

## PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/12	12/31/13	12/31/14	12/31/15
Number of Thrift and Loans	7	6	4	3
Loans & Leases (Net)*	6,645.0	7,213.2	429.6	378.8
Reserve for loans	133.1	126.9	12.1	6.9
Total Assets	8,665.0	8,753.8	555.3	462.6
Total Deposits	6,478.4	6,595.0	373.9	310.9
Total Equity Capital	1,348.6	1,389.7	142.8	114.5
Noncurrent Loans & Leases**	125.1	61.7	10.1	5.3
Total Past Due Loans & Leases***	145.5	76.9	21.5	8.4
Other Real Estate Owned****	16.8	8.2	0.2	0.2
Interest Earned	504.2	500.2	47.3	30.9
Interest Expense	79.0	69.0	4.6	3.6
Net Interest Income	425.2	431.2	42.6	27.3
Noninterest Income	29.4	24.4	5.1	1.1
Loan Loss Provision	25.4	19.4	5.6	0.5
Noninterest Expense	191.0	179.7	30.5	19.2
Net Income	142.2	152.5	6.9	5.6
Return on Assets#	1.64	1.74	1.24	1.22
Return on Equity#	10.55	10.98	4.81	4.92
Net Interest Margin#	4.91	4.93	7.68	5.90
Loans & Leases/Deposits	102.57	109.37	114.90	121.84
Loans & Leases/Assets	76.69	82.40	77.36	81.89
LLR/Total Loans	2.00	1.76	2.81	1.81
Equity Capital/Assets	15.56	15.87	25.71	24.75
Noncurrent Loans&Leases/Total Loans&Leases	1.88	0.85	2.35	1.40
Tot. Past Due Loans&Leases/Total Loans&Leases	2.19	1.07	5.00	2.21
Reserves for Loans/Noncurrent Loans&Leases	106.40	205.76	119.61	129.57

\* 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