

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2009	12/31/2010	12/31/2011	12/31/2012
Number of Banks	207	191	177	171
Loans & Leases (Net)*	156,961.0	167,164.2	172,853.3	186,945.6
Reserve for loans	4,035.2	3,906.0	3,367.9	3,112.9
Total Assets	227,568.5	245,877.1	262,979.3	281,666.4
Total Deposits	173,167.3	191,866.3	207,028.3	225,692.8
Total Equity Capital	27,233.1	32,138.0	34,734.9	36,942.4
Noncurrent Loans & Leases**	7,287.7	5,545.0	4,040.3	2,999.1
Total Past Due Loans & Leases***	9,559.7	7,092.1	5,206.1	3,960.4
Other Real Estate Owned****	1,171.9	1,266.7	1,119.8	715.8
Interest Earned	10,195.3	10,374.7	10,617.4	10,779.3
Interest Expense	2,887.7	1,888.0	1,328.5	1,049.6
Net Interest Income	7,307.6	8,486.6	9,289.0	9,729.7
Noninterest Income	2,246.6	1,542.1	1,896.9	2,107.1
Loan Loss Provision	4,842.2	2,611.2	1,022.6	554.1
Noninterest Expense	5,622.8	6,295.1	6,676.6	7,102.2
Net Income	(1,038.1)	735.1	2,342.2	3,022.4
Return on Assets#	-0.46	0.30	0.89	1.07
Return on Equity#	-3.81	2.29	6.74	8.18
Net Interest Margin#	3.21	3.45	3.53	3.45
Loans & Leases/Deposits	90.64	87.13	83.49	82.83
Loans & Leases/Assets	68.97	67.99	65.73	66.37
LLR/Total Loans	2.57	2.34	1.95	1.67
Equity Capital/Assets	11.97	13.07	13.21	13.12
Noncurrent Loans & Leases/Total Loans & Leases	4.64	3.32	2.34	1.60
Total Past Due Loans & Leases/Total Loans & Leases	6.09	4.24	3.01	2.12
Reserves for Loans/Noncurrent Loans&Leases	55.37	70.44	83.36	103.79

\* 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.