

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2022	12/31/2023	12/31/2024	9/30/2025
Number of Banks	99	98	93	91
Loans & Leases (Net)*	576,934.4	277,159.2	257,331.4	270,066.2
Reserve for loans	5,241.5	3,598.8	3,432.3	3,743.4
Total Assets	915,975.9	396,366.7	371,152.3	391,002.0
Total Deposits	758,844.3	320,095.2	309,450.3	327,195.2
Total Equity Capital	84,258.3	44,242.1	42,623.9	45,159.6
Noncurrent Loans & Leases**	1,634.4	1,127.3	1,178.9	1,623.3
Total Past Due Loans & Leases***	2,897.0	2,004.1	1,801.1	2,314.7
Other Real Estate Owned****	77.5	115.8	166.2	206.1
Interest Earned	28,759.2	19,496.0	19,303.8	14,592.9
Interest Expense	3,948.8	7,189.7	8,140.9	5,534.6
Net Interest Income	24,810.4	12,306.2	11,162.8	9,058.3
Noninterest Income	4,316.9	1,232.5	1,354.6	1,199.1
Loan Loss Provision	765.2	503.9	562.7	621.5
Noninterest Expense	15,160.2	9,458.4	7,038.2	5,624.1
Net Income	9,005.6	1,547.9	3,527.6	2,898.9
Return on Assets#	0.98	0.39	0.95	0.99
Return on Equity#	10.69	3.50	8.28	8.56
Net Interest Margin#	2.71	3.10	3.01	3.09
Loans & Leases/Deposits	76.03	86.59	83.16	82.54
Loans & Leases/Assets	62.99	69.92	69.33	69.07
LLR/Total Loans	0.91	1.30	1.33	1.39
Equity Capital/Assets	9.20	11.16	11.48	11.55
Noncurrent Loans & Leases/Total Loans & Leases	0.28	0.41	0.46	0.60
Total Past Due Loans & Leases/Total Loans & Leases	0.50	0.72	0.70	0.86
Reserves for Loans/Noncurrent Loans&Leases	320.70	319.26	291.16	230.60

\* 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.