

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2018	12/31/2019	12/31/2020	12/31/2021
Number of Banks	116	112	108	102
Loans & Leases (Net)*	363,801.1	400,261.4	452,833.9	503,108.7
Reserve for loans	3,324.1	3,519.8	5,414.7	4,894.5
Total Assets	511,337.3	575,576.3	695,943.0	890,501.4
Total Deposits	415,160.3	465,590.1	589,141.7	778,670.2
Total Equity Capital	61,230.1	68,283.8	72,640.4	87,652.1
Noncurrent Loans & Leases**	1,145.3	1,448.2	1,934.2	1,388.5
Total Past Due Loans & Leases***	1,995.6	2,381.0	2,906.5	2,295.3
Other Real Estate Owned****	89.4	91.0	119.2	57.6
Interest Earned	18,763.4	21,239.4	20,299.5	21,634.0
Interest Expense	2,675.9	4,090.4	2,357.3	1,037.5
Net Interest Income	16,087.5	17,149.0	17,942.2	20,596.5
Noninterest Income	3,219.7	3,491.5	3,143.4	3,859.5
Loan Loss Provision	553.0	614.3	2,041.5	-126.9
Noninterest Expense	10,689.3	11,456.8	13,410.6	13,372.7
Net Income	6,231.9	6,631.4	4,168.5	8,778.3
Return on Assets#	1.22	1.15	0.60	0.99
Return on Equity#	10.18	9.71	5.74	10.01
Net Interest Margin#	3.15	2.98	2.58	2.31
Loans & Leases/Deposits	87.63	85.97	76.86	64.61
Loans & Leases/Assets	71.15	69.54	65.07	56.50
LLR/Total Loans	0.91	0.88	1.20	0.97
Equity Capital/Assets	11.97	11.86	10.44	9.84
Noncurrent Loans & Leases/Total Loans & Leases	0.31	0.36	0.43	0.28
Total Past Due Loans & Leases/Total Loans & Leases	0.55	0.59	0.64	0.46
Reserves for Loans/Noncurrent Loans&Leases	290.23	243.05	279.95	352.50

\* 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.