



# Monitor Problem Loans Across Your Industry

See our breakdown of problem loans by  
bank portfolio size, segment, and more.



During severe and unpredictable economic turbulence, an industry-level view of problem loans can provide a better sense of overall health of the banking sector – and possibly help you anticipate new developments at your bank or financial services company.

We've developed a series of visuals that break down problem loans across the banking sector, as well as analysis of how these loans got here and where they're headed.

The Portfolio Definitions table defines each portfolio used in the Problem Loans analysis by stating the underlying Call Report line items.

The Problem Loan Components table defines the underlying Call Report line items that are aggregated to create the Problem Loans metrics.

#### Portfolio Definitions

Portfolio	Call Report Item
C&I	C&I (Domestic Only)
Construction	Construction (Q1 2001 to Q4 2007), 1-4 Family Construction (Q1 2008 to Q1 2020), Other Construction (Q1 2008 to Q1 2020)
CRE	Multifamily, Nonfarm Nonresidential Other (Q1 2008 to Q1 2020)
NFNR OO	Nonfarm Nonresidential Owner Occupied (Q1 2008 to Q1 2020)
Residential	First Lien Mortgages, Closed-end Junior Liens, HELOCs

#### Problem Loan Components

##### Problem Loans

##### 30-89 Days Past Due

Noncurrent Loans: 90+ Days Past Due and Nonaccrual

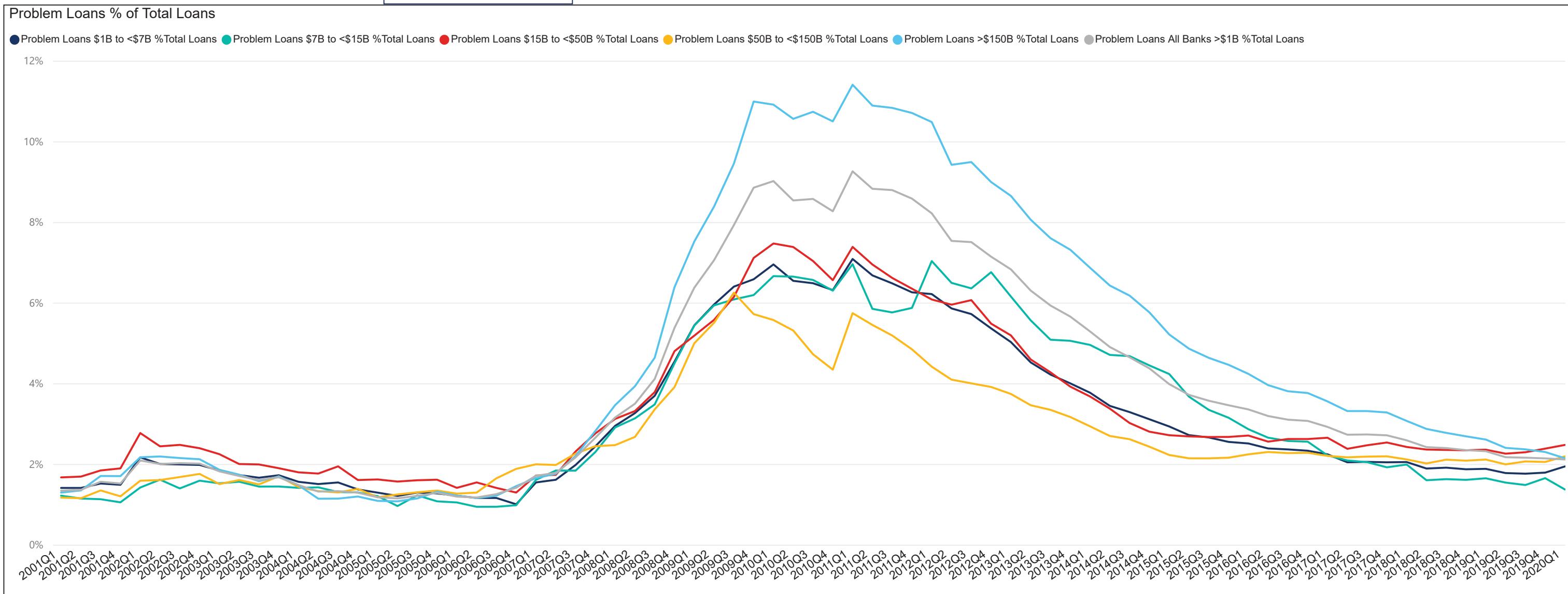
Restructured Loans

Other Real Estate Owned\*

\*Note, Nonfarm Nonresidential Other Real Estate Owned is disaggregated proportionately between Nonfarm Nonresidential Owner Occupied Nonaccrual and Nonfarm Nonresidential Other Nonaccrual.

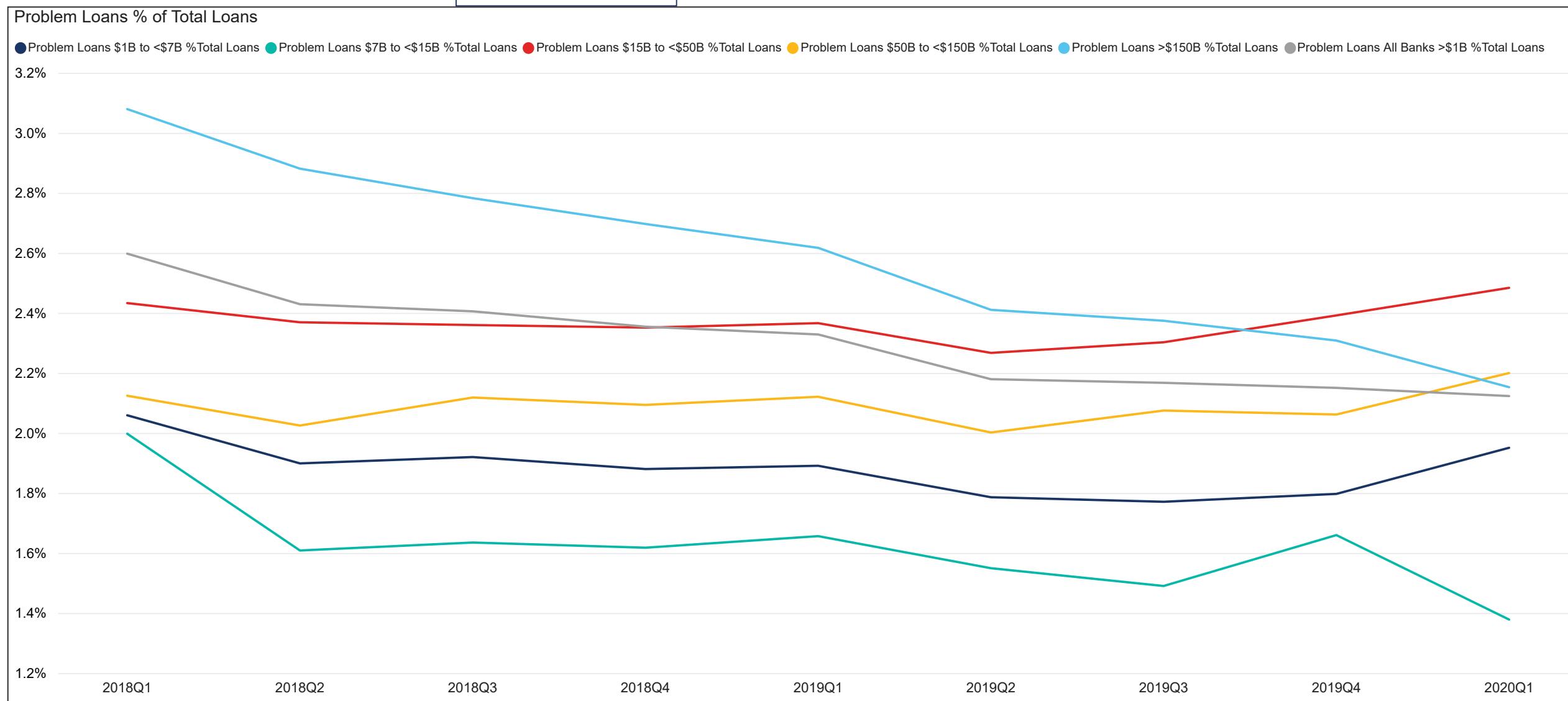
# Problem loans index

Problem Loans Measure	Reporting Period	Number of Reporters as of Q1 2020					
Total Problem Loans	3/31/2001 3/31/2020	Count \$1B to <\$7B	Count \$7B to <\$15B	Count \$15B to <\$50B	Count \$50B to <\$150B	Count >\$150B	Count All Banks >\$1B
		585	68	64	25	20	762



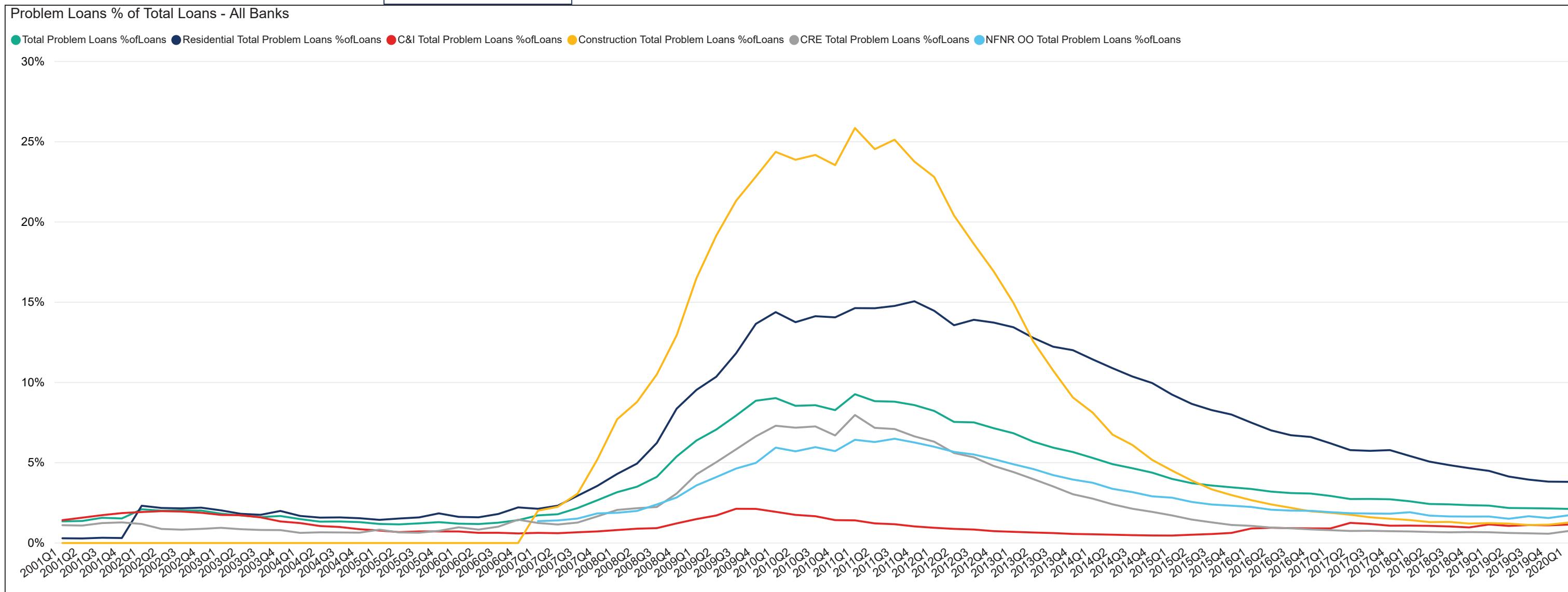
# Problem loans index

Problem Loans Measure	Reporting Period	Number of Reporters as of Q1 2020					
Total Problem Loans	3/31/2018 3/31/2020	Count \$1B to <\$7B	Count \$7B to <\$15B	Count \$15B to <\$50B	Count \$50B to <\$150B	Count >\$150B	Count All Banks >\$1B
		585	68	64	25	20	762

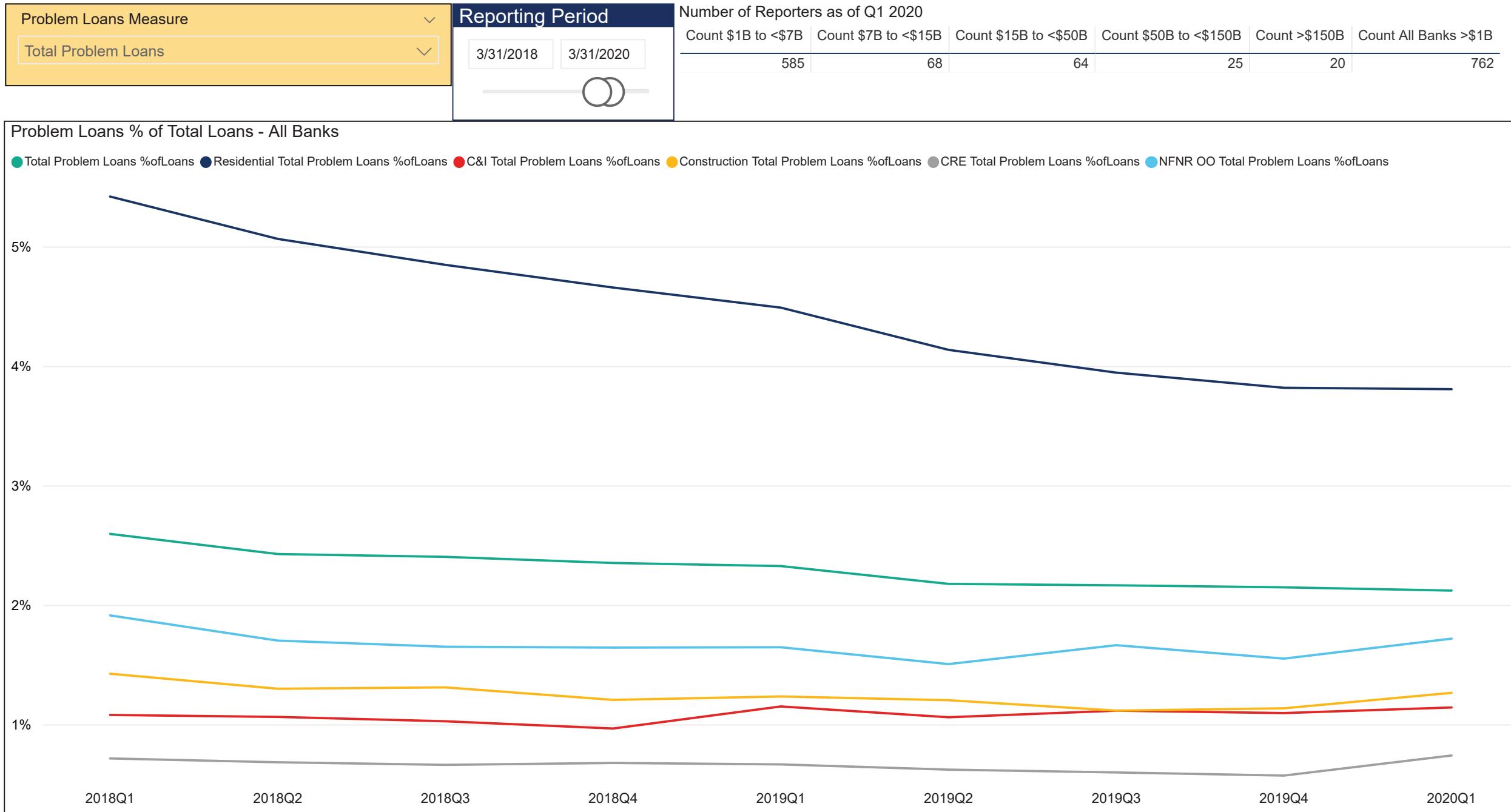


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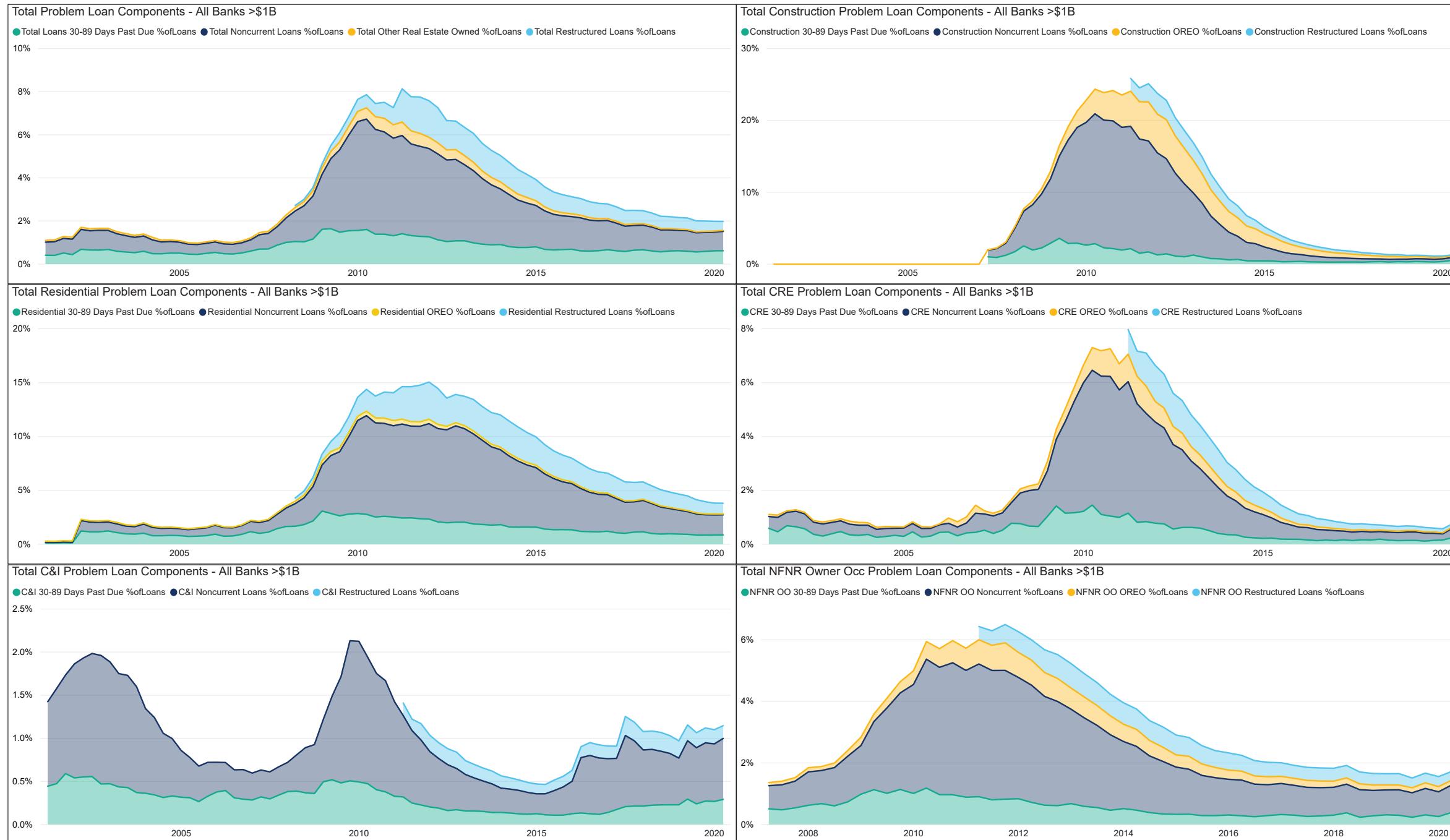
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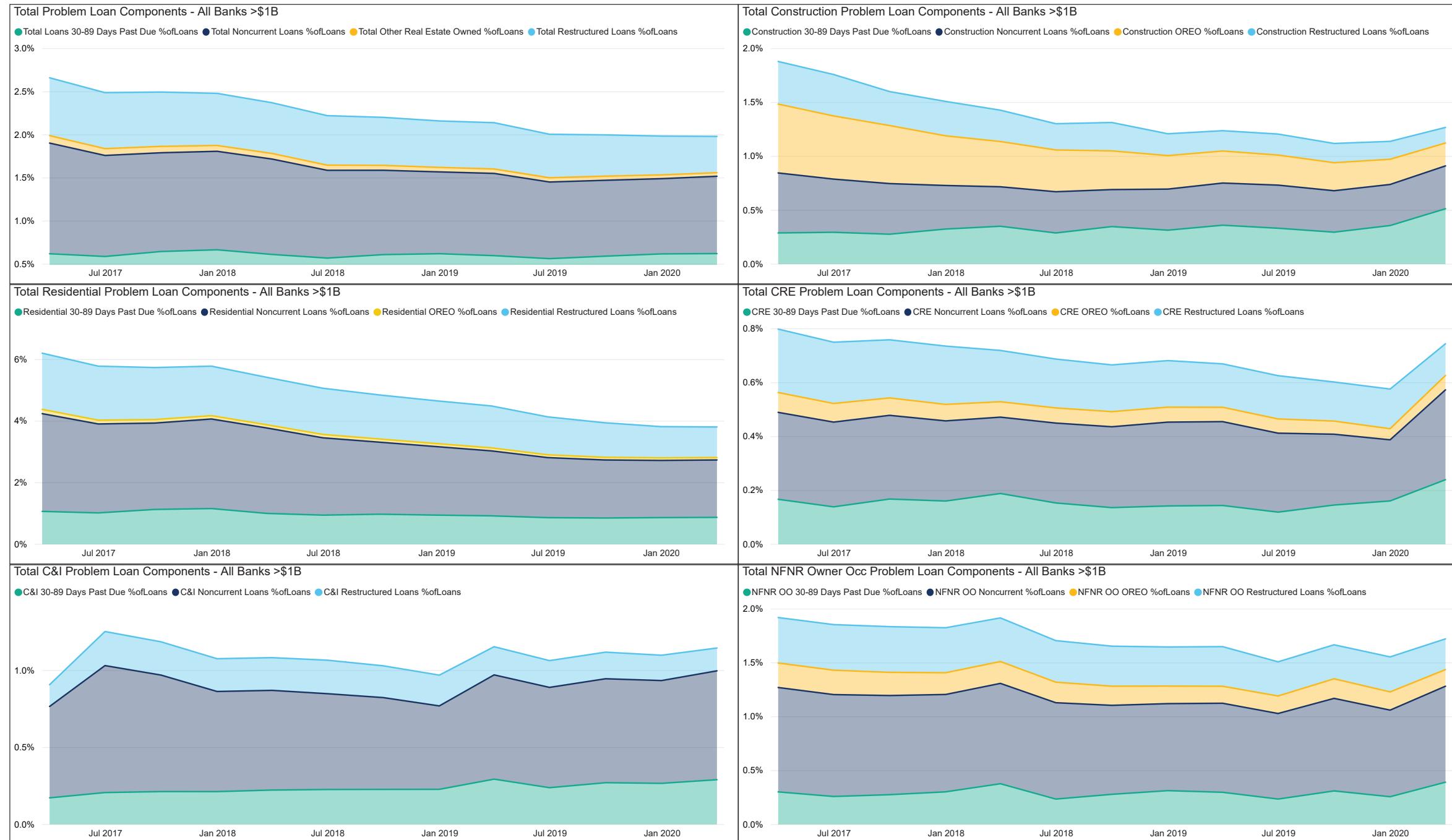
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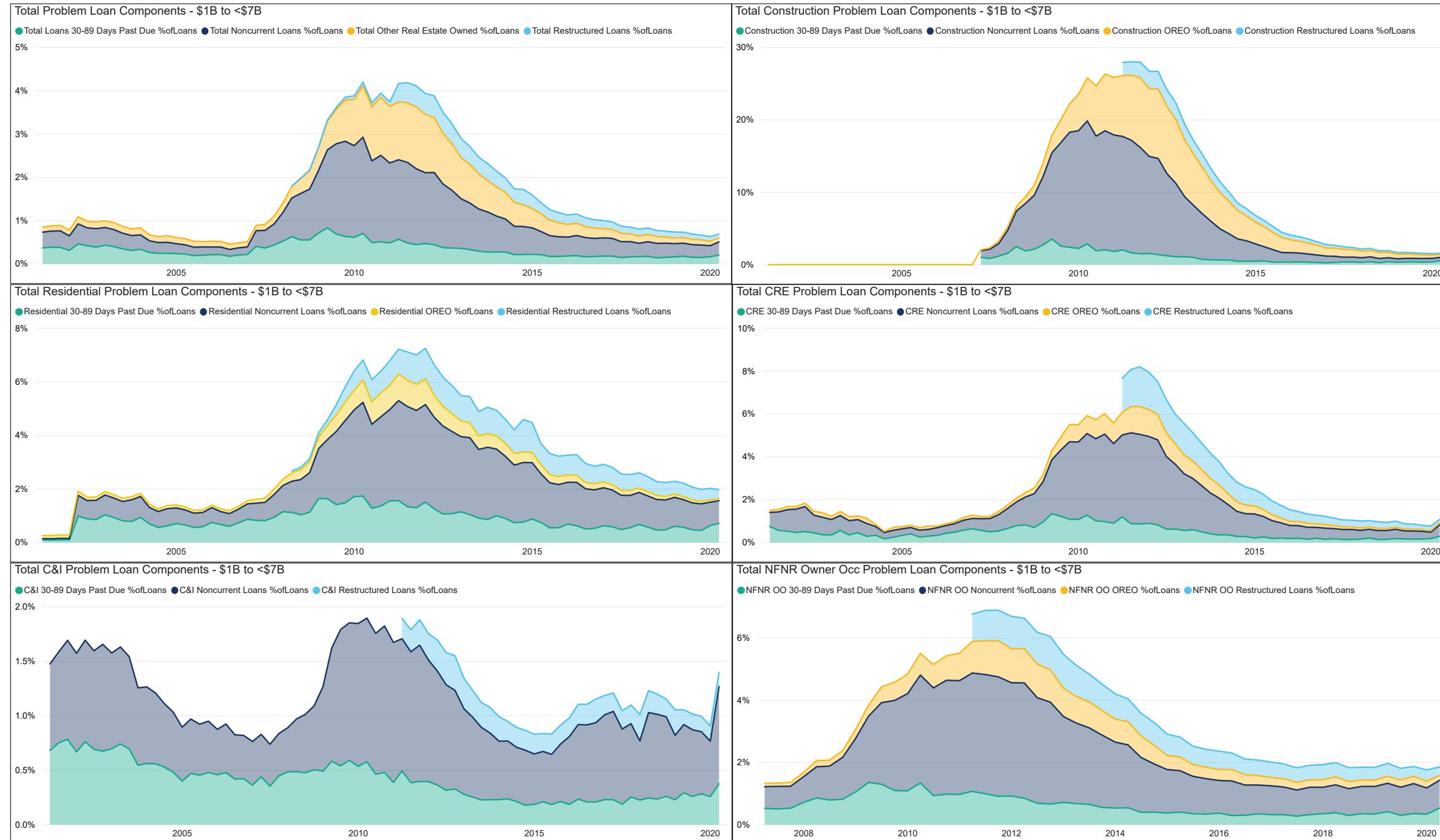
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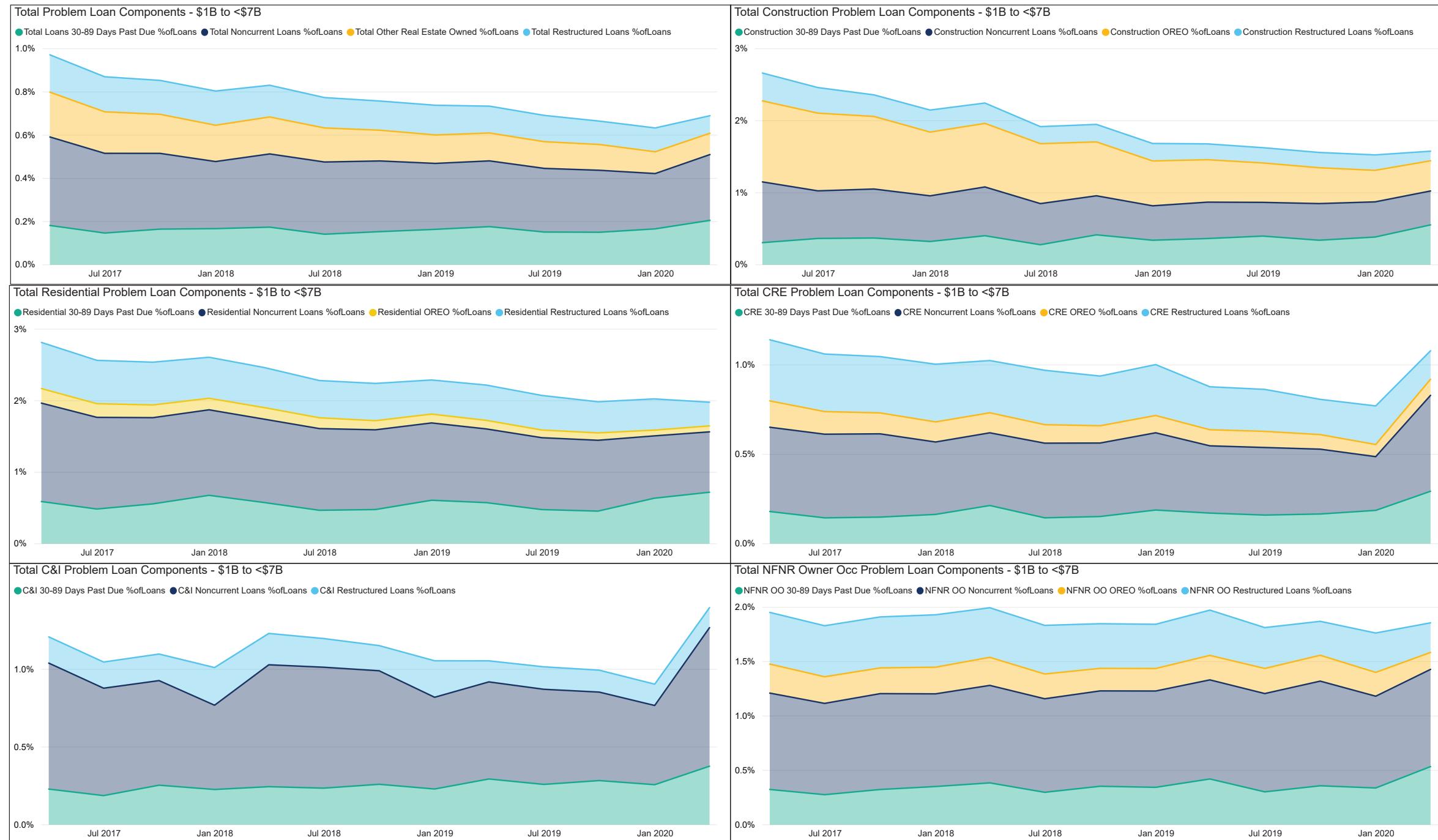
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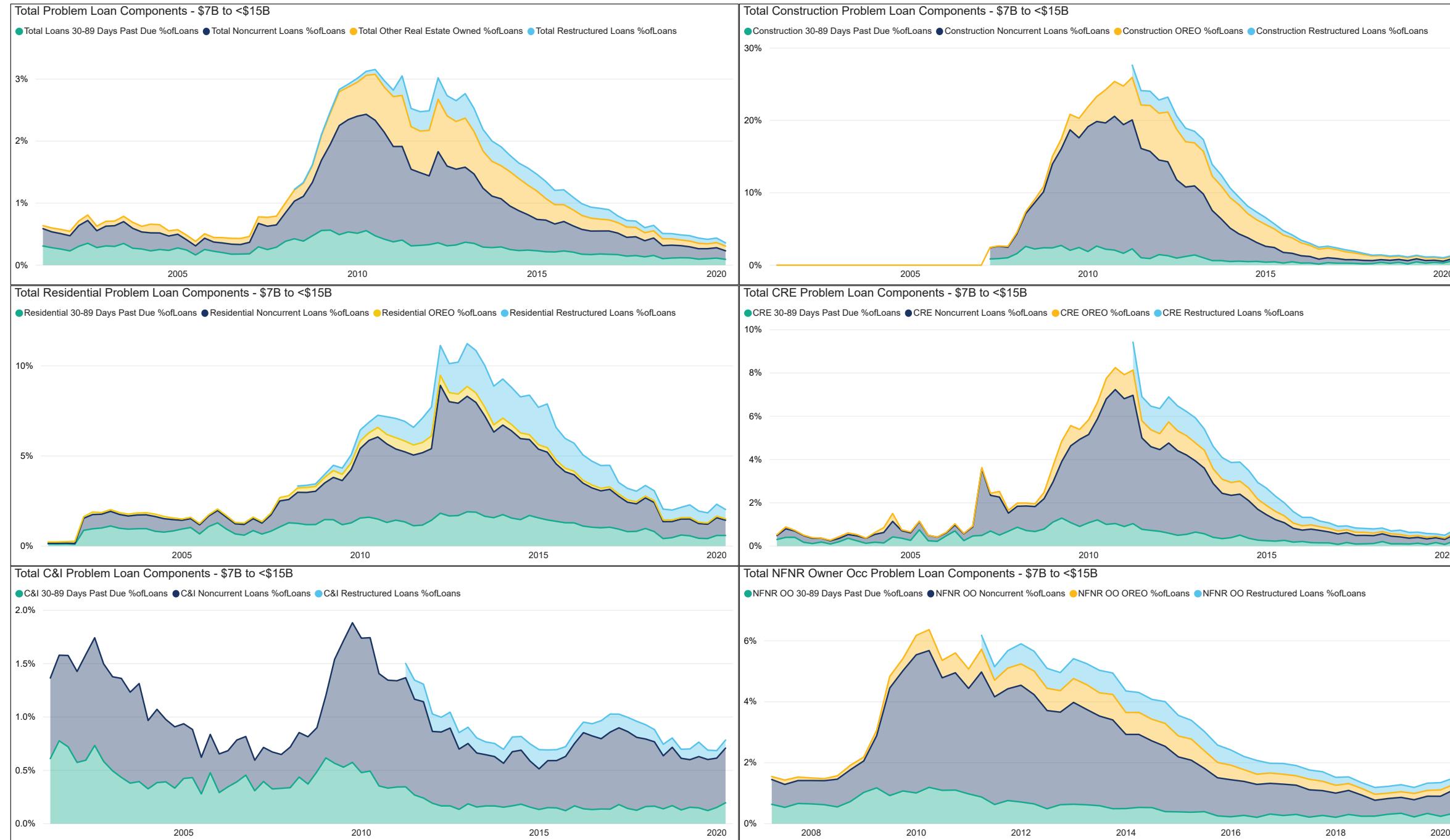
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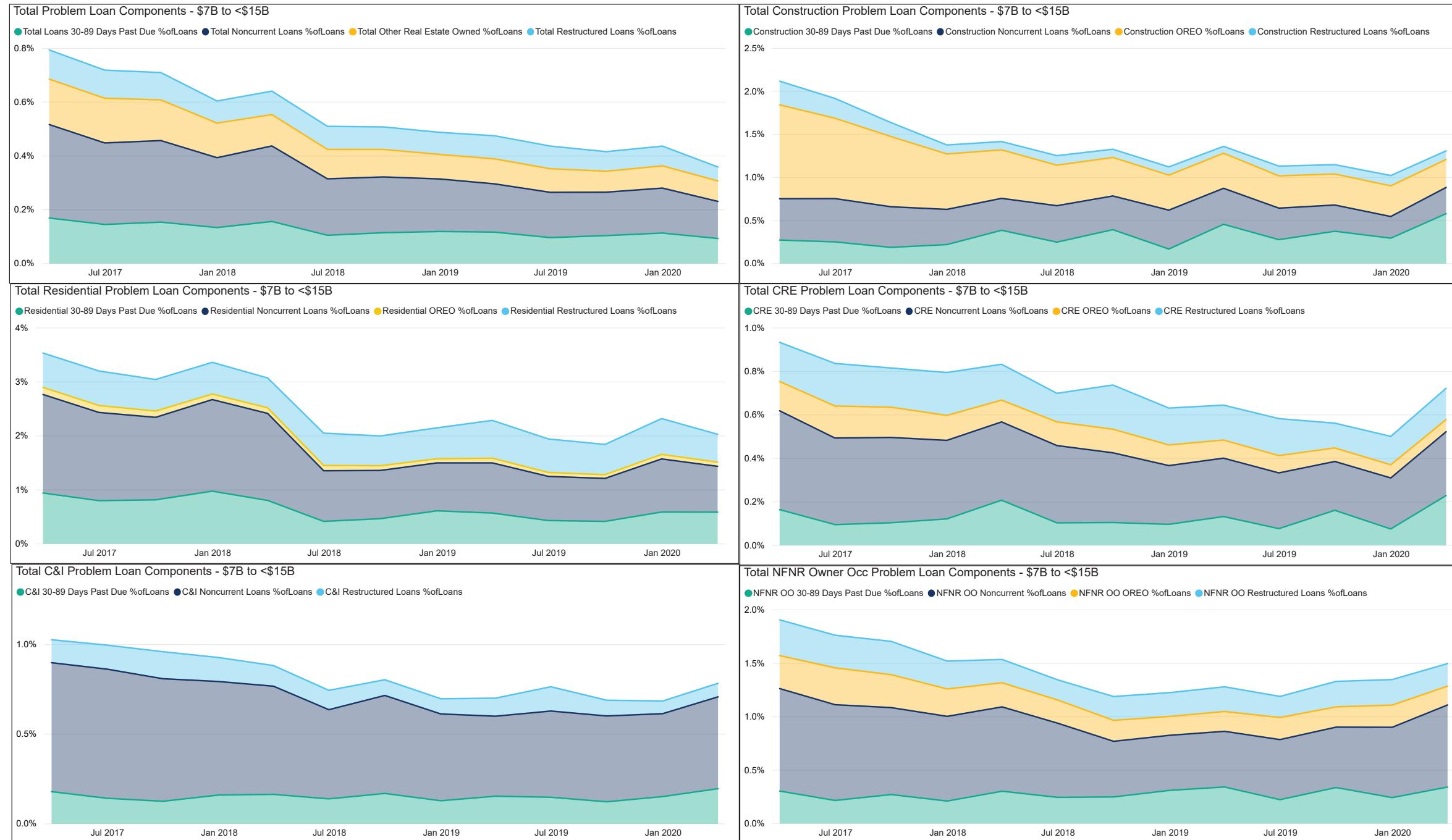
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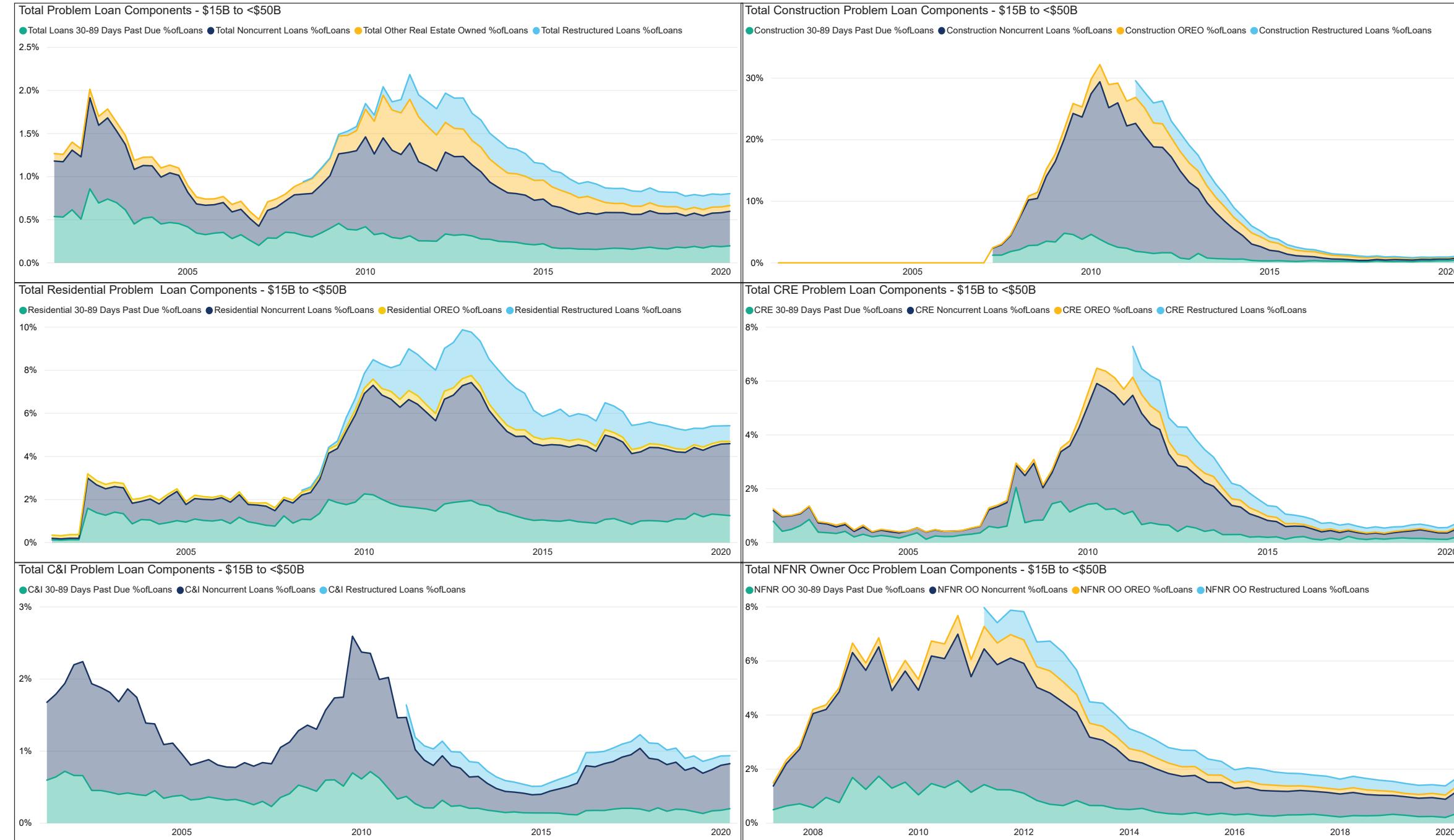
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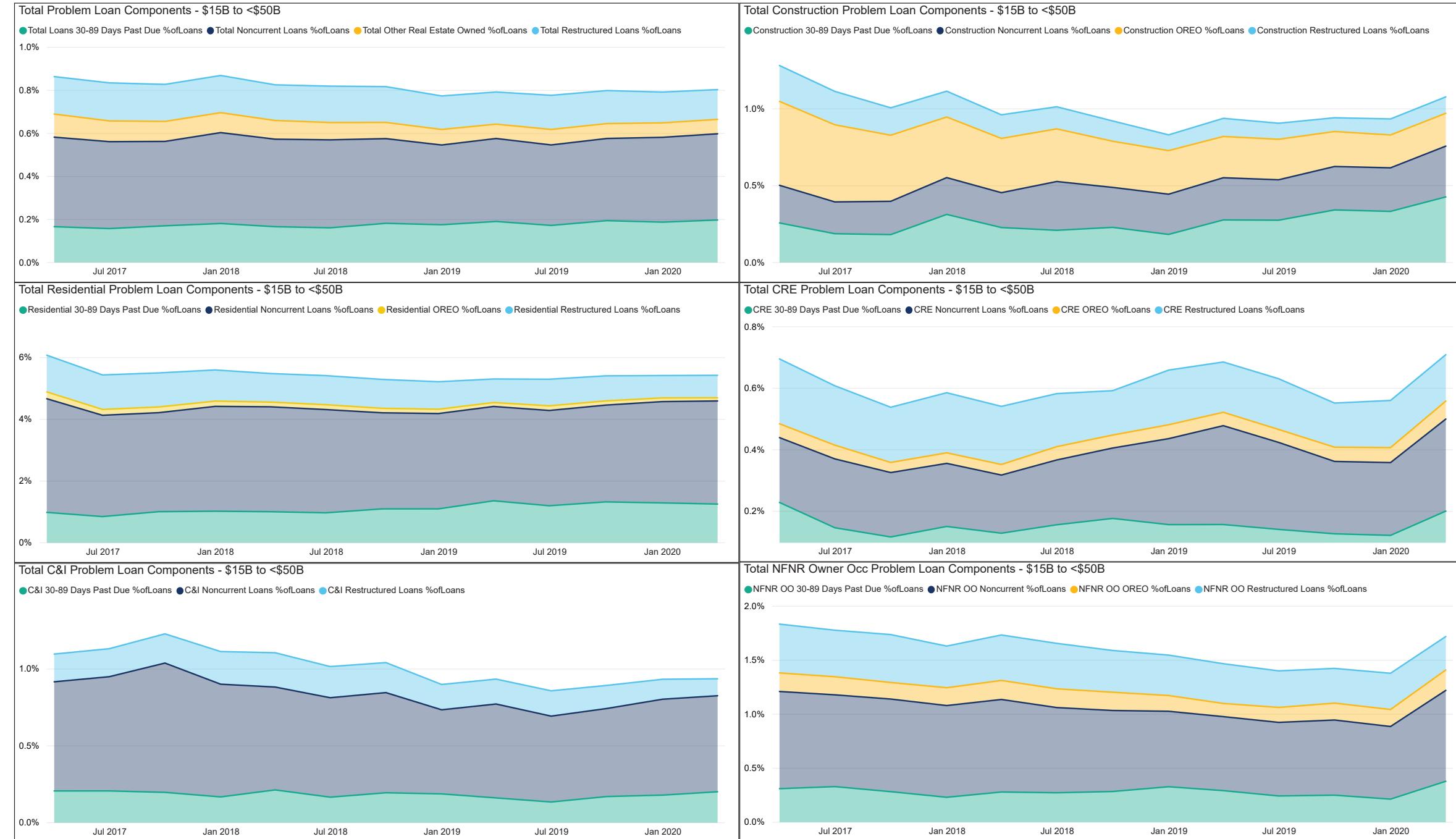
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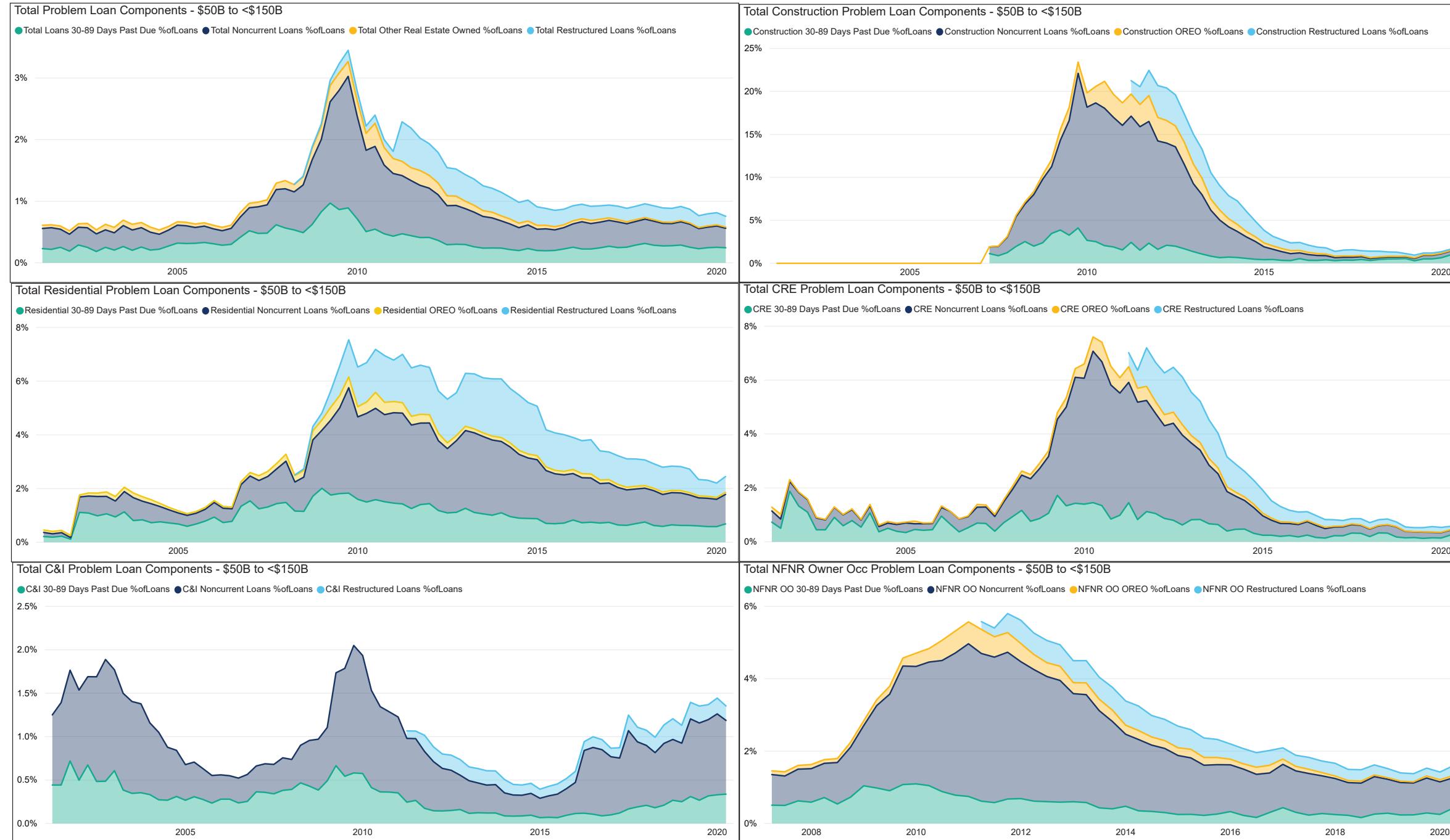
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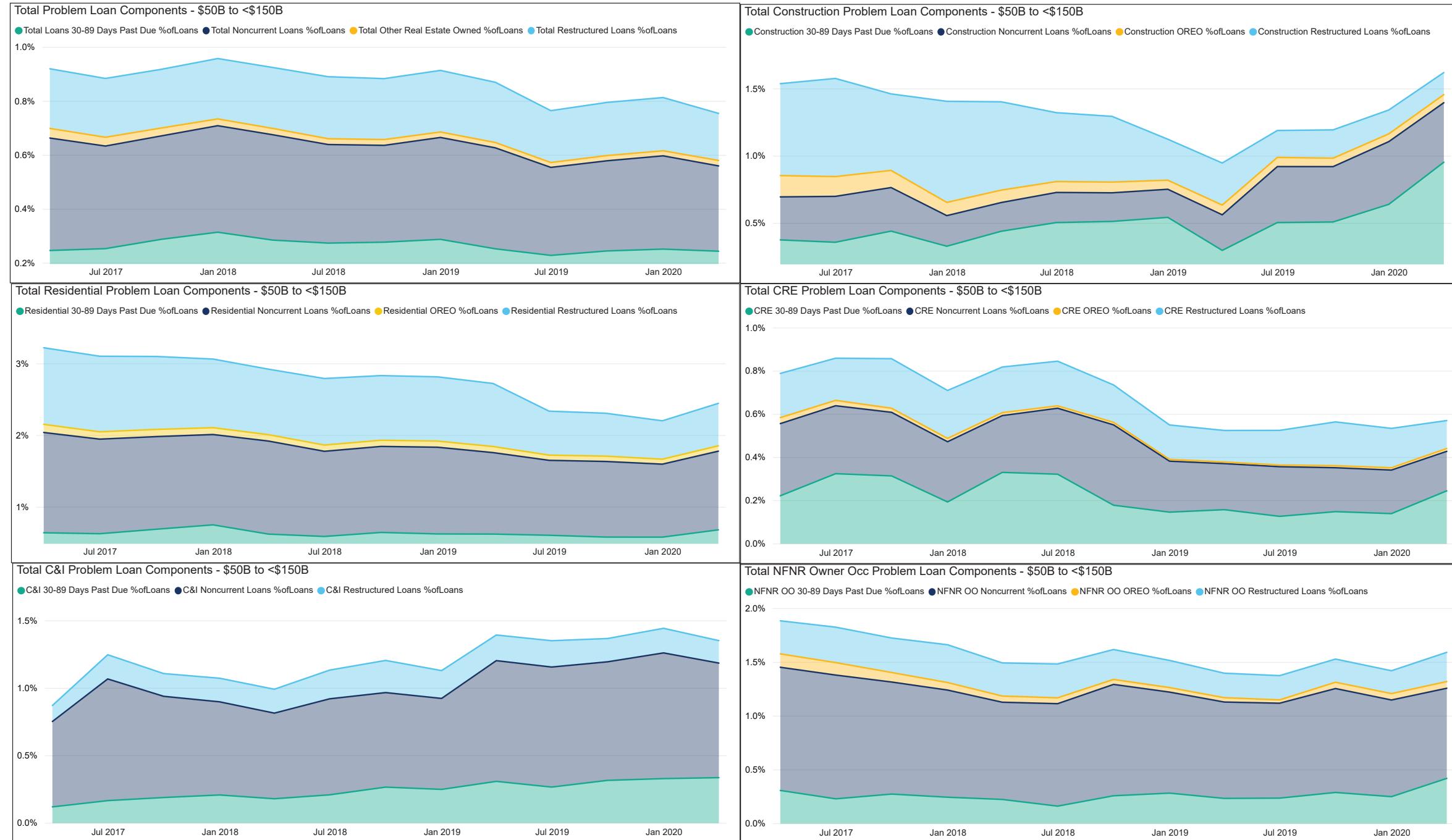
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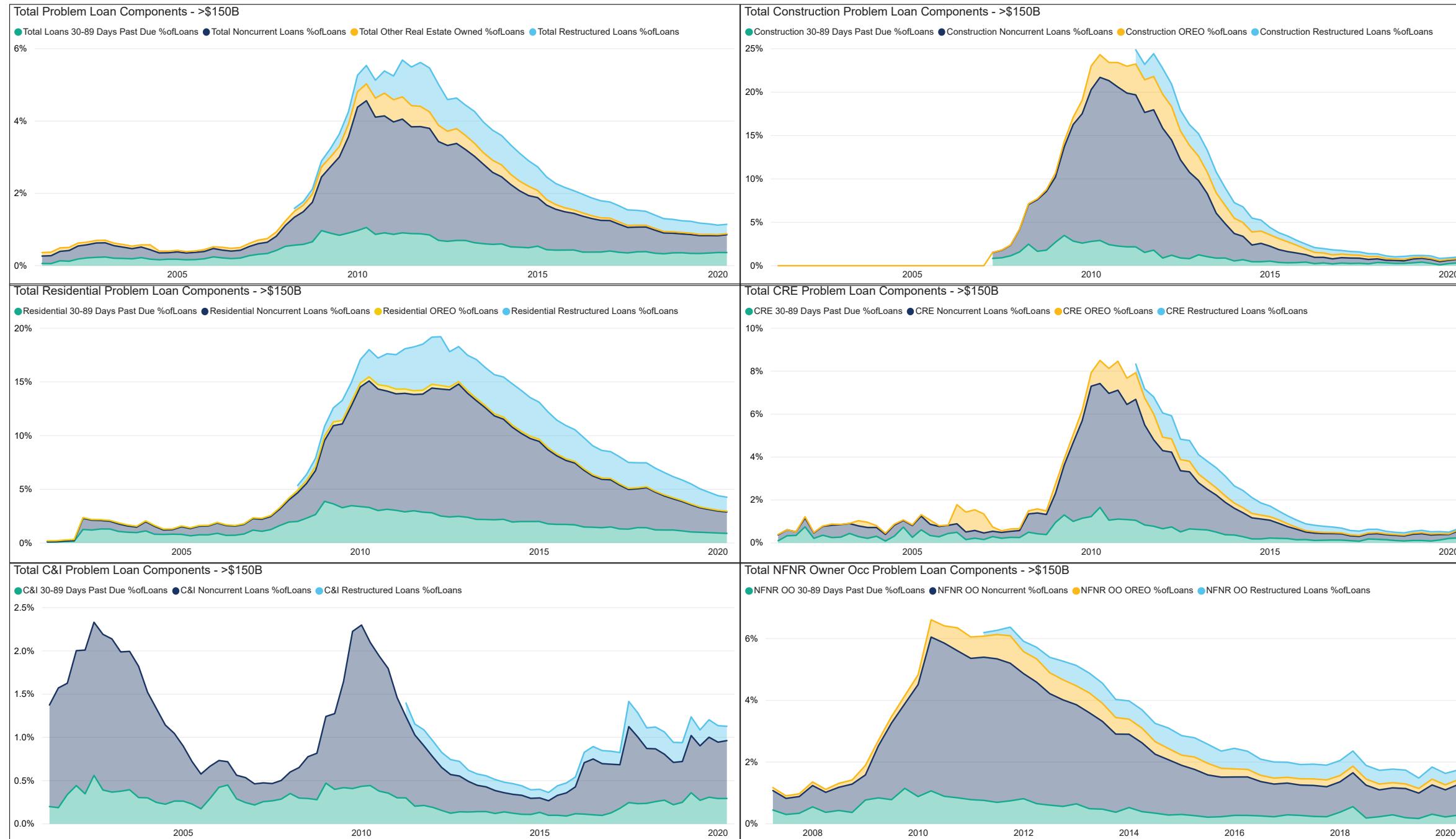
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# Problem loans index



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