

# Banking Brief

## RESEARCH DEPARTMENT

### **Fourth Quarter 2022**

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Part 2. [Annual Growth Rates](#)

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## Summary Table of Bank Structure and Conditions

Fourth Quarter 2022	Small Banks						Large Banks		
	U.S.			Tristate			U.S.		
	\$ Billion	% Change From		\$ Billion	% Change From		\$ Billion	% Change From	
	22Q4	22Q3	21Q4	22Q4	22Q3	21Q4	22Q4	22Q3	21Q4
<b>Total Assets</b>	3,138.4	6.65	4.96	197.5	9.92	1.29	18,168.0	0.48	-0.51
<b>Total Loans</b>	2,095.6	15.61	14.91	143.9	13.36	8.69	8,775.7	10.56	8.65
C&I	315.7	12.84	6.07	18.6	6.41	-14.62	2,077.7	5.34	10.80
Real Estate	1,569.4	16.53	16.83	112.6	14.48	11.57	3,612.4	5.06	6.64
Consumer	96.5	23.38	33.60	7.7	2.62	33.46	1,391.3	50.49	15.83
<b>Total Deposits</b>	2,659.8	0.60	3.70	161.5	-2.10	-1.42	14,672.3	-1.47	-2.89
<b>Ratios (in %)</b>	<b>22Q4</b>	<b>22Q3</b>	<b>21Q4</b>	<b>22Q4</b>	<b>22Q3</b>	<b>21Q4</b>	<b>22Q4</b>	<b>22Q3</b>	<b>21Q4</b>
Net Income/Avg. Assets (ROA)	1.21	1.20	1.30	1.23	1.24	1.35	1.04	0.99	1.10
Net Interest Inc./Avg. Assets (NIM)	3.25	3.13	3.05	3.28	3.17	3.06	2.42	2.17	1.98
Noninterest Inc./Avg. Assets	0.85	0.90	1.06	0.92	1.01	1.14	1.19	1.21	1.25
Noninterest Exp./Avg. Assets	2.47	2.46	2.50	2.51	2.52	2.50	2.09	2.06	2.03
Loans/Deposits	78.79	76.10	71.10	89.08	85.87	80.79	59.81	58.11	53.46
Equity/Assets	9.33	9.06	10.49	9.88	9.84	10.61	9.49	9.25	9.82
Nonperforming Loans/Total Loans	0.54	0.50	0.57	1.99	1.13	0.65	0.71	0.70	0.85

**Source:** Unless otherwise noted, all data are from Federal Financial Institutions Examination Council (FFIEC) Call Reports.

**Notes:** The data are adjusted for mergers. Quarterly percentage changes are compound annualized rates except where noted. Ratios are aggregates; that is, the numerators and denominators are summed across all banks in the group, then divided. *Large U.S. banks* are defined as banking organizations such as bank holding companies that are ranked in the top 100 in banking assets as of December 31, 2021, including assets of only their commercial bank subsidiaries. Large banks typically operate in multiple regions. The number of large banks may exceed 100 if during the calendar year some banking organizations' assets grow larger than those of the 100th largest bank at the beginning of the year. A *banking organization* is an independent bank or all the banks within a highest-level bank holding company; however, banks less than five years old and special-purpose banks, such as credit card banks, are excluded. *Small tristate banks* are defined as those based in the tristate area that were not in the top 100 in assets as of December 31, 2021. The *tristate area* consists of Pennsylvania, New Jersey, and Delaware. *Small U.S. banks* are defined as those based outside the tristate area that were not in the top 100 in assets as of December 31, 2021, including assets of only their commercial bank subsidiaries. *U.S.* excludes tristate banks. The sample includes 107 small tristate banks, 3,733 small U.S. banks, and 99 large U.S. banks.

# Part 1: Earnings Ratios

CHART 1

### Return on Average Assets

Percent

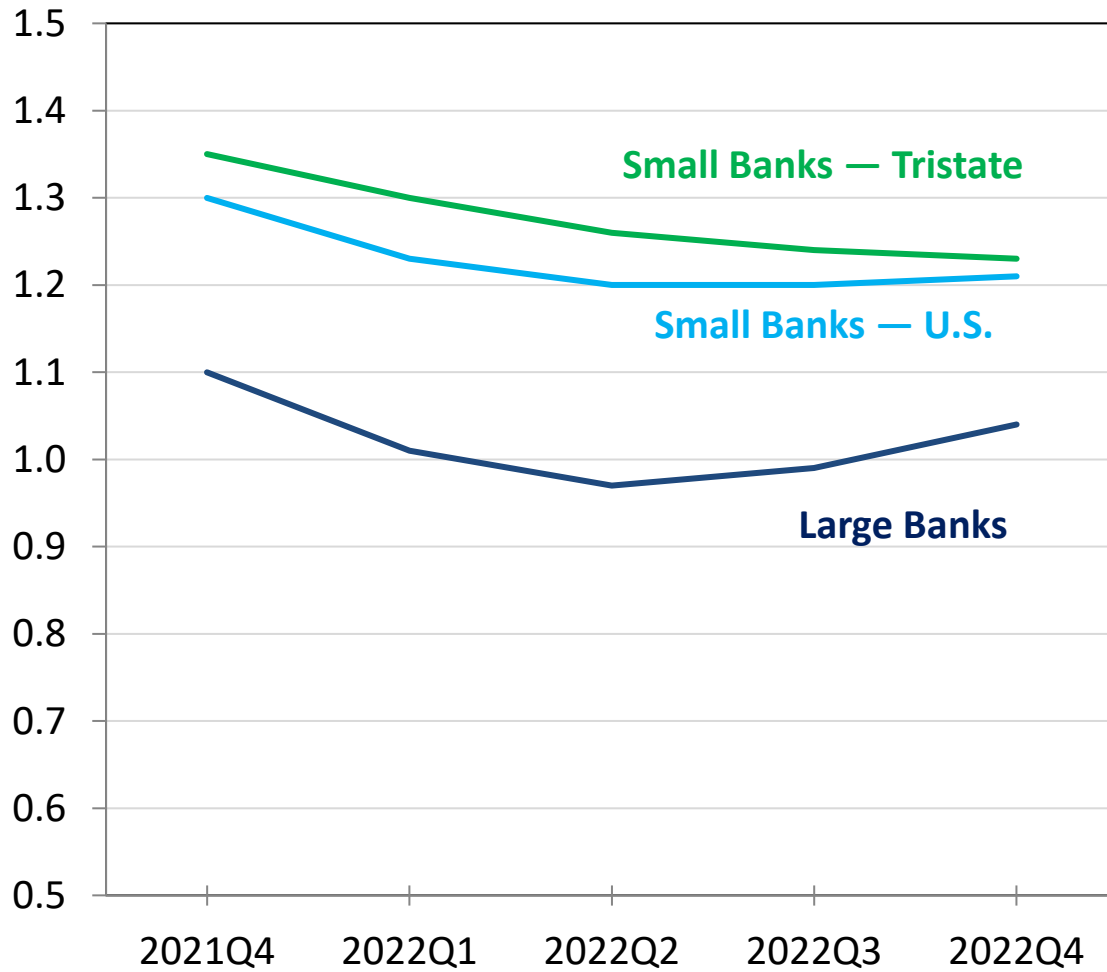
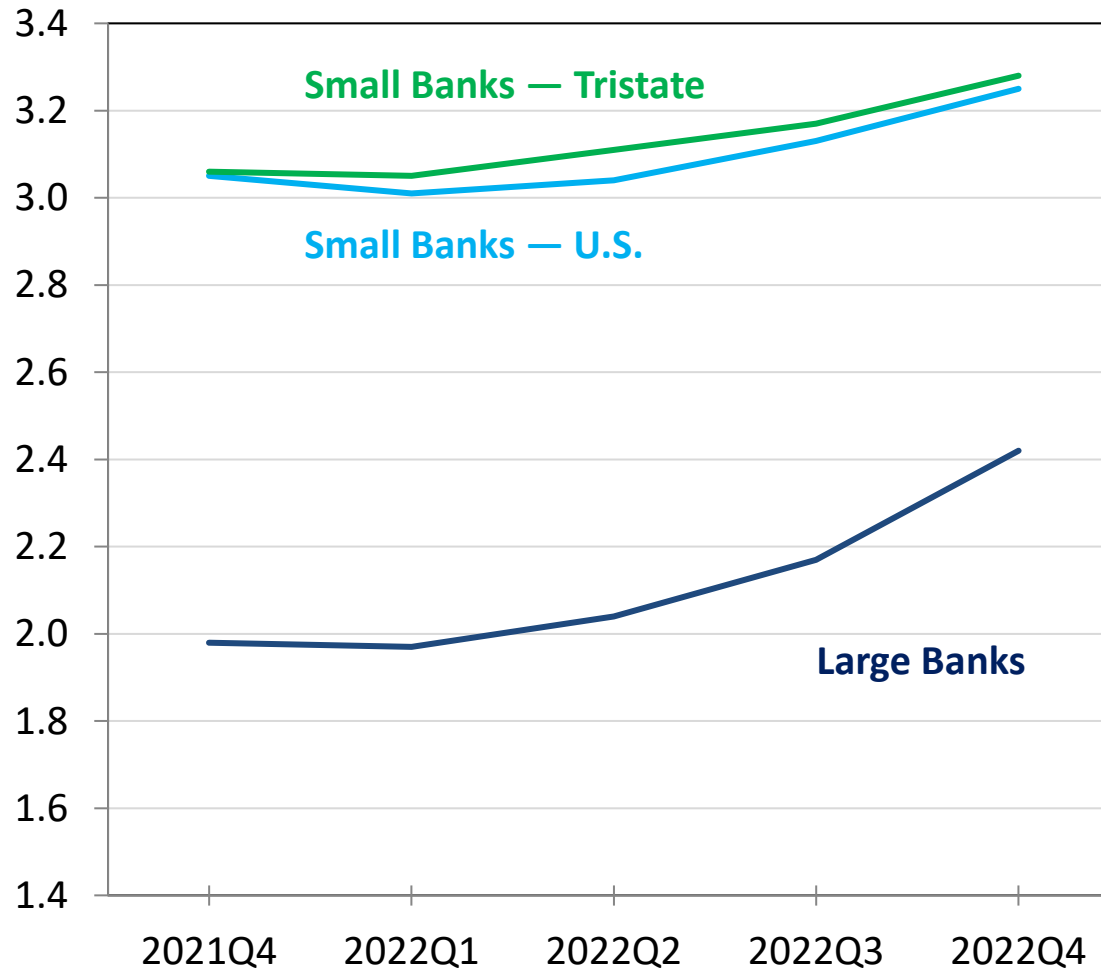


CHART 2

# Net Interest Margin

Percent



# Part 2: Annual Growth Rates

CHART 3

# Annual Growth of Quarterly Net Income

Percent

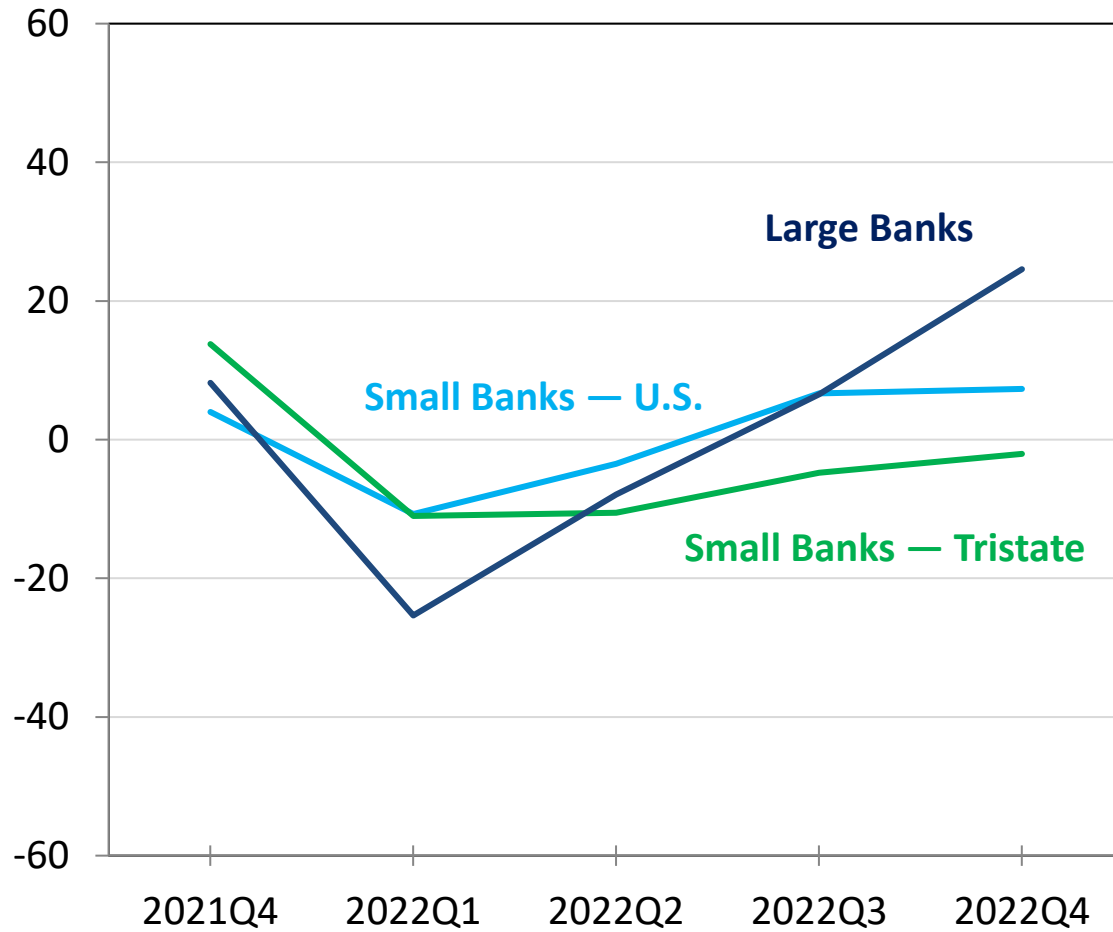


CHART 4

### Annual Growth of Total Assets

Percent

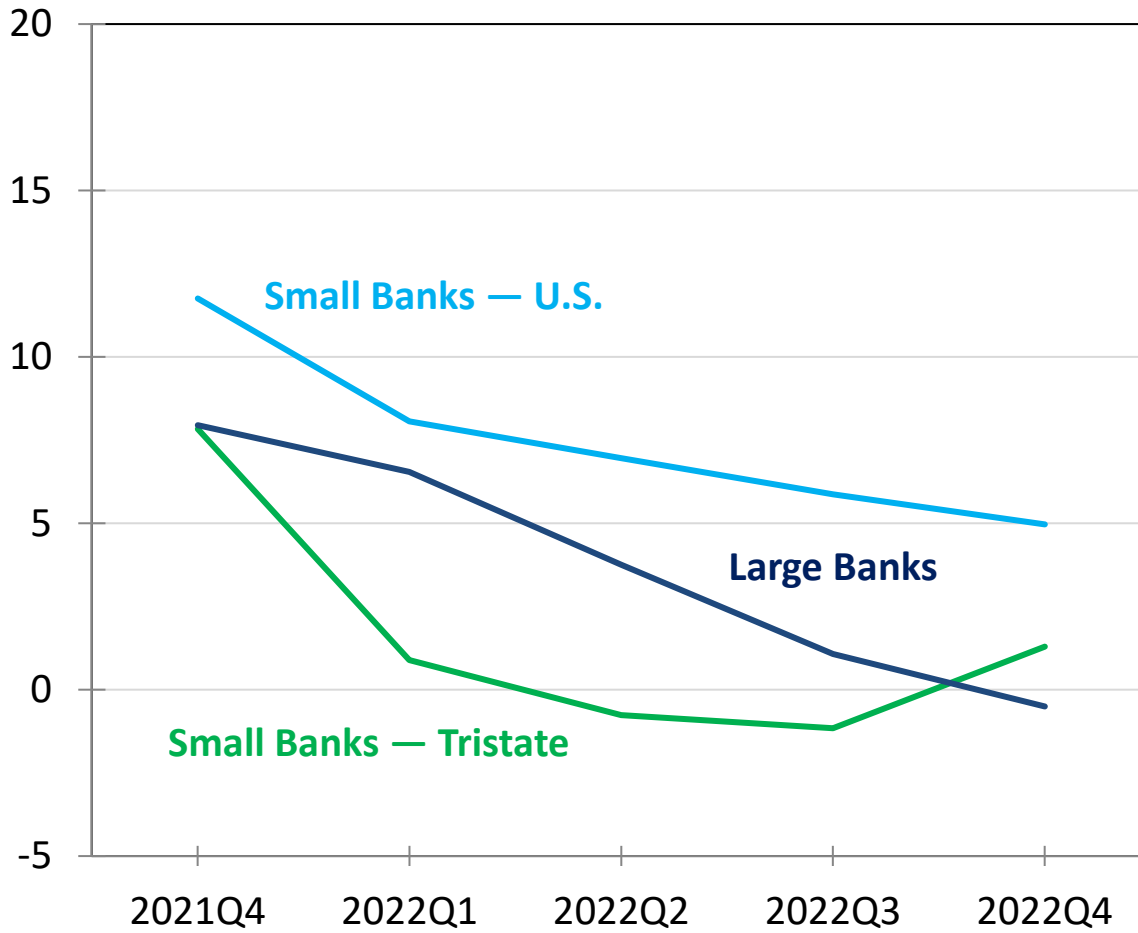




CHART 5

### Annual Growth of Total Loans

Percent

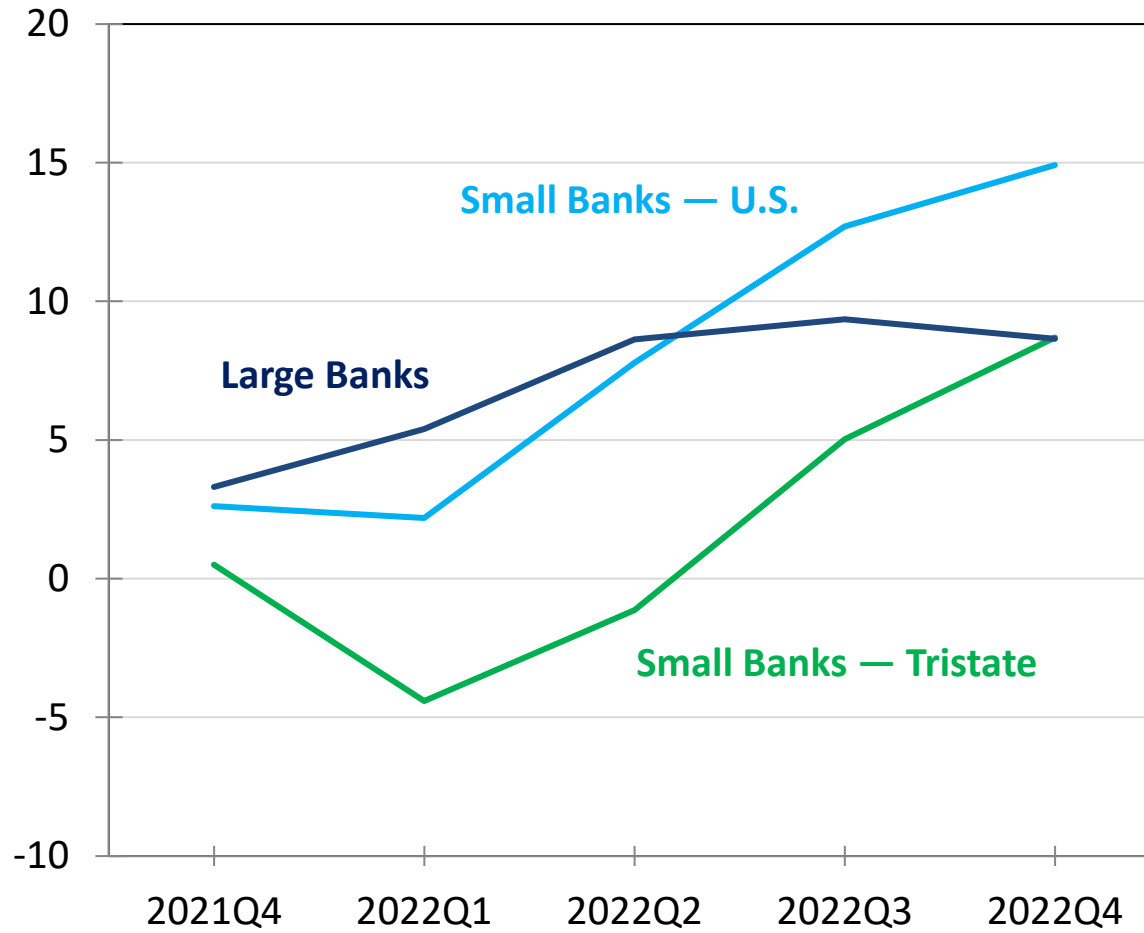


CHART 5a

## Annual Growth of RRE Loans

Percent

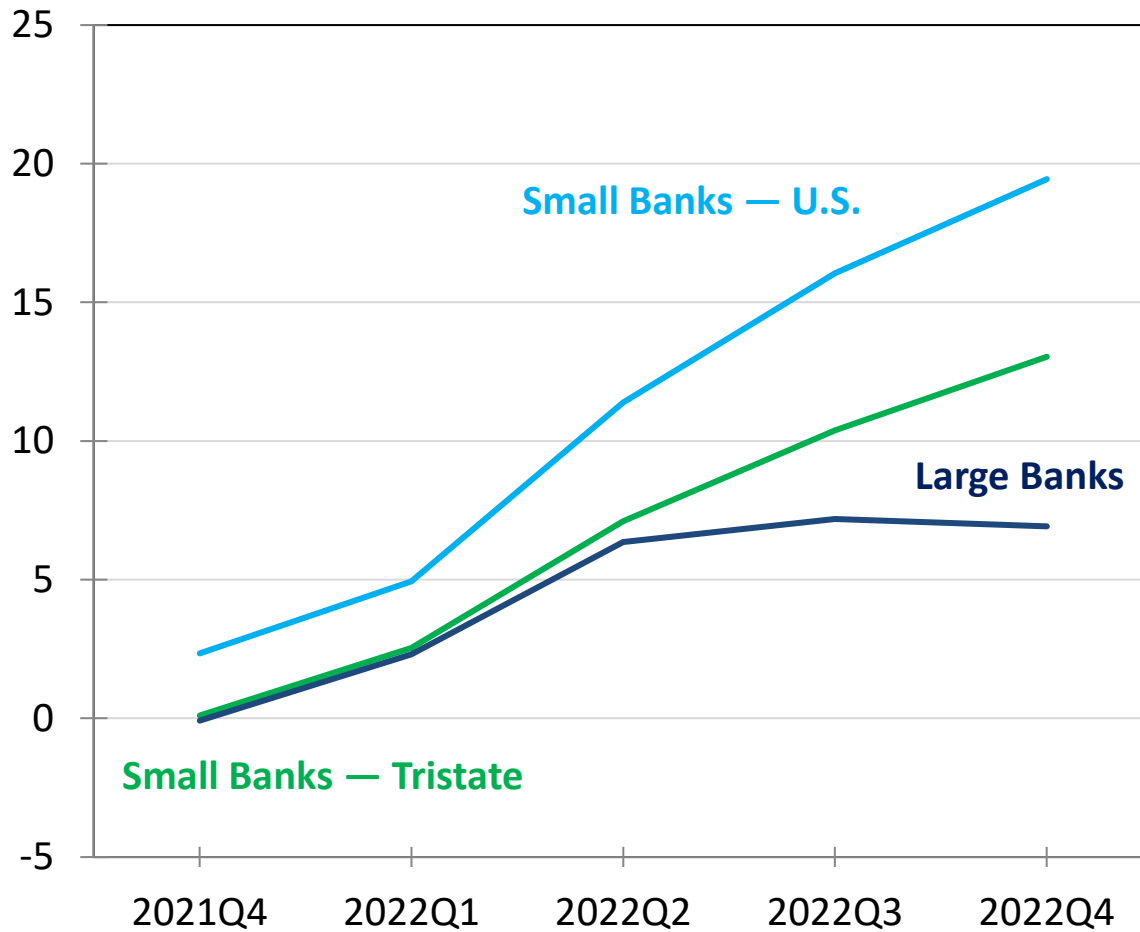


CHART 5b

## Annual Growth of CRE Loans

Percent

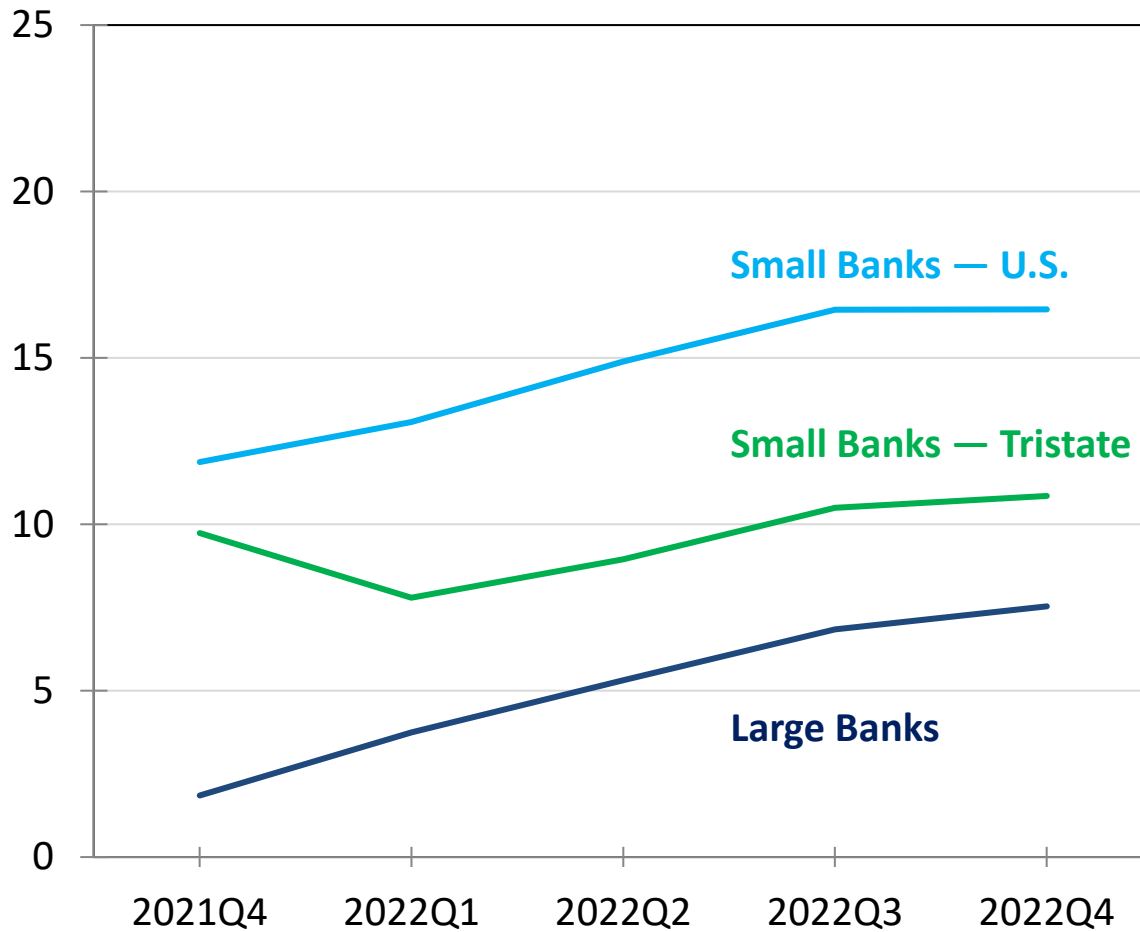


CHART 5c

## Annual Growth of Construction Loans

Percent

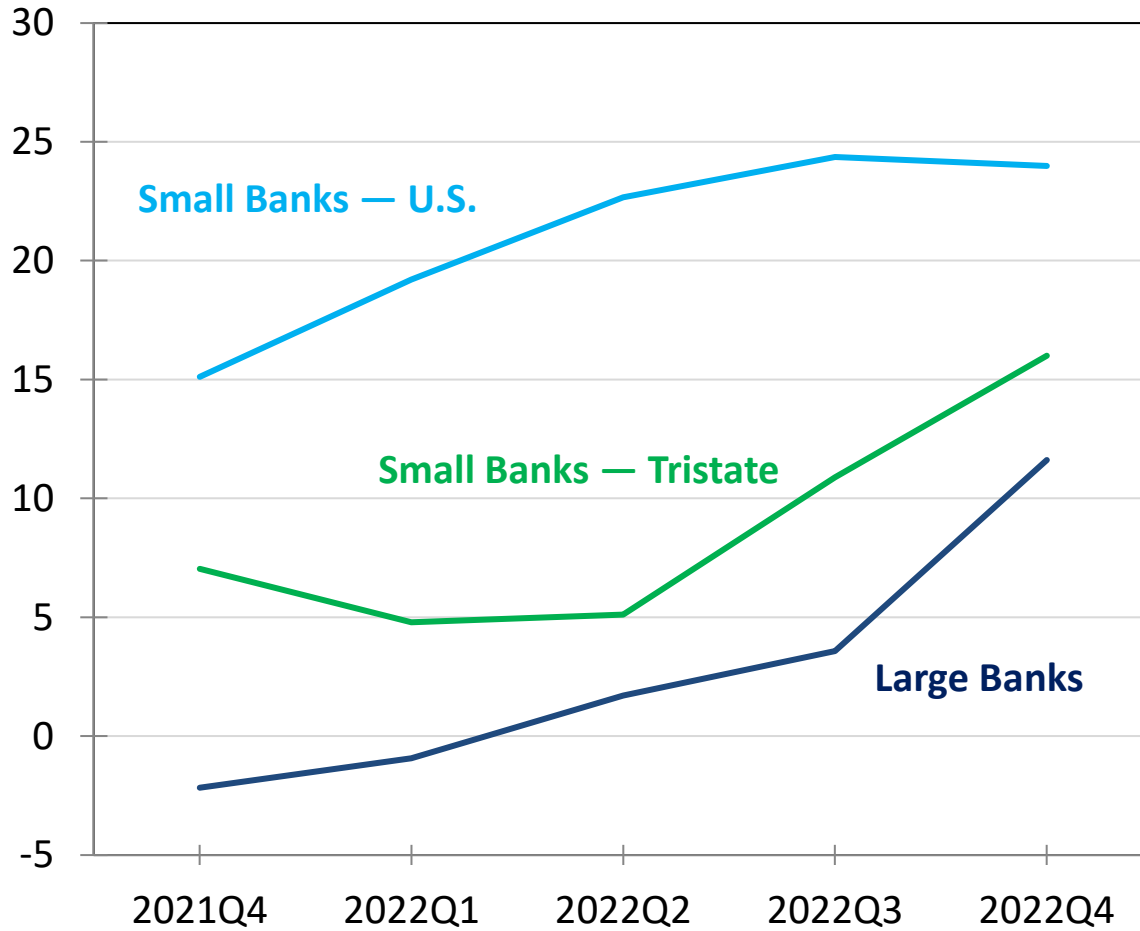


CHART 5d

## Annual Growth of Loans Secured by Multifamily Properties

Percent

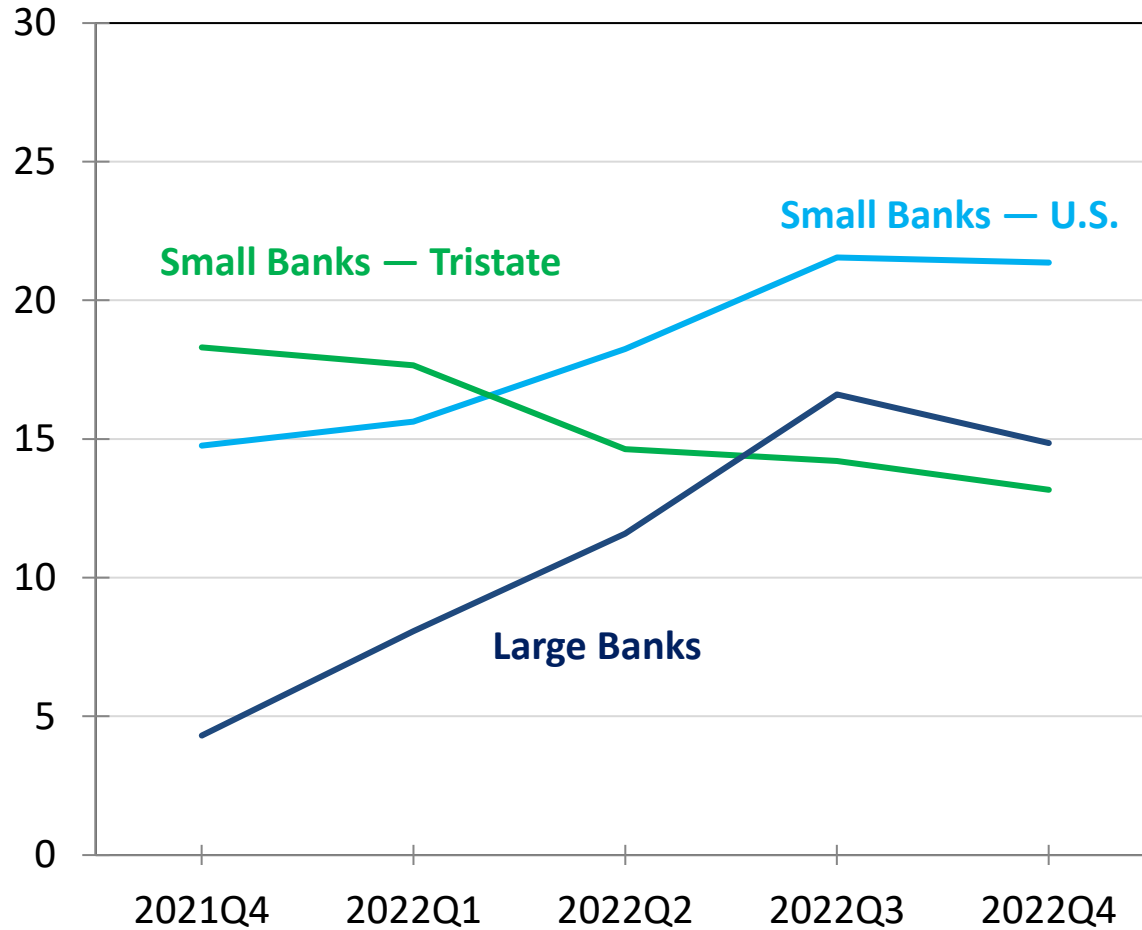


CHART 5e

## Annual Growth of Commercial Mortgages

Percent

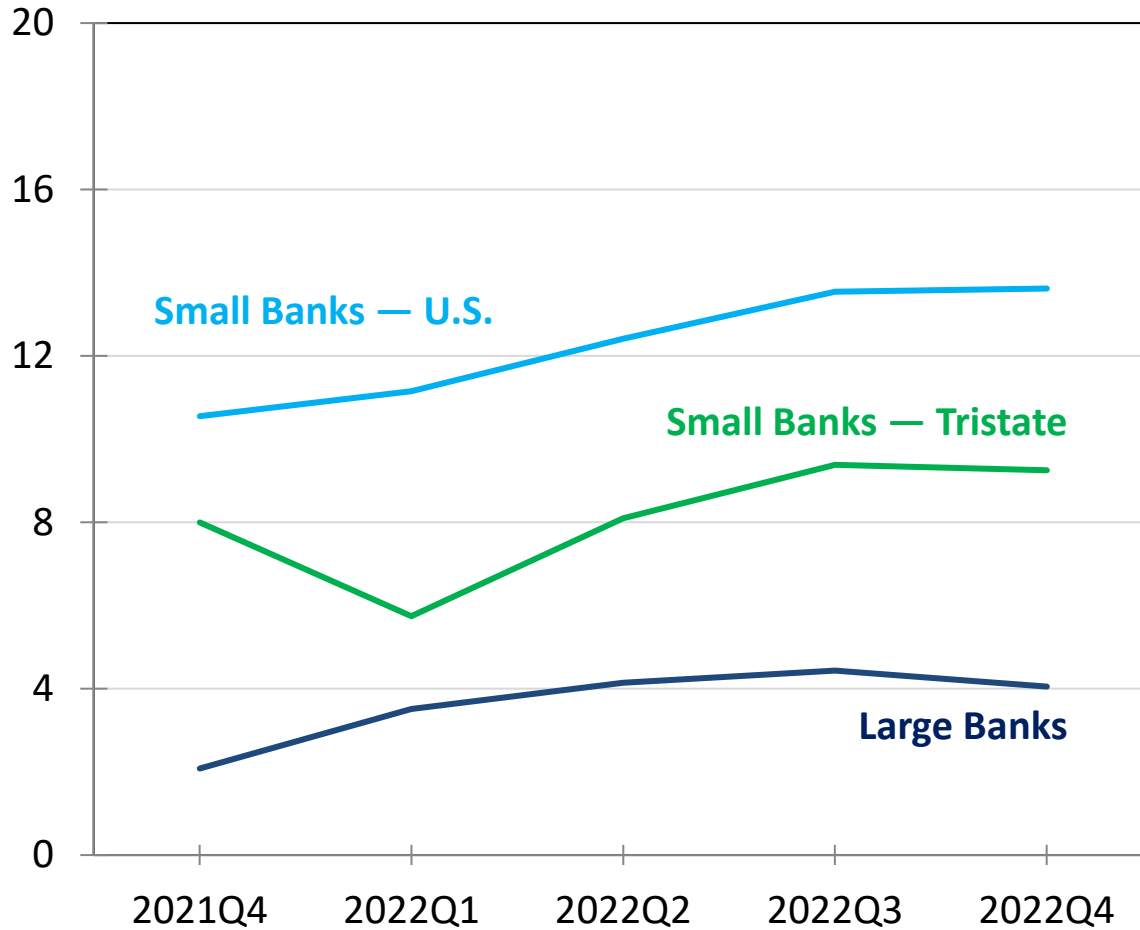


CHART 5f

## Annual Growth of Commercial and Industrial Loans

Percent

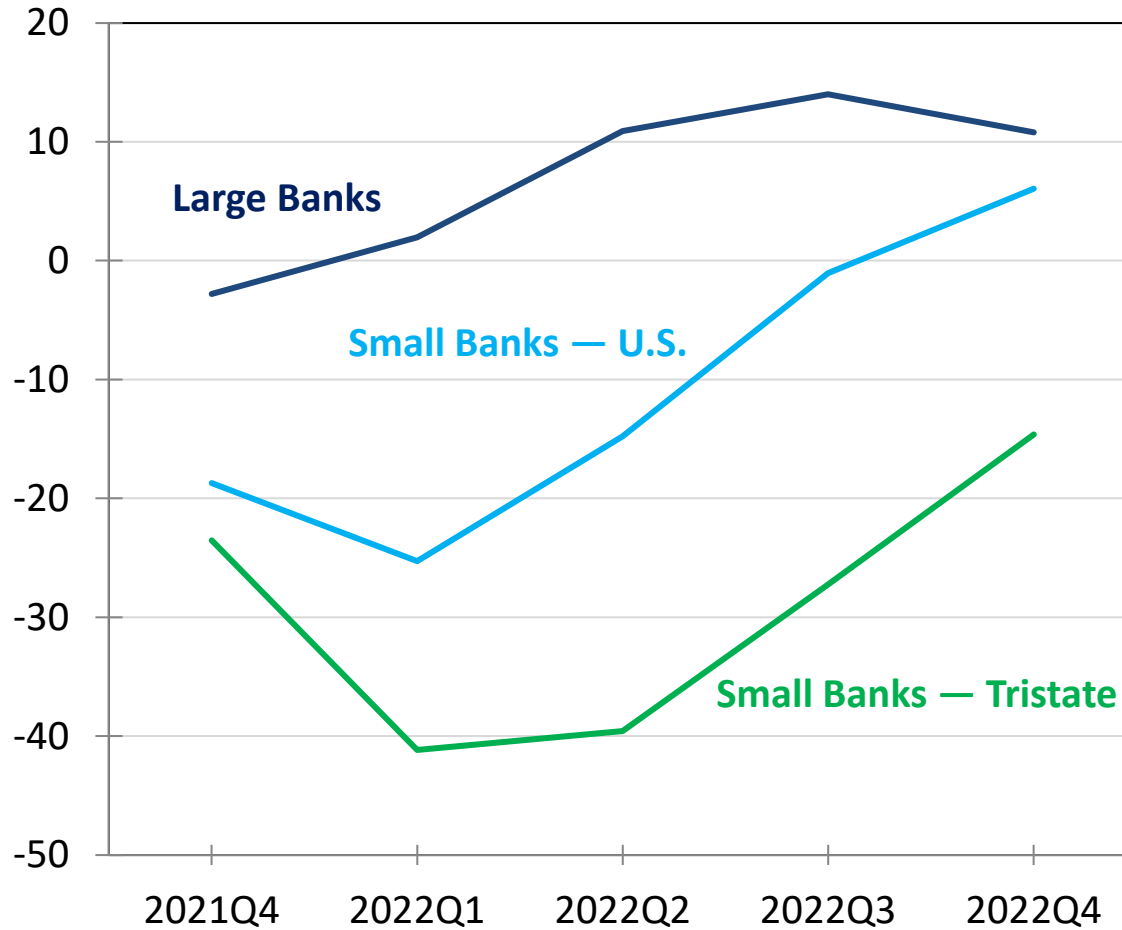


CHART 5g

## Annual Growth of Consumer Loans

Percent

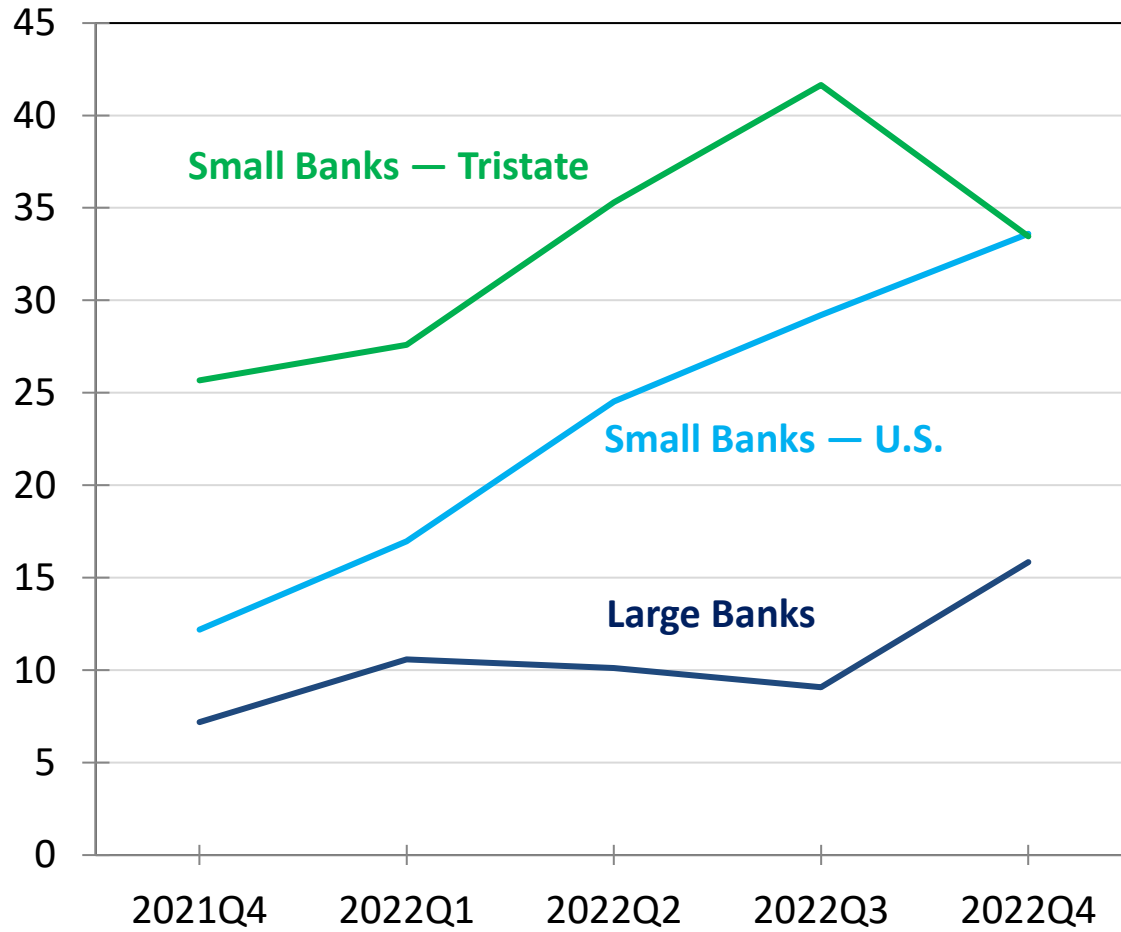
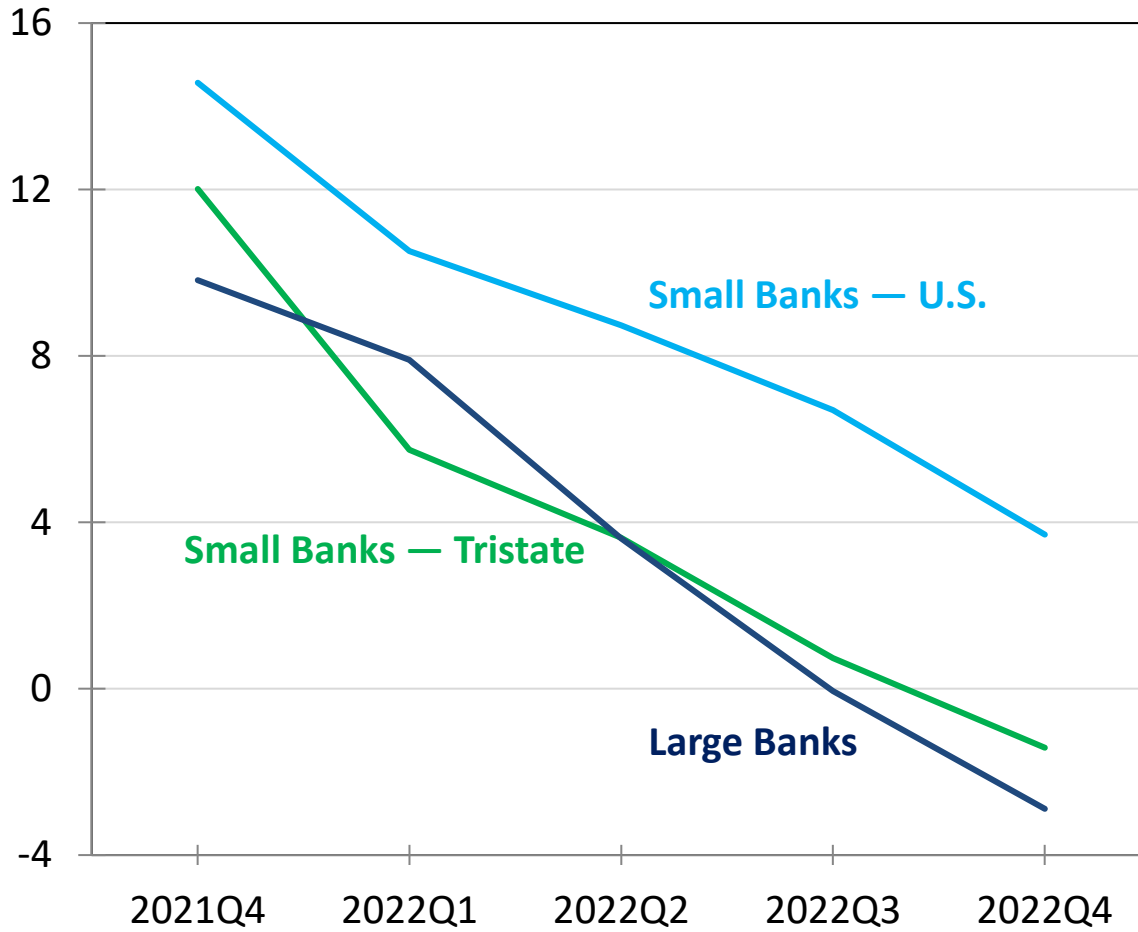




CHART 6

### Annual Growth of Total Deposits

Percent



# Part 3: Asset Quality Ratios

CHART 7

## Nonperforming Assets as a Share of Total Assets

Percent

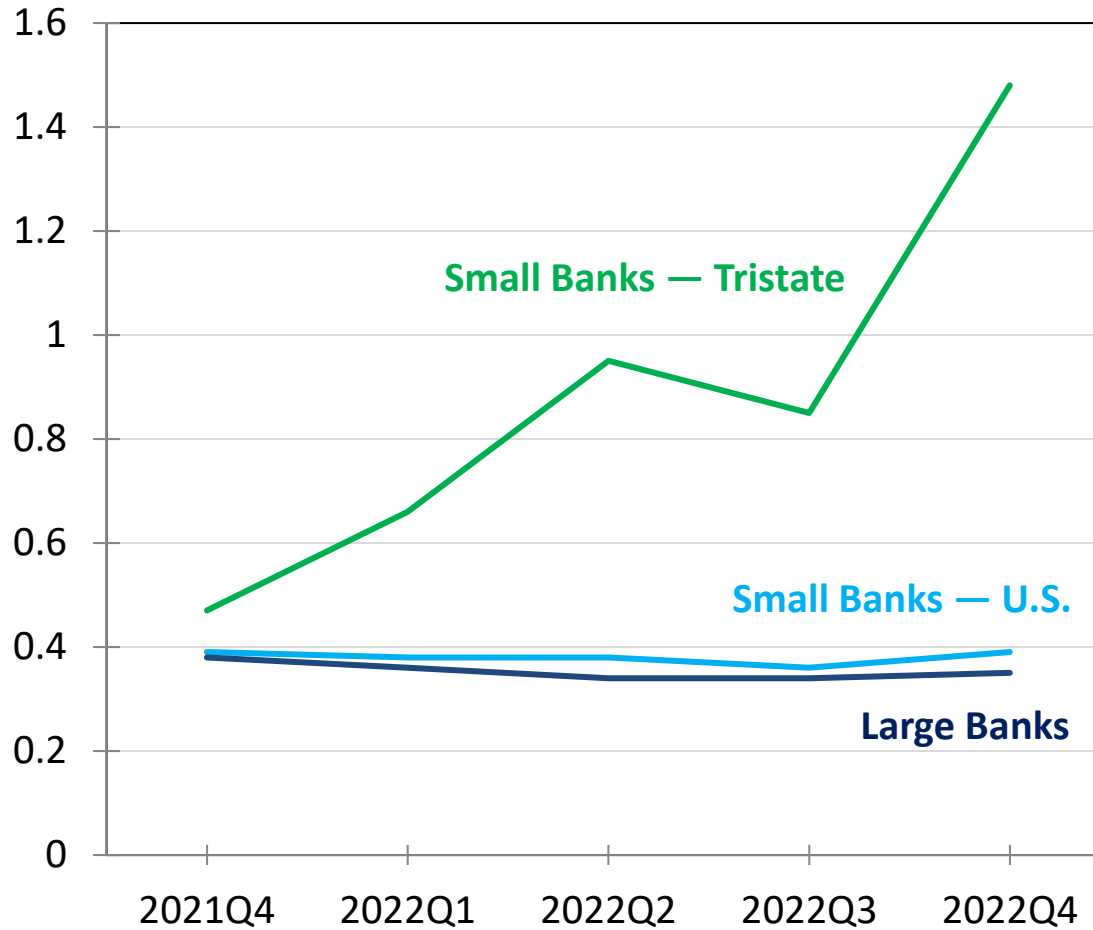


CHART 8

### Nonperforming Loans as a Share of Total Loans

Percent

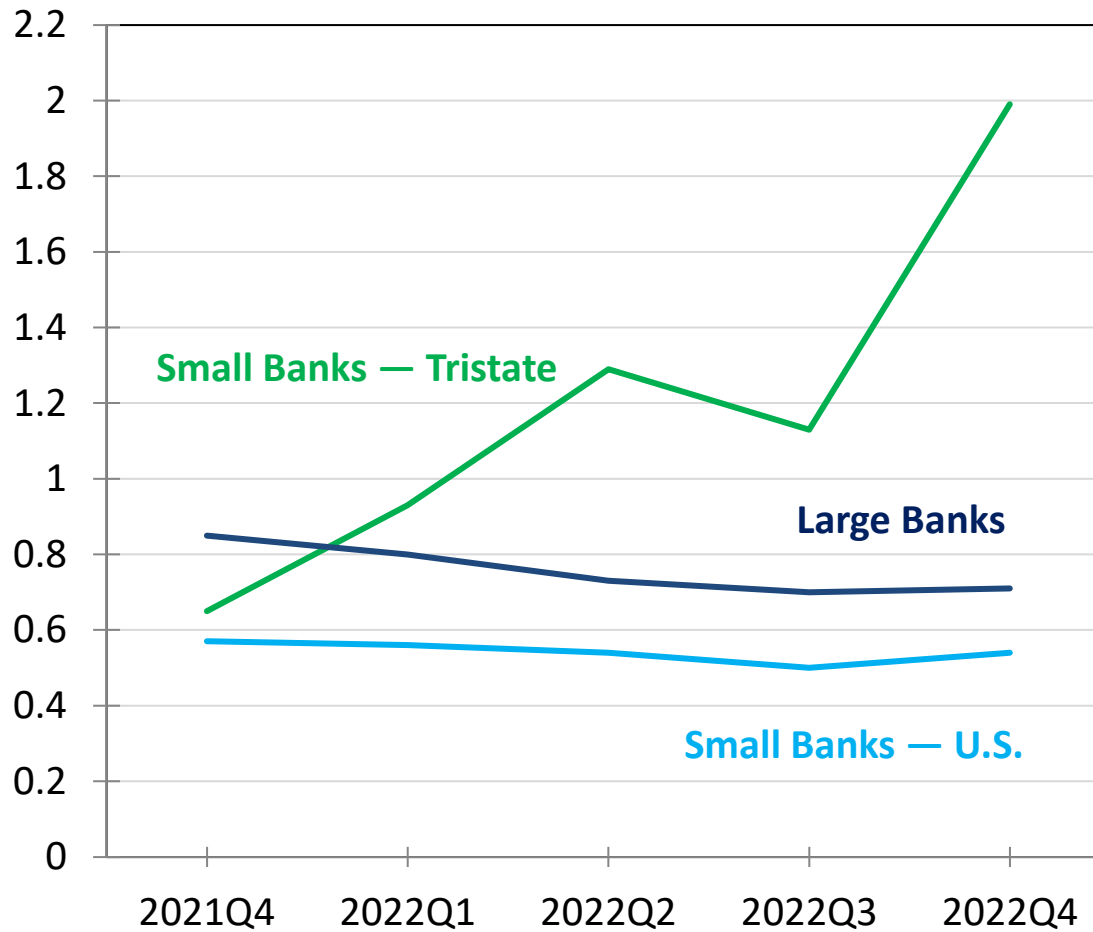


CHART 9

## Residential Real Estate Nonperforming Loan Ratio

Percent

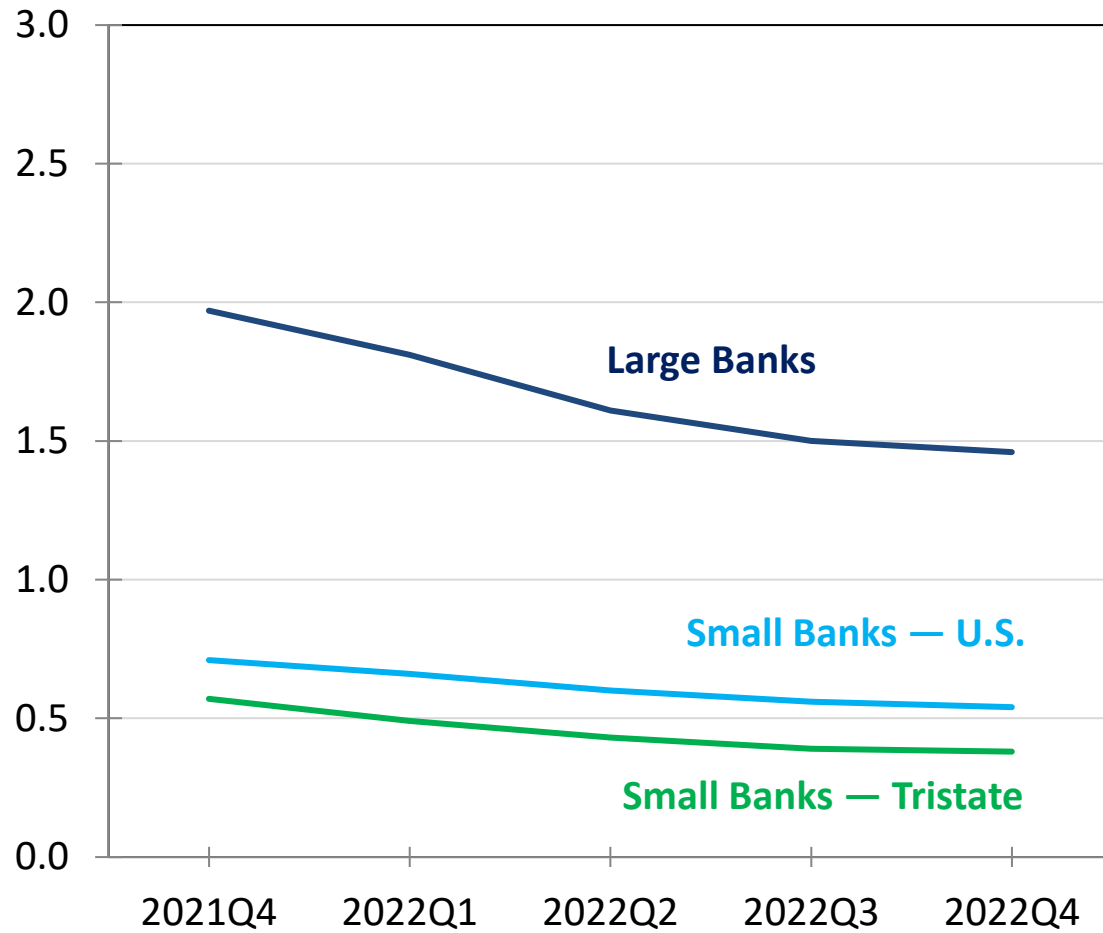


CHART 10

### Commercial Real Estate Nonperforming Loan Ratio

Percent

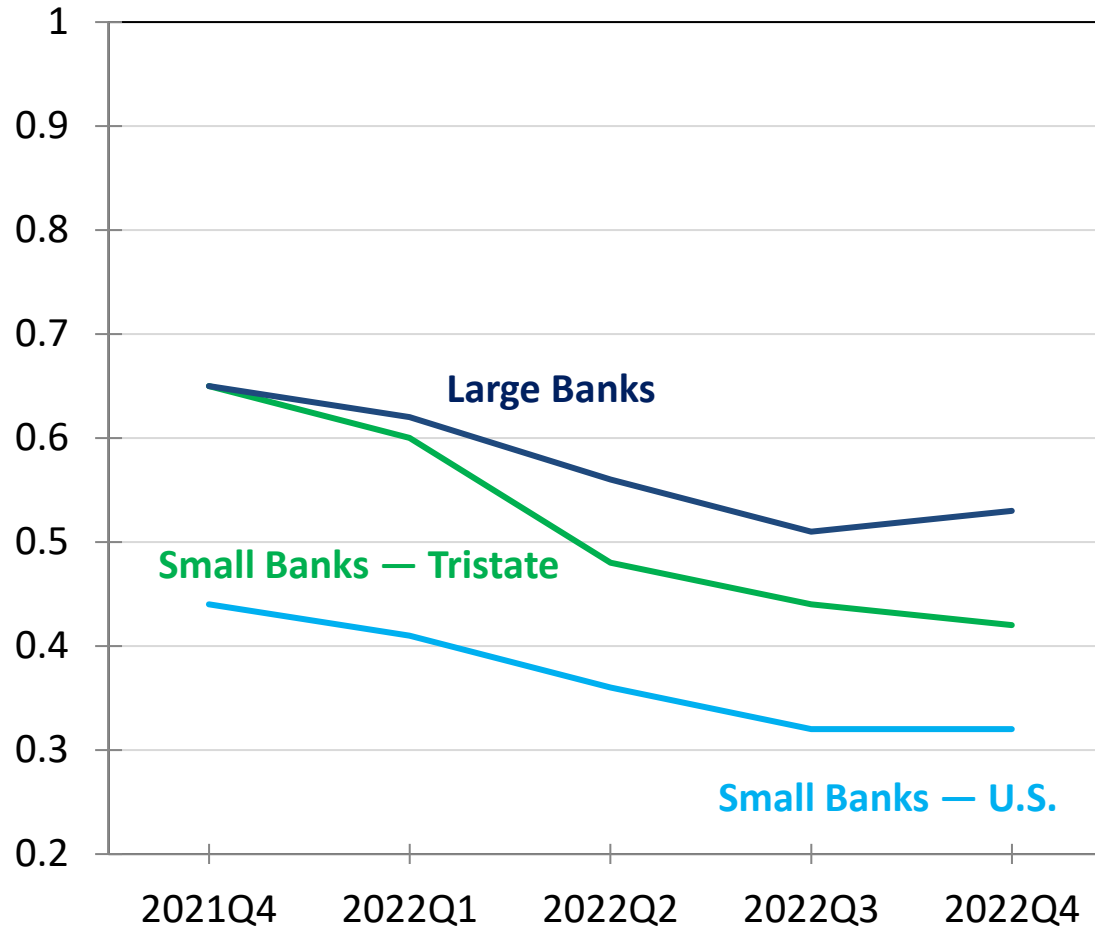


CHART 11

### Commercial and Industrial Nonperforming Loan Ratio

Percent

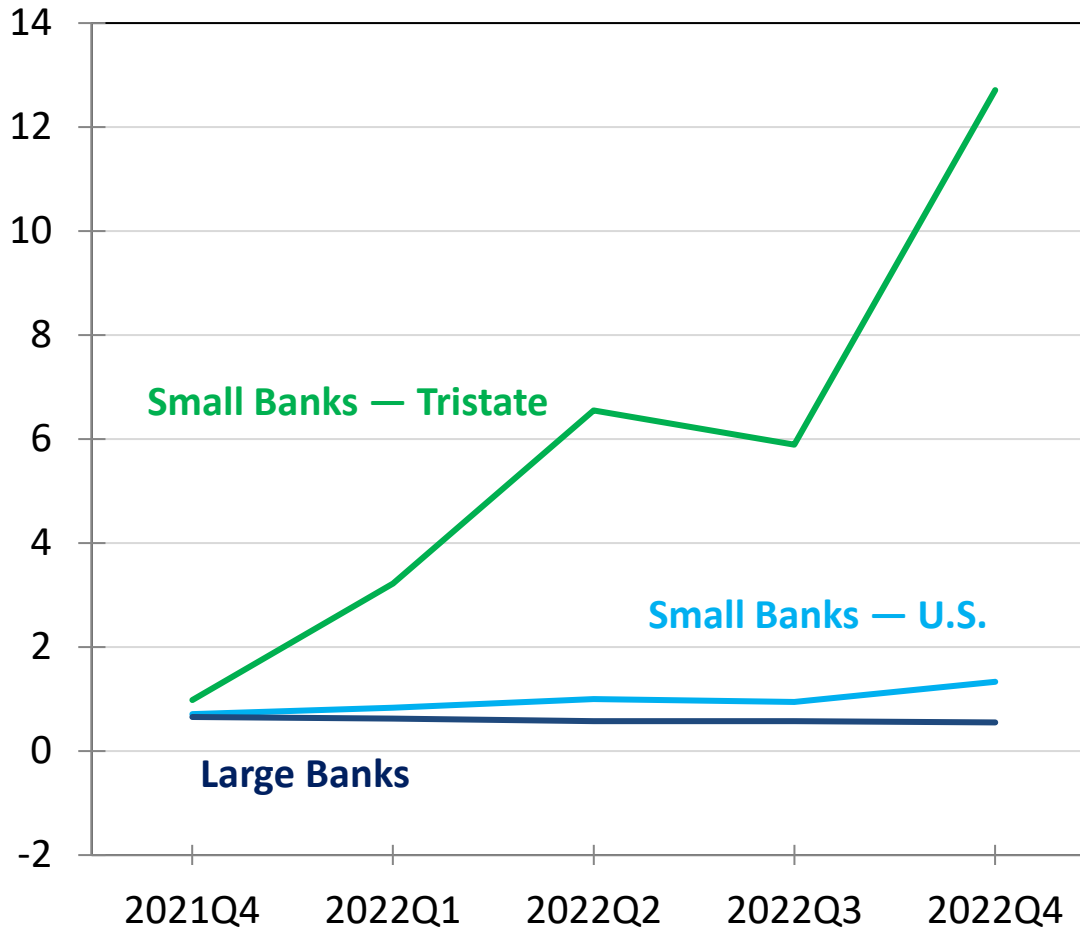
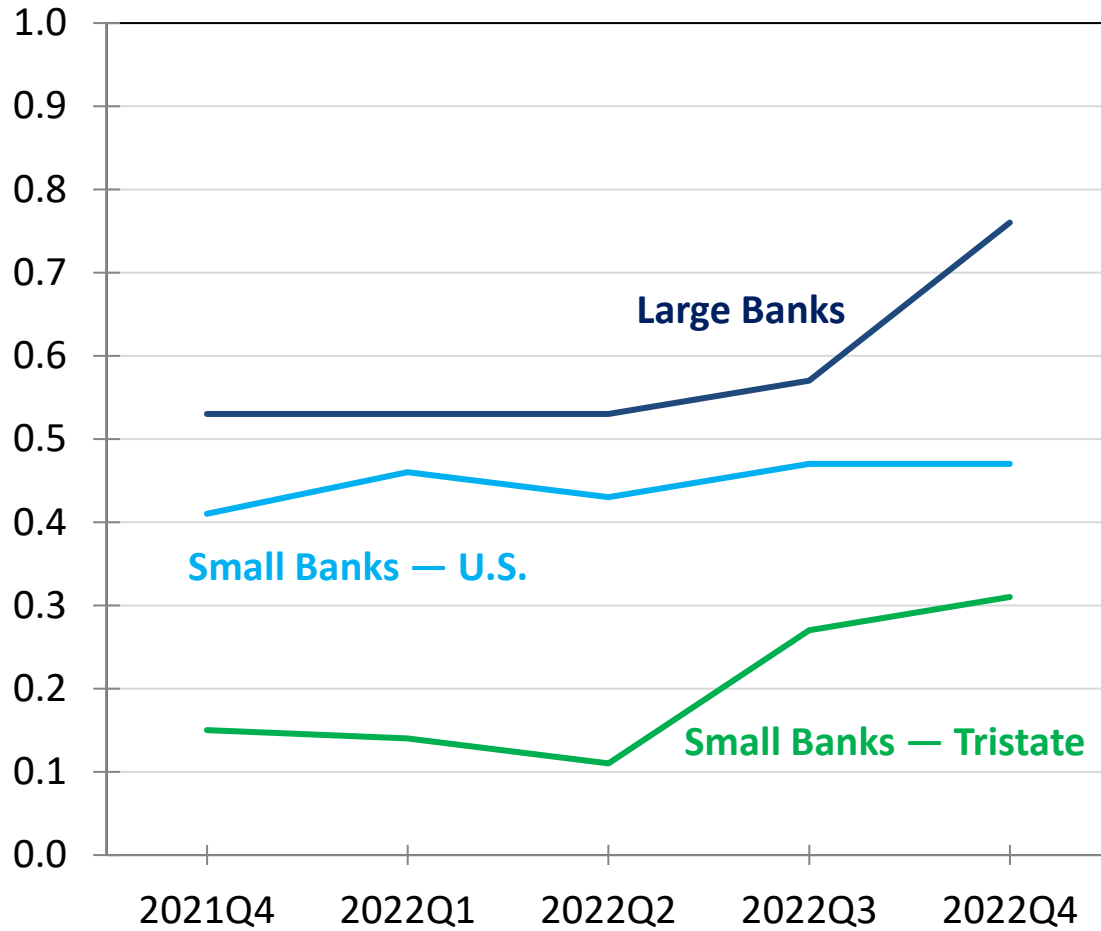


CHART 12

### Consumer Nonperforming Loan Ratio

Percent





# Part 4: Loan Loss Provisioning and Reserves

CHART 13

## Loan Loss Reserves as a Share of Total Assets

Percent

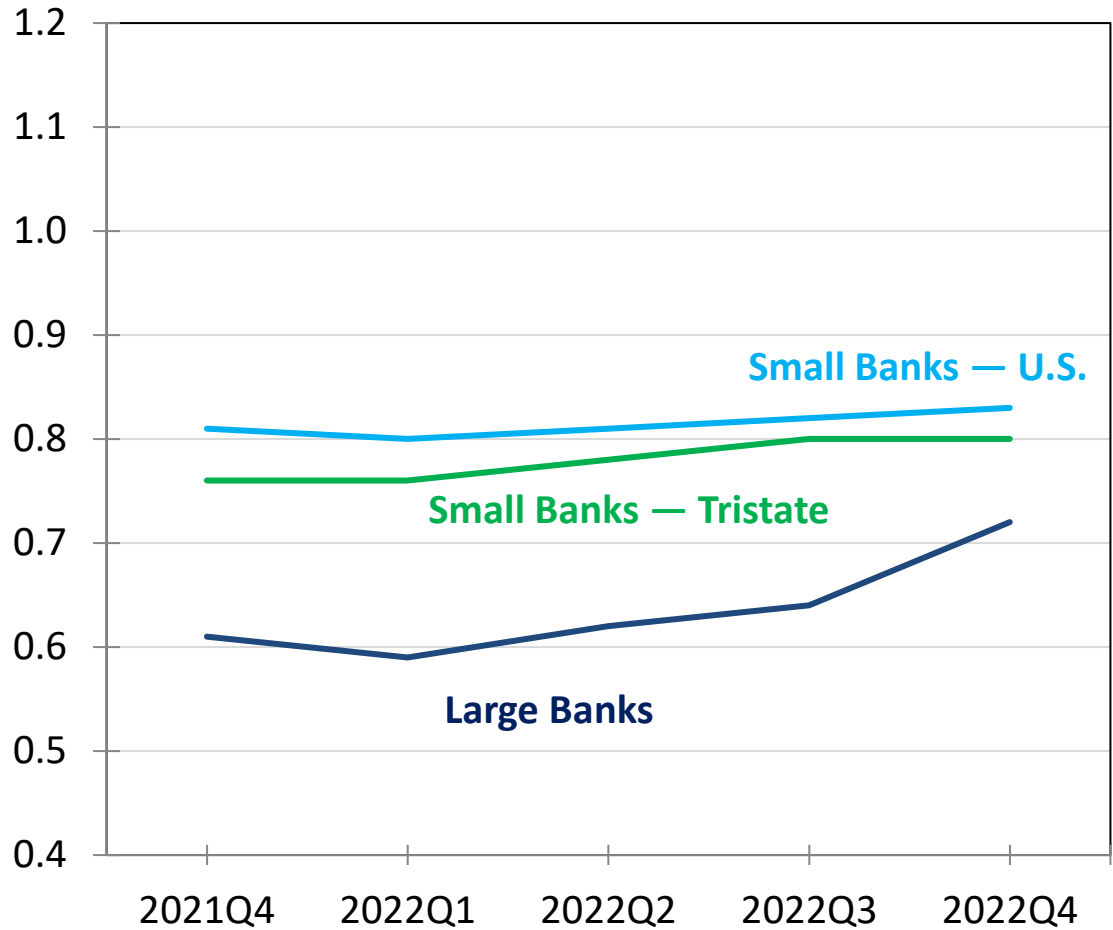


CHART 14

### Net Charge-Offs as a Share of Loan Loss Provisions

Percent

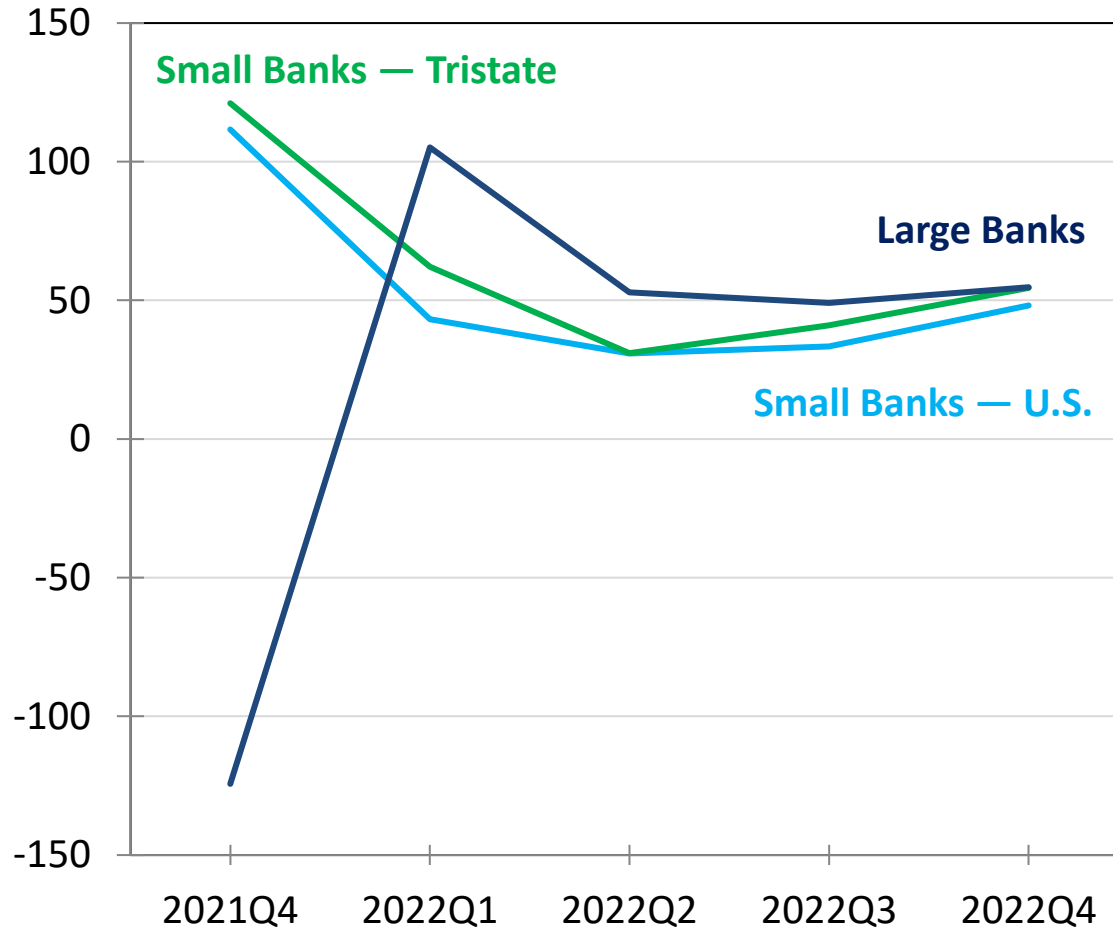


CHART 15

# Loan Loss Provision as a Share of Operating Income

Percent

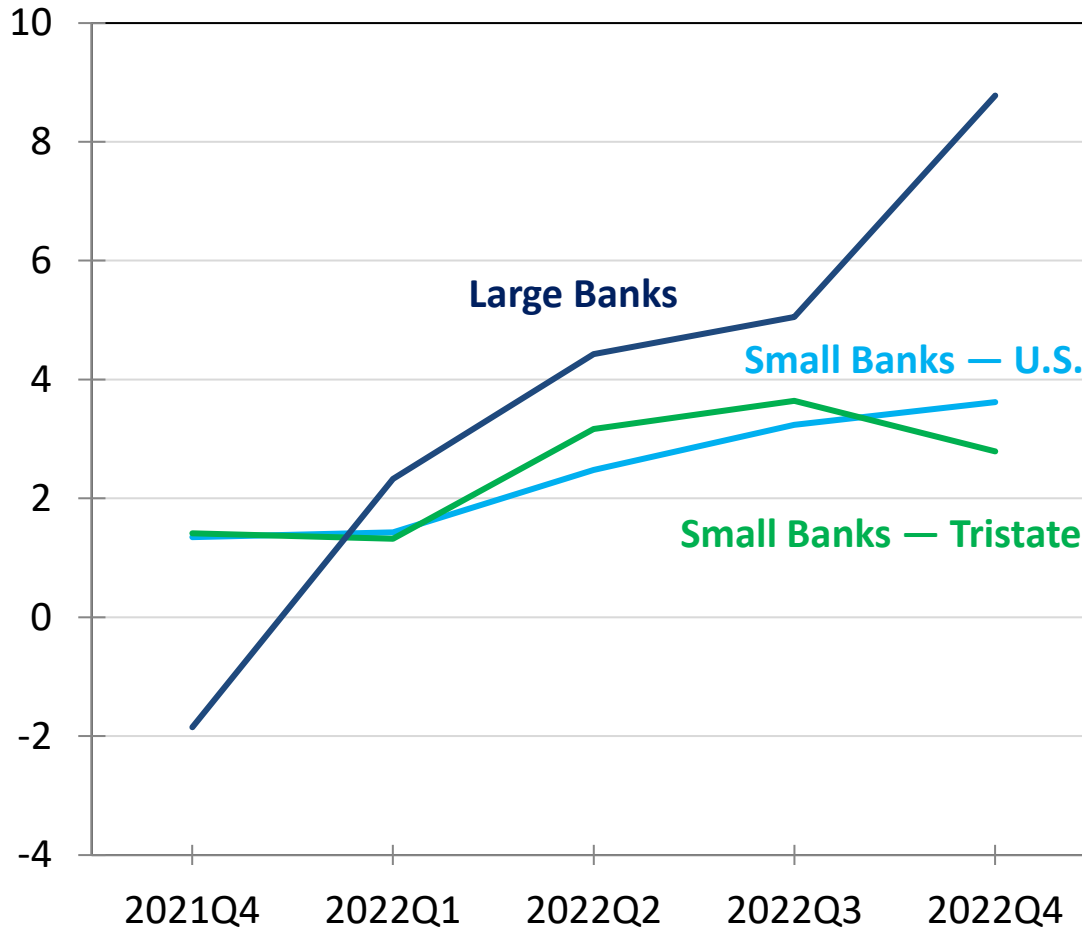
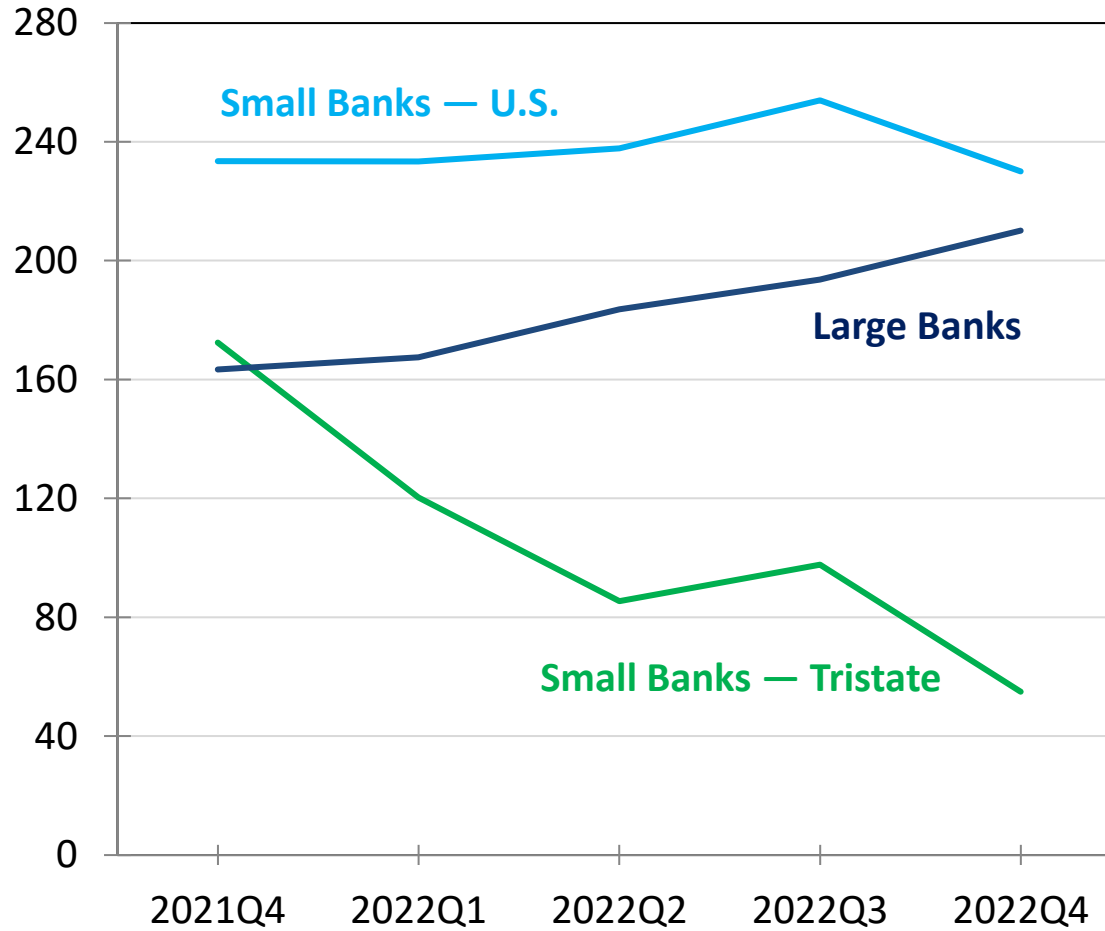


CHART 16

# Loan Loss Coverage Ratio

Percent



# Part 5: Capital Ratios

CHART 17

### Total Equity as a Share of Total Assets

Percent

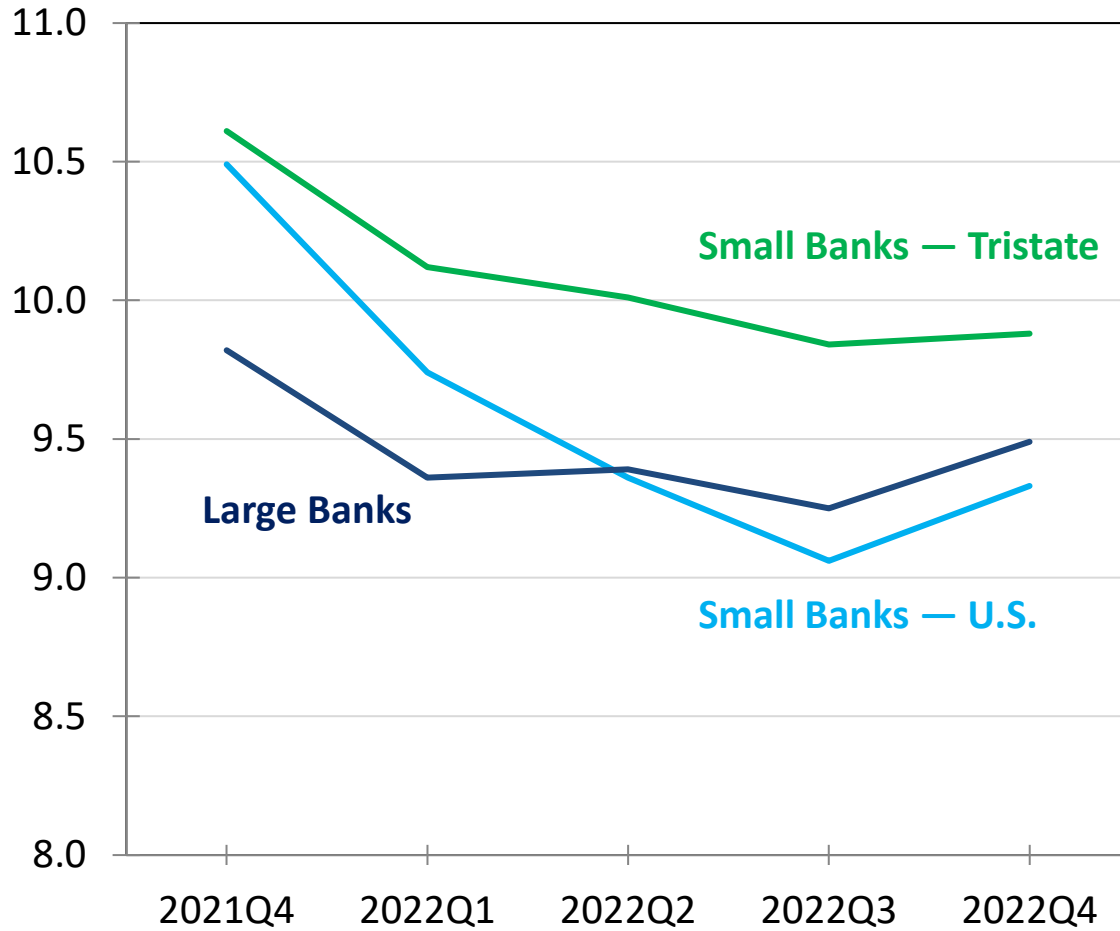


CHART 18

### Tier One Leverage Ratio

Percent

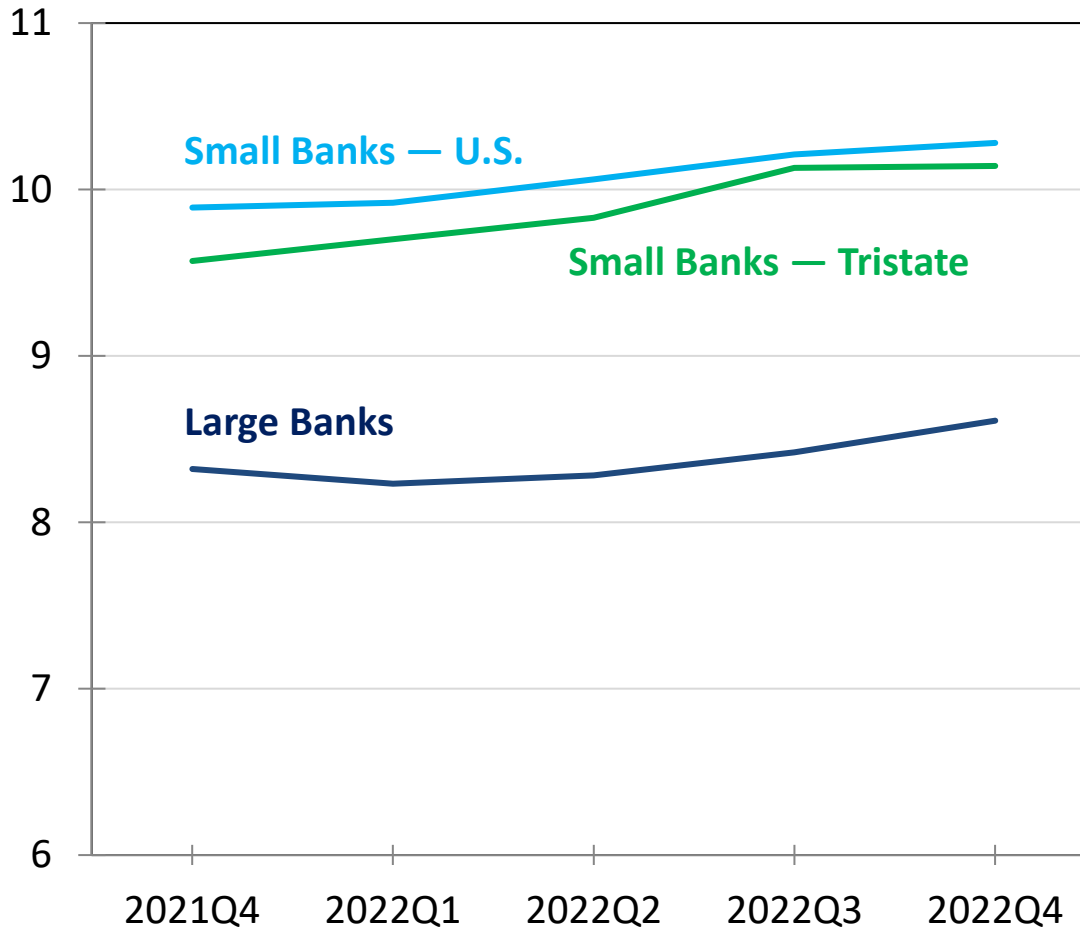
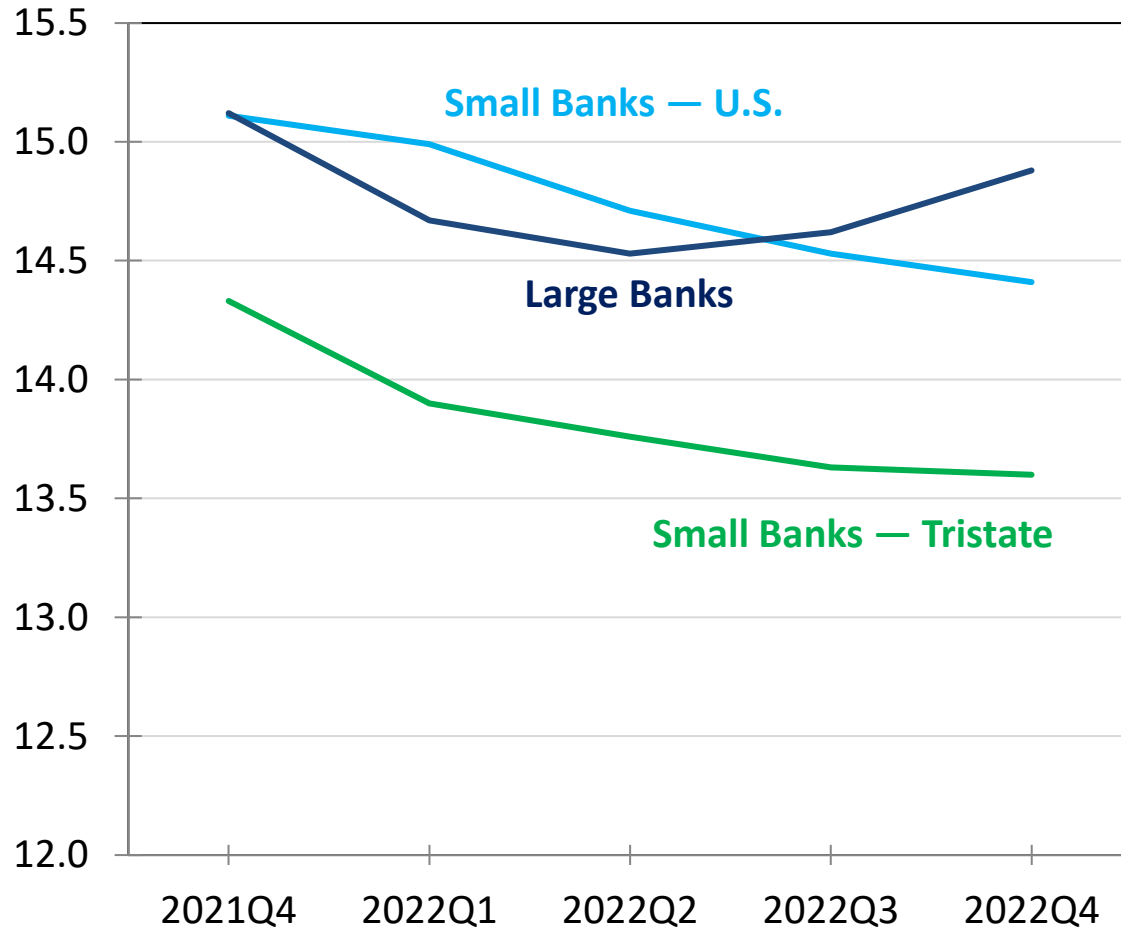




CHART 19

## Risk-Based Capital Ratio

Percent



# Part 6: Liquidity Ratios

CHART 20

### Total Loans as a Share of Total Deposits

Percent

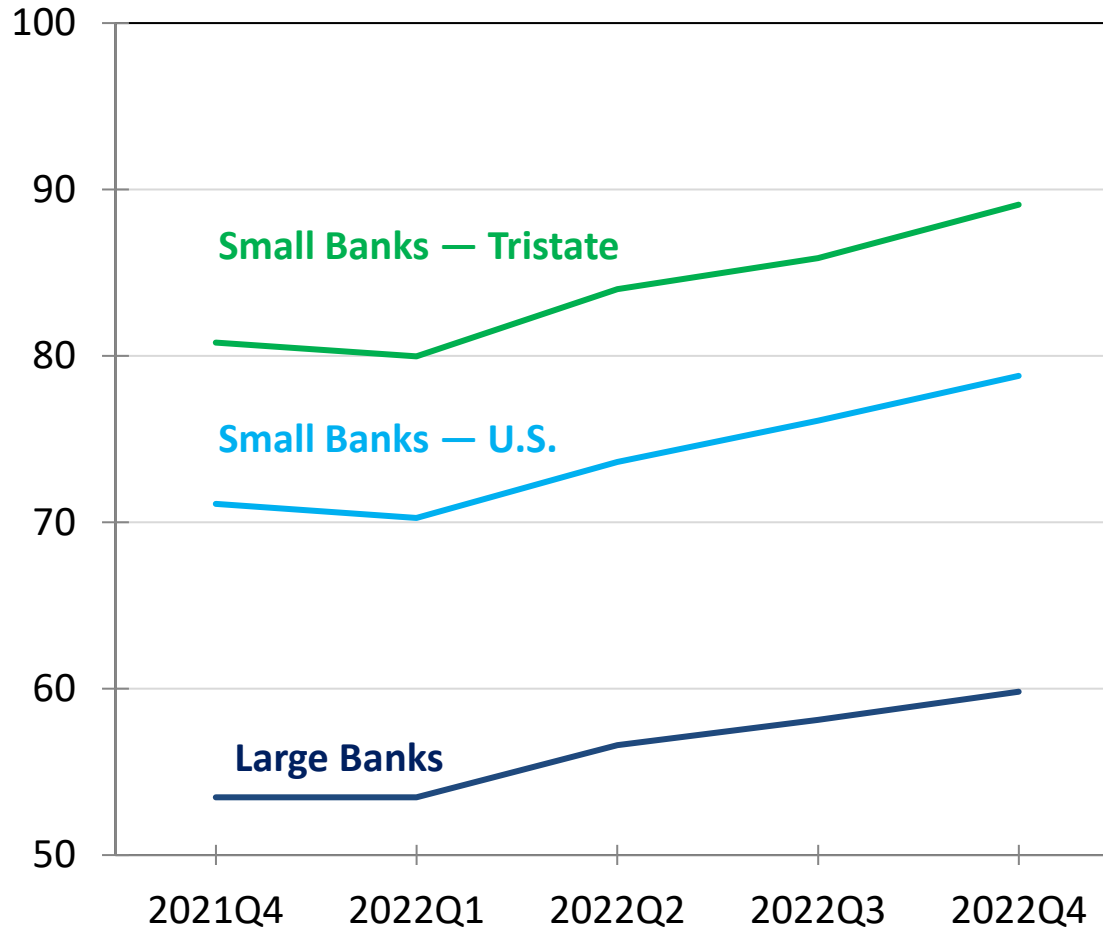


CHART 21

### Core Deposits as a Share of Total Deposits

Percent

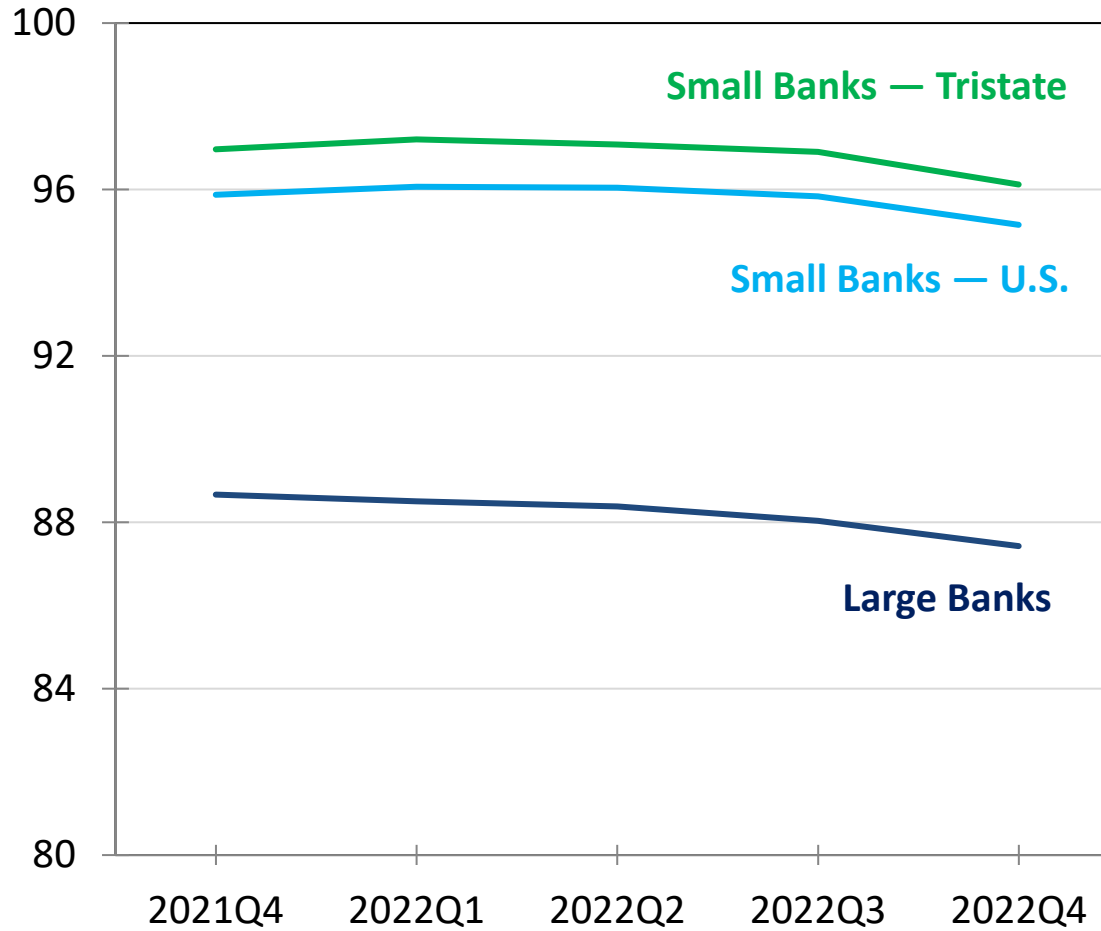
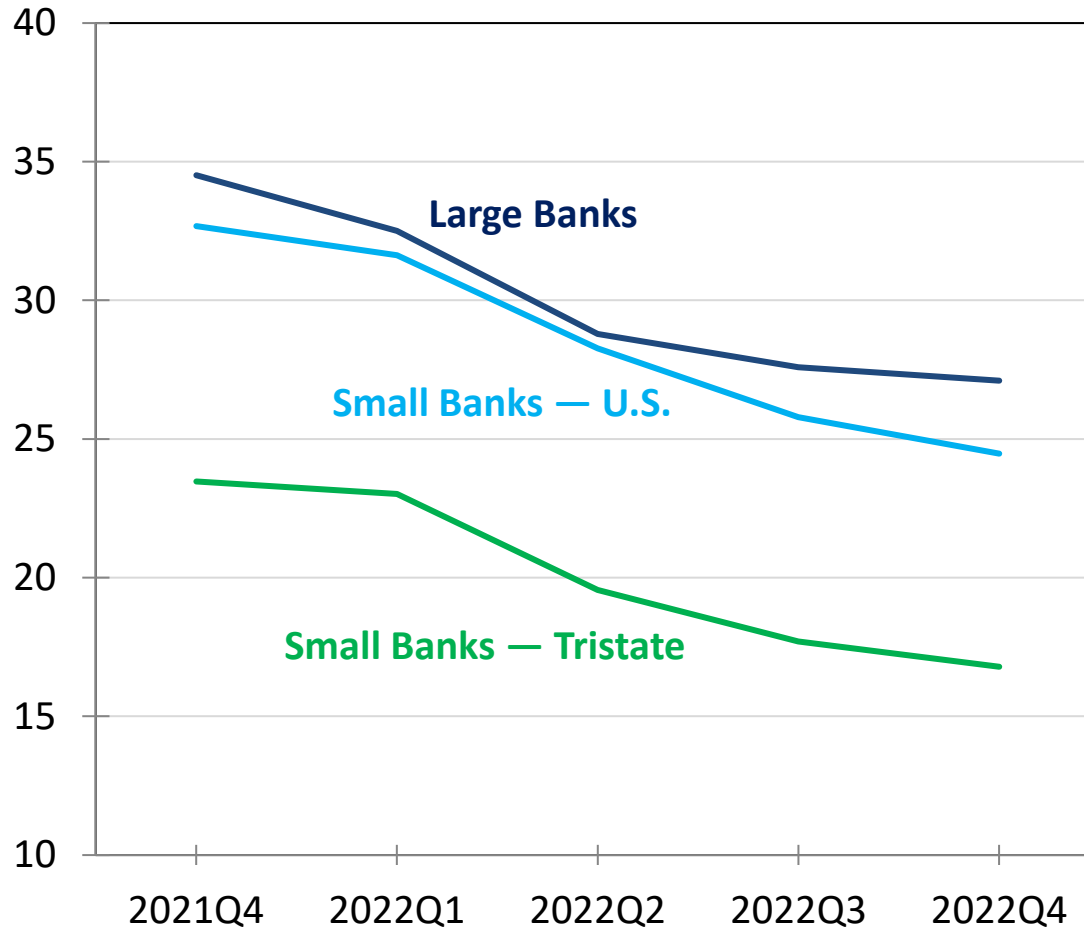


CHART 22

## Liquid Assets as a Share of Total Assets

Percent

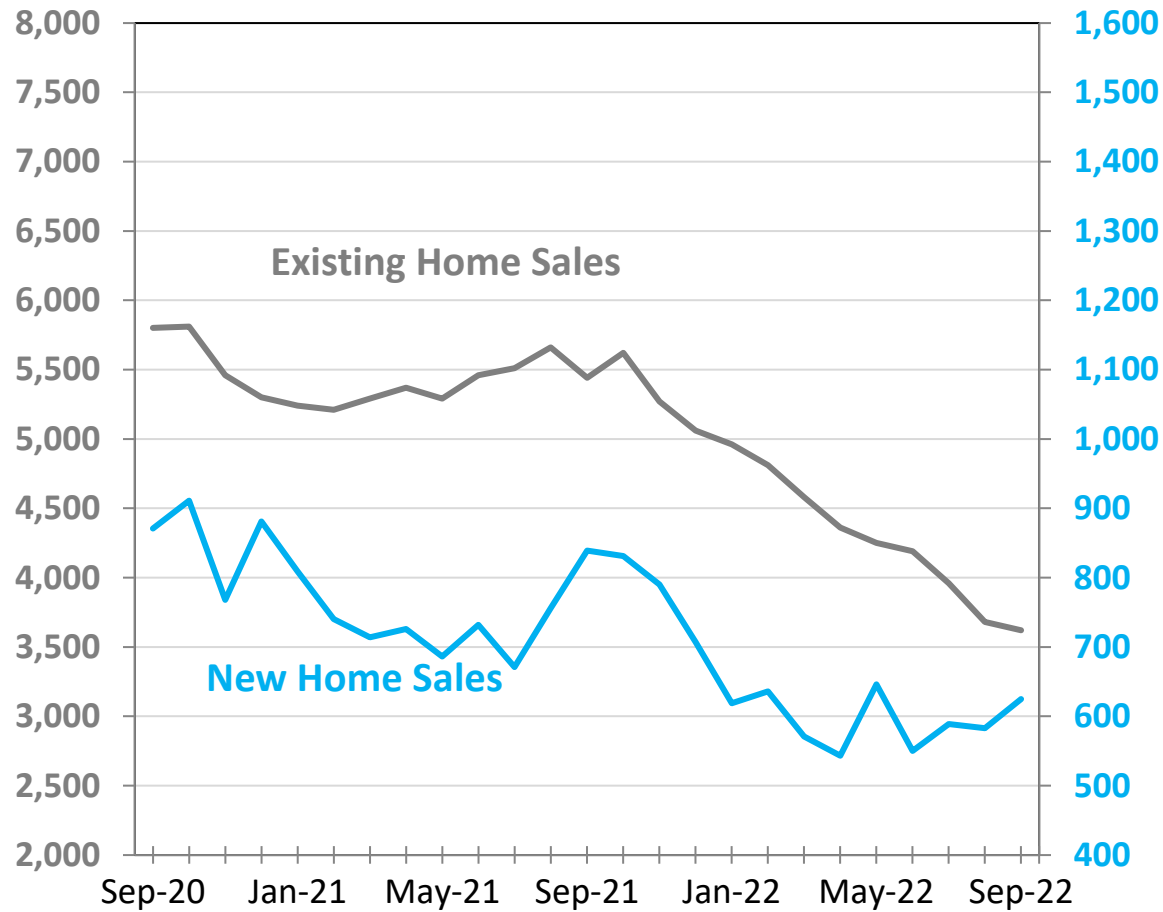


# Part 7: Market Conditions

CHART 23

# New and Existing Total U.S. Home Sales

Thousands



Questions and comments may be directed to James V. DiSalvo at 215-574-3820 or [jim.disalvo@phil.frb.org](mailto:jim.disalvo@phil.frb.org).

For methodology documentation and back issues, visit [www.philadelphiafed.org/the-economy/banking-and-financial-markets/banking-brief](http://www.philadelphiafed.org/the-economy/banking-and-financial-markets/banking-brief).

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