PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2010	12/31/2011	12/31/2012	9/30/2013
Number of Banks	191	177	171	164
Loans & Leases (Net)*	167,164.2	172,853.3	186,945.6	199,916.4
Reserve for loans	3,906.0	3,367.9	3,112.9	3,034.0
Total Assets	245,877.1	262,979.3	281,666.4	296,875.8
Total Deposits	191,866.3	207,028.3	225,692.8	238,328.9
Total Equity Capital	32,138.0	34,734.9	36,942.4	37,665.1
Noncurrent Loans & Leases**	5,545.0	4,040.3	2,999.1	2,671.0
Total Past Due Loans & Leases***	7,092.1	5,206.1	3,960.4	3,499.1
Other Real Estate Owned****	1,266.7	1,119.8	715.8	563.0
Interest Earned	10,374.7	10,617.4	10,779.3	7,978.5
Interest Expense	1,888.0	1,328.5	1,049.6	629.4
Net Interest Income	8,486.6	9,289.0	9,729.7	7,349.0
Noninterest Income	1,542.1	1,896.9	2,107.1	1,614.7
Loan Loss Provision	2,611.2	1,022.6	554.1	175.2
Noninterest Expense	6,295.1	6,676.6	7,102.2	5,541.2
Net Income	735.1	2,342.2	3,022.4	2,400.3
Return on Assets#	0.30	0.89	1.07	1.08
Return on Equity#	2.29	6.74	8.18	8.50
Net Interest Margin#	3.45	3.53	3.45	3.30
Loans & Leases/Deposits	87.13	83.49	82.83	83.88
Loans & Leases/Assets	67.99	65.73	66.37	67.34
LLR/Total Loans	2.34	1.95	1.67	1.52
Equity Capital/Assets	13.07	13.21	13.12	12.69
Noncurrent Loans & Leases/Total Loans & Leases	3.32	2.34	1.60	1.34
Total Past Due Loans & Leases/Total Loans & Leases	4.24	3.01	2.12	1.75
Reserves for Loans/Noncurrent Loans&Leases	70.44	83.36	103.79	113.59

* 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.