

**TABLE I-B. Selected Indicators, FDIC-Insured Community Banks**

	2022*	2021*	2021	2020	2019	2018	2017
Return on assets (%)	1.13	1.28	1.25	1.09	1.19	1.19	0.96
Return on equity (%)	11.66	11.92	11.59	9.73	10.24	10.57	8.65
Core capital (leverage) ratio (%)	10.43	10.26	10.16	10.32	11.15	11.09	10.80
Noncurrent assets plus other real estate owned to assets (%)	0.34	0.46	0.40	0.60	0.65	0.70	0.78
Net charge-offs to loans (%)	0.05	0.06	0.06	0.12	0.13	0.13	0.16
Asset growth rate (%)	0.18	10.60	8.51	14.05	-1.26	2.20	1.12
Net interest margin (%)	3.36	3.29	3.27	3.39	3.66	3.72	3.62
Net operating income growth (%)	-5.14	38.66	28.09	0.03	-4.14	27.89	0.19
Number of institutions reporting	4,308	4,448	4,390	4,557	4,748	4,979	5,227
Percentage of unprofitable institutions (%)	4.09	3.33	3.23	4.52	3.96	3.66	5.72

\* Through September 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending September 30.