

PROFILE OF STATE CHARTERED BANKS

| PERIOD ENDING | 12/31/2018 | 12/31/2019 | 12/31/2020 | 6/30/2021 |
|--|------------|------------|------------|-----------|
| Number of Banks | 116 | 112 | 108 | 108 |
| Loans & Leases (Net)* | 363,801.1 | 400,261.4 | 452,833.9 | 471,678.9 |
| Reserve for loans | 3,324.1 | 3,519.8 | 5,414.7 | 5,067.0 |
| Total Assets | 511,337.3 | 575,576.3 | 695,943.0 | 800,137.3 |
| Total Deposits | 415,160.3 | 465,590.1 | 589,141.7 | 690,741.8 |
| Total Equity Capital | 61,230.1 | 68,283.8 | 72,640.4 | 79,515.3 |
| Noncurrent Loans & Leases** | 1,145.3 | 1,448.2 | 1,934.2 | 1,807.4 |
| Total Past Due Loans & Leases*** | 1,995.6 | 2,381.0 | 2,906.5 | 2,694.1 |
| Other Real Estate Owned**** | 89.4 | 91.0 | 119.2 | 101.7 |
| Interest Earned | 18,763.4 | 21,239.4 | 20,299.5 | 10,539.4 |
| Interest Expense | 2,675.9 | 4,090.4 | 2,357.3 | 579.6 |
| Net Interest Income | 16,087.5 | 17,149.0 | 17,942.2 | 9,959.8 |
| Noninterest Income | 3,219.7 | 3,491.5 | 3,143.4 | 1,854.5 |
| Loan Loss Provision | 553.0 | 614.3 | 2,041.5 | -169.5 |
| Noninterest Expense | 10,689.3 | 11,456.8 | 13,410.6 | 6,413.7 |
| Net Income | 6,231.9 | 6,631.4 | 4,168.5 | 4,386.3 |
| Return on Assets# | 1.22 | 1.15 | 0.60 | 1.10 |
| Return on Equity# | 10.18 | 9.71 | 5.74 | 11.03 |
| Net Interest Margin# | 3.15 | 2.98 | 2.58 | 2.49 |
| Loans & Leases/Deposits | 87.63 | 85.97 | 76.86 | 68.29 |
| Loans & Leases/Assets | 71.15 | 69.54 | 65.07 | 58.95 |
| LLR/Total Loans | 0.91 | 0.88 | 1.20 | 1.07 |
| Equity Capital/Assets | 11.97 | 11.86 | 10.44 | 9.94 |
| Noncurrent Loans & Leases/Total Loans & Leases | 0.31 | 0.36 | 0.43 | 0.38 |
| Total Past Due Loans & Leases/Total Loans & Leases | 0.55 | 0.59 | 0.64 | 0.57 |
| Reserves for Loans/Noncurrent Loans&Leases | 290.23 | 243.05 | 279.95 | 280.35 |

* 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.