

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

THIRD QUARTER (The way it is...)	All Insured 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	4,746	778	2,981	829	145	13	561	540	1,019	1,212	1,062	352	
Commercial banks	4,157	681	2,643	692	129	12	291	494	879	1,175	996	322	
Savings institutions	589	97	338	137	16	1	270	46	140	37	66	30	
Total assets (in billions)	\$23,631.7	\$47.3	\$1,095.5	\$2,251.5	\$7,109.9	\$13,127.7	\$4,530.0	\$4,653.8	\$5,690.9	\$4,171.8	\$1,984.1	\$2,601.2	
Commercial banks	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	
Savings institutions	1,392.9	5.4	132.9	357.2	536.7	360.8	452.6	52.1	95.9	54.9	588.1	149.3	
Total deposits (in billions)	19,357.3	40.3	956.8	1,903.6	5,869.3	10,587.2	3,704.1	3,877.6	4,461.5	3,411.0	1,744.7	2,158.4	
Commercial banks	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	
Savings institutions	1,189.9	4.1	110.2	293.1	433.0	349.5	366.2	37.9	68.8	47.3	548.7	121.0	
Bank net income (in millions)	71,688	117	3,567	7,679	24,993	35,332	12,977	14,448	16,991	10,546	6,170	10,557	
Commercial banks	67,886	107	3,139	6,868	23,290	34,483	12,063	14,261	16,521	10,370	4,970	9,700	
Savings institutions	3,803	11	428	811	1,704	849	914	187	470	176	1,200	856	
<b>Performance Ratios (annualized, %)</b>													
Yield on earning assets	3.78	3.88	4.07	4.33	4.44	3.29	3.77	3.75	3.38	3.87	3.60	4.68	
Cost of funding earning assets	0.64	0.36	0.42	0.50	0.68	0.65	0.79	0.50	0.61	0.71	0.38	0.73	
Net interest margin	3.14	3.52	3.65	3.83	3.76	2.64	2.98	3.25	2.76	3.16	3.21	3.95	
Noninterest income to assets	1.30	1.53	1.07	1.10	1.33	1.33	1.20	1.20	1.49	1.06	0.81	1.98	
Noninterest expense to assets	2.35	3.57	2.84	2.67	2.57	2.12	2.15	2.34	2.22	2.40	2.17	3.05	
Credit loss provision to assets**	0.25	0.05	0.08	0.22	0.39	0.19	0.26	0.28	0.18	0.21	0.12	0.50	
Net operating income to assets	1.23	1.02	1.35	1.41	1.41	1.10	1.16	1.25	1.24	1.02	1.23	1.64	
Pretax return on assets	1.53	1.14	1.53	1.72	1.82	1.34	1.46	1.50	1.51	1.30	1.50	2.15	
Return on assets	1.21	0.99	1.31	1.38	1.41	1.07	1.15	1.24	1.19	1.01	1.22	1.63	
Return on equity	13.09	8.24	14.33	14.34	14.59	11.92	11.80	12.65	13.48	10.90	15.41	17.43	
Net charge-offs to loans and leases	0.26	0.05	0.05	0.15	0.33	0.26	0.25	0.30	0.17	0.26	0.10	0.42	
Loan and lease loss provision to net charge-offs	186.10	177.92	288.71	218.00	184.09	180.56	190.10	172.69	186.14	198.89	216.97	182.86	
Efficiency ratio	56.17	73.95	62.92	56.89	53.20	57.33	54.67	56.12	55.70	60.94	56.78	53.14	
% of unprofitable institutions	3.54	10.03	2.45	1.81	1.38	0.00	5.17	4.63	4.02	2.31	2.26	5.97	
% of institutions with earnings gains	62.79	64.14	62.29	63.45	62.76	53.85	61.85	73.33	60.16	59.32	66.29	57.10	
<b>Structural Changes</b>													
New reporters	3	3	0	0	0	0	2	0	0	0	1	0	
Institutions absorbed by mergers	26	5	19	2	0	0	5	1	5	7	7	1	
Failed institutions	0	0	0	0	0	0	0	0	0	0	0	0	
<b>PRIOR THIRD QUARTERS (The way it was...)</b>													
Return on assets (%)	2021	1.21	0.96	1.36	1.39	1.42	1.05	1.08	1.25	1.24	1.03	1.15	1.64
	2019	1.25	1.03	1.35	1.39	1.28	1.20	1.10	1.18	1.36	1.15	1.44	1.47
	2017	1.12	1.02	1.16	1.15	1.21	1.05	0.96	1.11	1.13	1.04	1.20	1.49
Net charge-offs to loans & leases (%)	2021	0.19	0.05	0.05	0.13	0.23	0.21	0.19	0.21	0.14	0.24	0.09	0.26
	2019	0.51	0.24	0.13	0.21	0.67	0.51	0.47	0.53	0.43	0.51	0.26	0.79
	2017	0.46	0.16	0.13	0.22	0.64	0.46	0.53	0.58	0.25	0.49	0.26	0.59

\* See Table V-A (page 15) 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.