

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/10	12/31/11	12/31/12	9/30/13
Number of Thrift and Loans	10	9	7	6
Loans & Leases (Net)*	5,943.5	6,353.8	6,645.0	6,937.3
Reserve for loans	218.4	138.5	133.1	124.5
Total Assets	9,224.7	8,614.5	8,665.0	8,621.6
Total Deposits	6,873.4	6,436.6	6,478.4	6,538.9
Total Equity Capital	1,443.2	1,334.6	1,348.6	1,350.0
Noncurrent Loans & Leases**	348.3	204.7	125.1	56.8
Total Past Due Loans & Leases***	400.7	235.8	145.5	70.0
Other Real Estate Owned****	70.2	25.5	16.8	8.4
Interest Earned	591.2	542.5	504.2	368.1
Interest Expense	136.0	105.8	79.0	51.2
Net Interest Income	455.2	436.7	425.2	317.0
Noninterest Income	25.0	26.1	29.4	18.7
Loan Loss Provision	129.7	1.2	25.4	14.3
Noninterest Expense	237.9	236.7	191.0	134.0
Net Income	79.9	152.1	142.2	111.9
Return on Assets#	0.87	1.77	1.64	1.73
Return on Equity#	5.54	11.40	10.55	11.06
Net Interest Margin#	4.93	5.07	4.91	4.90
Loans & Leases/Deposits	86.47	98.71	102.57	106.09
Loans & Leases/Assets	64.43	73.76	76.69	80.46
LLR/Total Loans	3.67	2.18	2.00	1.79
Equity Capital/Assets	15.64	15.49	15.56	15.66
Noncurrent Loans&Leases/Total Loans&Leases	5.86	3.22	1.88	0.82
Tot. Past Due Loans&Leases/Total Loans&Leases	6.74	3.71	2.19	1.01
Reserves for Loans/Noncurrent Loans&Leases	62.71	67.65	106.40	219.40

* 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

SELECTED FINANCIAL DATA
as of September 30, 2013

Name of Industrial Bank	Location	Assets	Total Loans	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Balboa Thrift and Loan Association	Chula Vista	203,960	190,211	3,076	171,323	32,056	3,082	2.02%	12.83%
CapitalSource Bank	Los Angeles	7,933,241	6,408,385	105,549	6,051,417	1,197,807	103,110	1.73%	11.48%
Community Commerce Bank	Claremont	234,290	166,538	8,504	164,365	45,683	3,184	1.81%	9.30%
Finance and Thrift Company	Porterville	128,612	87,381	3,462	95,483	30,555	942	0.98%	4.11%
First Security Business Bank	Orange	94,395	80,897	3,830	55,452	18,175	1,485	2.10%	10.90%
Rancho Santa Fe Thrift & Loan Association	San Marcos	27,126	3,928	100	894	25,727	82	0.40%	0.43%