## PROFILE OF STATE CHARTERED BANKS

| PERIOD ENDING | 12/31/2014 | 12/31/2015 | 12/31/2016 | 12/31/2017 |
| :---: | :---: | :---: | :---: | :---: |
| Number of Banks | 155 | 145 | 134 | 125 |
| Loans \& Leases (Net)* | 240,012.2 | 260,804.1 | 296,429.9 | 327,349.6 |
| Reserve for loans | 2,940.0 | 2,955.2 | 3,118.5 | 3,212.0 |
| Total Assets | 355,188.3 | 390,201.7 | 435,635.7 | 478,611.0 |
| Total Deposits | 285,265.2 | 314,261.4 | 352,030.3 | 388,277.1 |
| Total Equity Capital | 44,550.7 | 47,437.3 | 51,651.1 | 56,056.9 |
| Noncurrent Loans \& Leases** | 1,715.7 | 1,472.3 | 1,394.0 | 1,274.6 |
| Total Past Due Loans \& Leases*** | 2,308.3 | 2,011.5 | 2,075.9 | 2,044.7 |
| Other Real Estate Owned ${ }^{* * * *}$ | 380.7 | 253.5 | 203.2 | 120.2 |
| Interest Earned | 11,782.1 | 12,391.8 | 13,885.3 | 15,924.8 |
| Interest Expense | 877.7 | 891.5 | 1,060.0 | 1,560.2 |
| Net Interest Income | 10,904.4 | 11,500.3 | 12,825.3 | 14,364.6 |
| Noninterest Income | 2,409.2 | 2,869.1 | 2,879.3 | 3,027.5 |
| Loan Loss Provision | 235.7 | 329.2 | 553.1 | 453.5 |
| Noninterest Expense | 8,246.7 | 8,330.7 | 9,087.1 | 9,941.2 |
| Net Income | 3,224.0 | 3,815.4 | 4,168.0 | 4,324.6 |
| Return on Assets\# | 0.91 | 0.98 | 0.96 | 0.90 |
| Return on Equity\# | 7.24 | 8.04 | 8.07 | 7.71 |
| Net Interest Margin\# | 3.07 | 2.95 | 2.94 | 3.00 |
| Loans \& Leases/Deposits | 84.14 | 82.99 | 84.21 | 84.31 |
| Loans \& Leases/Assets | 67.57 | 66.84 | 68.05 | 68.40 |
| LLR/Total Loans | 1.22 | 1.13 | 1.05 | 0.98 |
| Equity Capita//Assets | 12.54 | 12.16 | 11.86 | 11.71 |
| Noncurrent Loans \& Leases/Total Loans \& Leases | 0.71 | 0.56 | 0.47 | 0.39 |
| 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 | 252.00 |
| 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 deli inquent. |  |  |  |  |
| **** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures; |  |  |  |  |

