

Quarterly Banking Profile

TABLE IV-B. Third Quarter 2022, FDIC-Insured Savings Institutions

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	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)	3,802.9	10.8	428.1	811.4	2,552.5	914.1	186.7	470.5	175.8	1,199.5	856.3	
% of unprofitable institutions	8.7	17.5	7.7	5.1	5.9	6.3	8.7	15.7	10.8	6.1	0.0	
% of institutions with earnings gains	61.0	59.8	61.8	57.7	76.5	60.7	80.4	52.1	56.8	66.7	66.7	
Performance Ratios (annualized, %)												
Yield on earning assets	3.91	3.72	3.80	3.80	3.97	3.74	3.80	3.94	3.54	2.55	10.41	
Cost of funding earning assets	0.50	0.48	0.45	0.50	0.51	0.54	0.95	0.74	0.56	0.25	1.17	
Net interest margin	3.40	3.25	3.35	3.30	3.45	3.20	2.86	3.21	2.98	2.30	9.24	
Noninterest income to earning assets	0.88	4.84	3.28	0.88	0.52	0.69	1.21	5.06	0.89	0.45	0.56	
Noninterest expense to earning assets	2.41	6.69	4.63	2.65	1.99	2.44	2.25	5.50	1.89	1.65	3.94	
Credit loss provision to assets	0.33	0.02	0.07	0.13	0.44	0.13	0.00	0.02	0.16	0.06	2.48	
Net operating income to assets	1.12	1.02	1.42	1.02	1.12	0.92	1.56	1.99	1.34	0.79	2.35	
Pretax return on assets	1.39	1.01	1.64	1.19	1.43	1.07	1.59	2.51	1.72	1.00	3.10	
Return on assets	1.08	0.81	1.29	0.92	1.11	0.81	1.42	1.98	1.31	0.78	2.35	
Return on equity	13.53	4.29	10.88	9.00	17.11	7.63	12.43	16.90	18.51	17.73	20.69	
Net charge-offs to loans and leases	0.41	0.04	0.03	0.07	0.72	0.04	-0.02	-0.01	0.21	0.21	2.15	
Loan and lease loss provision to net charge-offs	160.97	86.75	341.21	279.03	151.97	425.57	12.99	-226.25	168.91	131.40	148.75	
Efficiency ratio	55.86	82.67	69.76	63.05	49.46	62.61	53.81	66.33	48.48	59.68	39.02	
Structural Changes (QTR)												
New reporters	0	0	0	0	0	0	0	0	0	0	0	
Thriffs absorbed by mergers	5	1	4	0	0	4	0	0	1	0	0	
Failed thriffs	0	0	0	0	0	0	0	0	0	0	0	
PRIOR THIRD QUARTERS (The way it was...)												
Return on assets (%)	2021	1.11	1.02	1.41	1.01	1.11	0.91	0.29	2.36	1.03	0.63	3.60
.....	2019	1.46	1.19	1.32	1.07	1.66	0.90	0.91	1.79	1.17	1.32	2.23
.....	2017	1.19	1.27	1.04	0.94	1.35	0.80	0.70	1.21	0.92	1.30	1.83
Net charge-offs to loans & leases (%)	2021	0.30	0.04	0.02	0.05	0.52	0.05	0.02	0.02	0.06	0.18	1.54
.....	2019	0.82	0.02	0.07	0.10	1.54	0.06	-0.01	0.14	0.36	0.73	3.60
.....	2017	0.70	0.05	0.08	0.10	1.36	0.06	-0.06	0.21	0.22	0.79	2.71