

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/08	12/31/09	12/31/10	12/31/11
Number of Thrift and Loans	12	10	10	9
Loans & Leases (Net)*	8,013.7	6,120.8	5,943.5	6,353.8
Reserve for loans	215.7	282.8	218.4	138.5
Total Assets	10,974.1	8,963.4	9,224.7	8,614.5
Total Deposits	8,655.1	6,971.6	6,873.4	6,436.6
Total Equity Capital	1,491.2	1,329.2	1,443.2	1,334.6
Noncurrent Loans & Leases**	104.6	266.6	348.3	204.7
Total Past Due Loans & Leases***	297.9	370.0	400.7	235.8
Other Real Estate Owned****	5.7	24.3	70.2	25.5
Interest Earned	622.2	654.8	591.2	542.5
Interest Expense	238.3	218.3	136.0	105.8
Net Interest Income	383.9	436.4	455.2	436.7
Noninterest Income	23.6	40.4	25.0	26.1
Loan Loss Provision	190.9	307.2	129.7	1.2
Noninterest Expense	206.6	234.1	237.9	236.7
Net Income	2.9	(97.3)	79.9	152.1
Return on Assets#	0.03	-1.09	0.87	1.77
Return on Equity#	0.19	-7.32	5.54	11.40
Net Interest Margin#	3.50	4.87	4.93	10.14
Loans & Leases/Deposits	92.59	87.80	86.47	98.71
Loans & Leases/Assets	73.02	68.29	64.43	73.76
LLR/Total Loans	2.69	4.62	3.67	2.18
Equity Capital/Assets	13.59	14.83	15.64	15.49
Noncurrent Loans&Leases/Total Loans&Leases	1.31	4.36	5.86	3.22
Tot. Past Due Loans&Leases/Total Loans&Leases	3.72	6.04	6.74	3.71
Reserves for Loans/Noncurrent Loans&Leases	206.20	106.07	62.71	67.65

* 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