

## PROFILE OF STATE CHARTERED BANKS

| PERIOD ENDING                                      | 12/31/2020 | 12/31/2021 | 12/31/2022 | 12/31/2023 |
|--|------------|------------|------------|------------|
| Number of Banks                                    | 108        | 102        | 99         | 98         |
| Loans & Leases (Net)*                              | 452,833.9  | 503,108.7  | 576,934.4  | 277,159.2  |
| Reserve for loans                                  | 5,414.7    | 4,894.5    | 5,241.5    | 3,598.8    |
| Total Assets                                       | 695,943.0  | 890,501.4  | 915,975.9  | 396,366.7  |
| Total Deposits                                     | 589,141.7  | 778,670.2  | 758,844.3  | 320,095.2  |
| Total Equity Capital                               | 72,640.4   | 87,652.1   | 84,258.3   | 44,242.1   |
| Noncurrent Loans & Leases**                        | 1,934.2    | 1,388.5    | 1,634.4    | 1,127.3    |
| Total Past Due Loans & Leases***                   | 2,906.5    | 2,295.3    | 2,897.0    | 2,004.1    |
| Other Real Estate Owned****                        | 119.2      | 57.6       | 77.5       | 115.8      |
| Interest Earned                                    | 20,299.5   | 21,634.0   | 28,759.2   | 19,496.0   |
| Interest Expense                                   | 2,357.3    | 1,037.5    | 3,948.8    | 7,189.7    |
| Net Interest Income                                | 17,942.2   | 20,596.5   | 24,810.4   | 12,306.2   |
| Noninterest Income                                 | 3,143.4    | 3,859.5    | 4,316.9    | 1,232.5    |
| Loan Loss Provision                                | 2,041.5    | -126.9     | 765.2      | 503.9      |
| Noninterest Expense                                | 13,410.6   | 13,372.7   | 15,160.2   | 9,458.4    |
| Net Income   | 4,168.5    | 8,778.3    | 9,005.6    | 1,547.9    |
| Return on Assets#                                  | 0.60       | 0.99       | 0.98       | 0.39       |
| Return on Equity#                                  | 5.74       | 10.01      | 10.69      | 3.50       |
| Net Interest Margin#                               | 2.58       | 2.31       | 2.71       | 3.10       |
| Loans & Leases/Deposits                            | 76.86      | 64.61      | 76.03      | 86.59      |
| Loans & Leases/Assets                              | 65.07      | 56.50      | 62.99      | 69.92      |
| LLR/Total Loans                                    | 1.20       | 0.97       | 0.91       | 1.30       |
| Equity Capital/Assets                              | 10.44      | 9.84       | 9.20       | 11.16      |
| Noncurrent Loans & Leases/Total Loans & Leases     | 0.43       | 0.28       | 0.28       | 0.41       |
| Total Past Due Loans & Leases/Total Loans & Leases | 0.64       | 0.46       | 0.50       | 0.72       |
| Reserves for Loans/Noncurrent Loans&Leases         | 279.95     | 352.50     | 320.70     | 319.26     |

\* 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.