

PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

| Period Ending | 12/31/21 | 12/31/22 | 12/31/23 | 3/31/24 |
|---|----------|----------|----------|----------|
| Number of Thrift and Loans | 3 | 3 | 3 | 3 |
| Loans & Leases (Net)* | 553.9 | 706.2 | 778.1 | 787.7 |
| Reserve for loans | 11.5 | 9.9 | 13.2 | 12.9 |
| Total Assets | 1,040.1 | 872.1 | 946.1 | 965.9 |
| Total Deposits | 866.2 | 696.5 | 708.9 | 738.5 |
| Total Equity Capital | 135.0 | 138.8 | 137.5 | 137.1 |
| Noncurrent Loans & Leases** | 1.1 | 1.3 | 1.7 | 1.3 |
| Total Past Due Loans & Leases*** | 8.8 | 13.1 | 12.1 | 8.5 |
| Other Real Estate Owned**** | 2.7 | 2.7 | 2.7 | 2.7 |
| Interest Earned | 44.7 | 46.7 | 57.5 | 15.7 |
| Interest Expense | 7.2 | 9.9 | 27.1 | 8.5 |
| Net Interest Income | 37.5 | 36.8 | 30.4 | 7.2 |
| Noninterest Income | 3.5 | 6.3 | 6.0 | 2.0 |
| Loan Loss Provision | 2.8 | 2.3 | 4.8 | 1.5 |
| Noninterest Expense | 22.8 | 27.7 | 27.9 | 7.3 |
| Net Income | 11.4 | 10.5 | 2.0 | 0.3 |
| Return on Assets# | 1.10 | 1.21 | 0.28 | 0.14 |
| Return on Equity# | 8.45 | 7.59 | 1.93 | 1.00 |
| Net Interest Margin# | 3.60 | 4.22 | 4.28 | 2.97 |
| Loans & Leases/Deposits | 63.95 | 101.40 | 109.76 | 106.65 |
| Loans & Leases/Assets | 53.26 | 80.98 | 82.24 | 81.55 |
| LLR/Total Loans | 2.08 | 1.40 | 1.70 | 1.63 |
| Equity Capital/Assets | 12.98 | 15.92 | 14.53 | 14.20 |
| Noncurrent Loans&Leases/Total Loans&Leases | 0.21 | 0.19 | 0.22 | 0.16 |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 1.58 | 1.86 | 1.55 | 1.08 |
| Reserves for Loans/Noncurrent Loans&Leases | 1,010.69 | 756.04 | 758.27 | 1,026.68 |

* 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