

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/2004	12/31/2005	12/31/2006	12/31/07
Number of Thrift and Loans	15	15	14	13
Loans & Leases (Net)*	12,003.3	13,720.7	15,398.5	7,320.5
Reserve for loans	254.4	244.2	296.1	182.1
Total Assets	13,704.9	15,677.8	17,332.5	12,152.1
Total Deposits	10,301.1	11,869.6	13,473.2	10,430.1
Total Equity Capital	1,678.5	2,048.1	2,067.1	973.8
Noncurrent Loans & Leases**	108.3	67.7	214.0	46.1
Total Past Due Loans & Leases***	247.4	274.2	627.5	245.5
Other Real Estate Owned****	24.0	32.7	13.3	36.5
Interest Earned	1,053.1	1,253.4	1,616.9	1,060.1
Interest Expense	262.1	426.2	696.7	530.4
Net Interest Income	791.0	827.2	920.2	529.7
Noninterest Income	478.7	420.8	(22.2)	88.0
Loan Loss Provision	47.4	48.9	110.4	178.4
Noninterest Expense	449.3	491.1	546.7	351.9
Net Income	467.0	411.6	148.0	(879.3)
Return on Assets#	3.41	2.63	0.85	(7.24)
Return on Equity#	27.82	20.10	7.16	(90.30)
Net Interest Margin#	5.77	5.28	5.31	4.36
Loans & Leases/Deposits	116.52	115.60	114.29	70.19
Loans & Leases/Assets	87.58	87.52	88.84	60.24
LLR/Total Loans	2.12	1.78	1.92	2.49
Equity Capital/Assets	12.25	13.06	11.93	8.01
Noncurrent Loans&Leases/Total Loans&Leases	0.90	0.49	1.39	0.63
Tot. Past Due Loans&Leases/Total Loans&Leases	2.06	2.00	4.07	3.35
Reserves for Loans/Noncurrent Loans&Leases	234.87	360.69	138.34	395.19

* 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