

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/18	12/31/19	12/31/20	9/30/21
Number of Thrift and Loans	3	3	3	3
Loans & Leases (Net)*	507.3	571.4	589.4	584.5
Reserve for loans	7.3	8.1	10.2	11.3
Total Assets	629.0	672.1	840.1	1,111.0
Total Deposits	467.5	504.7	655.2	939.3
Total Equity Capital	119.5	121.5	125.9	132.8
Noncurrent Loans & Leases**	1.7	1.5	0.9	0.9
Total Past Due Loans & Leases***	6.8	9.2	6.9	6.2
Other Real Estate Owned****	-	-	2.7	2.7
Interest Earned	37.6	41.6	43.9	33.4
Interest Expense	8.5	12.7	11.1	5.6
Net Interest Income	29.0	28.9	32.8	27.8
Noninterest Income	1.1	1.4	1.6	2.4
Loan Loss Provision	5.0	5.8	6.3	2.3
Noninterest Expense	19.1	19.6	19.9	16.5
Net Income	4.5	3.4	6.1	8.4
Return on Assets#	0.72	0.50	0.73	1.01
Return on Equity#	3.80	2.79	4.85	8.49
Net Interest Margin#	4.61	4.30	3.90	3.34
Loans & Leases/Deposits	108.51	113.20	89.95	62.23
Loans & Leases/Assets	80.64	85.01	70.16	52.61
LLR/Total Loans	1.43	1.42	1.74	1.94
Equity Capital/Assets	19.00	18.07	14.99	11.95
Noncurrent Loans&Leases/Total Loans&Leases	0.33	0.26	0.15	0.15
Tot. Past Due Loans&Leases/Total Loans&Leases	1.33	1.61	1.16	1.05
Reserves for Loans/Noncurrent Loans&Leases	432.16	539.50	1,184.86	1,265.07

* 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. 6/30 data annualized.

NA Not Available