

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2014	12/31/2015	12/31/2016	9/30/2017
Number of Banks	155	145	134	131
Loans & Leases (Net)*	240,012.2	260,804.1	296,429.9	319,525.5
Reserve for loans	2,940.0	2,955.2	3,118.5	3,210.8
Total Assets	355,188.3	390,201.7	435,635.7	469,093.0
Total Deposits	285,265.2	314,261.4	352,030.3	381,317.6
Total Equity Capital	44,550.7	47,437.3	51,651.1	54,624.3
Noncurrent Loans & Leases**	1,715.7	1,472.3	1,394.0	1,312.2
Total Past Due Loans & Leases***	2,308.3	2,011.5	2,075.9	1,996.3
Other Real Estate Owned****	380.7	253.5	203.2	150.1
Interest Earned	11,782.1	12,391.8	13,885.3	11,789.8
Interest Expense	877.7	891.5	1,060.0	1,107.3
Net Interest Income	10,904.4	11,500.3	12,825.3	10,682.5
Noninterest Income	2,409.2	2,869.1	2,879.3	2,255.8
Loan Loss Provision	235.7	329.2	553.1	340.1
Noninterest Expense	8,246.7	8,330.7	9,087.1	7,366.0
Net Income	3,224.0	3,815.4	4,168.0	3,600.0
Return on Assets#	0.91	0.98	0.96	1.02
Return on Equity#	7.24	8.04	8.07	8.79
Net Interest Margin#	3.07	2.95	2.94	3.04
Loans & Leases/Deposits	84.14	82.99	84.21	83.80
Loans & Leases/Assets	67.57	66.84	68.05	68.12
LLR/Total Loans	1.22	1.13	1.05	1.00
Equity Capital/Assets	12.54	12.16	11.86	11.64
Noncurrent Loans & Leases/Total Loans & Leases	0.71	0.56	0.47	0.41
Total Past Due Loans & Leases/Total Loans & Leases	0.96	0.77	0.70	0.62
Reserves for Loans/Noncurrent Loans&Leases	171.36	200.72	223.70	244.69

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate, annualized return.