

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/19	12/31/20	12/31/21	12/31/22
Number of Thrift and Loans	3	3	3	3
Loans & Leases (Net)*	571.4	589.4	553.9	706.2
Reserve for loans	8.1	10.2	11.5	9.9
Total Assets	672.1	840.1	1,040.1	872.1
Total Deposits	504.7	655.2	866.2	696.5
Total Equity Capital	121.5	125.9	135.0	138.8
Noncurrent Loans & Leases**	1.5	0.9	1.1	1.3
Total Past Due Loans & Leases***	9.2	6.9	8.8	13.1
Other Real Estate Owned****	-	2.7	2.7	2.7
Interest Earned	41.6	43.9	44.7	46.7
Interest Expense	12.7	11.1	7.2	9.9
Net Interest Income	28.9	32.8	37.5	36.8
Noninterest Income	1.4	1.6	3.5	6.3
Loan Loss Provision	5.8	6.3	2.8	2.3
Noninterest Expense	19.6	19.9	22.8	27.7
Net Income	3.4	6.1	11.4	10.5
Return on Assets#	0.50	0.73	1.10	1.21
Return on Equity#	2.79	4.85	8.45	7.59
Net Interest Margin#	4.30	3.90	3.60	4.22
Loans & Leases/Deposits	113.20	89.95	63.95	101.40
Loans & Leases/Assets	85.01	70.16	53.26	80.98
LLR/Total Loans	1.42	1.74	2.08	1.40
Equity Capital/Assets	18.07	14.99	12.98	15.92
Noncurrent Loans&Leases/Total Loans&Leases	0.26	0.15	0.21	0.19
Tot. Past Due Loans&Leases/Total Loans&Leases	1.61	1.16	1.58	1.86
Reserves for Loans/Noncurrent Loans&Leases	539.50	1,184.86	1,010.69	756.04

* 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