

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2015	12/31/2016	12/31/2017	12/31/2018
Number of Banks	145	134	125	116
Loans & Leases (Net)*	260,804.1	296,429.9	327,349.6	363,801.1
Reserve for loans	2,955.2	3,118.5	3,212.0	3,324.1
Total Assets	390,201.7	435,635.7	478,611.0	511,337.3
Total Deposits	314,261.4	352,030.3	388,277.1	415,160.3
Total Equity Capital	47,437.3	51,651.1	56,056.9	61,230.1
Noncurrent Loans & Leases**	1,472.3	1,394.0	1,274.6	1,145.3
Total Past Due Loans & Leases***	2,011.5	2,075.9	2,044.7	1,995.6
Other Real Estate Owned****	253.5	203.2	120.2	89.4
Interest Earned	12,391.8	13,885.3	15,924.8	18,763.4
Interest Expense	891.5	1,060.0	1,560.2	2,675.9
Net Interest Income	11,500.3	12,825.3	14,364.6	16,087.5
Noninterest Income	2,869.1	2,879.3	3,027.5	3,219.7
Loan Loss Provision	329.2	553.1	453.5	553.0
Noninterest Expense	8,330.7	9,087.1	9,941.2	10,689.3
Net Income	3,815.4	4,168.0	4,324.6	6,231.9
Return on Assets#	0.98	0.96	0.90	1.22
Return on Equity#	8.04	8.07	7.71	10.18
Net Interest Margin#	2.95	2.94	3.00	3.15
Loans & Leases/Deposits	82.99	84.21	84.31	87.63
Loans & Leases/Assets	66.84	68.05	68.40	71.15
LLR/Total Loans	1.13	1.05	0.98	0.91
Equity Capital/Assets	12.16	11.86	11.71	11.97
Noncurrent Loans & Leases/Total Loans & Leases	0.56	0.47	0.39	0.31
Total Past Due Loans & Leases/Total Loans & Leases	0.77	0.70	0.62	0.55
Reserves for Loans/Noncurrent Loans&Leases	200.72	223.70	252.00	290.23

* 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.