

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2020	12/31/2021	12/31/2022	6/30/2023
Number of Banks	108	102	99	97
Loans & Leases (Net)*	452,833.9	503,108.7	576,934.4	271,184.7
Reserve for loans	5,414.7	4,894.5	5,241.5	3,482.1
Total Assets	695,943.0	890,501.4	915,975.9	397,811.7
Total Deposits	589,141.7	778,670.2	758,844.3	321,304.7
Total Equity Capital	72,640.4	87,652.1	84,258.3	41,465.8
Noncurrent Loans & Leases**	1,934.2	1,388.5	1,634.4	1,155.2
Total Past Due Loans & Leases***	2,906.5	2,295.3	2,897.0	1,693.2
Other Real Estate Owned****	119.2	57.6	77.5	74.0
Interest Earned	20,299.5	21,634.0	28,759.2	9,517.9
Interest Expense	2,357.3	1,037.5	3,948.8	3,153.8
Net Interest Income	17,942.2	20,596.5	24,810.4	6,364.0
Noninterest Income	3,143.4	3,859.5	4,316.9	456.1
Loan Loss Provision	2,041.5	-126.9	765.2	219.1
Noninterest Expense	13,410.6	13,372.7	15,160.2	5,516.7
Net Income	4,168.5	8,778.3	9,005.6	183.3
Return on Assets#	0.60	0.99	0.98	0.09
Return on Equity#	5.74	10.01	10.69	0.88
Net Interest Margin#	2.58	2.31	2.71	3.20
Loans & Leases/Deposits	76.86	64.61	76.03	84.40
Loans & Leases/Assets	65.07	56.50	62.99	68.17
LLR/Total Loans	1.20	0.97	0.91	1.28
Equity Capital/Assets	10.44	9.84	9.20	10.42
Noncurrent Loans & Leases/Total Loans & Leases	0.43	0.28	0.28	0.43
Total Past Due Loans & Leases/Total Loans & Leases	0.64	0.46	0.50	0.62
Reserves for Loans/Noncurrent Loans&Leases	279.95	352.50	320.70	301.42

* 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.