

PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2020	12/31/2021	12/31/2022	9/30/2023
Number of Banks	108	102	99	98
Loans & Leases (Net)*	452,833.9	503,108.7	576,934.4	270,813.5
Reserve for loans	5,414.7	4,894.5	5,241.5	3,472.2
Total Assets	695,943.0	890,501.4	915,975.9	395,790.7
Total Deposits	589,141.7	778,670.2	758,844.3	320,960.6
Total Equity Capital	72,640.4	87,652.1	84,258.3	41,349.1
Noncurrent Loans & Leases**	1,934.2	1,388.5	1,634.4	1,071.7
Total Past Due Loans & Leases***	2,906.5	2,295.3	2,897.0	1,661.2
Other Real Estate Owned****	119.2	57.6	77.5	103.5
Interest Earned	20,299.5	21,634.0	28,759.2	14,458.4
Interest Expense	2,357.3	1,037.5	3,948.8	5,099.6
Net Interest Income	17,942.2	20,596.5	24,810.4	9,358.8
Noninterest Income	3,143.4	3,859.5	4,316.9	856.7
Loan Loss Provision	2,041.5	-126.9	765.2	321.2
Noninterest Expense	13,410.6	13,372.7	15,160.2	7,365.9
Net Income	4,168.5	8,778.3	9,005.6	1,263.7
Return on Assets#	0.60	0.99	0.98	0.43
Return on Equity#	5.74	10.01	10.69	4.08
Net Interest Margin#	2.58	2.31	2.71	3.15
Loans & Leases/Deposits	76.86	64.61	76.03	84.38
Loans & Leases/Assets	65.07	56.50	62.99	68.42
LLR/Total Loans	1.20	0.97	0.91	1.28
Equity Capital/Assets	10.44	9.84	9.20	10.45
Noncurrent Loans & Leases/Total Loans & Leases	0.43	0.28	0.28	0.40
Total Past Due Loans & Leases/Total Loans & Leases	0.64	0.46	0.50	0.61
Reserves for Loans/Noncurrent Loans&Leases	279.95	352.50	320.70	323.97

* 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.