

PROFILE OF STATE CHARTERED BANKS

| PERIOD ENDING | 12/31/2013 | 12/31/2014 | 12/31/2015 | 3/31/2016 |
|--|------------|------------|------------|-----------|
| Number of Banks | 160 | 155 | 145 | 139 |
| Loans & Leases (Net)* | 205,401.8 | 240,012.2 | 260,804.1 | 265,806.8 |
| Reserve for loans | 2,967.9 | 2,940.0 | 2,955.2 | 2,979.5 |
| Total Assets | 302,442.9 | 355,188.3 | 390,201.7 | 395,922.3 |
| Total Deposits | 241,573.2 | 285,265.2 | 314,261.4 | 320,919.9 |
| Total Equity Capital | 38,050.5 | 44,550.7 | 47,437.3 | 48,616.9 |
| Noncurrent Loans & Leases** | 2,480.2 | 1,715.7 | 1,472.3 | 1,467.6 |
| Total Past Due Loans & Leases*** | 3,270.7 | 2,308.3 | 2,011.5 | 2,044.7 |
| Other Real Estate Owned**** | 513.9 | 380.7 | 253.5 | 241.5 |
| Interest Earned | 10,618.4 | 11,782.1 | 12,391.8 | 3,339.8 |
| Interest Expense | 834.0 | 877.7 | 891.5 | 239.6 |
| Net Interest Income | 9,784.4 | 10,904.4 | 11,500.3 | 3,100.2 |
| Noninterest Income | 2,128.7 | 2,409.2 | 2,869.1 | 695.2 |
| Loan Loss Provision | 220.0 | 235.7 | 329.2 | 104.1 |
| Noninterest Expense | 7,389.4 | 8,246.7 | 8,330.7 | 2,217.0 |
| Net Income | 3,197.1 | 3,224.0 | 3,815.4 | 1,014.3 |
| Return on Assets# | 1.06 | 0.91 | 0.98 | 1.02 |
| Return on Equity# | 8.40 | 7.24 | 8.04 | 8.35 |
| Net Interest Margin# | 3.24 | 3.07 | 2.95 | 3.13 |
| Loans & Leases/Deposits | 85.03 | 84.14 | 82.99 | 82.83 |
| Loans & Leases/Assets | 67.91 | 67.57 | 66.84 | 67.14 |
| LLR/Total Loans | 1.44 | 1.22 | 1.13 | 1.12 |
| Equity Capital/Assets | 12.58 | 12.54 | 12.16 | 12.28 |
| Noncurrent Loans & Leases/Total Loans & Leases | 1.21 | 0.71 | 0.56 | 0.55 |
| Total Past Due Loans & Leases/Total Loans & Leases | 1.59 | 0.96 | 0.77 | 0.77 |
| Reserves for Loans/Noncurrent Loans&Leases | 119.67 | 171.36 | 200.72 | 203.02 |

* 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, annualized return.