

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2013	12/31/2014	12/31/2015	9/30/2016
Number of Banks	160	155	145	137
Loans & Leases (Net)*	205,401.8	240,012.2	260,804.1	288,077.2
Reserve for loans	2,967.9	2,940.0	2,955.2	3,054.7
Total Assets	302,442.9	355,188.3	390,201.7	422,097.0
Total Deposits	241,573.2	285,265.2	314,261.4	341,900.1
Total Equity Capital	38,050.5	44,550.7	47,437.3	51,261.5
Noncurrent Loans & Leases**	2,480.2	1,715.7	1,472.3	1,310.9
Total Past Due Loans & Leases***	3,270.7	2,308.3	2,011.5	1,858.7
Other Real Estate Owned****	513.9	380.7	253.5	212.1
Interest Earned	10,618.4	11,782.1	12,391.8	10,261.7
Interest Expense	834.0	877.7	891.5	772.2
Net Interest Income	9,784.4	10,904.4	11,500.3	9,489.6
Noninterest Income	2,128.7	2,409.2	2,869.1	2,091.8
Loan Loss Provision	220.0	235.7	329.2	381.5
Noninterest Expense	7,389.4	8,246.7	8,330.7	6,759.8
Net Income	3,197.1	3,224.0	3,815.4	3,065.6
Return on Assets#	1.06	0.91	0.98	0.97
Return on Equity#	8.40	7.24	8.04	7.98
Net Interest Margin#	3.24	3.07	2.95	3.00
Loans & Leases/Deposits	85.03	84.14	82.99	84.26
Loans & Leases/Assets	67.91	67.57	66.84	68.25
LLR/Total Loans	1.44	1.22	1.13	1.06
Equity Capital/Assets	12.58	12.54	12.16	12.14
Noncurrent Loans & Leases/Total Loans & Leases	1.21	0.71	0.56	0.46
Total Past Due Loans & Leases/Total Loans & Leases	1.59	0.96	0.77	0.65
Reserves for Loans/Noncurrent Loans&Leases	119.67	171.36	200.72	233.03

* 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.