

## PROFILE OF STATE CHARTERED BANKS

(In Millions of Dollars)

PERIOD ENDING	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Number of Banks	214	218	207	198
Loans & Leases (Net)*	160,082.6	171,721.4	156,961.0	149,608.9
Reserve for loans	1,922.6	3,080.0	4,035.2	4,039.6
Total Assets	224,096.8	242,526.1	227,568.5	225,779.3
Total Deposits	154,937.8	167,127.2	173,167.3	169,300.1
Total Equity Capital	28,037.1	28,089.6	27,233.1	29,241.3
Noncurrent Loans & Leases**	1,478.7	4,623.7	7,287.7	6,194.0
Total Past Due Loans & Leases***	2,794.1	7,180.3	9,559.7	7,898.1
Other Real Estate Owned****	113.2	625.0	1,171.9	1,300.7
Interest Earned	13,639.0	12,641.9	10,195.3	5,014.2
Interest Expense	5,792.6	4,816.6	2,887.7	1,034.8
Net Interest Income	7,846.4	7,825.4	7,307.6	3,979.4
Noninterest Income	2,105.1	1,680.5	2,246.6	693.4
Loan Loss Provision	566.4	3,161.7	4,842.2	1,495.4
Noninterest Expense	5,579.8	6,533.2	5,622.8	3,029.5
Net Income	2,225.1	(906.7)	(1,038.1)	79.1
Return on Assets#	0.99	-0.37	-0.46	0.07
Return on Equity#	7.94	-3.23	-3.81	0.54
Net Interest Margin#	3.50	3.23	3.21	3.53
Loans & Leases/Deposits	103.32	102.75	90.64	88.37
Loans & Leases/Assets	71.43	70.81	68.97	66.26
LLR/Total Loans	1.20	1.79	2.57	2.70
Equity Capital/Assets	12.51	11.58	11.97	12.95
Noncurrent Loans & Leases/Total Loans & Leases	0.92	2.69	4.64	4.14
Total Past Due Loans & Leases/Total Loans & Leases	1.75	4.18	6.09	5.28
Reserves for Loans/Noncurrent Loans&Leases	130.02	66.61	55.37	65.22

\* 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