

TABLE III-B. First Three Quarters 2022, FDIC-Insured Savings Institutions

FIRST THREE QUARTERS (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	Greater Than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting	589	97	338	137	17	270	46	140	37	66	30	
Total assets (in billions)	\$1,392.9	\$5.4	\$132.9	\$357.2	\$897.5	\$452.6	\$52.1	\$95.9	\$54.9	\$588.1	\$149.3	
Total deposits (in billions)	1,189.9	4.1	110.2	293.1	782.5	366.2	37.9	68.8	47.3	548.7	121.0	
Net income (in millions)	11,126.8	31.4	1,179.1	2,130.2	7,786.2	2,328.2	463.0	1,305.5	405.2	3,804.6	2,820.4	
% of unprofitable institutions	9.7	15.5	9.2	8.0	0.0	10.0	10.9	16.4	5.4	0.0	0.0	
% of institutions with earnings gains	48.9	51.6	51.2	39.4	64.7	48.2	56.5	42.1	46.0	62.1	50.0	
Performance Ratios (annualized, %)												
Yield on earning assets	3.49	3.41	3.49	3.46	3.50	3.41	3.38	3.52	3.00	2.22	9.74	
Cost of funding earning assets	0.33	0.44	0.38	0.35	0.31	0.39	0.69	0.54	0.38	0.12	0.79	
Net interest margin	3.16	2.96	3.11	3.11	3.19	3.02	2.68	2.98	2.62	2.10	8.95	
Noninterest income to earning assets	0.96	5.15	3.41	0.91	0.62	0.69	1.39	5.95	0.84	0.47	0.75	
Noninterest expense to earning assets	2.39	6.72	4.71	2.62	1.97	2.44	2.29	6.34	1.86	1.54	3.96	
Credit loss provision to assets	0.25	0.02	0.06	0.07	0.34	0.07	-0.01	0.00	0.11	0.05	1.99	
Net operating income to assets	1.08	1.00	1.31	0.98	1.09	0.86	1.39	1.88	1.10	0.75	2.62	
Pretax return on assets	1.34	0.98	1.49	1.05	1.43	0.91	1.45	2.37	1.39	1.00	3.49	
Return on assets	1.04	0.78	1.19	0.82	1.10	0.70	1.17	1.88	1.07	0.79	2.64	
Return on equity	12.17	4.09	9.66	7.65	15.39	6.33	10.42	15.37	12.96	14.66	22.37	
Net charge-offs to loans and leases	0.39	0.04	0.03	0.05	0.70	0.03	-0.01	0.03	0.16	0.21	2.01	
Loan and lease loss provision to net charge-offs	132.83	88.30	280.55	214.54	127.86	324.50	82.43	7.21	158.15	118.17	127.48	
Efficiency ratio	57.62	82.85	72.08	64.78	51.21	65.43	54.72	70.87	53.43	59.58	39.51	
Condition Ratios (%)												
Earning assets to total assets	94.72	92.75	93.40	93.32	95.48	92.60	95.47	91.34	95.63	96.64	95.15	
Loss allowance to:												
Loans and leases	2.00	0.98	0.98	1.01	2.91	0.90	0.82	0.77	0.86	0.91	7.75	
Noncurrent loans and leases	163.13	107.29	196.16	195.88	155.42	197.62	26.35	61.42	294.34	33.33	648.32	
Noncurrent assets plus												
other real estate owned to assets	0.63	0.58	0.37	0.36	0.78	0.34	2.39	0.93	0.15	0.63	0.94	
Noncurrent RE loans to RE loans	1.39	0.93	0.48	0.48	2.73	0.42	3.71	1.56	0.28	4.83	0.58	
Equity capital ratio	7.65	18.74	11.73	9.93	6.08	10.44	11.67	11.51	6.58	3.80	10.90	
Core capital (leverage) ratio	9.81	19.70	13.12	11.03	8.82	10.80	11.45	12.26	9.42	8.05	12.40	
Common equity tier 1 capital ratio*	17.63	36.08	19.23	14.48	18.74	13.80	16.59	16.00	19.84	24.52	15.29	
Tier 1 risk-based capital ratio*	17.69	36.08	19.23	14.54	18.80	13.80	16.59	16.18	19.98	24.65	15.29	
Total risk-based capital ratio*	18.49	37.01	20.23	15.49	19.52	14.64	17.58	16.92	20.53	25.18	16.48	
Gross real estate assets to gross assets	62.16	64.46	69.47	69.03	58.34	71.39	66.48	65.57	66.90	63.59	25.05	
Gross 1-4 family mortgages to gross assets	18.61	43.94	37.25	29.51	11.40	25.69	39.55	41.01	28.17	9.33	8.84	
Net loans and leases to deposits	58.41	77.88	80.17	82.03	46.39	88.10	104.10	101.19	49.10	24.25	88.41	
Structural Changes (YTD)												
New reporters	0	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers	13	2	7	3	1	9	0	1	1	2	0	
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FIRST THREE QUARTERS (The way it was...)												
Number of institutions	2021	613	106	349	140	18	280	50	143	39	69	32
..... 2019	670	138	393	122	17	303	53	161	45	72	36	
..... 2017	767	177	456	119	15	339	64	198	49	80	37	
Total assets (in billions)	2021	\$1,469.8	\$6.0	\$136.9	\$358.3	\$968.5	\$438.0	\$139.1	\$93.1	\$43.2	\$605.4	\$151.0
..... 2019	1,173.9	8.0	146.9	317.7	701.2	405.7	101.8	104.9	45.6	154.0	361.9	
..... 2017	1,184.2	10.1	169.8	335.3	669.1	447.3	99.1	111.7	40.7	132.5	352.9	
Return on assets (%)	2021	1.15	0.99	1.50	1.10	1.12	1.00	0.48	2.32	1.09	0.64	3.45
..... 2019	1.38	1.19	1.30	1.03	1.55	0.88	0.78	1.62	1.21	1.17	2.12	
..... 2017	1.15	1.21	1.03	0.95	1.28	0.77	0.69	1.19	0.97	1.24	1.73	
Net charge-offs to loans & leases (%)	2021	0.41	0.03	0.02	0.07	0.74	0.04	0.06	-0.03	0.11	0.30	2.18
..... 2019	0.89	0.05	0.07	0.11	1.68	0.06	0.00	0.27	0.28	0.78	3.85	
..... 2017	0.73	0.08	0.08	0.09	1.42	0.06	-0.05	0.26	0.16	0.86	2.80	
Noncurrent assets plus												
OREO to assets (%)	2021	1.05	0.68	0.46	0.48	1.35	0.47	1.65	0.76	0.21	1.54	0.68
..... 2019	0.95	0.93	0.64	0.51	1.21	0.45	3.15	0.87	0.52	1.90	0.55	
..... 2017	0.98	1.19	0.76	0.61	1.22	0.57	4.26	0.76	0.74	1.42	0.53	
Equity capital ratio (%)	2021	10.09	17.40	13.28	11.56	9.05	11.68	10.44	12.36	10.78	7.85	12.51
..... 2019	11.07	19.97	13.67	12.52	9.76	12.40	10.80	12.16	12.39	10.22	9.53	
..... 2017	10.91	18.04	12.95	11.82	9.84	12.11	10.25	11.94	11.99	10.16	9.42	

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