

PROFILE OF STATE CHARTERED BANKS
(In Millions of Dollars)

PERIOD ENDING	12/31/2004	12/31/2005	12/31/2006	12/31/2007
Number of Banks	174	187	198	214
Loans & Leases (Net)*	105,154.0	131,134.6	146,962.0	160,082.6
Reserve for loans	1,436.4	1,613.7	1,710.7	1,922.6
Total Assets	158,765.3	191,869.0	209,026.9	224,096.8
Total Deposits	120,455.6	142,113.1	153,105.1	154,937.8
Total Equity Capital	19,431.1	22,902.5	26,822.6	28,037.1
Noncurrent Loans & Leases**	454.5	560.8	710.8	1,478.7
Total Past Due Loans & Leases***	930.1	1,269.1	1,406.0	2,794.1
Other Real Estate Owned****	46.4	45.9	54.0	113.2
Interest Earned	6,887.3	9,367.1	12,456.9	13,639.0
Interest Expense	1,246.7	2,471.9	4,637.0	5,792.6
Net Interest Income	5,640.6	6,895.2	7,819.8	7,846.4
Noninterest Income	1,311.9	1,526.5	1,911.1	2,105.1
Loan Loss Provision	182.9	180.1	237.6	566.4
Noninterest Expense	3,791.2	4,416.0	5,224.3	5,579.8
Net Income	1,893.5	2,430.2	2,701.0	2,225.1
Return on Assets#	1.19	1.27	1.29	0.99
Return on Equity#	9.74	10.61	10.07	7.94
Net Interest Margin#	3.55	3.59	3.74	3.50
Loans & Leases/Deposits	87.30	92.27	95.99	103.32
Loans & Leases/Assets	66.23	68.35	70.31	71.43
LLR/Total Loans	1.37	1.23	1.16	1.20
Equity Capital/Assets	12.24	11.94	12.83	12.51
Noncurrent Loans & Leases/Total Loans & Leases	0.43	0.43	0.48	0.92
Total Past Due Loans & Leases/Total Loans & Leases	0.88	0.97	0.96	1.75
Reserves for Loans/Noncurrent Loans&Leases	316.04	287.75	240.68	130.02

* 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