

PROFILE OF STATE CHARTERED BANKS

(In Millions of Dollars)

PERIOD ENDING	12/31/2001	12/31/2002	12/31/2003	09/30/2004
Number of Banks	196	185	186	176
Loans & Leases (Net)*	87,230.7	91,501.5	90,016.2	96,929.8
Reserve for loans	1,555.0	1,647.7	1,422.4	1,363.4
Total Assets	134,521.9	148,669.8	139,544.0	146,373.1
Total Deposits	109,652.5	119,854.1	108,059.6	113,183.4
Total Equity Capital	14,250.0	16,555.7	16,436.6	17,435.3
Noncurrent Loans & Leases**	842.9	817.0	586.3	458.9
Total Past Due Loans & Leases***	1,625.3	1,403.5	1,079.6	836.7
Other Real Estate Owned****	50.9	50.8	62.1	43.3
Interest Earned	7,829.1	7,266.1	6,389.6	4,979.7
Interest Expense	2,741.0	1,697.6	1,203.6	864.6
Net Interest Income	5,088.1	5,568.6	5,186.0	4,115.1
Noninterest Income	1,313.5	1,433.9	1,425.7	1,046.1
Loan Loss Provision	379.7	621.1	199.6	135.2
Noninterest Expense	3,824.7	3,895.7	3,703.7	2,824.6
Net Income	1,435.8	1,553.9	1,754.2	1,406.4
Return on Assets#	1.07	1.05	1.26	1.28
Return on Equity#	10.08	9.39	10.67	10.76
Net Interest Margin#	3.78	3.75	3.72	3.75
Loans & Leases/Deposits	79.55	76.34	83.30	85.64
Loans & Leases/Assets	64.84	61.55	64.51	66.22
LLR/Total Loans	1.78	1.80	1.58	1.41
Equity Capital/Assets	10.59	11.14	11.78	11.91
Noncurrent Loans & Leases/Total Loans & Leases	0.97	0.89	0.65	0.47
Total Past Due Loans & Leases/Total Loans & Leases	1.86	1.53	1.20	0.86
Reserves for Loans/Noncurrent Loans&Leases	184.48	201.68	242.61	297.07

* 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 return

NA Not Available