

Quarterly Banking Profile

TABLE IV-A. Third Quarter 2022, FDIC-Insured Commercial Banks

THIRD QUARTER (The way it is...)	All Institutions	Asset Size Distribution					Geographic Regions						
		Less Than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	\$10 Billion to \$250 Billion	Greater Than \$250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting	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)	67,886	107	3,139	6,868	23,290	34,483	12,063	14,261	16,521	10,370	4,970	9,700	
% of unprofitable institutions	2.8	9.0	1.8	1.2	0.8	0.0	4.1	4.3	2.2	2.0	2.0	6.5	
% of institutions with earnings gains	63.1	64.8	62.4	64.6	61.2	50.0	62.9	72.7	61.4	59.4	66.3	56.2	
Performance Ratios (annualized, %)													
Yield on earning assets	3.77	3.90	4.10	4.42	4.35	3.33	3.78	3.75	3.37	3.88	4.09	4.33	
Cost of funding earning assets	0.64	0.35	0.41	0.50	0.68	0.67	0.82	0.49	0.61	0.71	0.45	0.70	
Net interest margin	3.13	3.56	3.69	3.92	3.67	2.67	2.95	3.26	2.76	3.16	3.64	3.63	
Noninterest income to earning assets	1.47	1.24	0.85	1.24	1.49	1.54	1.40	1.34	1.61	1.19	1.06	2.20	
Noninterest expense to earning assets	2.60	3.48	2.80	2.91	2.77	2.45	2.37	2.60	2.43	2.67	2.66	3.19	
Credit loss provision to assets	0.24	0.05	0.08	0.24	0.37	0.19	0.27	0.28	0.18	0.21	0.14	0.38	
Net operating income to assets	1.24	1.02	1.33	1.48	1.42	1.10	1.19	1.24	1.23	1.02	1.43	1.60	
Pretax return on assets	1.54	1.16	1.51	1.83	1.84	1.35	1.51	1.50	1.49	1.29	1.72	2.09	
Return on assets	1.22	1.02	1.31	1.46	1.42	1.08	1.18	1.24	1.18	1.01	1.42	1.59	
Return on equity	13.07	9.08	14.98	15.41	14.56	11.77	12.31	12.65	13.40	10.82	14.94	17.19	
Net charge-offs to loans and leases	0.25	0.05	0.05	0.17	0.29	0.26	0.29	0.31	0.18	0.26	0.08	0.30	
Loan and lease loss provision to net charge-offs	188.71	188.35	283.75	213.24	191.72	180.28	184.92	172.53	185.45	199.16	252.86	201.14	
Efficiency ratio	56.19	72.07	61.55	55.95	53.11	57.72	53.86	56.15	55.35	61.09	55.98	54.58	
Structural Changes (QTR)													
New reporters	3	3	0	0	0	0	2	0	0	0	1	0	
Banks absorbed by mergers	21	4	15	2	0	0	1	1	5	6	7	1	
Failed banks	0	0	0	0	0	0	0	0	0	0	0	0	
PRIOR THIRD QUARTERS (The way it was...)													
Return on assets (%)	2021	1.22	0.95	1.35	1.47	1.43	1.06	1.10	1.28	1.22	1.03	1.38	1.51
.....	2019	1.24	1.01	1.35	1.47	1.23	1.20	1.13	1.19	1.35	1.15	1.46	1.31
.....	2017	1.11	0.99	1.18	1.20	1.19	1.05	0.99	1.12	1.12	1.04	1.19	1.40
Net charge-offs to loans & leases (%)	2021	0.19	0.05	0.06	0.15	0.20	0.21	0.22	0.22	0.15	0.24	0.07	0.16
.....	2019	0.48	0.27	0.14	0.24	0.59	0.51	0.55	0.54	0.44	0.51	0.20	0.49
.....	2017	0.44	0.18	0.14	0.25	0.56	0.46	0.64	0.59	0.25	0.49	0.19	0.27