

## PROFILE OF STATE CHARTERED BANKS

(In Millions of Dollars)

PERIOD ENDING	12/31/2002	12/31/2003	12/31/2004	03/31/2005
Number of Banks	185	186	174	174
Loans & Leases (Net)*	91,501.5	90,016.2	105,154.0	109,635.3
Reserve for loans	1,647.7	1,422.4	1,436.4	1,478.1
Total Assets	148,669.8	139,544.0	158,765.3	164,775.7
Total Deposits	119,854.1	108,059.6	120,455.6	125,648.2
Total Equity Capital	16,555.7	16,436.6	19,431.1	20,093.5
Noncurrent Loans & Leases**	817.0	586.3	454.5	476.7
Total Past Due Loans & Leases***	1,403.5	1,079.6	930.1	1,084.6
Other Real Estate Owned****	50.8	62.1	46.4	34.7
Interest Earned	7,266.1	6,389.6	6,887.3	2,077.7
Interest Expense	1,697.6	1,203.6	1,246.7	472.7
Net Interest Income	5,568.6	5,186.0	5,640.6	1,605.0
Noninterest Income	1,433.9	1,425.7	1,311.9	344.7
Loan Loss Provision	621.1	199.6	182.9	41.4
Noninterest Expense	3,895.7	3,703.7	3,791.2	1,057.6
Net Income	1,553.9	1,754.2	1,893.5	548.5
Return on Assets#	1.05	1.26	1.19	1.33
Return on Equity#	9.39	10.67	9.74	10.92
Net Interest Margin#	3.75	3.72	3.55	3.90
Loans & Leases/Deposits	76.34	83.30	87.30	87.26
Loans & Leases/Assets	61.55	64.51	66.23	66.54
LLR/Total Loans	1.80	1.58	1.37	1.35
Equity Capital/Assets	11.14	11.78	12.24	12.19
Noncurrent Loans & Leases/Total Loans & Leases	0.89	0.65	0.43	0.43
Total Past Due Loans & Leases/Total Loans & Leases	1.53	1.20	0.88	0.99
Reserves for Loans/Noncurrent Loans&Leases	201.68	242.61	316.04	310.06

\* 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 return

NA Not Available