

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2019	12/31/2020	12/31/2021	9/30/2022
Number of Banks	112	108	102	98
Loans & Leases (Net)*	400,261.4	452,833.9	503,108.7	560,602.9
Reserve for loans	3,519.8	5,414.7	4,894.5	5,097.7
Total Assets	575,576.3	695,943.0	890,501.4	910,643.8
Total Deposits	465,590.1	589,141.7	778,670.2	769,850.5
Total Equity Capital	68,283.8	72,640.4	87,652.1	82,677.6
Noncurrent Loans & Leases**	1,448.2	1,934.2	1,388.5	1,538.2
Total Past Due Loans & Leases***	2,381.0	2,906.5	2,295.3	2,465.2
Other Real Estate Owned****	91.0	119.2	57.6	77.9
Interest Earned	21,239.4	20,299.5	21,634.0	20,021.7
Interest Expense	4,090.4	2,357.3	1,037.5	1,633.5
Net Interest Income	17,149.0	17,942.2	20,596.5	18,388.2
Noninterest Income	3,491.5	3,143.4	3,859.5	3,213.5
Loan Loss Provision	614.3	2,041.5	-126.9	484.5
Noninterest Expense	11,456.8	13,410.6	13,372.7	11,117.8
Net Income	6,631.4	4,168.5	8,778.3	7,423.9
Return on Assets#	1.15	0.60	0.99	1.09
Return on Equity#	9.71	5.74	10.01	11.98
Net Interest Margin#	2.98	2.58	2.31	2.69
Loans & Leases/Deposits	85.97	76.86	64.61	72.82
Loans & Leases/Assets	69.54	65.07	56.50	61.56
LLR/Total Loans	0.88	1.20	0.97	0.91
Equity Capital/Assets	11.86	10.44	9.84	9.08
Noncurrent Loans & Leases/Total Loans & Leases	0.36	0.43	0.28	0.27
Total Past Due Loans & Leases/Total Loans & Leases	0.59	0.64	0.46	0.44
Reserves for Loans/Noncurrent Loans&Leases	243.05	279.95	352.50	331.42

* 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.