

**Table IV-B. Third Quarter 2022, FDIC-Insured Community Banks**

Performance ratios (annualized, %)	All Community Banks		Third Quarter 2022, Geographic Regions*					
	3rd Quarter 2022	2nd Quarter 2022	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	4.09	3.61	4.01	4.07	3.97	4.06	4.28	4.24
Cost of funding earning assets	0.46	0.28	0.54	0.38	0.45	0.51	0.42	0.36
Net interest margin	3.63	3.33	3.47	3.69	3.52	3.55	3.86	3.88
Noninterest income to assets	0.76	0.80	0.65	0.58	0.92	0.82	0.73	0.84
Noninterest expense to assets	2.49	2.43	2.37	2.40	2.47	2.47	2.56	2.84
Loan and lease loss provision to assets	0.11	0.09	0.14	0.11	0.06	0.10	0.12	0.18
Net operating income to assets	1.28	1.15	1.09	1.23	1.37	1.36	1.46	1.13
Pretax return on assets	1.51	1.34	1.31	1.48	1.66	1.55	1.65	1.46
Return on assets	1.25	1.10	1.01	1.20	1.35	1.34	1.45	1.12
Return on equity	13.51	11.48	10.23	14.05	14.99	14.98	16.32	11.38
Net charge-offs to loans and leases	0.06	0.04	0.08	0.04	0.03	0.06	0.06	0.10
Loan and lease loss provision to net charge-offs	279.81	314.49	240.56	428.76	319.41	246.98	299.00	295.67
Efficiency ratio	59.54	61.57	60.31	59.06	58.30	59.05	58.73	63.10
Net interest income to operating revenue	81.81	79.59	83.28	85.64	78.12	80.18	83.20	81.30
% of unprofitable institutions	3.62	5.01	5.63	5.15	3.92	2.31	2.26	6.98
% of institutions with earnings gains	63.02	48.05	61.04	74.23	60.32	59.50	66.87	56.98

**Table V-B. First Three Quarters 2022, FDIC-Insured Community Banks**

Performance ratios (%)	All Community Banks		First Three Quarters 2022, Geographic Regions*					
	First Three Quarters 2022	First Three Quarters 2021	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	3.69	3.62	3.64	3.66	3.57	3.68	3.86	3.74
Cost of funding earning assets	0.33	0.33	0.36	0.28	0.32	0.37	0.30	0.24
Net interest margin	3.36	3.29	3.28	3.38	3.25	3.31	3.56	3.50
Noninterest income to assets	0.79	0.95	0.68	0.65	0.97	0.84	0.78	0.82
Noninterest expense to assets	2.45	2.46	2.34	2.42	2.44	2.42	2.51	2.68
Loan and lease loss provision to assets	0.08	0.04	0.08	0.08	0.05	0.08	0.10	0.10
Net operating income to assets	1.17	1.26	1.03	1.07	1.25	1.24	1.32	1.01
Pretax return on assets	1.38	1.57	1.20	1.29	1.51	1.43	1.49	1.33
Return on assets	1.13	1.28	0.93	1.05	1.24	1.23	1.31	1.01
Return on equity	11.66	11.92	9.02	11.57	12.91	12.99	13.90	9.92
Net charge-offs to loans and leases	0.05	0.06	0.06	0.04	0.02	0.05	0.06	0.04
Loan and lease loss provision to net charge-offs	282.06	99.51	214.61	361.76	395.24	245.32	291.00	439.86
Efficiency ratio	61.63	60.66	62.05	62.95	60.20	60.93	60.86	64.91
Net interest income to operating revenue	79.94	76.48	81.82	82.97	75.76	78.77	81.02	80.06
% of unprofitable institutions	4.09	3.33	7.71	5.57	4.55	2.31	2.57	6.59
% of institutions with earnings gains	46.84	75.27	52.08	63.51	43.70	31.93	57.10	46.12

\* See Table V-A for explanation.