

Wisconsin Commercial & Savings Banks Less Than \$1B

CHANGE FROM PRIOR YEAR	2010 (as of 9/30/10) \$ in 000's	2009 (as of 9/30/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	266	271	-5	-1.8%	▼
Number of Employees	12,440	13,240	-800	-6.0%	▼
Total Assets	\$55,441,269	\$57,433,058	-\$1,991,789	-3.5%	▼
Total Deposits	\$45,937,344	\$46,857,922	-\$920,578	-2.0%	▼
Net Loans & Leases	\$39,332,436	\$41,961,315	-\$2,628,879	-6.3%	▼
Net Income (Year-to-date)	\$170,163	\$150,011	\$20,152	13.4%	▲
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	81.58	77.86	3.72	4.8%	▲
Banks with Earnings Gains	60.90	35.06	25.84	73.7%	▲
Net Interest Margin	3.70	3.47	0.23	6.6%	▲
Noncurrent Loans to Loans	3.34	3.28	0.06	1.8%	▲
Net Charge-offs to Loans	0.95	0.91	0.04	4.4%	▲
Return on Assets	0.44	0.35	0.09	25.7%	▲
Return on Equity	4.25	3.44	0.81	23.5%	▲
Equity Capital to Assets	10.61	10.41	0.20	1.9%	▲

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Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	13	11	2	18.2%	▲
Number of Employees	17,640	16,963	677	4.0%	▲
Total Assets	\$96,556,238	\$97,271,658	-\$715,420	-0.7%	▼
Total Deposits	\$72,973,940	\$69,254,634	\$3,719,306	5.4%	▲
Net Loans & Leases	\$66,509,304	\$71,107,939	-\$4,598,635	-6.5%	▼
Net Income (Year-to-date)	-\$446,523	-\$695,694	\$249,171	35.8%	▲
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	61.54	63.64	-2.10	-3.3%	▼
Banks with Earnings Gains	46.15	27.27	18.88	69.2%	▲
Net Interest Margin	3.41	3.20	0.21	6.6%	▲
Noncurrent Loans to Loans	4.75	5.32	-0.57	-10.7%	▼
Net Charge-offs to Loans	3.69	3.20	0.49	15.3%	▲
Return on Assets	-0.50	-0.80	0.30	37.5%	▲
Return on Equity	-4.71	-8.72	4.01	46.0%	▲
Equity Capital to Assets	11.32	9.71	1.61	16.6%	▲

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 9/30/10) \$ in 000's	2009 (as of 9/30/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators					
	Total (Sum)	Total (Sum)			
Number of Banks	279	282	-3	-1.1%	▼
Number of Employees	30,080	30,203	-123	-0.4%	▼
Total Assets	\$151,997,507	\$154,704,716	-\$2,707,209	-1.7%	▼
Total Deposits	\$118,911,284	\$116,112,556	\$2,798,728	2.4%	▲
Net Loans and Leases	\$105,841,740	\$113,069,254	-\$7,227,514	-6.4%	▼
Net Income (year-to-date)	-\$196,337	-\$455,604	\$259,267	56.9%	▲
Wisconsin Banking Performance Ratios (YTD Avg)					
	%	%	Difference	%	
Profitable Banks	80.65	77.30	3.35	4.3%	▲
Banks with Earnings Gains	60.22	34.75	25.47	73.3%	▲
Net Interest Margin	3.51	3.30	0.21	6.4%	▲
Noncurrent Loans to Loans	4.23	4.57	-0.34	-7.4%	▼
Net Charge-offs to Loans	2.70	2.38	0.32	13.4%	▲
Return on Assets	-0.17	-0.39	0.22	56.4%	▲
Return on Equity	-1.58	-4.02	2.44	60.7%	▲
Equity Capital to Assets	11.06	9.97	1.09	10.9%	▲

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 9/30/10) \$ in 000's	2009 (as of 9/30/09) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators					
	Total (Sum)	Total (Sum)			
Number of Banks	7760	8099	-339	-4.2%	▼
Number of Employees	2,042,030	2,069,470	-27,440	-1.3%	▼
Total Assets	\$13,383,290,708	\$13,246,470,848	\$136,819,860	1.0%	▲
Total Deposits	\$9,273,623,093	\$9,101,075,786	\$172,547,307	1.9%	▲
Net Loans and Leases	\$7,147,372,875	\$7,194,467,184	-\$47,094,309	-0.7%	▼
Net Income (year-to-date)	\$55,223,262	\$8,712,241	\$46,511,021	533.9%	▲
National Banking Performance Ratios (YTD Avg)					
	%	%	Difference	%	
Profitable Banks	79.56	71.26	8.30	11.6%	▲
Banks with Earnings Gains	64.16	37.17	26.99	72.6%	▲
Net Interest Margin	3.78	3.45	0.33	9.6%	▲
Noncurrent Loans to Loans	5.12	4.96	0.16	3.2%	▲
Net Charge-offs to Loans	2.59	2.38	0.21	8.8%	▲
Return on Assets	0.56	0.09	0.47	522.2%	▲
Return on Equity	5.00	0.84	4.16	495.2%	▲
Equity Capital to Assets	11.25	10.89	0.36	3.3%	▲