

# Quarterly Banking Profile

**TABLE III-A. First Three Quarters 2022, FDIC-Insured Commercial Banks**

	All Institutions	Asset Size Distribution					Geographic Regions						
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	\$10 Billion to \$250 Billion	Greater Than \$250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
<b>FIRST THREE QUARTERS</b>													
<b>(The way it is...)</b>													
Number of institutions reporting .....	4,157	681	2,643	692	129	12	291	494	879	1,175	996	322	
Total assets (in billions) .....	\$22,238.8	\$41.9	\$962.6	\$1,894.3	\$6,573.1	\$12,766.9	\$4,077.4	\$4,601.7	\$5,595.0	\$4,116.8	\$1,396.0	\$2,451.9	
Total deposits (in billions) .....	18,167.4	36.2	846.6	1,610.5	5,436.4	10,237.7	3,338.0	3,839.7	4,392.6	3,363.7	1,196.0	2,037.3	
Net income (in millions) .....	184,669	274	8,202	18,953	65,405	91,835	31,276	39,000	43,238	30,466	13,036	27,654	
% of unprofitable institutions .....	3.1	9.8	2.2	0.9	0.0	0.0	4.1	4.5	2.6	2.2	2.7	6.2	
% of institutions with earnings gains .....	47.0	39.8	46.1	58.4	42.6	50.0	57.4	62.8	44.0	31.9	56.0	49.1	
<b>Performance Ratios (annualized, %)</b>													
Yield on earning assets .....	3.15	3.53	3.72	3.94	3.73	2.69	3.08	3.21	2.72	3.25	3.55	3.77	
Cost of funding earning assets .....	0.35	0.30	0.32	0.33	0.39	0.34	0.43	0.28	0.31	0.39	0.28	0.40	
Net interest margin .....	2.80	3.22	3.40	3.61	3.34	2.36	2.64	2.92	2.41	2.86	3.26	3.37	
Noninterest income to earning assets .....	1.46	1.26	0.87	1.26	1.48	1.52	1.36	1.31	1.62	1.25	1.06	2.08	
Noninterest expense to earning assets .....	2.52	3.36	2.77	2.84	2.67	2.38	2.32	2.53	2.37	2.57	2.58	3.07	
Credit loss provision to assets .....	0.17	0.04	0.07	0.19	0.25	0.14	0.20	0.19	0.15	0.14	0.09	0.25	
Net operating income to assets .....	1.12	0.88	1.16	1.36	1.34	0.97	1.04	1.13	1.05	0.99	1.26	1.52	
Pretax return on assets .....	1.39	0.99	1.33	1.70	1.73	1.19	1.32	1.34	1.31	1.25	1.51	2.00	
Return on assets .....	1.11	0.87	1.14	1.36	1.34	0.95	1.04	1.12	1.02	0.98	1.25	1.53	
Return on equity .....	11.64	7.39	12.25	13.82	13.47	10.28	10.62	11.32	11.43	10.38	12.54	16.04	
Net charge-offs to loans and leases .....	0.23	0.04	0.04	0.14	0.27	0.24	0.26	0.30	0.16	0.25	0.06	0.25	
Loan and lease loss provision to net charge-offs .....	146.76	165.60	311.20	201.96	142.61	139.95	157.64	121.57	190.85	121.56	200.66	157.11	
Efficiency ratio .....	58.81	74.70	64.47	58.02	55.04	60.84	57.38	59.34	58.60	61.92	59.02	56.09	
<b>Condition Ratios (%)</b>													
Earning assets to total assets .....	90.28	92.84	93.70	92.91	91.83	88.83	89.95	89.74	89.25	90.01	91.47	93.99	
Loss allowance to:													
Loans and leases .....	1.52	1.51	1.36	1.35	1.54	1.56	1.64	1.54	1.47	1.66	1.23	1.37	
Noncurrent loans and leases .....	220.56	167.19	280.01	233.76	247.66	197.46	196.17	233.05	218.97	202.77	241.01	279.55	
Noncurrent assets plus													
other real estate owned to assets .....	0.36	0.52	0.34	0.43	0.40	0.34	0.43	0.35	0.32	0.41	0.35	0.32	
Equity capital ratio .....	9.25	11.03	8.56	9.33	9.56	9.12	9.55	9.67	8.75	9.21	9.35	9.10	
Core capital (leverage) ratio .....	8.80	13.13	10.61	10.22	9.51	8.07	9.03	8.51	8.32	8.73	9.83	9.62	
Common equity tier 1 capital ratio* .....	13.28	20.99	14.88	13.34	12.85	13.43	13.73	12.79	13.70	12.81	12.62	13.77	
Tier 1 risk-based capital ratio* .....	13.38	21.00	14.91	13.39	13.07	13.47	13.80	12.88	13.75	12.89	12.73	14.04	
Total risk-based capital ratio* .....	14.66	22.13	16.01	14.44	14.29	14.84	15.12	14.00	15.01	14.49	13.91	15.13	
Net loans and leases to deposits .....	61.21	58.83	69.34	77.72	75.11	50.57	59.96	60.08	56.05	58.52	71.15	75.15	
<b>Structural Changes (YTD)</b>													
New reporters .....	12	12	0	0	0	0	2	3	0	1	2	4	
Banks absorbed by mergers .....	85	20	40	19	6	0	11	8	18	24	18	6	
Failed banks .....	0	0	0	0	0	0	0	0	0	0	0	0	
<b>PRIOR FIRST THREE QUARTERS</b>													
<b>(The way it was...)</b>													
Number of institutions .....	202	4,301	747	2,717	693	132	12	303	511	909	1,225	1,019	334
..... 2019 .....	2019	4,588	1,069	2,854	539	117	9	333	550	972	1,298	1,085	350
..... 2017 .....	2017	4,971	1,267	3,082	512	101	9	366	619	1,023	1,400	1,166	397
Total assets (in billions) .....	202	\$21,782.2	\$45.8	\$974.2	\$1,837.0	\$6,329.2	\$12,595.9	\$3,852.8	\$4,588.8	\$5,514.8	\$4,168.1	\$1,336.0	\$2,321.8
..... 2019 .....	2019	17,308.0	63.7	936.2	1,405.8	5,734.4	9,168.1	2,953.2	3,682.5	4,135.2	3,752.3	1,039.3	1,745.5
..... 2017 .....	2017	16,058.3	75.6	985.0	1,394.6	4,905.8	8,697.3	2,738.8	3,485.2	3,791.0	3,646.8	934.8	1,461.8
Return on assets (%) .....	202	1.29	1.07	1.33	1.49	1.51	1.14	1.15	1.27	1.29	1.18	1.41	1.65
..... 2019 .....	2019	1.32	0.99	1.31	1.38	1.34	1.30	1.15	1.36	1.35	1.26	1.42	1.55
..... 2017 .....	2017	1.09	0.94	1.12	1.21	1.12	1.06	0.97	1.11	1.05	1.06	1.20	1.39
Net charge-offs to loans & leases (%) .....	2021	0.26	0.06	0.06	0.15	0.28	0.29	0.30	0.30	0.21	0.33	0.07	0.21
..... 2019 .....	2019	0.48	0.19	0.12	0.22	0.57	0.51	0.54	0.56	0.41	0.52	0.16	0.46
..... 2017 .....	2017	0.46	0.19	0.13	0.24	0.60	0.46	0.66	0.59	0.28	0.49	0.18	0.31
Noncurrent assets plus													
OREO to assets .....	202	0.42	0.63	0.46	0.51	0.47	0.39	0.47	0.40	0.38	0.51	0.45	0.35
..... 2019 .....	2019	0.53	0.99	0.74	0.63	0.53	0.49	0.56	0.50	0.51	0.62	0.60	0.39
..... 2017 .....	2017	0.71	1.07	0.90	0.73	0.62	0.72	0.66	0.76	0.63	0.85	0.74	0.47
Equity capital ratio (%) .....	202	10.06	13.27	10.72	10.81	10.63	9.60	10.31	10.48	9.48	9.76	11.03	10.15
..... 2019 .....	2019	11.37	13.77	11.77	12.02	12.31	10.63	11.95	12.25	10.84	10.19	12.39	11.72
..... 2017 .....	2017	11.34	12.68	11.16	11.90	12.56	10.57	12.54	12.21	10.40	10.06	11.65	12.44

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

Regions:

New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico Rhode Island, Vermont, U.S. Virgin Islands

Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming