

## PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/21	12/31/22	12/31/23	12/31/24
Number of Thrift and Loans	3	3	3	3
Loans & Leases (Net)*	553.9	706.2	778.1	751.7
Reserve for loans	11.5	9.9	13.2	14.9
Total Assets	1,040.1	872.1	946.1	940.0
Total Deposits	866.2	696.5	708.9	713.7
Total Equity Capital	135.0	138.8	137.5	138.5
Noncurrent Loans & Leases**	1.1	1.3	1.7	1.9
Total Past Due Loans & Leases***	8.8	13.1	12.1	14.5
Other Real Estate Owned****	2.7	2.7	2.7	2.7
Interest Earned	44.7	46.7	57.5	66.0
Interest Expense	7.2	9.9	27.1	34.2
Net Interest Income	37.5	36.8	30.4	31.8
Noninterest Income	3.5	6.3	6.0	7.6
Loan Loss Provision	2.8	2.3	4.8	7.0
Noninterest Expense	22.8	27.7	27.9	29.7
Net Income	11.4	10.5	2.0	2.5
Return on Assets#	1.10	1.21	0.21	0.27
Return on Equity#	8.45	7.59	1.45	1.81
Net Interest Margin#	3.60	4.22	3.21	3.38
Loans & Leases/Deposits	63.95	101.40	109.76	105.33
Loans & Leases/Assets	53.26	80.98	82.24	79.96
LLR/Total Loans	2.08	1.40	1.70	1.98
Equity Capital/Assets	12.98	15.92	14.53	14.74
Noncurrent Loans&Leases/Total Loans&Leases	0.21	0.19	0.22	0.25
Tot. Past Due Loans&Leases/Total Loans&Leases	1.58	1.86	1.55	1.92
Reserves for Loans/Noncurrent Loans&Leases	1,010.69	756.04	758.27	789.11

\* 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