

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2019	12/31/2020	12/31/2021	3/31/2022
Number of Banks	112	108	102	99
Loans & Leases (Net)*	400,261.4	452,833.9	503,108.7	518,037.9
Reserve for loans	3,519.8	5,414.7	4,894.5	4,835.8
Total Assets	575,576.3	695,943.0	890,501.4	896,604.5
Total Deposits	465,590.1	589,141.7	778,670.2	784,668.0
Total Equity Capital	68,283.8	72,640.4	87,652.1	85,265.2
Noncurrent Loans & Leases**	1,448.2	1,934.2	1,388.5	1,429.1
Total Past Due Loans & Leases***	2,381.0	2,906.5	2,295.3	2,482.5
Other Real Estate Owned****	91.0	119.2	57.6	55.1
Interest Earned	21,239.4	20,299.5	21,634.0	5,882.4
Interest Expense	4,090.4	2,357.3	1,037.5	212.0
Net Interest Income	17,149.0	17,942.2	20,596.5	5,670.5
Noninterest Income	3,491.5	3,143.4	3,859.5	1,024.7
Loan Loss Provision	614.3	2,041.5	-126.9	-13.8
Noninterest Expense	11,456.8	13,410.6	13,372.7	3,624.4
Net Income	6,631.4	4,168.5	8,778.3	2,365.8
Return on Assets#	1.15	0.60	0.99	1.06
Return on Equity#	9.71	5.74	10.01	11.10
Net Interest Margin#	2.98	2.58	2.31	2.53
Loans & Leases/Deposits	85.97	76.86	64.61	66.02
Loans & Leases/Assets	69.54	65.07	56.50	57.78
LLR/Total Loans	0.88	1.20	0.97	0.93
Equity Capital/Assets	11.86	10.44	9.84	9.51
Noncurrent Loans & Leases/Total Loans & Leases	0.36	0.43	0.28	0.28
Total Past Due Loans & Leases/Total Loans & Leases	0.59	0.64	0.46	0.48
Reserves for Loans/Noncurrent Loans&Leases	243.05	279.95	352.50	338.37

\* 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.