

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