

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/10	12/31/11	12/31/12	12/31/13
Number of Thrift and Loans	10	9	7	6
Loans & Leases (Net)*	5,943.5	6,353.8	6,645.0	7,213.2
Reserve for loans	218.4	138.5	133.1	126.9
Total Assets	9,224.7	8,614.5	8,665.0	8,753.8
Total Deposits	6,873.4	6,436.6	6,478.4	6,595.0
Total Equity Capital	1,443.2	1,334.6	1,348.6	1,389.7
Noncurrent Loans & Leases**	348.3	204.7	125.1	61.7
Total Past Due Loans & Leases***	400.7	235.8	145.5	76.9
Other Real Estate Owned****	70.2	25.5	16.8	8.2
Interest Earned	591.2	542.5	504.2	500.2
Interest Expense	136.0	105.8	79.0	69.0
Net Interest Income	455.2	436.7	425.2	431.2
Noninterest Income	25.0	26.1	29.4	24.4
Loan Loss Provision	129.7	1.2	25.4	19.4
Noninterest Expense	237.9	236.7	191.0	179.7
Net Income	79.9	152.1	142.2	152.5
Return on Assets#	0.87	1.77	1.64	1.74
Return on Equity#	5.54	11.40	10.55	10.98
Net Interest Margin#	4.93	5.07	4.91	4.93
Loans & Leases/Deposits	86.47	98.71	102.57	109.37
Loans & Leases/Assets	64.43	73.76	76.69	82.40
LLR/Total Loans	3.67	2.18	2.00	1.76
Equity Capital/Assets	15.64	15.49	15.56	15.87
Noncurrent Loans&Leases/Total Loans&Leases	5.86	3.22	1.88	0.85
Tot. Past Due Loans&Leases/Total Loans&Leases	6.74	3.71	2.19	1.07
Reserves for Loans/Noncurrent Loans&Leases	62.71	67.65	106.40	205.76

* 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