

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/2001	12/31/2002	12/31/2003	09/30/2004
Number of Thrift and Loans	21	19	16	17
Loans & Leases (Net)*	9,960.3	10,861.2	11,841.1	11,929.6
Reserve for loans	258.0	305.5	297.4	281.3
Total Assets	11,529.2	12,606.9	13,446.2	13,966.5
Total Deposits	9,368.1	9,297.0	9,609.9	10,510.1
Total Equity Capital	976.5	1,198.1	1,269.3	1,649.2
Noncurrent Loans & Leases**	233.5	191.2	142.5	105.5
Total Past Due Loans & Leases***	367.0	303.7	275.2	236.5
Other Real Estate Owned****	39.4	26.8	25.8	28.7
Interest Earned	1,087.9	999.0	957.2	827.5
Interest Expense	536.8	342.7	257.5	206.2
Net Interest Income	551.1	656.4	699.6	621.3
Noninterest Income	96.7	215.7	340.6	371.4
Loan Loss Provision	199.5	236.4	165.0	47.7
Noninterest Expense	305.4	320.7	354.8	356.9
Net Income	53.7	197.0	322.7	114.4
Return on Assets#	0.47	1.56	2.40	1.09
Return on Equity#	5.50	16.44	25.43	9.25
Net Interest Margin#	4.78	5.21	5.20	5.93
Loans & Leases/Deposits	106.32	116.83	123.22	113.51
Loans & Leases/Assets	86.39	86.15	88.06	85.42
LLR/Total Loans	2.59	2.81	2.51	2.36
Equity Capital/Assets	8.47	9.50	9.44	11.81
Noncurrent Loans&Leases/Total Loans&Leases	2.34	1.76	1.20	0.88
Tot. Past Due Loans&Leases/Total Loans&Leases	3.69	2.80	2.32	1.98
Reserves for Loans/Noncurrent Loans&Leases	110.51	159.80	208.66	266.56

* 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

NA Not Available