

## PROFILE OF STATE CHARTERED BANKS

| PERIOD ENDING                                      | 12/31/2011 | 12/31/2012 | 12/31/2013 | 9/30/2014 |
|--|------------|------------|------------|-----------|
| Number of Banks                                    | 177        | 171        | 160        | 157       |
| Loans & Leases (Net)*                              | 172,853.3  | 186,945.6  | 205,401.8  | 231,034.6 |
| Reserve for loans                                  | 3,367.9    | 3,112.9    | 2,967.9    | 2,917.6   |
| Total Assets                                       | 262,979.3  | 281,666.4  | 302,442.9  | 343,156.9 |
| Total Deposits                                     | 207,028.3  | 225,692.8  | 241,573.2  | 275,908.7 |
| Total Equity Capital                               | 34,734.9   | 36,942.4   | 38,050.5   | 43,649.2  |
| Noncurrent Loans & Leases**                        | 4,040.3    | 2,999.1    | 2,480.2    | 2,010.2   |
| Total Past Due Loans & Leases***                   | 5,206.1    | 3,960.4    | 3,270.7    | 2,563.9   |
| Other Real Estate Owned****                        | 1,119.8    | 715.8      | 513.9      | 394.4     |
| Interest Earned                                    | 10,617.4   | 10,779.3   | 10,618.4   | 8,737.0   |
| Interest Expense                                   | 1,328.5    | 1,049.6    | 834.0      | 652.3     |
| Net Interest Income                                | 9,289.0    | 9,729.7    | 9,784.4    | 8,084.7   |
| Noninterest Income                                 | 1,896.9    | 2,107.1    | 2,128.7    | 1,773.4   |
| Loan Loss Provision                                | 1,022.6    | 554.1      | 220.0      | 121.1     |
| Noninterest Expense                                | 6,676.6    | 7,102.2    | 7,389.4    | 6,143.5   |
| Net Income   | 2,342.2    | 3,022.4    | 3,197.1    | 2,358.9   |
| Return on Assets#                                  | 0.89       | 1.07       | 1.06       | 0.92      |
| Return on Equity#                                  | 6.74       | 8.18       | 8.40       | 7.21      |
| Net Interest Margin#                               | 3.53       | 3.45       | 3.24       | 3.14      |
| Loans & Leases/Deposits                            | 83.49      | 82.83      | 85.03      | 83.74     |
| Loans & Leases/Assets                              | 65.73      | 66.37      | 67.91      | 67.33     |
| LLR/Total Loans                                    | 1.95       | 1.67       | 1.44       | 1.26      |
| Equity Capital/Assets                              | 13.21      | 13.12      | 12.58      | 12.72     |
| Noncurrent Loans & Leases/Total Loans & Leases     | 2.34       | 1.60       | 1.21       | 0.87      |
| Total Past Due Loans & Leases/Total Loans & Leases | 3.01       | 2.12       | 1.59       | 1.11      |
| Reserves for Loans/Noncurrent Loans&Leases         | 83.36      | 103.79     | 119.67     | 145.14    |

\* 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.