

## PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/13	12/31/14	12/31/15	12/31/16
Number of Thrift and Loans	6	4	3	3
Loans & Leases (Net)*	7,213.2	429.6	378.8	413.0
Reserve for loans	126.9	12.1	6.9	7.0
Total Assets	8,753.8	555.3	462.6	490.7
Total Deposits	6,595.0	373.9	310.9	335.6
Total Equity Capital	1,389.7	142.8	114.5	117.5
Noncurrent Loans & Leases**	61.7	10.1	5.3	3.2
Total Past Due Loans & Leases***	76.9	21.5	8.4	7.9
Other Real Estate Owned****	8.2	0.2	0.2	0.2
Interest Earned	500.2	47.3	30.9	32.2
Interest Expense	69.0	4.6	3.6	4.3
Net Interest Income	431.2	42.6	27.3	27.9
Noninterest Income	24.4	5.1	1.1	1.1
Loan Loss Provision	19.4	5.6	0.5	3.2
Noninterest Expense	179.7	30.5	19.2	18.8
Net Income	152.5	6.9	5.6	4.7
Return on Assets#	1.74	1.24	1.22	0.95
Return on Equity#	10.98	4.81	4.92	3.96
Net Interest Margin#	4.93	7.68	5.90	5.69
Loans & Leases/Deposits	109.37	114.90	121.84	123.06
Loans & Leases/Assets	82.40	77.36	81.89	84.17
LLR/Total Loans	1.76	2.81	1.81	1.69
Equity Capital/Assets	15.87	25.71	24.75	23.96
Noncurrent Loans&Leases/Total Loans&Leases	0.85	2.35	1.40	0.79
Tot. Past Due Loans&Leases/Total Loans&Leases	1.07	5.00	2.21	1.91
Reserves for Loans/Noncurrent Loans&Leases	205.76	119.61	129.57	215.57

\* 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