

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/2002	12/31/2003	12/31/2004	03/31/2005
Number of Thrift and Loans	19	16	15	15
Loans & Leases (Net)*	10,861.2	11,841.1	12,003.3	13,110.0
Reserve for loans	305.5	297.4	254.4	256.6
Total Assets	12,606.9	13,446.2	13,704.9	14,701.0
Total Deposits	9,297.0	9,609.9	10,301.1	10,624.4
Total Equity Capital	1,198.1	1,269.3	1,678.5	1,770.1
Noncurrent Loans & Leases**	191.2	142.5	108.3	106.7
Total Past Due Loans & Leases***	303.7	275.2	247.4	216.9
Other Real Estate Owned****	26.8	25.8	24.0	24.8
Interest Earned	999.0	957.2	1,053.1	279.3
Interest Expense	342.7	257.5	262.1	80.6
Net Interest Income	656.4	699.6	791.0	198.7
Noninterest Income	215.7	340.6	478.7	125.7
Loan Loss Provision	236.4	165.0	47.4	13.2
Noninterest Expense	320.7	354.8	449.3	122.8
Net Income	197.0	322.7	467.0	96.8
Return on Assets#	1.56	2.40	3.41	2.63
Return on Equity#	16.44	25.43	27.82	21.87
Net Interest Margin#	5.21	5.20	5.77	5.41
Loans & Leases/Deposits	116.83	123.22	116.52	123.40
Loans & Leases/Assets	86.15	88.06	87.58	89.18
LLR/Total Loans	2.81	2.51	2.12	1.96
Equity Capital/Assets	9.50	9.44	12.25	12.04
Noncurrent Loans&Leases/Total Loans&Leases	1.76	1.20	0.90	0.81
Tot. Past Due Loans&Leases/Total Loans&Leases	2.80	2.32	2.06	1.65
Reserves for Loans/Noncurrent Loans&Leases	159.80	208.66	234.87	240.57

* 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

NA Not Available