

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/11	12/31/12	12/31/13	12/31/14
Number of Thrift and Loans	9	7	6	4
Loans & Leases (Net)*	6,353.8	6,645.0	7,213.2	429.6
Reserve for loans	138.5	133.1	126.9	12.1
Total Assets	8,614.5	8,665.0	8,753.8	555.3
Total Deposits	6,436.6	6,478.4	6,595.0	373.9
Total Equity Capital	1,334.6	1,348.6	1,389.7	142.8
Noncurrent Loans & Leases**	204.7	125.1	61.7	10.1
Total Past Due Loans & Leases***	235.8	145.5	76.9	21.5
Other Real Estate Owned****	25.5	16.8	8.2	0.2
Interest Earned	542.5	504.2	500.2	47.3
Interest Expense	105.8	79.0	69.0	4.6
Net Interest Income	436.7	425.2	431.2	42.6
Noninterest Income	26.1	29.4	24.4	5.1
Loan Loss Provision	1.2	25.4	19.4	5.6
Noninterest Expense	236.7	191.0	179.7	30.5
Net Income	152.1	142.2	152.5	6.9
Return on Assets#	1.77	1.64	1.74	1.24
Return on Equity#	11.40	10.55	10.98	4.81
Net Interest Margin#	5.07	4.91	4.93	7.68
Loans & Leases/Deposits	98.71	102.57	109.37	114.90
Loans & Leases/Assets	73.76	76.69	82.40	77.36
LLR/Total Loans	2.18	2.00	1.76	2.81
Equity Capital/Assets	15.49	15.56	15.87	25.71
Noncurrent Loans&Leases/Total Loans&Leases	3.22	1.88	0.85	2.35
Tot. Past Due Loans&Leases/Total Loans&Leases	3.71	2.19	1.07	5.00
Reserves for Loans/Noncurrent Loans&Leases	67.65	106.40	205.76	119.61

* 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