

## PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

| Period Ending                                 | 12/31/08 | 12/31/09 | 12/31/10 | 6/30/11 |
|---|----------|----------|----------|---------|
| Number of Thrift and Loans                    | 12       | 10       | 10       | 10      |
| Loans & Leases (Net)*                         | 8,013.7  | 6,120.8  | 5,943.5  | 6,110.8 |
| Reserve for loans                             | 215.7    | 282.8    | 218.4    | 181.0   |
| Total Assets                                  | 10,974.1 | 8,963.4  | 9,224.7  | 9,014.0 |
| Total Deposits                                | 8,655.1  | 6,971.6  | 6,873.4  | 6,607.9 |
| Total Equity Capital                          | 1,491.2  | 1,329.2  | 1,443.2  | 1,540.6 |
| Noncurrent Loans & Leases**                   | 104.6    | 266.6    | 348.3    | 320.6   |
| Total Past Due Loans & Leases***              | 297.9    | 370.0    | 400.7    | 353.5   |
| Other Real Estate Owned****                   | 5.7      | 24.3     | 70.2     | 42.6    |
| Interest Earned                               | 622.2    | 654.8    | 591.2    | 286.0   |
| Interest Expense                              | 238.3    | 218.3    | 136.0    | 62.1    |
| Net Interest Income                           | 383.9    | 436.4    | 455.2    | 223.8   |
| Noninterest Income                            | 23.6     | 40.4     | 25.0     | 4.7     |
| Loan Loss Provision                           | 190.9    | 307.2    | 129.7    | (13.7)  |
| Noninterest Expense                           | 206.6    | 234.1    | 237.9    | 121.9   |
| Net Income                                    | 2.9      | (97.3)   | 79.9     | 86.7    |
| Return on Assets#                             | 0.03     | -1.09    | 0.87     | 1.92    |
| Return on Equity#                             | 0.19     | -7.32    | 5.54     | 11.26   |
| Net Interest Margin#                          | 3.50     | 4.87     | 4.93     | 4.97    |
| Loans & Leases/Deposits                       | 92.59    | 87.80    | 86.47    | 92.48   |
| Loans & Leases/Assets                         | 73.02    | 68.29    | 64.43    | 67.79   |
| LLR/Total Loans                               | 2.69     | 4.62     | 3.67     | 2.96    |
| Equity Capital/Assets                         | 13.59    | 14.83    | 15.64    | 17.09   |
| Noncurrent Loans&Leases/Total Loans&Leases    | 1.31     | 4.36     | 5.86     | 5.25    |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 3.72     | 6.04     | 6.74     | 5.78    |
| Reserves for Loans/Noncurrent Loans&Leases    | 206.20   | 106.07   | 62.71    | 56.44   |

\* 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