

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2016	12/31/2017	12/31/2018	6/30/2019
Number of Banks	134	125	116	115
Loans & Leases (Net)*	296,429.9	327,349.6	363,801.1	378,207.2
Reserve for loans	3,118.5	3,212.0	3,324.1	3,431.4
Total Assets	435,635.7	478,611.0	511,337.3	538,294.4
Total Deposits	352,030.3	388,277.1	415,160.3	434,896.2
Total Equity Capital	51,651.1	56,056.9	61,230.1	64,580.8
Noncurrent Loans & Leases**	1,394.0	1,274.6	1,145.3	1,385.2
Total Past Due Loans & Leases***	2,075.9	2,044.7	1,995.6	2,090.7
Other Real Estate Owned****	203.2	120.2	89.4	76.7
Interest Earned	13,885.3	15,924.8	18,763.4	10,496.6
Interest Expense	1,060.0	1,560.2	2,675.9	1,995.0
Net Interest Income	12,825.3	14,364.6	16,087.5	8,501.6
Noninterest Income	2,879.3	3,027.5	3,219.7	1,614.2
Loan Loss Provision	553.1	453.5	553.0	251.8
Noninterest Expense	9,087.1	9,941.2	10,689.3	5,605.4
Net Income	4,168.0	4,324.6	6,231.9	3,291.9
Return on Assets#	0.96	0.90	1.22	1.22
Return on Equity#	8.07	7.71	10.18	10.19
Net Interest Margin#	2.94	3.00	3.15	3.16
Loans & Leases/Deposits	84.21	84.31	87.63	86.96
Loans & Leases/Assets	68.05	68.40	71.15	70.26
LLR/Total Loans	1.05	0.98	0.91	0.91
Equity Capital/Assets	11.86	11.71	11.97	12.00
Noncurrent Loans & Leases/Total Loans & Leases	0.47	0.39	0.31	0.37
Total Past Due Loans & Leases/Total Loans & Leases	0.70	0.62	0.55	0.55
Reserves for Loans/Noncurrent Loans&Leases	223.70	252.00	290.23	247.72

\* 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.