

Wisconsin Commercial & Savings Banks Less Than \$1B

CHANGE FROM PRIOR YEAR	2010 (as of 6/30/10) \$ in 000's	2009 (as of 6/30/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	268	270	-2	-0.7%	▼
Number of Employees	12,763	13,245	-482	-3.6%	▼
Total Assets	\$56,698,435	\$55,927,094	\$771,341	1.4%	▲
Total Deposits	\$46,962,087	\$45,420,029	\$1,542,058	3.4%	▲
Net Loans & Leases	\$40,533,508	\$41,378,464	-\$844,956	-2.0%	▼
Net Income (Year-to-date)	\$134,806	\$145,260	-\$10,454	-7.2%	▼
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	82.84	82.22	0.62	0.8%	▲
Banks with Earnings Gains	57.46	37.04	20.42	55.1%	▲
Net Interest Margin	3.67	3.45	0.22	6.4%	▲
Noncurrent Loans to Loans	3.29	3.04	0.25	8.2%	▲
Net Charge-offs to Loans	0.85	0.60	0.25	41.7%	▲
Return on Assets	0.47	0.52	-0.05	-9.6%	▼
Return on Equity	4.62	5.06	-0.44	-8.7%	▼
Equity Capital to Assets	10.41	10.41	0.00	0.0%	●

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Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	12	12	0	0.0%	●
Number of Employees	17,256	17,420	-164	-0.9%	▼
Total Assets	\$93,144,763	\$101,479,578	-\$8,334,815	-8.2%	▼
Total Deposits	\$69,363,016	\$70,666,682	-\$1,303,666	-1.8%	▼
Net Loans & Leases	\$64,576,421	\$75,351,166	-\$10,774,745	-14.3%	▼
Net Income (Year-to-date)	-\$245,783	-\$320,651	\$74,868	23.3%	▲
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	58.33	58.33	0.00	0.0%	●
Banks with Earnings Gains	41.67	16.67	25.00	150.0%	▲
Net Interest Margin	3.43	3.19	0.24	7.5%	▲
Noncurrent Loans to Loans	5.38	4.76	0.62	13.0%	▲
Net Charge-offs to Loans	3.36	3.00	0.36	12.0%	▲
Return on Assets	-0.52	-0.62	0.10	16.1%	▲
Return on Equity	-5.08	-6.91	1.83	26.5%	▲
Equity Capital to Assets	10.46	9.40	1.06	11.3%	▲

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 6/30/10) \$ in 000's	2009 (as of 6/30/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators					
	Total (Sum)	Total (Sum)			
Number of Banks	280	282	-2	-0.7%	▼
Number of Employees	30,019	30,665	-646	-2.1%	▼
Total Assets	\$149,843,198	\$157,406,672	-\$7,563,474	-4.8%	▼
Total Deposits	\$116,325,103	\$116,086,711	\$238,392	0.2%	▲
Net Loans and Leases	\$105,109,929	\$116,729,630	-\$11,619,701	-10.0%	▼
Net Income (year-to-date)	-\$110,977	-\$175,391	\$64,414	36.7%	▲
Wisconsin Banking Performance Ratios (YTD Avg)					
	%	%	Difference	%	
Profitable Banks	81.79	81.21	0.58	0.7%	▲
Banks with Earnings Gains	56.79	36.17	20.62	57.0%	▲
Net Interest Margin	3.52	3.28	0.24	7.3%	▲
Noncurrent Loans to Loans	4.58	4.15	0.43	10.4%	▲
Net Charge-offs to Loans	2.42	2.17	0.25	11.5%	▲
Return on Assets	-0.15	-0.22	0.07	31.8%	▲
Return on Equity	-1.43	-2.33	0.90	38.6%	▲
Equity Capital to Assets	10.44	9.76	0.68	7.0%	▲

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 6/30/10) \$ in 000's	2009 (as of 6/30/09) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators					
	Total (Sum)	Total (Sum)			
Number of Banks	7830	8195	-365	-4.5%	▼
Number of Employees	2,033,662	2,093,066	-59,404	-2.8%	▼
Total Assets	\$13,220,551,231	\$13,300,007,302	-\$79,456,071	-0.6%	▼
Total Deposits	\$9,140,980,378	\$9,021,145,833	\$119,834,545	1.3%	▲
Net Loans and Leases	\$7,144,055,187	\$7,414,101,820	-\$270,046,633	-3.6%	▼
Net Income (year-to-date)	\$40,080,054	\$2,022,268	\$38,057,786	1881.9%	▲
National Banking Performance Ratios (YTD Avg)					
	%	%	Difference	%	
Profitable Banks	79.68	72.30	7.38	10.2%	▲
Banks with Earnings Gains	61.07	34.57	26.50	76.7%	▲
Net Interest Margin	3.81	3.43	0.38	11.1%	▲
Noncurrent Loans to Loans	5.22	4.35	0.87	20.0%	▲
Net Charge-offs to Loans	2.74	2.25	0.49	21.8%	▲
Return on Assets	0.61	0.03	0.58	1933.3%	▲
Return on Equity	5.48	0.30	5.18	1726.7%	▲
Equity Capital to Assets	11.25	10.55	0.70	6.6%	▲