

TABLE IV-A. First Three Quarters 2022, All FDIC-Insured Institutions

FIRST THREE QUARTERS (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)	195,796	15,620	41,073	2,723	63,191	5,356	5,988	936	824	60,084	
Commercial banks	184,669	13,274	41,073	2,599	59,823	1,303	5,942	416	743	59,496	
Savings institutions	11,127	2,346	0	124	3,368	4,054	45	520	81	588	
Performance Ratios (annualized, %)											
Yield on earning assets	3.18	12.23	2.57	3.66	3.47	2.20	3.97	2.76	3.42	2.75	
Cost of funding earning assets	0.35	1.36	0.40	0.36	0.29	0.25	0.62	0.24	0.27	0.29	
Net interest margin	2.83	10.88	2.17	3.30	3.18	1.95	3.35	2.52	3.15	2.46	
Noninterest income to assets	1.30	6.25	1.60	0.57	0.89	0.61	1.09	4.02	0.91	1.22	
Noninterest expense to assets	2.29	9.22	2.11	2.21	2.25	1.30	1.97	3.98	2.68	2.11	
Credit loss provision to assets**	0.17	2.15	0.16	0.04	0.12	0.02	0.41	0.03	0.03	0.12	
Net operating income to assets	1.12	4.00	0.96	1.24	1.15	0.92	1.43	1.80	1.02	1.00	
Pretax return on assets	1.39	5.19	1.20	1.40	1.43	1.14	1.87	2.12	1.13	1.24	
Return on assets	1.10	4.00	0.93	1.23	1.14	0.88	1.43	1.69	1.00	1.01	
Return on equity	11.67	32.56	10.37	13.11	11.29	13.01	16.67	15.31	10.57	10.67	
Net charge-offs to loans and leases	0.24	2.06	0.30	0.03	0.09	0.01	0.32	0.09	0.02	0.20	
Loan and lease loss provision to net charge-offs	145.42	122.85	152.50	247.99	184.62	643.57	168.09	133.37	301.71	139.24	
Efficiency ratio	58.73	55.33	59.62	59.94	58.49	51.79	46.25	63.24	69.19	60.69	
% of unprofitable institutions	3.94	0.00	0.00	2.35	2.92	10.78	7.32	11.43	3.49	2.63	
% of institutions with earnings gains	47.26	27.27	60.00	33.93	51.40	51.31	60.98	53.02	47.06	55.26	
Condition Ratios (%)											
Earning assets to total assets	90.55	94.84	88.03	93.60	91.25	96.38	94.14	92.73	93.42	90.43	
Loss allowance to:											
Loans and leases	1.55	6.69	1.78	1.36	1.20	0.63	1.44	1.64	1.24	1.34	
Noncurrent loans and leases	214.77	576.98	246.93	239.10	182.04	82.31	333.26	270.97	217.68	169.87	
Noncurrent assets plus other real estate owned to assets	0.38	0.99	0.24	0.38	0.46	0.28	0.33	0.20	0.35	0.38	
Equity capital ratio	9.15	11.62	8.97	8.35	9.51	5.80	8.23	9.48	8.42	9.20	
Core capital (leverage) ratio	8.86	12.93	8.04	10.54	9.54	8.80	9.32	13.28	10.97	8.38	
Common equity tier 1 capital ratio***	13.48	14.65	15.35	13.95	11.98	23.34	12.75	28.91	17.43	13.31	
Tier 1 risk-based capital ratio***	13.58	14.78	15.42	13.95	12.06	23.34	13.71	28.91	17.43	13.38	
Total risk-based capital ratio***	14.84	16.39	16.56	15.03	13.26	23.84	14.76	29.81	18.44	14.80	
Net loans and leases to deposits	61.04	107.43	40.70	70.58	78.59	39.62	89.69	30.76	60.30	55.34	
Net loans to total assets	50.00	79.05	31.52	61.37	65.53	35.51	74.71	27.13	53.41	46.05	
Domestic deposits to total assets	75.71	73.56	55.55	86.95	83.27	89.46	83.30	88.19	88.55	80.92	
Structural Changes											
New reporters	12	0	0	0	0	0	0	12	0	0	
Institutions absorbed by mergers	98	0	1	15	68	2	0	4	3	5	
Failed institutions	0	0	0	0	0	0	0	0	0	0	
PRIOR FIRST THREE QUARTERS (The way it was...)											
Number of institutions	2021	4,914	11	5	1,135	2,483	287	34	342	521	96
	2019	5,258	12	5	1,324	2,756	393	68	217	433	50
	2017	5,738	11	5	1,422	2,943	445	62	271	520	59
Total assets (in billions)	2021	\$23,251.9	\$476.3	\$5,868.2	\$295.4	\$7,242.0	\$758.7	\$332.1	\$76.3	\$129.3	\$8,073.6
	2019	18,481.9	521.8	4,509.3	285.2	6,674.3	386.1	225.9	38.2	76.3	5,764.9
	2017	17,242.5	518.3	4,205.0	285.0	5,867.7	366.0	260.4	46.0	90.6	5,603.4
Return on assets (%)	2021	1.28	5.67	1.17	1.43	1.28	0.87	2.04	1.69	1.13	1.07
	2019	1.33	3.30	1.24	1.36	1.21	1.19	1.43	3.32	1.19	1.34
	2017	1.10	2.09	0.97	1.24	1.06	1.01	1.15	2.99	0.96	1.12
Net charge-offs to loans & leases (%)	2021	0.27	2.17	0.41	0.04	0.11	0.01	0.26	0.04	0.02	0.22
	2019	0.50	4.19	0.71	0.15	0.20	0.02	0.79	0.12	0.11	0.38
	2017	0.48	3.90	0.56	0.14	0.21	0.09	0.60	0.19	0.14	0.39
Noncurrent assets plus OREO to assets (%)	2021	0.46	0.68	0.28	0.53	0.61	0.21	0.47	0.29	0.43	0.48
	2019	0.56	1.33	0.36	0.86	0.60	1.15	0.48	0.41	0.68	0.54
	2017	0.73	1.19	0.48	0.86	0.74	1.56	0.37	0.54	0.86	0.80
Equity capital ratio (%)	2021	10.06	13.45	9.00	11.14	10.89	8.77	9.41	13.88	11.10	9.95
	2019	11.35	12.72	10.14	11.94	12.18	11.03	11.05	18.10	13.22	11.16
	2017	11.31	15.69	9.97	11.56	12.07	11.27	10.10	15.88	11.91	11.12

* 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.

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