

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/07	12/31/08	12/31/09	12/31/10
Number of Thrift and Loans	13	12	10	10
Loans & Leases (Net)*	7,320.5	8,013.7	6,120.8	5,943.5
Reserve for loans	182.1	215.7	282.8	218.4
Total Assets	12,152.1	10,974.1	8,963.4	9,224.7
Total Deposits	10,430.1	8,655.1	6,971.6	6,873.4
Total Equity Capital	973.8	1,491.2	1,329.2	1,443.2
Noncurrent Loans & Leases**	46.1	104.6	266.6	348.3
Total Past Due Loans & Leases***	245.5	297.9	370.0	400.7
Other Real Estate Owned****	36.5	5.7	24.3	70.2
Interest Earned	1,060.1	622.2	654.8	591.2
Interest Expense	530.4	238.3	218.3	136.0
Net Interest Income	529.7	383.9	436.4	455.2
Noninterest Income	88.0	23.6	40.4	25.0
Loan Loss Provision	178.4	190.9	307.2	129.7
Noninterest Expense	351.9	206.6	234.1	237.9
Net Income	(879.3)	2.9	(97.3)	79.9
Return on Assets#	-7.24	0.03	-1.09	0.87
Return on Equity#	-90.30	0.19	-7.32	5.54
Net Interest Margin#	4.36	3.50	4.87	4.93
Loans & Leases/Deposits	70.19	92.59	87.80	86.47
Loans & Leases/Assets	60.24	73.02	68.29	64.43
LLR/Total Loans	2.49	2.69	4.62	3.67
Equity Capital/Assets	8.01	13.59	14.83	15.64
Noncurrent Loans&Leases/Total Loans&Leases	0.63	1.31	4.36	5.86
Tot. Past Due Loans&Leases/Total Loans&Leases	3.35	3.72	6.04	6.74
Reserves for Loans/Noncurrent Loans&Leases	395.19	206.20	106.07	62.71

* 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