

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

| Period Ending | 12/31/22 | 12/31/23 | 12/31/24 | 12/31/25 |
|---|----------|----------|----------|----------|
| Number of Thrift and Loans | 3 | 3 | 3 | 3 |
| Loans & Leases (Net)* | 706.2 | 778.1 | 751.7 | 797.1 |
| Reserve for loans | 9.9 | 13.2 | 14.9 | 14.4 |
| Total Assets | 872.1 | 946.1 | 940.0 | 1,003.4 |
| Total Deposits | 696.5 | 708.9 | 713.7 | 727.8 |
| Total Equity Capital | 138.8 | 137.5 | 138.5 | 144.8 |
| Noncurrent Loans & Leases** | 1.3 | 1.7 | 1.9 | 2.5 |
| Total Past Due Loans & Leases*** | 13.1 | 12.1 | 14.5 | 14.2 |
| Other Real Estate Owned**** | 2.7 | 2.7 | 2.7 | 2.7 |
| Interest Earned | 46.7 | 57.5 | 66.0 | 71.0 |
| Interest Expense | 9.9 | 27.1 | 34.2 | 32.5 |
| Net Interest Income | 36.8 | 30.4 | 31.8 | 38.5 |
| Noninterest Income | 6.3 | 6.0 | 7.6 | 8.6 |
| Loan Loss Provision | 2.3 | 4.8 | 7.0 | 8.3 |
| Noninterest Expense | 27.7 | 27.9 | 29.7 | 32.6 |
| Net Income | 10.5 | 2.0 | 2.5 | 6.0 |
| Return on Assets# | 1.21 | 0.21 | 0.27 | 0.60 |
| Return on Equity# | 7.59 | 1.45 | 1.81 | 4.16 |
| Net Interest Margin# | 4.22 | 3.21 | 3.38 | 3.84 |
| Loans & Leases/Deposits | 101.40 | 109.76 | 105.33 | 109.52 |
| Loans & Leases/Assets | 80.98 | 82.24 | 79.96 | 79.44 |
| LLR/Total Loans | 1.40 | 1.70 | 1.98 | 1.81 |
| Equity Capital/Assets | 15.92 | 14.53 | 14.74 | 14.43 |
| Noncurrent Loans&Leases/Total Loans&Leases | 0.19 | 0.22 | 0.25 | 0.32 |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 1.86 | 1.55 | 1.92 | 1.78 |
| Reserves for Loans/Noncurrent Loans&Leases | 756.04 | 758.27 | 789.11 | 567.53 |

* 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