

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/2006	12/31/07	12/31/08	12/31/09
Number of Thrift and Loans	14	13	12	10
Loans & Leases (Net)*	15,398.5	7,320.5	8,013.7	6,120.8
Reserve for loans	296.1	182.1	215.7	282.8
Total Assets	17,332.5	12,152.1	10,974.1	8,963.4
Total Deposits	13,473.2	10,430.1	8,655.1	6,971.6
Total Equity Capital	2,067.1	973.8	1,491.2	1,329.2
Noncurrent Loans & Leases**	214.0	46.1	104.6	266.6
Total Past Due Loans & Leases***	627.5	245.5	297.9	370.0
Other Real Estate Owned****	13.3	36.5	5.7	24.3
Interest Earned	1,616.9	1,060.1	622.2	654.8
Interest Expense	696.7	530.4	238.3	218.3
Net Interest Income	920.2	529.7	383.9	436.4
Noninterest Income	(22.2)	88.0	23.6	40.4
Loan Loss Provision	110.4	178.4	190.9	307.2
Noninterest Expense	546.7	351.9	206.6	234.1
Net Income	148.0	(879.3)	2.9	(97.3)
Return on Assets#	0.85	-7.24	0.03	-1.09
Return on Equity#	7.16	-90.30	0.19	-7.32
Net Interest Margin#	5.31	4.36	3.50	4.87
Loans & Leases/Deposits	114.29	70.19	92.59	87.80
Loans & Leases/Assets	88.84	60.24	73.02	68.29
LLR/Total Loans	1.92	2.49	2.69	4.62
Equity Capital/Assets	11.93	8.01	13.59	14.83
Noncurrent Loans&Leases/Total Loans&Leases	1.39	0.63	1.31	4.36
Tot. Past Due Loans&Leases/Total Loans&Leases	4.07	3.35	3.72	6.04
Reserves for Loans/Noncurrent Loans&Leases	138.34	395.19	206.20	106.07

* 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