

TABLE III-A. Third Quarter 2022, All FDIC-Insured Institutions

THIRD QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups*									
		Credit Card Banks	Inter- national Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion	
Number of institutions reporting	4,746	11	5	1,064	2,469	306	41	315	459	76	
Commercial banks	4,157	10	5	1,051	2,239	83	29	289	388	63	
Savings institutions	589	1	0	13	230	223	12	26	71	13	
Total assets (in billions)	\$23,631.7	\$552.2	\$5,827.1	\$297.3	\$7,559.0	\$758.3	\$576.8	\$70.6	\$110.0	\$7,880.6	
Commercial banks	22,238.8	460.5	5,827.1	289.8	7,081.6	143.6	566.2	66.4	91.8	7,711.9	
Savings institutions	1,392.9	91.8	0.0	7.4	477.4	614.7	10.6	4.3	18.1	168.7	
Total deposits (in billions)	19,357.3	406.3	4,513.2	258.5	6,302.8	679.5	480.5	62.3	97.4	6,556.8	
Commercial banks	18,167.4	335.5	4,513.2	254.2	5,924.0	122.4	471.4	59.4	81.8	6,405.5	
Savings institutions	1,189.9	70.8	0.0	4.3	378.9	557.2	9.1	2.9	15.6	151.3	
Bank net income (in millions)	71,688	4,632	15,354	1,016	23,419	1,925	1,863	377	308	22,795	
Commercial banks	67,885	3,940	15,354	970	22,212	428	1,845	206	276	22,654	
Savings institutions	3,803	692	0	46	1,206	1,497	18	171	32	141	
Performance Ratios (annualized, %)											
Yield on earning assets	3.78	13.26	3.26	4.01	3.97	2.58	4.48	3.17	3.80	3.36	
Cost of funding earning assets	0.64	1.91	0.81	0.46	0.47	0.44	1.02	0.33	0.34	0.58	
Net interest margin	3.14	11.35	2.46	3.54	3.49	2.13	3.46	2.84	3.47	2.78	
Noninterest income to assets	1.30	6.16	1.55	0.57	0.85	0.57	1.16	4.29	0.90	1.29	
Noninterest expense to assets	2.35	9.32	2.14	2.26	2.28	1.32	2.12	4.11	2.79	2.18	
Credit loss provision to assets**	0.25	3.12	0.17	0.05	0.17	0.02	0.58	0.03	0.04	0.19	
Net operating income to assets	1.23	3.43	1.10	1.39	1.26	1.02	1.30	2.30	1.16	1.15	
Pretax return on assets	1.53	4.46	1.33	1.56	1.57	1.25	1.71	2.60	1.28	1.44	
Return on assets	1.21	3.43	1.05	1.37	1.24	0.98	1.31	2.13	1.12	1.16	
Return on equity	13.09	28.74	11.72	15.93	12.80	15.94	15.64	21.32	12.95	12.46	
Net charge-offs to loans and leases	0.26	2.13	0.31	0.04	0.10	0.01	0.41	0.05	0.03	0.22	
Loan and lease loss provision to net charge-offs	186.10	171.77	150.71	200.80	234.25	345.45	187.72	199.14	248.44	198.67	
Efficiency ratio	56.17	54.80	57.30	57.57	55.91	49.79	47.98	59.00	67.14	56.88	
% of unprofitable institutions	3.54	9.09	0.00	1.50	2.31	9.80	9.76	12.70	3.92	2.63	
% of institutions with earnings gains	62.79	36.36	40.00	62.59	62.54	59.80	58.54	68.57	63.83	63.16	
Structural Changes											
New reporters	3	0	0	0	0	0	0	3	0	0	
Institutions absorbed by mergers	26	0	1	2	19	2	0	1	0	1	
Failed institutions	0	0	0	0	0	0	0	0	0	0	
PRIOR THIRD QUARTERS (The way it was...)											
Return on assets (%)	2021	1.21	5.50	1.04	1.40	1.23	0.87	1.84	1.54	1.15	1.05
	2019	1.25	3.43	1.23	1.45	1.15	1.30	1.53	3.43	1.23	1.15
	2017	1.12	2.21	1.01	1.34	1.13	0.96	1.23	3.06	0.98	1.07
Net charge-offs to loans & leases (%)	2021	0.19	1.54	0.29	0.04	0.09	0.00	0.24	0.08	0.01	0.16
	2019	0.51	3.94	0.71	0.15	0.24	0.03	0.78	0.16	0.12	0.37
	2017	0.46	3.75	0.54	0.10	0.20	0.03	0.56	0.25	0.15	0.40

* See Table V-A (page 14) for explanations.

** For institutions that have adopted ASU 2016-13, the numerator represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, the numerator represents the provision for loan and lease losses.