

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

December 31, 1997	All Institutions	Asset Size Distribution					Geographic Distribution by Region					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	East			West			
		North-east	South-east	Central	Mid-west	South-west	West					
Percent of Loans 30-89 Days Past Due												
All loans secured by real estate.....	1.33	1.52	1.16	1.20	1.43	1.42	1.31	1.35	1.20	1.60	1.14	
Construction and development.....	1.42	1.26	1.14	1.45	1.62	1.25	1.17	1.82	1.76	1.56	1.31	
Commercial real estate.....	0.97	1.07	0.81	0.93	1.08	1.27	0.88	1.06	0.82	1.02	0.69	
Multifamily residential real estate.....	1.12	0.72	0.80	0.97	1.39	1.02	0.93	1.32	1.08	1.34	1.23	
Home equity loans.....	0.96	0.90	0.83	0.92	1.01	1.13	0.94	0.93	0.66	0.92	0.89	
Other 1-4 Family residential.....	1.59	1.99	1.51	1.39	1.64	1.53	1.61	1.57	1.42	2.08	1.54	
Commercial and industrial loans*.....	0.83	1.56	1.33	1.06	0.58	0.55	0.82	1.19	1.48	1.15	0.70	
Loans to individuals.....	2.48	2.68	2.25	2.57	2.46	2.63	2.43	2.48	2.54	2.19	2.26	
Credit card loans.....	2.68	3.05	2.76	2.76	2.63	2.61	3.12	3.06	2.66	2.67	2.42	
Other loans to individuals.....	2.33	2.66	2.15	2.37	2.34	2.66	2.14	2.32	2.43	2.15	2.05	
All other loans and leases (including farm).....	0.51	NA	NA	1.12	0.46	0.47	0.51	0.94	0.44	0.35	0.30	
Memo: Commercial RE loans not secured by RE..	0.42	1.87	0.41	0.62	0.39	0.26	0.37	1.17	0.45	0.37	0.33	
Percent of Loans Noncurrent**												
All real estate loans.....	1.01	0.87	0.77	0.97	1.15	1.46	0.85	0.76	0.63	0.99	1.05	
Construction and development.....	0.98	0.86	0.77	0.90	1.18	2.19	0.59	0.90	0.73	0.94	1.07	
Commercial real estate.....	1.21	0.95	0.88	1.13	1.51	2.22	0.80	0.88	0.70	1.08	1.22	
Multifamily residential real estate.....	0.95	0.98	0.82	0.83	1.08	1.13	0.78	0.77	0.42	0.37	1.49	
Home equity loans.....	0.44	0.50	0.41	0.44	0.44	0.61	0.36	0.36	0.18	0.29	0.50	
Other 1-4 Family residential.....	0.94	0.79	0.72	0.97	1.03	1.12	0.97	0.74	0.58	0.94	1.00	
Commercial and industrial loans*.....	0.86	1.26	1.19	0.84	0.71	0.87	0.64	0.96	1.24	0.94	0.75	
Loans to individuals.....	1.46	0.86	0.78	1.53	1.62	2.06	1.06	1.00	1.68	0.66	1.26	
Credit card loans.....	2.14	1.66	1.79	2.09	2.20	2.15	2.07	2.17	2.70	1.96	1.85	
Other loans to individuals.....	0.98	0.81	0.59	0.93	1.17	1.95	0.64	0.69	0.64	0.55	0.50	
All other loans and leases (including farm).....	0.25	NA	NA	0.42	0.24	0.23	0.24	0.31	0.30	0.19	0.27	
Memo: Commercial RE loans not secured by RE..	0.40	1.03	0.34	0.45	0.39	0.36	0.49	0.39	0.09	0.35	0.49	
Percent of Loans Charged-off (net, YTD)												
All real estate loans.....	0.06	0.05	0.06	0.06	0.06	0.10	0.05	0.05	0.02	-0.01	0.08	
Construction and development.....	-0.02	0.03	0.06	0.00	-0.09	0.09	0.00	0.02	0.11	-0.27	-0.12	
Commercial real estate.....	0.01	0.05	0.06	0.03	-0.03	0.02	0.01	0.03	-0.04	-0.03	0.03	
Multifamily residential real estate.....	0.04	0.21	0.08	0.07	-0.01	0.02	0.01	0.07	0.02	-0.01	0.10	
Home equity loans.....	0.16	0.11	0.08	0.18	0.17	0.15	0.10	0.14	0.06	0.74	0.24	
Other 1-4 Family residential.....	0.08	0.05	0.06	0.07	0.09	0.11	0.06	0.05	0.04	0.04	0.11	
Commercial and industrial loans*.....	0.28	0.41	0.42	0.26	0.23	0.20	0.19	0.31	0.64	0.31	0.40	
Loans to individuals.....	2.70	0.78	1.38	3.39	2.75	3.15	2.11	2.02	2.89	1.36	3.65	
Credit card loans.....	5.11	3.30	4.53	5.51	4.88	4.99	4.78	5.75	4.97	4.57	5.37	
Other loans to individuals.....	1.04	0.64	0.79	0.92	1.22	1.12	0.96	0.90	0.79	1.06	1.43	
All other loans and leases (including farm).....	0.08	NA	NA	0.23	0.06	-0.02	0.16	0.21	0.19	0.13	0.09	
Memo: Commercial RE loans not secured by RE..	-0.03	2.03	0.26	0.05	-0.07	-0.08	-0.05	0.11	0.03	0.01	-0.04	
Loans Outstanding (in billions)												
All real estate loans.....	\$1,243.9	\$88.4	\$275.0	\$263.4	\$617.1	\$316.5	\$321.1	\$241.0	\$97.7	\$79.3	\$188.3	
Construction and development.....	88.2	6.2	23.9	22.0	36.1	10.6	28.3	17.2	7.7	9.1	15.1	
Commercial real estate.....	340.4	23.4	93.9	78.0	145.1	72.8	82.6	69.2	27.2	26.6	61.9	
Multifamily residential real estate.....	41.2	2.0	8.8	11.1	19.3	11.8	8.4	8.1	3.2	2.3	7.3	
Home equity loans.....	98.1	2.1	13.6	20.4	62.0	24.5	24.9	23.7	4.7	0.8	19.5	
Other 1-4 Family residential.....	620.8	44.2	124.5	128.3	323.9	170.8	172.0	116.0	46.0	37.4	78.7	
Commercial and industrial loans.....	795.9	25.8	79.2	125.1	565.9	301.3	130.2	141.7	46.9	54.5	121.3	
Loans to individuals.....	561.4	23.6	68.8	166.2	302.8	197.5	104.5	90.0	49.1	38.3	81.9	
Credit card loans.....	231.2	1.2	11.2	85.2	133.6	107.0	31.0	19.3	24.8	3.2	45.9	
Other loans to individuals.....	330.2	22.4	57.6	80.9	169.3	90.5	73.5	70.7	24.4	35.1	36.0	
All other loans and leases (including farm).....	374.0	20.3	24.1	41.3	288.3	153.7	48.9	55.9	30.1	20.5	65.0	
Memo: Commercial RE loans not secured by RE..	29.5	0.2	0.9	2.9	25.5	9.1	4.6	3.5	1.9	2.0	8.5	
Memo: Other Real Estate Owned (in millions)												
All other real estate owned.....	\$3,794.0	\$350.4	\$865.9	\$606.5	\$1,971.2	\$1,349.0	\$785.2	\$407.2	\$214.0	\$263.6	\$775.0	
Construction and development.....	433.7	42.8	152.0	88.8	150.1	108.2	152.8	36.5	35.5	20.2	80.5	
Commercial real estate.....	1,737.7	150.7	386.9	285.2	914.9	576.9	311.9	198.7	83.3	133.4	433.5	
Multifamily residential real estate.....	181.3	10.7	35.4	29.1	106.1	114.8	17.6	9.8	7.0	4.5	27.6	
1-4 Family residential.....	1,107.1	113.4	262.0	194.3	537.4	301.9	294.7	156.4	65.5	79.9	208.8	
Farmland.....	95.2	32.8	29.6	8.7	24.2	9.8	8.1	5.8	22.5	25.7	23.2	
Other real estate owned in foreign offices.....	239.1	0.1	0.0	0.4	238.5	237.4	0.1	0.0	0.2	0.0	1.4	

*Includes "All other loans" for institutions under \$1 billion in asset size.

N/A - Not available

**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.