

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

FIRST THREE QUARTERS (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)	195,796	305	9,381	21,084	70,770	94,256	33,604	39,463	44,543	30,871	16,841	30,474	
Commercial banks	184,669	274	8,202	18,953	65,405	91,835	31,276	39,000	43,238	30,466	13,036	27,654	
Savings institutions	11,127	31	1,179	2,130	5,365	2,421	2,328	463	1,305	405	3,805	2,820	
Performance Ratios (annualized, %)													
Yield on earning assets	3.18	3.51	3.69	3.86	3.83	2.66	3.11	3.21	2.74	3.25	3.11	4.11	
Cost of funding earning assets	0.35	0.32	0.32	0.33	0.40	0.33	0.43	0.29	0.32	0.39	0.23	0.42	
Net interest margin	2.83	3.19	3.37	3.53	3.43	2.33	2.68	2.92	2.42	2.86	2.88	3.69	
Noninterest income to assets	1.30	1.58	1.10	1.12	1.34	1.32	1.17	1.19	1.52	1.13	0.81	1.89	
Noninterest expense to assets	2.29	3.47	2.81	2.62	2.51	2.07	2.12	2.29	2.19	2.31	2.09	2.94	
Credit loss provision to assets**	0.17	0.03	0.07	0.17	0.27	0.13	0.18	0.18	0.14	0.13	0.08	0.35	
Net operating income to assets	1.12	0.89	1.18	1.30	1.34	0.96	1.02	1.13	1.06	1.00	1.10	1.58	
Pretax return on assets	1.39	0.99	1.35	1.60	1.73	1.18	1.28	1.34	1.33	1.25	1.35	2.09	
Return on assets	1.10	0.86	1.15	1.28	1.34	0.95	1.00	1.12	1.04	0.98	1.10	1.59	
Return on equity	11.67	6.83	11.85	12.78	13.56	10.38	10.14	11.31	11.52	10.41	12.96	16.48	
Net charge-offs to loans and leases	0.24	0.04	0.04	0.13	0.31	0.24	0.23	0.30	0.16	0.24	0.08	0.38	
Loan and lease loss provision to net charge-offs	145.42	155.52	307.81	202.71	139.48	140.27	160.67	121.60	189.81	121.82	171.38	146.03	
Efficiency ratio	58.73	76.24	65.79	58.93	55.12	60.42	58.15	59.29	59.05	61.83	59.14	54.50	
% of unprofitable institutions	3.94	10.54	2.95	2.05	0.00	0.00	6.95	5.00	4.51	2.31	2.54	5.68	
% of institutions with earnings gains	47.26	41.26	46.70	55.25	44.83	53.85	52.94	62.22	43.77	32.34	56.40	49.15	
Condition Ratios (%)													
Earning assets to total assets	90.55	92.83	93.67	92.98	92.00	89.07	90.22	89.80	89.29	90.09	93.00	94.06	
Loss allowance to:													
Loans and leases	1.55	1.44	1.31	1.30	1.67	1.55	1.54	1.53	1.46	1.65	1.19	1.82	
Noncurrent loans and leases	214.77	159.36	268.85	228.26	227.98	197.49	196.29	217.75	211.18	203.16	146.65	336.21	
Noncurrent assets plus other real estate owned to assets	0.38	0.53	0.35	0.41	0.47	0.33	0.42	0.38	0.33	0.41	0.43	0.36	
Equity capital ratio	9.15	11.91	8.94	9.43	9.46	8.95	9.64	9.69	8.79	9.17	7.70	9.20	
Core capital (leverage) ratio	8.86	13.88	10.91	10.35	9.53	8.05	9.21	8.54	8.39	8.74	9.27	9.78	
Common equity tier 1 capital ratio***	13.48	22.35	15.37	13.49	13.03	13.65	13.74	12.83	13.73	12.85	14.73	13.87	
Tier 1 risk-based capital ratio***	13.58	22.35	15.40	13.54	13.24	13.68	13.80	12.92	13.79	12.94	14.84	14.12	
Total risk-based capital ratio***	14.84	23.46	16.49	14.57	14.43	15.04	15.07	14.04	15.03	14.53	15.91	15.22	
Net loans and leases to deposits	61.04	60.76	70.58	78.39	75.03	49.30	62.74	60.51	56.74	58.39	56.40	75.90	
Net loans to total assets	50.00	51.84	61.65	66.27	61.94	39.76	51.30	50.42	44.49	47.74	49.60	62.98	
Domestic deposits to total assets	75.71	85.32	87.34	84.47	81.06	70.30	77.46	80.95	69.08	67.17	87.91	82.20	
Structural Changes													
New reporters	12	12	0	0	0	0	2	3	0	1	2	4	
Institutions absorbed by mergers	98	22	47	22	7	0	20	8	19	25	20	6	
Failed institutions	0	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FIRST THREE QUARTERS (The way it was...)													
Number of institutions	2021	4,914	853	3,066	833	149	13	583	561	1,052	1,264	1,088	366
	2019	5,258	1,207	3,247	661	134	9	636	603	1,133	1,343	1,157	386
	2017	5,738	1,444	3,538	631	116	9	705	683	1,221	1,449	1,246	434
Total assets (in billions)	2021	\$23,251.9	\$51.9	\$1,111.2	\$2,195.4	\$6,918.4	\$12,975.2	\$4,290.7	\$4,727.9	\$5,607.9	\$4,211.3	\$1,941.4	\$2,472.7
	2019	18,481.9	71.7	1,083.1	1,723.5	6,435.6	9,168.1	3,358.9	3,784.3	4,240.1	3,797.9	1,193.3	2,107.4
	2017	17,242.5	85.7	1,154.8	1,729.8	5,574.9	8,697.3	3,186.2	3,584.3	3,902.6	3,687.5	1,067.3	1,814.6
Return on assets (%)	2021	1.28	1.06	1.35	1.42	1.50	1.13	1.14	1.25	1.30	1.18	1.17	1.76
	2019	1.33	1.01	1.31	1.31	1.37	1.30	1.12	1.34	1.35	1.26	1.39	1.65
	2017	1.10	0.97	1.11	1.16	1.13	1.06	0.94	1.10	1.05	1.06	1.21	1.45
Net charge-offs to loans & leases (%)	2021	0.27	0.06	0.05	0.14	0.32	0.29	0.26	0.29	0.21	0.33	0.10	0.35
	2019	0.50	0.18	0.11	0.20	0.66	0.51	0.46	0.55	0.41	0.52	0.23	0.78
	2017	0.48	0.17	0.12	0.21	0.68	0.46	0.55	0.58	0.28	0.49	0.26	0.64
Noncurrent assets plus OREO to assets (%)	2021	0.46	0.64	0.46	0.50	0.62	0.37	0.47	0.43	0.38	0.50	0.79	0.37
	2019	0.56	0.98	0.73	0.61	0.60	0.49	0.54	0.57	0.52	0.61	0.76	0.42
	2017	0.73	1.09	0.88	0.71	0.70	0.72	0.64	0.86	0.64	0.85	0.83	0.48
Equity capital ratio (%)	2021	10.06	13.75	11.04	10.93	10.60	9.53	10.45	10.48	9.53	9.77	10.04	10.29
	2019	11.35	14.46	12.03	12.12	12.04	10.63	12.01	12.21	10.88	10.22	12.11	11.34
	2017	11.31	13.31	11.42	11.89	12.23	10.57	12.48	12.15	10.45	10.08	11.47	11.86

* 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.

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