

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2008	12/31/2009	12/31/2010	12/31/2011
Number of Banks	218	207	191	177
Loans & Leases (Net)*	171,721.4	156,961.0	167,164.2	172,853.3
Reserve for loans	3,080.0	4,035.2	3,906.0	3,367.9
Total Assets	242,526.1	227,568.5	245,877.1	262,979.3
Total Deposits	167,127.2	173,167.3	191,866.3	207,028.3
Total Equity Capital	28,089.6	27,233.1	32,138.0	34,734.9
Noncurrent Loans & Leases**	4,623.7	7,287.7	5,545.0	4,040.3
Total Past Due Loans & Leases***	7,180.3	9,559.7	7,092.1	5,206.1
Other Real Estate Owned****	625.0	1,171.9	1,266.7	1,119.8
Interest Earned	12,641.9	10,195.3	10,374.7	10,617.4
Interest Expense	4,816.6	2,887.7	1,888.0	1,328.5
Net Interest Income	7,825.4	7,307.6	8,486.6	9,289.0
Noninterest Income	1,680.5	2,246.6	1,542.1	1,896.9
Loan Loss Provision	3,161.7	4,842.2	2,611.2	1,022.6
Noninterest Expense	6,533.2	5,622.8	6,295.1	6,676.6
Net Income	(906.7)	(1,038.1)	735.1	2,342.2
Return on Assets#	-0.37	-0.46	0.30	0.89
Return on Equity#	-3.23	-3.81	2.29	6.74
Net Interest Margin#	3.23	3.21	3.45	3.53
Loans & Leases/Deposits	102.75	90.64	87.13	83.49
Loans & Leases/Assets	70.81	68.97	67.99	65.73
LLR/Total Loans	1.79	2.57	2.34	1.95
Equity Capital/Assets	11.58	11.97	13.07	13.21
Noncurrent Loans & Leases/Total Loans & Leases	2.69	4.64	3.32	2.34
Total Past Due Loans & Leases/Total Loans & Leases	4.18	6.09	4.24	3.01
Reserves for Loans/Noncurrent Loans&Leases	66.61	55.37	70.44	83.36

* 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.