

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 12/31/10) \$ in 000's	2009 (as of 12/31/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators					
	Total (Sum)	Total (Sum)			
Number of Banks	276	281	-5	-1.8%	▼
Number of Employees	29,846	30,027	-181	-0.6%	▼
Total Assets	\$148,196,177	\$153,798,269	-\$5,602,092	-3.6%	▼
Total Deposits	\$116,911,893	\$118,084,401	-\$1,172,508	-1.0%	▼
Net Loans and Leases	\$101,279,474	\$109,778,112	-\$8,498,638	-7.7%	▼
Net Income (year-to-date)	-\$394,644	-\$886,478	\$491,834	55.5%	▲
Wisconsin Banking Performance Ratios (YTD Avg)					
	%	%	Difference	%	
Profitable Banks	78.99	74.02	4.97	6.7%	▲
Banks with Earnings Gains	68.12	35.59	32.53	91.4%	▲
Net Interest Margin	3.53	3.34	0.19	5.7%	▲
Noncurrent Loans to Loans	4.16	4.58	-0.42	-9.2%	▼
Net Charge-offs to Loans	2.75	2.68	0.07	2.6%	▲
Return on Assets	-0.26	-0.57	0.31	54.4%	▲
Return on Equity	-2.40	-5.85	3.45	59.0%	▲
Equity Capital to Assets	10.94	9.98	0.96	9.6%	▲

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 12/31/10) \$ in 000's	2009 (as of 12/31/09) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators					
	Total (Sum)	Total (Sum)			
Number of Banks	7657	8012	-355	-4.4%	▼
Number of Employees	2,086,357	2,062,950	23,407	1.1%	▲
Total Assets	\$13,321,382,612	\$13,087,148,714	\$234,233,898	1.8%	▲
Total Deposits	\$9,422,943,229	\$9,226,773,536	\$196,169,693	2.1%	▲
Net Loans and Leases	\$7,144,858,114	\$7,053,336,890	\$91,521,224	1.3%	▲
Net Income (year-to-date)	\$87,497,662	-\$10,618,986	\$98,116,648	924.0%	▲
National Banking Performance Ratios (YTD Avg)					
	%	%	Difference	%	
Profitable Banks	78.99	69.21	9.78	14.1%	▲
Banks with Earnings Gains	67.52	40.24	27.28	67.8%	▲
Net Interest Margin	3.76	3.47	0.29	8.4%	▲
Noncurrent Loans to Loans	4.87	5.44	-0.57	-10.5%	▼
Net Charge-offs to Loans	2.54	2.52	0.02	0.8%	▲
Return on Assets	0.66	-0.08	0.74	925.0%	▲
Return on Equity	5.99	-0.77	6.76	877.9%	▲
Equity Capital to Assets	11.16	10.88	0.28	2.6%	▲

Wisconsin Commercial & Savings Banks Less Than \$1B

CHANGE FROM PRIOR YEAR	2010 (as of 12/31/10) \$ in 000's	2009 (as of 12/31/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	264	269	-5	-1.9%	▼
Number of Employees	12,527	12,668	-141	-1.1%	▼
Total Assets	\$55,936,783	\$57,153,096	-\$1,216,313	-2.1%	▼
Total Deposits	\$46,650,892	\$47,138,499	-\$487,607	-1.0%	▼
Net Loans and Leases	\$38,908,359	\$40,885,655	-\$1,977,296	-4.8%	▼
Net Income (year-to-date)	\$254,807	\$96,673	\$158,134	163.6%	▲
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	80.68	74.72	6.46	8.7%	▲
Banks with Earnings Gains	68.56	35.32	33.24	94.1%	▲
Net Interest Margin	3.74	3.50	0.24	6.9%	▲
Noncurrent Loans to Loans	3.25	3.19	0.06	1.9%	▲
Net Charge-offs to Loans	1.04	1.20	-0.16	-13.3%	▼
Return on Assets	0.46	0.17	0.29	170.6%	▲
Return on Equity	4.37	1.68	2.69	160.1%	▲
Equity Capital to Assets	10.46	10.07	0.39	3.9%	▲

Wisconsin Commercial & Savings Banks Greater Than \$1B

CHANGE FROM PRIOR YEAR	2010 (as of 12/31/10) \$ in 000's	2009 (as of 12/31/09) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	12	12	0	0.0%	●
Number of Employees	17,319	17,359	-40	-0.2%	▼
Total Assets	\$92,259,994	\$96,645,173	-\$4,385,179	-4.5%	▼
Total Deposits	\$70,261,001	\$70,945,902	-\$684,901	-1.0%	▼
Net Loans and Leases	\$62,371,115	\$68,892,457	-\$6,521,342	-9.5%	▼
Net Income (year-to-date)	-\$649,451	-\$983,160	\$333,709	33.9%	▲
National Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	41.67	58.33	-16.66	-28.6%	▼
Banks with Earnings Gains	58.33	41.67	16.66	40.0%	▲
Net Interest Margin	3.41	3.24	0.17	5.2%	▲
Noncurrent Loans to Loans	4.72	5.39	-0.67	-12.4%	▼
Net Charge-offs to Loans	3.73	3.49	0.24	6.9%	▲
Return on Assets	-0.66	-0.98	0.32	32.7%	▲
Return on Equity	-6.13	-10.44	4.31	41.3%	▲
Equity Capital to Assets	11.22	9.92	1.30	13.1%	▲