PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/12	12/31/12	Change %	$
Number of Thrift and Loans	9	8	-11.1%	(1)
Loans & Leases (Net)*	6,353.8	6,645.0	4.6%	291.2
Reserve for loans	138.5	133.1	-3.9%	(5.4)
Total Assets	8,614.5	8,665.0	0.6%	50.5
Total Deposits	6,436.6	6,478.4	0.6%	41.7
Total Equity Capital	1,334.6	1,348.6	1.0%	14.0
Noncurrent Loans & Leases**	204.7	125.1	-38.9%	(79.6)
Total Past Due Loans & Leases***	235.8	145.5	-38.3%	(90.2)
Other Real Estate Owned****	25.5	16.8	-34.3%	(8.7)
Interest Earned	542.5	504.2	-7.1%	(38.3)
Interest Expense	105.8	79.0	-25.3%	(26.8)
Net Interest Income	436.7	425.2	-2.6%	(11.5)
Noninterest Income	26.1	29.4	12.7%	3.3
Loan Loss Provision	1.2	25.4	2004.4%	24.2
Noninterest Expense	236.7	191.0	-19.3%	(45.7)
Net Income	152.1	142.2	-6.5%	(9.9)
Return on Assets#	1.77	1.64	-7.0%	(0.1)
Return on Equity#	11.40	10.55	-7.5%	(0.9)
Net Interest Margin#	5.07	4.91	-3.2%	(0.2)
Loans & Leases/Deposits	98.71	102.57	3.9%	3.9
Loans & Leases/Assets	73.76	76.69	4.0%	2.9
LLR/Total Loans	2.18	2.00	-8.1%	(0.2)
Equity Capital/Assets	15.49	15.56	0.5%	0.1
Noncurrent Loans&Leases/Total Loans&Leases	3.22	1.88	-41.6%	(1.3)
Tot. Past Due Loans&Leases/Total Loans&Leases	3.71	2.19	-41.0%	(1.5)
Reserves for Loans/Noncurrent Loans&Leases	67.65	106.40	57.3%	38.7