

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/2003	12/31/2004	12/31/2005	09/30/2006
Number of Thrift and Loans	16	15	15	15
Loans & Leases (Net)*	11,841.1	12,003.3	13,720.7	15,658.6
Reserve for loans	297.4	254.4	244.2	288.4
Total Assets	13,446.2	13,704.9	15,677.8	17,665.7
Total Deposits	9,609.9	10,301.1	11,869.6	13,519.6
Total Equity Capital	1,269.3	1,678.5	2,048.1	2,152.1
Noncurrent Loans & Leases**	142.5	108.3	67.7	187.4
Total Past Due Loans & Leases***	275.2	247.4	274.2	483.8
Other Real Estate Owned****	25.8	24.0	32.7	6.9
Interest Earned	957.2	1,053.1	1,253.4	1,212.4
Interest Expense	257.5	262.1	426.2	514.6
Net Interest Income	699.6	791.0	827.2	697.8
Noninterest Income	340.6	478.7	420.8	49.6
Loan Loss Provision	165.0	47.4	48.9	78.8
Noninterest Expense	354.8	449.3	491.1	403.3
Net Income	322.7	467.0	411.6	162.6
Return on Assets#	2.40	3.41	2.63	1.23
Return on Equity#	25.43	27.82	20.10	10.08
Net Interest Margin#	5.20	5.77	5.28	5.27
Loans & Leases/Deposits	123.22	116.52	115.60	115.82
Loans & Leases/Assets	88.06	87.58	87.52	88.64
LLR/Total Loans	2.51	2.12	1.78	1.84
Equity Capital/Assets	9.44	12.25	13.06	12.18
Noncurrent Loans&Leases/Total Loans&Leases	1.20	0.90	0.49	1.20
Tot. Past Due Loans&Leases/Total Loans&Leases	2.32	2.06	2.00	3.09
Reserves for Loans/Noncurrent Loans&Leases	208.66	234.87	360.69	153.89

* 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