

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/22	12/31/23	12/31/24	9/30/25
Number of Thrift and Loans	3	3	3	3
Loans & Leases (Net)*	706.2	778.1	751.7	775.1
Reserve for loans	9.9	13.2	14.9	14.1
Total Assets	872.1	946.1	940.0	985.1
Total Deposits	696.5	708.9	713.7	727.4
Total Equity Capital	138.8	137.5	138.5	143.5
Noncurrent Loans & Leases**	1.3	1.7	1.9	1.8
Total Past Due Loans & Leases***	13.1	12.1	14.5	11.4
Other Real Estate Owned****	2.7	2.7	2.7	2.7
Interest Earned	46.7	57.5	66.0	53.0
Interest Expense	9.9	27.1	34.2	24.3
Net Interest Income	36.8	30.4	31.8	28.7
Noninterest Income	6.3	6.0	7.6	5.9
Loan Loss Provision	2.3	4.8	7.0	5.7
Noninterest Expense	27.7	27.9	29.7	24.1
Net Income	10.5	2.0	2.5	4.6
Return on Assets#	1.21	0.21	0.27	0.63
Return on Equity#	7.59	1.45	1.81	4.30
Net Interest Margin#	4.22	3.21	3.38	3.89
Loans & Leases/Deposits	101.40	109.76	105.33	106.56
Loans & Leases/Assets	80.98	82.24	79.96	78.68
LLR/Total Loans	1.40	1.70	1.98	1.82
Equity Capital/Assets	15.92	14.53	14.74	14.56
Noncurrent Loans&Leases/Total Loans&Leases	0.19	0.22	0.25	0.24
Tot. Past Due Loans&Leases/Total Loans&Leases	1.86	1.55	1.92	1.47
Reserves for Loans/Noncurrent Loans&Leases	756.04	758.27	789.11	771.13

* 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