

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2012	12/31/2013	12/31/2014	12/31/2015
Number of Banks	171	160	155	145
Loans & Leases (Net)*	186,945.6	205,401.8	240,012.2	260,804.1
Reserve for loans	3,112.9	2,967.9	2,940.0	2,955.2
Total Assets	281,666.4	302,442.9	355,188.3	390,201.7
Total Deposits	225,692.8	241,573.2	285,265.2	314,261.4
Total Equity Capital	36,942.4	38,050.5	44,550.7	47,437.3
Noncurrent Loans & Leases**	2,999.1	2,480.2	1,715.7	1,472.3
Total Past Due Loans & Leases***	3,960.4	3,270.7	2,308.3	2,011.5
Other Real Estate Owned****	715.8	513.9	380.7	253.5
Interest Earned	10,779.3	10,618.4	11,782.1	12,391.8
Interest Expense	1,049.6	834.0	877.7	891.5
Net Interest Income	9,729.7	9,784.4	10,904.4	11,500.3
Noninterest Income	2,107.1	2,128.7	2,409.2	2,869.1
Loan Loss Provision	554.1	220.0	235.7	329.2
Noninterest Expense	7,102.2	7,389.4	8,246.7	8,330.7
Net Income	3,022.4	3,197.1	3,224.0	3,815.4
Return on Assets#	1.07	1.06	0.91	0.98
Return on Equity#	8.18	8.40	7.24	8.04
Net Interest Margin#	3.45	3.24	3.07	2.95
Loans & Leases/Deposits	82.83	85.03	84.14	82.99
Loans & Leases/Assets	66.37	67.91	67.57	66.84
LLR/Total Loans	1.67	1.44	1.22	1.13
Equity Capital/Assets	13.12	12.58	12.54	12.16
Noncurrent Loans & Leases/Total Loans & Leases	1.60	1.21	0.71	0.56
Total Past Due Loans & Leases/Total Loans & Leases	2.12	1.59	0.96	0.77
Reserves for Loans/Noncurrent Loans&Leases	103.79	119.67	171.36	200.72

* 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.