0	0	0	16,618
Unused liquidity commitments to conduits sponsored by institutions and others	27,458	28,342	25,784	21,832	24,417	12.5	0	0	5	1,734	25,718
Net servicing income (for the quarter)	2,305	2,166	2,829	4,997	2,594	-11.1	8	288	172	951	884
Net securitization income (for the quarter)	395	472	363	228	287	37.6	0	5	25	297	68
Total credit exposure to Tier 1 capital (%)***	4.5	4.6	4.7	4.9	5.1		0.1	0.8	1.9	2.9	7.1

* Does not include banks filing the FFIEC 051 report form, which was introduced in first quarter 2017.
** The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than $10 million.
*** Total credit exposure includes the sum of the three line items titled "Total credit exposure" reported above.

COMMUNITY BANK PERFORMANCE

Community banks are identified based on criteria defined in the FDIC's *Community Banking Study*. When comparing community bank performance across quarters, prior-quarter dollar amounts are based on community banks designated in the current quarter, adjusted for mergers. In contrast, prior-quarter performance ratios are based on community banks designated during the previous quarter.

Net Income Increases to $6 Billion on 9.4 Percent Year-Over-Year Growth

Net Interest Income Growth Drives Gains in Net Operating Revenue

Net Interest Margin Widens to 3.65 Percent

Total Loans and Leases Grow 7.3 Percent During the Year

Noncurrent Rates Improve Across Major Loan Categories

Net Income Growth Continued From the Previous Quarter for Most Community Banks

Of the 5,294 community banks reporting third quarter financial results, 67 percent saw an annual increase in net income.[1] Quarterly net income rose 6.7 percent to $6 billion, reflecting an annual increase of 9.4 percent. Year-over-year profitability grew on gains in net interest income, driven by growth in higher-yielding loans. Pretax return on assets (ROA) increased to 1.42 percent during the quarter, reflecting a quarterly increase of 6 basis points and an annual increase of 4 basis points. The ROA at community banks remained 21 basis points below that of the industry, consistent with the spread during the same period last year. Compared with the previous quarter, the number of banks reporting a net loss declined by 11 to 216. Two new community banks received charters during the quarter, and no community banks failed.

Growth in Net Interest Income Raises Net Operating Revenue

Higher interest income on non 1-to-4 family real estate loans pushed net interest income up 9.7 percent during the year to $18.8 billion.[2] Interest income on non 1-to-4 family real estate loans increased 4.1 percent during the quarter and 12.9 percent during the year to $8.8 billion. The average yield on assets continued to outpace funding costs, leading to a 4-basis-point expansion in the average net interest margin (NIM) since the prior quarter and a 7-basis-point expansion since the previous year. At 3.65 percent, the community bank NIM is 35 basis points wider than the industry NIM. However, this spread has narrowed 19 basis points since third quarter 2015.

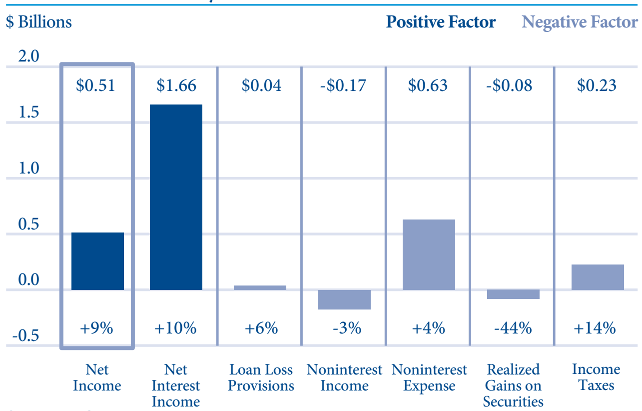
[1] Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.

[2] Non 1-to-4 family real estate loans include construction and development, farmland, multifamily, and nonfarm nonresidential loans.

Chart 1

Contributors to the Year-Over-Year Change in Income

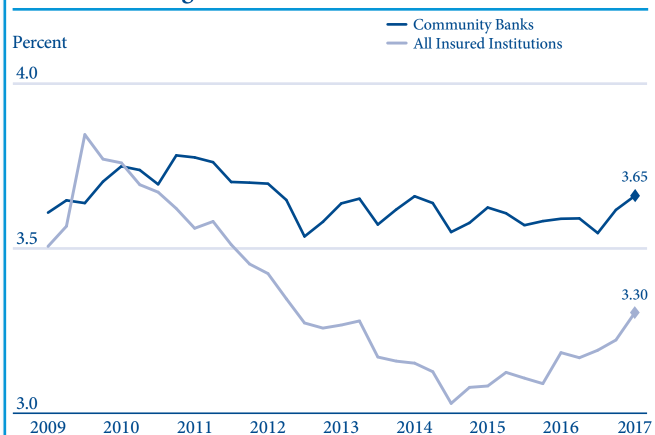
FDIC-Insured Community Banks



Source: FDIC.

Chart 2

Net Interest Margin



Source: FDIC.

Noninterest Income Declines

More than half of community banks (50.9 percent) reported a decrease in noninterest income compared with the same quarter last year. A reduction in net gains on loan sales during the year caused this decline, lowering noninterest income by $174.2 million, or 3.4 percent. Net gains on loan sales increased $45.4 million (4.3 percent) during the quarter but fell $323.7 million (22.9 percent) from a year earlier.

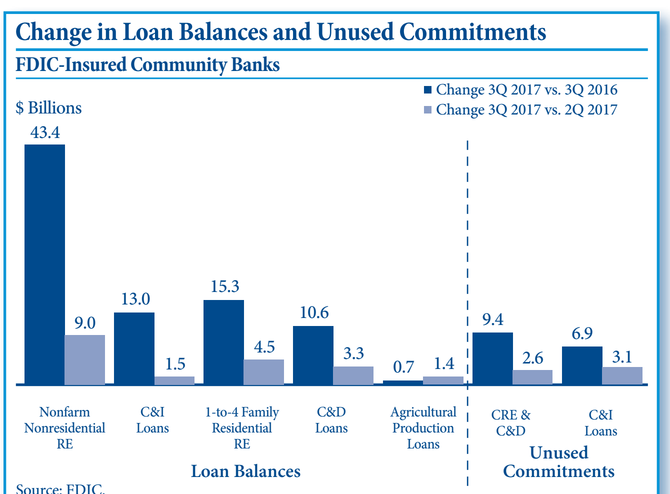
Noninterest Expense Grows During the Year

Most community banks (63.2 percent) reported higher noninterest expense compared to the same period last year. Higher expenses for salary and employee benefits contributed to this increase and lifted noninterest expense 4.3 percent to $15.2 billion during the year. Salary and employee benefits increased $190.1 million (2.24 percent) during the quarter and $392 million (4.7 percent) during the year to $8.7 billion. Annual growth in the volume of assets per employee, from $5 million to $5.3 million, accompanied this increase. The number of full-time employees contracted 0.07 percent to 421,808 during the quarter but increased 1.97 percent during the year.

Loans and Leases Grow 7.3 Percent

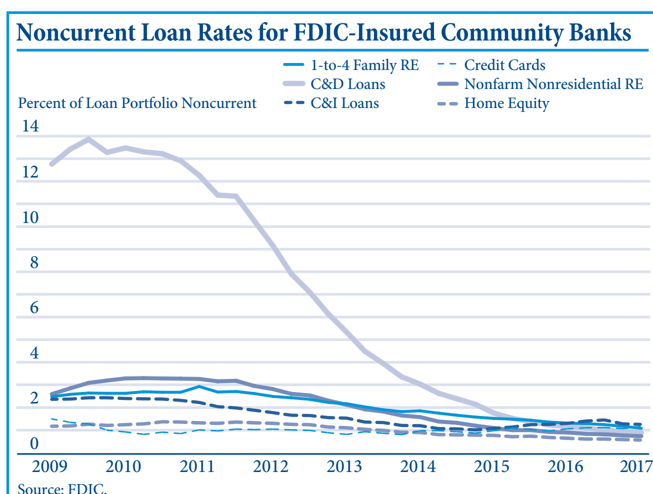
Community bank loan balances increased $26.3 billion (1.7 percent) to $1.6 trillion during the quarter, reflecting an annual increase of $106.7 billion (7.3 percent). Quarterly and yearly increases slowed moderately compared with the quarterly growth rate of 2.7 percent and yearly growth rate of 7.8 percent achieved as of the second quarter. Both quarterly and annual loan growth rates continued to exceed those of the industry. Growth in nonfarm nonresidential loans of $9 billion led the increase in loan volume among major loan categories during the quarter, followed by 1-to-4 family residential mortgage loan growth of $5.2 billion, and construction and development (C&D) loan growth of $3.3 billion. Growth in nonfarm nonresidential loans of $43.4 billion (10.5 percent), 1-to-4 family residential mortgage loans of $17 billion (3.9 percent), and commercial and industrial loans of $13 billion (6.7 percent) led the increase in annual loan growth. Unfunded loan commitments grew $23.3 billion or 8.6 percent during the year, led by a $9.9 billion or 12.7 percent increase in commitments to fund C&D loans. Community banks continued to hold a higher volume of loans and leases as a percentage of total assets (69.3 percent) when compared with the industry (54.7 percent).

Chart 3



Source: FDIC.

Chart 4



Source: FDIC.

Noncurrent Rates Improve Across Major Loan Categories

Noncurrent loans declined $499.9 million (3.5 percent) to $13.8 billion during the year, helping to reduce the noncurrent rate by 15 basis points to 0.88 percent—the lowest noncurrent rate since second quarter 2007. The noncurrent rate for loans secured by C&D property declined 29 basis points to 0.89 percent, the largest annual decline in noncurrent rates among the major loan categories and the lowest noncurrent rate for C&D loans since 2006. Farm loans experienced a 17-basis-point increase in the noncurrent rate to 0.99 percent over the year. Despite a 5-basis-point reduction during the year to 1.26 percent, the noncurrent rate for commercial and industrial loans remained the highest among major loan categories for the fourth consecutive quarter.

Net Charge-Offs Decline During the Quarter and Year

Net charge-offs fell $234.5 million (34 percent) from the previous quarter and $132 million (22.5 percent) from the previous year. These reductions helped lower the net charge-off rate for total loans and leases by 7 basis points during the quarter and 4 basis points during the year to 0.12 percent. The net charge-off rate for commercial and industrial (C&I) loans showed the most improvement among major loan categories during the year, dropping 13 basis points to 0.33 percent. The net charge-off rate for C&I loans has been the highest among major loan categories since first quarter 2014. The net charge-off rate for nonfarm nonresidential loans declined 2 basis points during the year to 0.04 percent, while the net charge-off rate for C&D loans rose 5 basis points to 0.03 percent. The coverage ratio (reserves to noncurrent loans) continued a steady quarterly increase, from 126.8 percent in the second quarter to 132.3 percent in the third quarter.

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TABLE I-B. Selected Indicators, FDIC-Insured Community Banks

	2017*	2016*	2016	2015	2014	2013	2012
Return on assets (%)	1.04	1.02	0.99	0.99	0.93	0.90	0.83
Return on equity (%)	9.34	9.09	8.81	8.85	8.45	8.27	7.68
Core capital (leverage) ratio (%)	10.83	10.74	10.69	10.67	10.57	10.43	10.18
Noncurrent assets plus other real estate owned to assets (%)	0.81	0.97	0.94	1.07	1.34	1.73	2.27
Net charge-offs to loans (%)	0.14	0.13	0.15	0.15	0.21	0.32	0.58
Asset growth rate (%)	2.71	3.24	2.97	2.71	2.21	0.39	2.25
Net interest margin (%)	3.60	3.57	3.57	3.57	3.61	3.59	3.67
Net operating income growth (%)	6.68	5.37	2.48	9.55	4.81	14.64	56.17
Number of institutions reporting	5,294	5,522	5,461	5,735	6,037	6,307	6,542
Percentage of unprofitable institutions (%)	4.06	4.17	4.61	5.00	6.44	8.40	11.14

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

TABLE II-B. Aggregate Condition and Income Data, FDIC-Insured Community Banks*

(dollar figures in millions)	3rd Quarter 2017	2nd Quarter 2017	3rd Quarter 2016	%Change 16Q3-17Q3
Number of institutions reporting	5,294	5,338	5,522	-4.1
Total employees (full-time equivalent)	421,808	425,207	431,151	-2.2
CONDITION DATA				
Total assets	$2,222,172	$2,206,031	$2,163,575	2.7
Loans secured by real estate	1,199,578	1,185,782	1,143,175	4.9
1-4 Family residential mortgages	397,987	396,628	389,635	2.1
Nonfarm nonresidential	458,044	453,568	434,601	5.4
Construction and development	104,869	102,481	98,993	5.9
Home equity lines	50,077	49,595	50,538	-0.9
Commercial & industrial loans	206,313	206,082	200,388	3.0
Loans to individuals	61,526	60,780	60,314	2.0
Credit cards	2,018	1,988	2,141	-5.7
Farm loans	52,687	51,397	52,468	0.4
Other loans & leases	39,500	40,282	40,554	-2.6
Less: Unearned income	687	696	642	7.1
Total loans & leases	1,558,917	1,543,627	1,496,258	4.2
Less: Reserve for losses	18,263	18,327	18,443	-1.0
Net loans and leases	1,540,653	1,525,300	1,477,815	4.3
Securities	419,558	423,934	419,994	-0.1
Other real estate owned	4,180	4,448	5,466	-23.5
Goodwill and other intangibles	14,252	14,430	14,287	-0.2
All other assets	243,529	237,918	246,013	-1.0
Total liabilities and capital	2,222,172	2,206,031	2,163,575	2.7
Deposits	1,816,024	1,802,193	1,771,676	2.5
Domestic office deposits	1,815,353	1,801,427	1,771,266	2.5
Foreign office deposits	671	766	411	63.4
Brokered deposits	90,032	86,748	78,412	14.8
Estimated insured deposits	1,341,298	1,338,931	1,323,726	1.3
Other borrowed funds	137,673	139,051	128,667	7.0
Subordinated debt	1,007	759	802	25.5
All other liabilities	17,205	15,851	17,662	-2.6
Total equity capital (includes minority interests)	250,264	248,177	244,768	2.2
Bank equity capital	250,148	248,050	244,656	2.2
Loans and leases 30-89 days past due	7,624	7,304	7,802	-2.3
Noncurrent loans and leases	13,802	14,459	15,461	-10.7
Restructured loans and leases	7,335	7,456	8,667	-15.4
Mortgage-backed securities	179,461	181,021	179,987	-0.3
Earning assets	2,072,394	2,056,179	2,012,486	3.0
FHLB Advances	111,799	112,725	100,683	11.0
Unused loan commitments	292,974	290,472	281,245	4.2
Trust assets	282,638	259,882	253,776	11.4
Assets securitized and sold	20,512	21,279	14,435	42.1
Notional amount of derivatives	70,774	69,797	74,280	-4.7

INCOME DATA	First Three Quarters 2017	First Three Quarters 2016	%Change	3rd Quarter 2017	3rd Quarter 2016	%Change 16Q3-17Q3
Total interest income	$62,290	$59,175	5.3	$21,573	$20,188	6.9
Total interest expense	7,708	6,805	13.3	2,791	2,337	19.4
Net interest income	54,582	52,370	4.2	18,782	17,851	5.2
Provision for loan and lease losses	2,301	2,100	9.6	759	744	2.0
Total noninterest income	14,384	14,941	-3.7	4,929	5,321	-7.3
Total noninterest expense	44,710	44,712	0.0	15,198	15,239	-0.3
Securities gains (losses)	333	600	-44.5	105	195	-46.3
Applicable income taxes	5,327	4,960	7.4	1,891	1,730	9.3
Extraordinary gains, net**	4	0	N/M	5	-2	N/M
Total net income (includes minority interests)	16,966	16,140	5.1	5,973	5,652	5.7
Bank net income	16,947	16,123	5.1	5,967	5,645	5.7
Net charge-offs	1,540	1,418	8.6	455	608	-25.1
Cash dividends	7,251	7,217	0.5	2,234	2,187	2.1
Retained earnings	9,697	8,906	8.9	3,733	3,457	8.0
Net operating income	16,711	15,665	6.7	5,889	5,497	7.1

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled. N/M - Not Meaningful
** See Notes to Users for explanation.

TABLE II-B. Aggregate Condition and Income Data, FDIC-Insured Community Banks*
Prior Periods Adjusted for Mergers

(dollar figures in millions)	3rd Quarter 2017	2nd Quarter 2017	3rd Quarter 2016	%Change 16Q3-17Q3
Number of institutions reporting	5,294	5,292	5,291	0.1
Total employees (full-time equivalent)	421,808	422,101	413,664	2.0
CONDITION DATA				
Total assets	$2,222,172	$2,193,726	$2,104,167	5.6
Loans secured by real estate	1,199,578	1,177,666	1,110,794	8.0
1-4 Family residential mortgages	397,987	393,464	382,693	4.0
Nonfarm nonresidential	458,044	449,082	414,679	10.5
Construction and development	104,869	101,598	94,282	11.2
Home equity lines	50,077	49,411	48,416	3.4
Commercial & industrial loans	206,313	204,858	193,269	6.7
Loans to individuals	61,526	60,282	58,272	5.6
Credit cards	2,018	1,985	2,052	-1.6
Farm loans	52,687	51,276	51,978	1.4
Other loans & leases	39,500	39,240	38,563	2.4
Less: Unearned income	687	689	622	10.5
Total loans & leases	1,558,917	1,532,633	1,452,255	7.3
Less: Reserve for losses	18,263	17,998	17,651	3.5
Net loans and leases	1,540,653	1,514,635	1,434,604	7.4
Securities	419,558	423,985	413,554	1.5
Other real estate owned	4,180	4,360	5,242	-20.3
Goodwill and other intangibles	14,252	14,059	13,284	7.3
All other assets	243,529	236,687	237,484	2.5
Total liabilities and capital	2,222,172	2,193,726	2,104,167	5.6
Deposits	1,816,024	1,792,868	1,720,314	5.6
Domestic office deposits	1,815,353	1,792,102	1,719,903	5.5
Foreign office deposits	671	766	411	63.4
Brokered deposits	90,032	86,926	76,648	17.5
Estimated insured deposits	1,341,298	1,333,019	1,289,214	4.0
Other borrowed funds	137,673	138,657	128,310	7.3
Subordinated debt	1,007	759	793	27.0
All other liabilities	17,205	15,794	17,190	0.1
Total equity capital (includes minority interests)	250,264	245,648	237,559	5.3
Bank equity capital	250,148	245,528	237,465	5.3
Loans and leases 30-89 days past due	7,624	7,228	7,670	-0.6
Noncurrent loans and leases	13,802	13,813	14,302	-3.5
Restructured loans and leases	7,335	7,429	8,494	-13.6
Mortgage-backed securities	179,461	181,156	177,625	1.0
Earning assets	2,072,394	2,045,015	1,958,305	5.8
FHLB Advances	111,799	112,800	101,037	10.7
Unused loan commitments	292,974	287,627	269,680	8.6
Trust assets	282,638	272,411	255,960	10.4
Assets securitized and sold	20,512	20,046	13,257	54.7
Notional amount of derivatives	70,774	68,309	68,654	3.1

INCOME DATA	First Three Quarters 2017	First Three Quarters 2016	%Change	3rd Quarter 2017	3rd Quarter 2016	%Change 16Q3-17Q3
Total interest income	$62,290	$56,850	9.6	$21,573	$19,389	11.3
Total interest expense	7,708	6,600	16.8	2,791	2,266	23.2
Net interest income	54,582	50,250	8.6	18,782	17,123	9.7
Provision for loan and lease losses	2,301	1,995	15.3	759	719	5.5
Total noninterest income	14,384	14,311	0.5	4,929	5,104	-3.4
Total noninterest expense	44,710	42,801	4.5	15,198	14,566	4.3
Securities gains (losses)	333	575	-42.0	105	186	-43.7
Applicable income taxes	5,327	4,787	11.3	1,891	1,665	13.6
Extraordinary gains, net**	4	0	N/M	5	-2	N/M
Total net income (includes minority interests)	16,966	15,553	9.1	5,973	5,461	9.4
Bank net income	16,947	15,536	9.1	5,967	5,454	9.4
Net charge-offs	1,540	1,359	13.4	455	587	-22.5
Cash dividends	7,251	6,873	5.5	2,234	2,050	9.0
Retained earnings	9,697	8,663	11.9	3,733	3,404	9.7
Net operating income	16,711	15,096	10.7	5,889	5,313	10.8

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.

N/M - Not Meaningful

** See Notes to Users for explanation.

TABLE III-B. Aggregate Condition and Income Data by Geographic Region, FDIC-Insured Community Banks*

Third Quarter 2017 (dollar figures in millions)		Geographic Regions**					
	All Community Banks	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	5,294	612	624	1,152	1,396	1,170	340
Total employees (full-time equivalent)	421,808	85,666	51,313	86,893	70,779	93,178	33,979
CONDITION DATA							
Total assets	$2,222,172	$612,024	$245,231	$393,039	$344,273	$428,010	$199,596
Loans secured by real estate	1,199,578	378,074	135,601	204,290	166,248	208,291	107,073
1-4 Family residential mortgages	397,987	138,995	42,560	71,757	51,393	66,604	26,677
Nonfarm nonresidential	458,044	132,355	59,091	74,238	55,538	85,425	51,396
Construction and development	104,869	22,487	15,354	14,368	14,268	29,401	8,991
Home equity lines	50,077	16,710	7,592	10,949	5,139	4,823	4,863
Commercial & industrial loans	206,313	52,309	20,284	38,628	34,498	41,834	18,761
Loans to individuals	61,526	14,082	6,938	12,260	10,419	13,384	4,443
Credit cards	2,018	409	154	395	565	228	266
Farm loans	52,687	588	1,473	8,377	28,741	10,475	3,034
Other loans & leases	39,500	12,354	3,305	6,849	5,858	7,849	3,285
Less: Unearned income	687	168	105	55	87	132	140
Total loans & leases	1,558,917	457,239	167,496	270,348	245,677	281,701	136,455
Less: Reserve for losses	18,263	4,431	1,972	3,274	3,300	3,529	1,757
Net loans and leases	1,540,653	452,808	165,524	267,075	242,377	278,172	134,698
Securities	419,558	99,801	45,402	80,240	65,144	92,264	36,707
Other real estate owned	4,180	685	996	756	654	863	227
Goodwill and other intangibles	14,252	4,758	1,345	2,532	1,885	2,667	1,065
All other assets	243,529	53,972	31,965	42,436	34,213	54,045	26,899
Total liabilities and capital	2,222,172	612,024	245,231	393,039	344,273	428,010	199,596
Deposits	1,816,024	481,959	203,540	323,866	282,010	358,035	166,615
Domestic office deposits	1,815,353	481,426	203,447	323,848	282,010	358,035	166,587
Foreign office deposits	671	533	93	17	0	0	28
Brokered deposits	90,032	29,082	8,103	15,910	14,767	13,010	9,161
Estimated insured deposits	1,341,298	342,965	151,628	256,142	221,752	257,900	110,911
Other borrowed funds	137,673	54,363	12,459	21,750	21,359	19,248	8,494
Subordinated debt	1,007	657	254	46	22	13	15
All other liabilities	17,205	6,010	1,745	2,857	2,039	2,796	1,759
Total equity capital (includes minority interests)	250,264	69,035	27,234	44,521	38,843	47,918	22,713
Bank equity capital	250,148	68,974	27,219	44,504	38,842	47,896	22,713
Loans and leases 30-89 days past due	7,624	1,970	951	1,383	1,098	1,864	357
Noncurrent loans and leases	13,802	4,401	1,542	2,515	1,956	2,655	732
Restructured loans and leases	7,335	2,278	912	1,667	993	1,004	482
Mortgage-backed securities	179,461	56,852	19,019	30,472	21,117	34,305	17,696
Earning assets	2,072,394	574,015	226,575	365,940	321,395	397,128	187,341
FHLB Advances	111,799	47,234	10,566	16,769	15,903	15,205	6,122
Unused loan commitments	292,974	76,949	30,169	54,080	48,768	52,814	30,194
Trust assets	282,638	65,920	9,092	71,226	84,454	44,336	7,611
Assets securitized and sold	20,512	5,286	77	8,006	2,283	761	4,099
Notional amount of derivatives	70,774	27,423	7,247	14,843	8,169	9,834	3,257
INCOME DATA							
Total interest income	$21,573	$5,657	$2,410	$3,739	$3,431	$4,325	$2,012
Total interest expense	2,791	923	286	468	448	476	190
Net interest income	18,782	4,734	2,124	3,271	2,983	3,849	1,821
Provision for loan and lease losses	759	277	81	91	122	161	27
Total noninterest income	4,929	984	557	1,191	762	968	467
Total noninterest expense	15,198	3,698	1,830	2,881	2,347	3,069	1,372
Securities gains (losses)	105	37	9	13	15	20	10
Applicable income taxes	1,891	556	221	355	220	274	266
Extraordinary gains, net***	5	6	0	0	0	0	-2
Total net income (includes minority interests)	5,973	1,231	558	1,148	1,070	1,334	632
Bank net income	5,967	1,229	556	1,147	1,070	1,332	632
Net charge-offs	455	113	58	79	65	131	10
Cash dividends	2,234	301	201	589	461	492	190
Retained earnings	3,733	929	355	558	609	839	442
Net operating income	5,889	1,199	552	1,137	1,059	1,317	625

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** See Table V-A for explanations.
*** See Notes to Users for explanation.

Table IV-B. Third Quarter 2017, FDIC-Insured Community Banks*

Performance ratios (annualized, %)	All Community Banks		Third Quarter 2017, Geographic Regions**					
	3rd Quarter 2017	2nd Quarter 2017	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	4.19	4.12	3.97	4.29	4.11	4.29	4.39	4.34
Cost of funding earning assets	0.54	0.50	0.65	0.51	0.51	0.56	0.48	0.41
Net interest margin	3.65	3.61	3.33	3.78	3.60	3.73	3.91	3.93
Noninterest income to assets	0.89	0.88	0.65	0.92	1.22	0.89	0.91	0.95
Noninterest expense to assets	2.76	2.75	2.44	3.01	2.95	2.74	2.89	2.78
Loan and lease loss provision to assets	0.14	0.16	0.18	0.13	0.09	0.14	0.15	0.06
Net operating income to assets	1.07	1.03	0.79	0.91	1.16	1.24	1.24	1.27
Pretax return on assets	1.42	1.36	1.18	1.28	1.54	1.51	1.51	1.82
Return on assets	1.08	1.04	0.81	0.91	1.17	1.25	1.25	1.28
Return on equity	9.64	9.29	7.21	8.26	10.39	11.11	11.24	11.26
Net charge-offs to loans and leases	0.12	0.19	0.10	0.14	0.12	0.11	0.19	0.03
Loan and lease loss provision to net charge-offs	166.67	126.04	245.16	139.65	115.03	189.66	122.87	266.59
Efficiency ratio	63.78	64.29	64.38	67.85	64.28	62.30	63.43	59.73
Net interest income to operating revenue	79.21	79.18	82.79	79.21	73.31	79.65	79.90	79.61
% of unprofitable institutions	4.08	4.38	6.86	6.25	3.91	2.79	2.91	5.00
% of institutions with earnings gains	66.60	62.29	73.37	69.87	65.36	61.39	66.58	74.12

Table V-B. First Three Quarters 2017, FDIC-Insured Community Banks*

Performance ratios (%)	All Community Banks		First Three Quarters 2017, Geographic Regions**					
	First Three Quarters 2017	First Three Quarters 2016	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	4.10	4.03	3.90	4.20	4.02	4.18	4.30	4.23
Cost of funding earning assets	0.51	0.46	0.61	0.48	0.48	0.52	0.45	0.38
Net interest margin	3.60	3.57	3.29	3.72	3.54	3.66	3.85	3.85
Noninterest income to assets	0.88	0.95	0.63	0.92	1.21	0.87	0.92	0.92
Noninterest expense to assets	2.75	2.83	2.42	3.00	2.94	2.73	2.89	2.76
Loan and lease loss provision to assets	0.14	0.13	0.18	0.11	0.10	0.15	0.17	0.08
Net operating income to assets	1.03	0.99	0.77	0.90	1.12	1.17	1.18	1.18
Pretax return on assets	1.37	1.34	1.15	1.25	1.48	1.43	1.44	1.71
Return on assets	1.04	1.02	0.79	0.91	1.13	1.18	1.20	1.20
Return on equity	9.34	9.09	7.08	8.25	10.10	10.64	10.84	10.64
Net charge-offs to loans and leases	0.14	0.13	0.17	0.11	0.10	0.12	0.20	0.05
Loan and lease loss provision to net charge-offs	149.41	148.11	145.61	153.47	144.74	172.31	133.97	226.97
Efficiency ratio	64.52	66.08	64.93	68.62	64.89	63.22	64.20	60.78
Net interest income to operating revenue	79.14	77.80	83.14	78.94	73.09	79.66	79.52	79.67
% of unprofitable institutions	4.06	4.17	5.39	6.09	4.25	2.58	3.59	5.00
% of institutions with earnings gains	64.87	63.22	72.39	68.59	64.84	57.74	63.93	77.06

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** See Table V-A for explanations.

Table VI-B. Loan Performance, FDIC-Insured Community Banks*

September 30, 2017	All Community Banks	Geographic Regions**					
		New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due							
All loans secured by real estate	0.45	0.39	0.53	0.53	0.40	0.60	0.19
Construction and development	0.36	0.25	0.39	0.40	0.40	0.42	0.31
Nonfarm nonresidential	0.29	0.26	0.33	0.36	0.27	0.36	0.15
Multifamily residential real estate	0.13	0.09	0.17	0.25	0.20	0.28	0.01
Home equity loans	0.43	0.49	0.47	0.41	0.29	0.56	0.27
Other 1-4 family residential	0.74	0.65	0.91	0.83	0.63	1.01	0.29
Commercial and industrial loans	0.45	0.29	0.55	0.35	0.53	0.60	0.51
Loans to individuals	1.57	2.16	1.56	0.92	1.05	2.16	0.94
Credit card loans	2.36	2.94	1.33	1.40	3.91	1.29	1.13
Other loans to individuals	1.54	2.14	1.56	0.91	0.88	2.17	0.93
All other loans and leases (including farm)	0.37	0.27	0.18	0.39	0.40	0.45	0.30
Total loans and leases	0.49	0.43	0.57	0.51	0.45	0.66	0.26
Percent of Loans Noncurrent* **							
All loans secured by real estate	0.85	0.89	0.95	0.98	0.75	0.83	0.49
Construction and development	0.89	0.85	1.33	0.94	0.94	0.69	0.74
Nonfarm nonresidential	0.75	0.81	0.76	0.93	0.78	0.72	0.34
Multifamily residential real estate	0.22	0.13	0.55	0.47	0.18	0.27	0.11
Home equity loans	0.58	0.71	0.53	0.53	0.30	0.61	0.55
Other 1-4 family residential	1.09	1.30	1.15	1.14	0.60	1.07	0.79
Commercial and industrial loans	1.26	1.76	0.89	0.95	1.04	1.49	0.80
Loans to individuals	0.70	0.58	0.78	0.37	0.45	1.40	0.31
Credit card loans	1.17	1.28	0.67	1.05	1.75	0.53	0.75
Other loans to individuals	0.68	0.56	0.78	0.35	0.38	1.42	0.29
All other loans and leases (including farm)	0.68	0.22	0.55	0.70	0.89	0.64	0.66
Total loans and leases	0.88	0.96	0.92	0.93	0.80	0.94	0.54
Percent of Loans Charged-Off (net, YTD)							
All loans secured by real estate	0.04	0.05	0.03	0.04	0.03	0.04	-0.02
Construction and development	0.00	0.05	0.01	-0.01	-0.07	0.02	-0.05
Nonfarm nonresidential	0.04	0.06	0.04	0.05	0.06	0.04	-0.03
Multifamily residential real estate	0.00	0.00	0.02	0.00	-0.01	0.01	-0.01
Home equity loans	0.04	0.06	0.06	0.04	0.03	0.03	-0.03
Other 1-4 family residential	0.05	0.06	0.03	0.06	0.03	0.05	0.00
Commercial and industrial loans	0.45	0.82	0.29	0.20	0.22	0.60	0.16
Loans to individuals	0.92	0.89	0.90	0.59	1.17	1.06	0.98
Credit card loans	6.47	4.17	1.67	3.90	15.55	1.71	2.30
Other loans to individuals	0.73	0.79	0.88	0.47	0.34	1.05	0.89
All other loans and leases (including farm)	0.21	0.14	0.24	0.18	0.14	0.43	0.22
Total loans and leases	0.14	0.17	0.11	0.10	0.12	0.20	0.05
Loans Outstanding (in billions)							
All loans secured by real estate	$1,199.6	$378.1	$135.6	$204.3	$166.2	$208.3	$107.1
Construction and development	104.9	22.5	15.4	14.4	14.3	29.4	9.0
Nonfarm nonresidential	458.0	132.4	59.1	74.2	55.5	85.4	51.4
Multifamily residential real estate	117.7	65.3	6.6	16.4	9.2	8.5	11.7
Home equity loans	50.1	16.7	7.6	10.9	5.1	4.8	4.9
Other 1-4 family residential	398.0	139.0	42.6	71.8	51.4	66.6	26.7
Commercial and industrial loans	206.3	52.3	20.3	38.6	34.5	41.8	18.8
Loans to individuals	61.5	14.1	6.9	12.3	10.4	13.4	4.4
Credit card loans	2.0	0.4	0.2	0.4	0.6	0.2	0.3
Other loans to individuals	59.5	13.7	6.8	11.9	9.9	13.2	4.2
All other loans and leases (including farm)	92.2	12.9	4.8	15.2	34.6	18.3	6.3
Total loans and leases	1,559.6	457.4	167.6	270.4	245.8	281.8	136.6
Memo: Unfunded Commitments (in millions)							
Total Unfunded Commitments	292,974	76,949	30,169	54,080	48,768	52,814	30,194
Construction and development: 1-4 family residential	25,804	5,143	4,132	2,962	3,335	7,247	2,984
Construction and development: CRE and other	62,216	19,033	6,636	10,081	7,562	13,667	5,237
Commercial and industrial	93,260	23,932	8,424	18,799	15,634	16,621	9,850

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** See Table V-A for explanations.
*** 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.

Insurance Fund Indicators

Deposit Insurance Fund Increases by $2.9 Billion

Insured Deposits Grow by 0.7 Percent

DIF Reserve Ratio Rises 4 Basis Points to 1.28 Percent

The Deposit Insurance Fund (DIF) balance increased by $2.9 billion, to $90.5 billion, during the third quarter. Assessment income of $2.6 billion, which includes temporary assessment surcharges on large banks, and a negative provision for insurance losses of $512 million were the largest sources of the increase. Interest earned and other revenue added $275 million, while operating expenses and unrealized losses on available-for-sale securities reduced the fund by $437 million. No banks failed during the quarter. During the first nine months of 2017 six institutions failed, with combined assets of $4.9 billion.

The deposit insurance assessment base—average consolidated total assets minus average tangible equity—increased by 0.8 percent in the third quarter and by 3.0 percent over 12 months.[1,2] Total estimated insured deposits increased by 0.7 percent in the third quarter of 2017 and by 4.0 percent year-over-year. The DIF's reserve ratio (the fund balance as a percent of estimated insured deposits) rose to 1.28 percent on September 30, 2017, from 1.24 percent at June 30, 2017, and 1.18 percent four quarters ago. The September 30, 2017, reserve ratio is the highest for the DIF since June 30, 2005, when the reserve ratio was also 1.28 percent.[3]

By law, the reserve ratio must reach a minimum of 1.35 percent by September 30, 2020. The law also requires that, in setting assessments, the FDIC offset the effect of the increase in the reserve ratio from 1.15 to 1.35 percent on banks with less than $10 billion in assets. To satisfy these requirements, large banks are subject to a temporary surcharge of 4.5 basis points of their assessment base, after making certain adjustments.[4,5] Surcharges began in the third quarter of 2016 and will continue through the quarter in which the reserve ratio first meets or exceeds 1.35 percent. If, however, the reserve ratio has not reached 1.35 percent by the end of 2018, large banks will pay a shortfall assessment in early 2019 to close the gap.

Small banks will receive credits to offset the portion of their assessments that help to raise the reserve ratio from 1.15 percent to 1.35 percent. When the reserve ratio is at least 1.38 percent, the FDIC will automatically apply a small bank's credits to reduce its regular assessment up to the entire amount of the assessment.

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[1] There are additional adjustments to the assessment base for banker's banks and custodial banks.

[2] Figures for estimated insured deposits and the assessment base include insured branches of foreign banks, in addition to insured commercial banks and savings institutions.

[3] The reserve ratio for June 30, 2005, represents the combined balances of the Bank Insurance Fund and Savings Association Insurance Fund as a percent of estimated insured deposits.

[4] Large banks are generally those with assets of $10 billion or more.

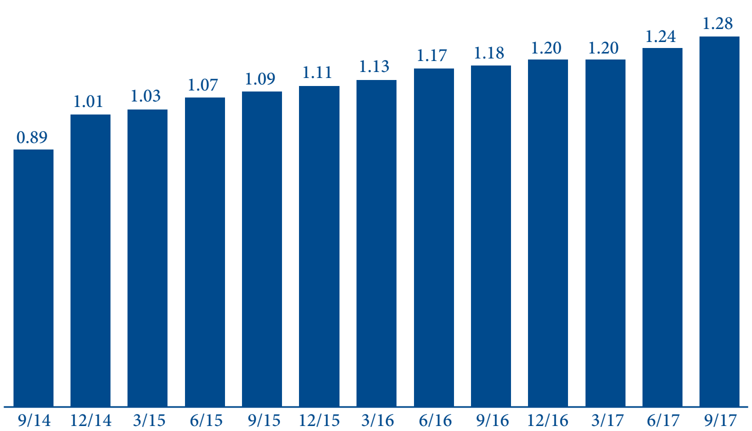
[5] The assessment base for the surcharge is a large bank's regular assessment base reduced by $10 billion (and subject to additional adjustment for affiliated banks).

Table I-C. Insurance Fund Balances and Selected Indicators*

(dollar figures in millions)	Deposit Insurance Fund** 3rd Quarter 2017	2nd Quarter 2017	1st Quarter 2017	4th Quarter 2016	3rd Quarter 2016	2nd Quarter 2016	1st Quarter 2016	4th Quarter 2015	3rd Quarter 2015	2nd Quarter 2015	1st Quarter 2015	4th Quarter 2014	3rd Quarter 2014
Beginning Fund Balance	$87,588	$84,928	$83,162	$80,704	$77,910	$75,120	$72,600	$70,115	$67,589	$65,296	$62,780	$54,320	$51,059
Changes in Fund Balance:													
Assessments earned	2,568	2,634	2,737	2,688	2,643	2,328	2,328	2,160	2,170	2,328	2,189	2,030	2,009
Interest earned on investment securities	274	251	227	189	171	164	147	128	122	113	60	70	80
Realized gain on sale of investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating expenses	404	450	442	437	422	441	415	447	410	434	396	408	406
Provision for insurance losses	-512	-233	765	-332	-566	-627	-43	-930	-578	-317	-426	-6,787	-1,663
All other income, net of expenses	1	4	2	3	3	2	5	12	2	3	6	-43	6
Unrealized gain/(loss) on available-for-sale securities	-33	-12	7	-317	-167	110	412	-298	64	-34	231	24	-91
Total fund balance change	2,918	2,660	1,766	2,458	2,794	2,790	2,520	2,485	2,526	2,293	2,516	8,460	3,261
Ending Fund Balance	90,506	87,588	84,928	83,162	80,704	77,910	75,120	72,600	70,115	67,589	65,296	62,780	54,320
Percent change from four quarters earlier	12.15	12.42	13.06	14.55	15.10	15.27	15.05	15.64	29.08	32.37	33.55	33.03	33.27
Reserve Ratio (%)	1.28	1.24	1.20	1.20	1.18	1.17	1.13	1.11	1.09	1.07	1.03	1.01	0.89
Estimated Insured Deposits	7,091,993	7,045,471	7,078,396	6,914,305	6,816,688	6,675,378	6,663,048	6,522,388	6,409,239	6,336,141	6,334,862	6,196,472	6,125,603
Percent change from four quarters earlier	4.04	5.54	6.23	6.01	6.36	5.35	5.18	5.26	4.63	3.95	3.72	3.30	2.78
Domestic Deposits	11,963,382	11,827,936	11,856,691	11,691,575	11,505,081	11,240,160	11,154,724	10,950,122	10,695,506	10,629,335	10,616,458	10,408,187	10,213,199
Percent change from four quarters earlier	3.98	5.23	6.29	6.77	7.57	5.75	5.07	5.21	4.72	5.25	6.56	5.93	6.04
Assessment Base* **	14,817,154	14,703,126	14,620,881	14,563,365	14,383,050	14,193,985	13,994,465	13,833,119	13,662,687	13,589,497	13,533,471	13,346,567	13,113,585
Percent change from four quarters earlier	3.02	3.59	4.48	5.28	5.27	4.45	3.41	3.65	4.19	5.33	5.78	4.61	4.61
Number of Institutions Reporting	5,746	5,796	5,865	5,922	5,989	6,067	6,131	6,191	6,279	6,357	6,428	6,518	6,598

DIF Reserve Ratios

Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits ($ Millions)

	DIF Balance	DIF-Insured Deposits*
9/14	$54,320	$6,125,603
12/14	62,780	6,196,472
3/15	65,296	6,334,862
6/15	67,589	6,336,141
9/15	70,115	6,409,239
12/15	72,600	6,522,388
3/16	75,120	6,663,048
6/16	77,910	6,675,378
9/16	80,704	6,816,688
12/16	83,162	6,914,305
3/17	84,928	7,078,396
6/17	87,588	7,045,471
9/17	90,506	7,091,993

Table II-C. Problem Institutions and Failed Institutions

(dollar figures in millions)	2017****	2016****	2016	2015	2014	2013	2012	2011
Problem Institutions								
Number of institutions	104	132	123	183	291	467	651	813
Total assets	$16,044	$24,917	$27,624	$46,780	$86,712	$152,687	$232,701	$319,432
Failed Institutions								
Number of institutions	6	5	5	8	18	24	51	92
Total assets*****	$4,882	$277	$277	$6,706	$2,914	$6,044	$11,617	$34,923

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** Quarterly financial statement results are unaudited.
*** Average consolidated total assets minus tangible equity, with adjustments for banker's banks and custodial banks.
**** Through September 30.
***** Total assets are based on final Call Reports submitted by failed institutions.

Table III-C. Estimated FDIC-Insured Deposits by Type of Institution*

(dollar figures in millions) September 30, 2017	Number of Institutions	Total Assets	Domestic Deposits**	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	4,969	$16,053,323	$10,987,756	$6,304,691
FDIC-Supervised	3,290	2,478,839	1,958,754	1,352,971
OCC-Supervised	894	10,929,267	7,192,742	3,956,051
Federal Reserve-Supervised	785	2,645,218	1,836,260	995,670
FDIC-Insured Savings Institutions	768	1,184,915	928,962	747,291
OCC-Supervised	353	760,193	605,330	493,747
FDIC-Supervised	378	398,534	303,069	237,402
Federal Reserve-Supervised	37	26,188	20,563	16,143
Total Commercial Banks and Savings Institutions	5,737	17,238,238	11,916,718	7,051,983
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	9	97,769	46,663	40,010
Total FDIC-Insured Institutions	5,746	17,336,008	11,963,382	7,091,993

* Data for third quarter 2017 do not include one insured institution with $4.1 billion in assets, which had not reported at the time data were compiled.
** Excludes $1.3 trillion in foreign office deposits, which are not FDIC insured.

Table IV-C. Distribution of Institutions and Assessment Base by Assessment Rate Range

Quarter Ending June 30, 2017 *(dollar figures in billions)*

Annual Rate in Basis Points*	Number of Institutions	Percent of Total Institutions	Amount of Assessment Base**	Percent of Total Assessment Base
1.50 - 3.00	3,421	59.02	$2,832.1	19.26
3.01 - 6.00	1,611	27.80	10,996.5	74.79
6.01 - 10.00	571	9.85	693.5	4.72
10.01 - 15.00	74	1.28	131.0	0.89
15.01 - 20.00	100	1.73	33.0	0.22
20.01 - 25.00	7	0.12	4.5	0.03
>25.00	12	0.21	12.5	0.09

* Assessment rates do not incorporate temporary surcharges on large banks.
** Beginning in the second quarter of 2011, the assessment base was changed to average consolidated total assets minus tangible equity, as required by the Dodd-Frank Act.

Notes to Users

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Tables I-A through VIII-A.

The information presented in Tables I-A through VIII-A of the *FDIC Quarterly Banking Profile* is aggregated for all FDIC-insured Call report filers, both commercial banks and savings institutions. Some tables are arrayed by groups of FDIC-insured institutions based on predominant types of asset concentration, while other tables aggregate institutions by asset size and geographic region. Quarterly and full-year data are provided for selected indicators, including aggregate condition and income data, performance ratios, condition ratios, and structural changes, as well as past due, noncurrent, and charge-off information for loans outstanding and other assets.

Tables I-B through VI-B.

The information presented in Tables I-B through VI-B is aggregated for all FDIC-insured commercial banks and savings institutions meeting the criteria for community banks that were developed for the FDIC's *Community Banking Study,* published in December, 2012: http://fdic.gov/regulations/resources/cbi/report/cbi-full.pdf.

The determination of which insured institutions are considered community banks is based on five steps.

The first step in defining a community bank is to aggregate all charter-level data reported under each holding company into a single banking organization. This aggregation applies both to balance-sheet measures and the number and location of banking offices. Under the FDIC definition, if the banking organization is designated as a community bank, every charter reporting under that organization is also considered a community bank when working with data at the charter level.

The second step is to exclude any banking organization where more than 50 percent of total assets are held in certain specialty banking charters, including: *credit card specialists, consumer nonbank banks, industrial loan companies, trust companies, bankers' banks,* and banks holding 10 percent or more of total assets in foreign offices.

Once the specialty organizations are removed, the third step involves including organizations that engage in basic banking activities as measured by the total loans-to-assets ratio (greater than 33 percent) and the ratio of core deposits to assets (greater than 50 percent). Core deposits are defined as non-brokered deposits in domestic offices. Analysis of the underlying data shows that these thresholds establish meaningful levels of basic lending and deposit gathering and still allow for a degree of diversity in how individual banks construct their balance sheets.

The fourth step includes organizations that operate within a limited geographic scope. This limitation of scope is used as a proxy measure for a bank's relationship approach to banking. Banks that operate within a limited market area have more ease in managing relationships at a personal level. Under this step, four criteria are applied to each banking organization. They include both a minimum and maximum number of total banking offices, a maximum level of deposits for any one office, and location-based criteria. The limits on the number of and deposits per office are adjusted upward quarterly. For banking offices, banks must have more than one office, and the maximum number of offices is 40 in 1985 and reached 87 in 2016. The maximum level of deposits for any one office is $1.25 billion in deposits in 1985 and reached $6.97 billion in deposits in 2016. The remaining geographic limitations are also based on maximums for the number of states (fixed at 3) and large metropolitan areas (fixed at 2) in which the organization maintains offices. Branch office data are based on the most recent data from the annual June 30 *Summary of Deposits Survey* that are available at the time of publication.

Finally, the definition establishes an asset-size limit, also adjusted upward quarterly and below which the limits on banking activities and geographic scope are waived. The asset-size limit is $250 million in 1985 and reached $1.39 billion in 2016. This final step acknowledges the fact that most of those small banks that are not excluded as specialty banks meet the requirements for banking activities and geographic limits in any event.

Summary of FDIC Research Definition of Community Banking Organizations

Community banks are designated at the level of the banking organization.

(All charters under designated holding companies are considered community banking charters.)

Exclude: Any organization with:

— No loans or no core deposits

— Foreign Assets ≥ 10% of total assets

— More than 50% of assets in certain specialty banks, including:

- credit card specialists
- consumer nonbank banks[1]
- industrial loan companies
- trust companies
- bankers' banks

Include: All remaining banking organizations with:

— Total assets < indexed size threshold[2]

— Total assets ≥ indexed size threshold, where:

- Loan to assets > 33%
- Core deposits to assets > 50%
- More than 1 office but no more than the indexed maximum number of offices.[3]
- Number of large MSAs with offices ≤ 2
- Number of states with offices ≤ 3
- No single office with deposits > indexed maximum branch deposit size.[4]

Tables I-C through IV-C.

A separate set of tables (Tables I-C through IV-C) provides comparative quarterly data related to the Deposit Insurance Fund (DIF),

[1] Consumer nonbank banks are financial institutions with limited charters that can make commercial loans or take deposits, but not both.

[2] Asset size threshold indexed to equal $250 million in 1985 and $1.39 billion in 2016.

[3] Maximum number of offices indexed to equal 40 in 1985 and 87 in 2016.

[4] Maximum branch deposit size indexed to equal $1.25 billion in 1985 and $6.97 billion in 2016.

problem institutions, failed/assisted institutions, estimated FDIC-insured deposits, as well as assessment rate information. Depository institutions that are not insured by the FDIC through the DIF are not included in the *FDIC Quarterly Banking Profile.* U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charters.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Consolidated Reports of Condition and Income (Call Reports)* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.) This information is stored on and retrieved from the FDIC's Research Information System (RIS) database.

COMPUTATION METHODOLOGY

Parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data. Additionally, certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports.* (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

All condition and performance ratios represent weighted averages, i.e., the sum of the individual numerator values divided by the sum of individual denominator values. All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period. For the community bank subgroup, growth rates will reflect changes over time in the number and identities of institutions designated as community banks, as well as changes in the assets and liabilities, and income and expenses of group members. Unless indicated otherwise, growth rates are not adjusted for mergers or other changes in the composition of the community bank subgroup. When community bank growth rates are adjusted for mergers, prior period balances used in the calculations represent totals for the current group of community bank reporters, plus prior period amounts for any institutions that were subsequently merged into current community banks.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may relocate across state lines or change their charters, resulting in an inter-regional or inter-industry migration, e.g., institutions can move their home offices between regions, savings institutions can convert to commercial banks, or commercial banks may convert to savings institutions.

ACCOUNTING CHANGES

Financial accounting pronouncements by the Financial Accounting Standards Board (FASB) can result in changes in an individual bank's accounting policies and in the Call reports they submit. Such accounting changes can affect the aggregate amounts presented in the QBP for the current period and the period-to-period comparability of such financial data.

The current quarter's Financial Institution Letter (FIL) and related Call report supplemental instructions can provide additional explanation to the QBP reader beyond any material accounting changes discussed in the QBP analysis.

https://www.fdic.gov/news/news/financial/2017/fil17049.html

https://www.fdic.gov/news/news/financial/2017/fil17049a.pdf

https://www.fdic.gov/regulations/resources/call/call.html

Further information on changes in financial statement presentation, income recognition and disclosure is available from the FASB. http://www.fasb.org/jsp/FASB/Page/LandingPage&cid=1175805317350.

DEFINITIONS (in alphabetical order)

All other assets – total cash, balances due from depository institutions, premises, fixed assets, direct investments in real estate, investment in unconsolidated subsidiaries, customers' liability on acceptances outstanding, assets held in trading accounts, federal funds sold, securities purchased with agreements to resell, fair market value of derivatives, prepaid deposit insurance assessments, and other assets.

All other liabilities – bank's liability on acceptances, limited-life preferred stock, allowance for estimated off-balance-sheet credit losses, fair market value of derivatives, and other liabilities.

Assessment base – effective April 1, 2011, the deposit insurance assessment base changed to "average consolidated total assets minus average tangible equity" with an additional adjustment to the assessment base for banker's banks and custodial banks, as permitted under Dodd-Frank. Previously the assessment base was "assessable deposits" and consisted of deposits in banks' domestic offices with certain adjustments.

Assessment rate schedule – Initial base assessment rates for small institutions are based on a combination of financial ratios and CAMELS component ratings. Initial rates for large institutions—generally those with at least $10 billion in assets—are also based on CAMELS component ratings and certain financial measures combined into two scorecards—one for most large institutions and another for the remaining very large institutions that are structurally and operationally complex or that pose unique challenges and risks in case of failure (highly complex institutions). The FDIC may take additional information into account to make a limited adjustment to a large institution's scorecard results, which are used to determine a large institution's initial base assessment rate.

While risk categories for small institutions (except new institutions) were eliminated effective July 1, 2016, initial rates for small institutions are subject to minimums and maximums based on an institution's CAMELS composite rating. (Risk categories for large institutions were eliminated in 2011.)

The current assessment rate schedule became effective July 1, 2016. Under the current schedule, initial base assessment rates range from 3 to 30 basis points. An institution's total base assessment rate may differ from its initial rate due to three possible adjustments:

(1) Unsecured Debt Adjustment: An institution's rate may decrease by up to 5 basis points for unsecured debt. The unsecured debt adjustment cannot exceed the lesser of 5 basis points or 50 percent of an institution's initial base assessment rate (IBAR). Thus, for example, an institution with an IBAR of 3 basis points would have a maximum unsecured debt adjustment of 1.5 basis points and could not have a total base assessment rate lower than 1.5 basis points.
(2) Depository Institution Debt Adjustment: For institutions that hold long-term unsecured debt issued by another insured depository institution, a 50 basis point charge is applied to the amount of such debt held in excess of 3 percent of an institution's Tier 1 capital.
(3) Brokered Deposit Adjustment: Rates for large institutions that are not well capitalized or do not have a composite CAMELS rating of 1 or 2 may increase (not to exceed 10 basis points) if their brokered deposits exceed 10 percent of domestic deposits.

The assessment rate schedule effective July 1, 2016, is shown in the following table:

Total Base Assessment Rates*				
	Established Small Banks			Large and Highly Complex Institutions**
	CAMELS Composite			
	1 or 2	3	4 or 5	
Initial Base Assessment Rate	3 to 16	6 to 30	16 to 30	3 to 30
Unsecured Debt Adjustment	-5 to 0	-5 to 0	-5 to 0	-5 to 0
Brokered Deposit Adjustment	N/A	N/A	N/A	0 to 10
Total Base Assessment Rate	1.5 to 16	3 to 30	11 to 30	1.5 to 40

* All amounts for all categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates. Total base assessment rates do not include the depository institution debt adjustment.

** Effective July 1, 2016, large institutions are also subject to temporary assessment surcharges in order to raise the reserve ratio from 1.15 percent to 1.35 percent. The surcharges amount to 4.5 basis points of a large institution's assessment base (after making certain adjustments).

Each institution is assigned a risk-based rate for a quarterly assessment period near the end of the quarter following the assessment period. Payment is generally due on the 30th day of the last month of the quarter following the assessment period. Supervisory rating changes are effective for assessment purposes as of the examination transmittal date.

Assets securitized and sold – total outstanding principal balance of assets securitized and sold with servicing retained or other seller-provided credit enhancements.

Capital Purchase Program (CPP) – as announced in October 2008 under the TARP, the Treasury Department purchase of noncumulative perpetual preferred stock and related warrants that is treated as Tier 1 capital for regulatory capital purposes is included in "Total equity capital." Such warrants to purchase common stock or noncumulative preferred stock issued by publicly-traded banks are reflected as well in "Surplus." Warrants to purchase common stock or noncumulative preferred stock of not-publicly-traded bank stock are classified in a bank's balance sheet as "Other liabilities."

Common equity Tier 1 capital ratio – ratio of common equity tier 1 capital to risk-weighted assets. Common equity tier 1 capital includes common stock instruments and related surplus, retained earnings, accumulated other comprehensive income (AOCI), and limited amounts of common equity tier 1 minority interest, minus applicable regulatory adjustments and deductions. Items that are fully deducted from common equity tier 1 capital include goodwill, other intangible assets (excluding mortgage servicing assets) and certain deferred tax assets; items that are subject to limits in common equity tier 1 capital include mortgage servicing assets, eligible deferred tax assets, and certain significant investments.

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Core capital – common equity capital plus noncumulative perpetual preferred stock plus minority interest in consolidated subsidiaries, less goodwill and other ineligible intangible assets. The amount of eligible intangibles (including servicing rights) included in core capital is limited in accordance with supervisory capital regulations.

Cost of funding earning assets – total interest expense paid on deposits and other borrowed money as a percentage of average earning assets.

Credit enhancements – techniques whereby a company attempts to reduce the credit risk of its obligations. Credit enhancement may be provided by a third party (external credit enhancement) or by the originator (internal credit enhancement), and more than one type of enhancement may be associated with a given issuance.

Deposit Insurance Fund (DIF) – the Bank (BIF) and Savings Association (SAIF) Insurance Funds were merged in 2006 by the Federal Deposit Insurance Reform Act to form the DIF.

Derivatives notional amount – the notional, or contractual, amounts of derivatives represent the level of involvement in the types of derivatives transactions and are not a quantification of market risk or credit risk. Notional amounts represent the amounts used to calculate contractual cash flows to be exchanged.

Derivatives credit equivalent amount – the fair value of the derivative plus an additional amount for potential future credit exposure based on the notional amount, the remaining maturity and type of the contract.

Derivatives transaction types:

Futures and forward contracts – contracts in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – contracts in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – obligations between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Derivatives underlying risk exposure – the potential exposure characterized by the level of banks' concentration in particular underlying instruments, in general. Exposure can result from market risk, credit risk, and operational risk, as well as, interest rate risk.

Domestic deposits to total assets – total domestic office deposits as a percent of total assets on a consolidated basis.

Earning assets – all loans and other investments that earn interest or dividend income.

Efficiency ratio – Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Estimated insured deposits – in general, insured deposits are total domestic deposits minus estimated uninsured deposits. Beginning March 31, 2008, for institutions that file Call Reports, insured deposits are total assessable deposits minus estimated uninsured deposits. Beginning September 30, 2009, insured deposits include deposits in accounts of $100,000 to $250,000 that are covered by a temporary increase in the FDIC's standard maximum deposit insurance amount (SMDIA). The Dodd-Frank Wall Street Reform and Consumer Protection Act enacted on July 21, 2010, made permanent the standard maximum deposit insurance amount (SMDIA) of $250,000. Also, the Dodd-Frank Act amended the Federal Deposit Insurance Act to include noninterest-bearing transaction accounts as a new temporary deposit insurance account category. All funds held in noninterest-bearing transaction accounts were fully insured, without limit, from December 31, 2010, through December 31, 2012.

Failed/assisted institutions – an institution fails when regulators take control of the institution, placing the assets and liabilities into a bridge bank, conservatorship, receivership, or another healthy institution. This action may require the FDIC to provide funds to cover losses. An institution is defined as "assisted" when the institution remains open and receives assistance in order to continue operating.

Fair Value – the valuation of various assets and liabilities on the balance sheet—including trading assets and liabilities, available-for-sale securities, loans held for sale, assets and liabilities accounted for under the fair value option, and foreclosed assets—involves the use of fair values. During periods of market stress, the fair values of some financial instruments and nonfinancial assets may decline.

FHLB advances – all borrowings by FDIC insured institutions from the Federal Home Loan Bank System (FHLB), as reported by Call Report filers, and by TFR filers prior to March 31, 2012.

Goodwill and other intangibles – intangible assets include servicing rights, purchased credit card relationships, and other identifiable intangible assets. Goodwill is the excess of the purchase price over the fair market value of the net assets acquired, less subsequent impairment adjustments. Other intangible assets are recorded at fair value, less subsequent quarterly amortization and impairment adjustments.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties, and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Long-term assets (5+ years) – loans and debt securities with remaining maturities or repricing intervals of over five years.

Maximum credit exposure – the maximum contractual credit exposure remaining under recourse arrangements and other seller-provided credit enhancements provided by the reporting bank to securitizations.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities," below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectability), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net loans to total assets – loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities, and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Number of institutions reporting – the number of institutions that actually filed a financial report.

New reporters – insured institutions filing quarterly financial reports for the first time.

Other borrowed funds – federal funds purchased, securities sold with agreements to repurchase, demand notes issued to the U.S. Treasury, FHLB advances, other borrowed money, mortgage indebtedness, obligations under capitalized leases and trading liabilities, less revaluation losses on assets held in trading accounts.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a *Thrift Financial Report* (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Percent of institutions with earnings gains – the percent of institutions that increased their net income (or decreased their losses) compared to the same period a year earlier.

"Problem" institutions – federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5." The number and assets of "problem" institutions are based on FDIC composite ratings. Prior to March 31, 2008, for institutions whose primary federal regulator was the OTS, the OTS composite rating was used.

Recourse – an arrangement in which a bank retains, in form or in substance, any credit risk directly or indirectly associated with an asset it has sold (in accordance with generally accepted accounting principles) that exceeds a pro rata share of the bank's claim on the asset. If a bank has no claim on an asset it has sold, then the retention of any credit risk is recourse.

Reserves for losses – the allowance for loan and lease losses on a consolidated basis.

Restructured loans and leases – loan and lease financing receivables with terms restructured from the original contract. Excludes restructured loans and leases that are not in compliance with the modified terms.

Retained earnings – net income less cash dividends on common and preferred stock for the reporting period.

Return on assets – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total (consolidated) assets. The basic yardstick of bank profitability.

Return on equity – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 200 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities – excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity," which are reported at amortized cost (book value), and securities designated as "available-for-sale," reported at fair (market) value.

Securities gains (losses) – realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. *Thrift Financial Report* (TFR) filers also include gains (losses) on the sales of assets held for sale. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Seller's interest in institution's own securitizations – the reporting bank's ownership interest in loans and other assets that have been securitized, except an interest that is a form of recourse or other seller-provided credit enhancement. Seller's interests differ from the securities issued to investors by the securitization structure. The principal amount of a seller's interest is generally equal to the total principal amount of the pool of assets included in the securitization structure less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors.

Small Business Lending Fund – The Small Business Lending Fund (SBLF) was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010 to encourage lending to small businesses by providing capital to qualified community institutions with assets of less than $10 billion. The SBLF Program is administered by the U.S. Treasury Department (http://www.treasury.gov/resource-center/sb-programs/Pages/Small-Business-Lending-Fund.aspx).

Under the SBLF Program, the Treasury Department purchased noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock has been issued by a depository institution, it is reported as "Perpetual preferred stock and related surplus." For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital. Qualifying Subchapter S corporations and mutual institutions issue unsecured subordinated debentures to the Treasury Department through the SBLF. Depository institutions that issued these debentures report them as "Subordinated notes and debentures." For regulatory capital purposes, the debentures are eligible for inclusion in an institution's Tier 2 capital in accordance with their primary federal regulator's capital standards. To participate in the SBLF Program, an institution with outstanding securities issued to the Treasury Department under the Capital Purchase Program (CPP) was required to refinance or repay in full the CPP securities at the time of the SBLF funding. Any outstanding warrants that an institution issued to the Treasury Department under the CPP remain outstanding after the refinancing of the CPP stock through the SBLF Program unless the institution chooses to repurchase them.

Subchapter S corporation – a Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

Trust assets – market value, or other reasonably available value of fiduciary and related assets, to include marketable securities, and other financial and physical assets. Common physical assets held in fiduciary accounts include real estate, equipment, collectibles, and household goods. Such fiduciary assets are not included in the assets of the financial institution.

Unearned income & contra accounts – unearned income for *Call Report* filers only.

Unused loan commitments – includes credit card lines, home equity lines, commitments to make loans for construction, loans secured by commercial real estate, and unused commitments to originate or purchase loans. (Excluded are commitments after June 2003 for originated mortgage loans held for sale, which are accounted for as derivatives on the balance sheet.)

Yield on earning assets – total interest, dividend, and fee income earned on loans and investments as a percentage of average earning assets.