

## PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/09	12/31/10	12/31/11	9/30/12
Number of Thrift and Loans	10	10	9	8
Loans & Leases (Net)*	6,120.8	5,943.5	6,353.8	6,607.1
Reserve for loans	282.8	218.4	138.5	139.4
Total Assets	8,963.4	9,224.7	8,614.5	8,965.9
Total Deposits	6,971.6	6,873.4	6,436.6	6,722.4
Total Equity Capital	1,329.2	1,443.2	1,334.6	1,346.7
Noncurrent Loans & Leases**	266.6	348.3	204.7	148.7
Total Past Due Loans & Leases***	370.0	400.7	235.8	159.5
Other Real Estate Owned****	24.3	70.2	25.5	21.8
Interest Earned	654.8	591.2	542.5	388.0
Interest Expense	218.3	136.0	105.8	62.3
Net Interest Income	436.4	455.2	436.7	325.7
Noninterest Income	40.4	25.0	26.1	24.7
Loan Loss Provision	307.2	129.7	1.2	22.2
Noninterest Expense	234.1	237.9	236.7	151.3
Net Income	(97.3)	79.9	152.1	104.6
Return on Assets#	-1.09	0.87	1.77	2.33
Return on Equity#	-7.32	5.54	11.40	15.53
Net Interest Margin#	4.87	4.93	5.07	7.27
Loans & Leases/Deposits	87.80	86.47	98.71	98.28
Loans & Leases/Assets	68.29	64.43	73.76	73.69
LLR/Total Loans	4.62	3.67	2.18	2.11
Equity Capital/Assets	14.83	15.64	15.49	15.02
Noncurrent Loans&Leases/Total Loans&Leases	4.36	5.86	3.22	2.25
Tot. Past Due Loans&Leases/Total Loans&Leases	6.04	6.74	3.71	2.41
Reserves for Loans/Noncurrent Loans&Leases	106.07	62.71	67.65	93.77

\* 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 return. 6/30 data annualized.

NA Not Available