

TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2022**	2021**	2021	2020	2019	2018	2017
Return on assets (%)	1.10	1.28	1.23	0.72	1.29	1.35	0.97
Return on equity (%)	11.67	12.66	12.21	6.85	11.38	11.98	8.60
Core capital (leverage) ratio (%)	8.86	8.86	8.73	8.82	9.66	9.70	9.63
Noncurrent assets plus other real estate owned to assets (%)	0.38	0.46	0.44	0.61	0.55	0.60	0.73
Net charge-offs to loans (%)	0.24	0.27	0.25	0.50	0.52	0.48	0.50
Asset growth rate (%)	1.63	9.63	8.46	17.29	3.92	3.03	3.79
Net interest margin (%)	2.83	2.54	2.54	2.82	3.36	3.40	3.25
Net operating income growth (%)	-7.54	158.84	96.90	-38.77	-3.14	45.45	-3.27
Number of institutions reporting	4,746	4,914	4,839	5,002	5,177	5,406	5,670
Commercial banks	4,157	4,301	4,231	4,375	4,518	4,715	4,918
Savings institutions	589	613	608	627	659	691	752
Percentage of unprofitable institutions (%)	3.94	3.26	3.08	4.68	3.73	3.46	5.61
Number of problem institutions	42	46	44	56	51	60	95
Assets of problem institutions (in billions)***	\$164	\$51	\$170	\$56	\$46	\$48	\$14
Number of failed institutions	0	0	0	4	4	0	8

* Excludes insured branches of foreign banks (IBAs).

** Through September 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending September 30.

*** Assets shown are what were on record as of the last day of the quarter.