

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2021	12/31/2022	12/31/2023	12/31/2024
Number of Banks	102	99	98	93
Loans & Leases (Net)*	503,108.7	576,934.4	277,159.2	257,331.4
Reserve for loans	4,894.5	5,241.5	3,598.8	3,432.3
Total Assets	890,501.4	915,975.9	396,366.7	371,152.3
Total Deposits	778,670.2	758,844.3	320,095.2	309,450.3
Total Equity Capital	87,652.1	84,258.3	44,242.1	42,623.9
Noncurrent Loans & Leases**	1,388.5	1,634.4	1,127.3	1,178.9
Total Past Due Loans & Leases***	2,295.3	2,897.0	2,004.1	1,801.1
Other Real Estate Owned****	57.6	77.5	115.8	166.2
Interest Earned	21,634.0	28,759.2	19,496.0	19,303.8
Interest Expense	1,037.5	3,948.8	7,189.7	8,140.9
Net Interest Income	20,596.5	24,810.4	12,306.2	11,162.8
Noninterest Income	3,859.5	4,316.9	1,232.5	1,354.6
Loan Loss Provision	-126.9	765.2	503.9	562.7
Noninterest Expense	13,372.7	15,160.2	9,458.4	7,038.2
Net Income	8,778.3	9,005.6	1,547.9	3,527.6
Return on Assets#	0.99	0.98	0.39	0.95
Return on Equity#	10.01	10.69	3.50	8.28
Net Interest Margin#	2.31	2.71	3.10	3.01
Loans & Leases/Deposits	64.61	76.03	86.59	83.16
Loans & Leases/Assets	56.50	62.99	69.92	69.33
LLR/Total Loans	0.97	0.91	1.30	1.33
Equity Capital/Assets	9.84	9.20	11.16	11.48
Noncurrent Loans & Leases/Total Loans & Leases	0.28	0.28	0.41	0.46
Total Past Due Loans & Leases/Total Loans & Leases	0.46	0.50	0.72	0.70
Reserves for Loans/Noncurrent Loans&Leases	352.50	320.70	319.26	291.16

\* 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.