

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009 (as of 12/31/09) \$ in 000's	2008 (as of 12/31/08) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	281	283	-2	-0.7%	▼
Number of Employees	30,027	30,854	-827	-2.7%	▼
Total Assets	\$153,855,150	\$158,708,212	-\$4,853,062	-3.1%	▼
Average Assets	\$156,414,085	\$155,263,354	\$1,150,731	0.7%	▲
Total Deposits	\$118,062,079	\$112,666,477	\$5,395,602	4.8%	▲
Net Loans and Leases	\$109,848,372	\$119,632,976	-\$9,784,604	-8.2%	▼
Net Income (year-to-date)	-\$825,871	-\$1,663,651	\$837,780	50.4%	▲
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	74.73	83.75	-9.02	-10.8%	▼
Banks with Earnings Gains	37.01	42.05	-5.04	-12.0%	▼
Net Interest Margin	3.34	3.44	-0.10	-2.9%	▼
Noncurrent Loans to Loans	4.57	2.70	1.87	69.3%	▲
Net Charge-offs to Loans	2.66	1.51	1.15	76.2%	▲
Return on Assets	-0.53	-1.07	0.54	50.5%	▲
Return on Equity	-5.44	-10.76	5.32	49.4%	▲
Equity Capital to Assets	10.01	9.28	0.73	7.9%	▲

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009 (as of 12/31/09) \$ in 000's	2008 (as of 12/31/08) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	8,012	8,305	-293	-3.5%	▼
Number of Employees	2,063,101	2,151,758	-88,657	-4.1%	▼
Total Assets	\$13,109,455,630	\$13,841,173,621	-\$731,717,991	-5.3%	▼
Average Assets	\$13,294,749,023	\$13,273,354,225	\$21,394,798	0.2%	▲
Total Deposits	\$9,226,786,065	\$9,035,717,536	\$191,068,529	2.1%	▲
Net Loans and Leases	\$7,058,688,533	\$7,699,632,614	-\$640,944,081	-8.3%	▼
Net Income (year-to-date)	\$12,527,007	\$4,549,675	\$7,977,332	175.3%	▲
National Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	70.48	75.16	-4.68	-6.2%	▼
Banks with Earnings Gains	41.04	36.24	4.80	13.2%	▲
Net Interest Margin	3.47	3.16	0.31	9.8%	▲
Noncurrent Loans to Loans	5.37	2.97	2.40	80.8%	▲
Net Charge-offs to Loans	2.49	1.29	1.20	93.0%	▲
Return on Assets	0.09	0.03	0.06	200.0%	▲
Return on Equity	0.90	0.35	0.55	157.1%	▲
Equity Capital to Assets	11.04	9.33	1.71	18.3%	▲