

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/2005	12/31/2006	12/31/07	12/31/08
Number of Thrift and Loans	15	14	13	12
Loans & Leases (Net)*	13,720.7	15,398.5	7,320.5	8,013.7
Reserve for loans	244.2	296.1	182.1	215.7
Total Assets	15,677.8	17,332.5	12,152.1	10,974.1
Total Deposits	11,869.6	13,473.2	10,430.1	8,655.1
Total Equity Capital	2,048.1	2,067.1	973.8	1,491.2
Noncurrent Loans & Leases**	67.7	214.0	46.1	104.6
Total Past Due Loans & Leases***	274.2	627.5	245.5	297.9
Other Real Estate Owned****	32.7	13.3	36.5	5.7
Interest Earned	1,253.4	1,616.9	1,060.1	622.2
Interest Expense	426.2	696.7	530.4	238.3
Net Interest Income	827.2	920.2	529.7	383.9
Noninterest Income	420.8	(22.2)	88.0	23.6
Loan Loss Provision	48.9	110.4	178.4	190.9
Noninterest Expense	491.1	546.7	351.9	206.6
Net Income	411.6	148.0	(879.3)	2.9
Return on Assets#	2.63	0.85	-7.24	0.03
Return on Equity#	20.10	7.16	-90.30	0.19
Net Interest Margin#	5.28	5.31	4.36	3.50
Loans & Leases/Deposits	115.60	114.29	70.19	92.59
Loans & Leases/Assets	87.52	88.84	60.24	73.02
LLR/Total Loans	1.78	1.92	2.49	2.69
Equity Capital/Assets	13.06	11.93	8.01	13.59
Noncurrent Loans&Leases/Total Loans&Leases	0.49	1.39	0.63	1.31
Tot. Past Due Loans&Leases/Total Loans&Leases	2.00	4.07	3.35	3.72
Reserves for Loans/Noncurrent Loans&Leases	360.69	138.34	395.19	206.20

* 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