

Wisconsin Commercial & Savings Banks Less Than \$1B

CHANGE FROM PRIOR YEAR	2010 (as of 3/31/10) \$ in 000's	2009 (as of 3/31/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	268	272	-4	-1.5%	▼
Number of Employees	12,426	13,268	-842	-6.3%	▼
Total Assets	\$56,129,069	\$56,765,094	-\$636,025	-1.1%	▼
Total Deposits	\$46,200,389	\$46,009,369	\$191,020	0.4%	▲
Net Loans & Leases	\$40,098,002	\$42,265,448	-\$2,167,446	-5.1%	▼
Net Income (Year-to-date)	\$87,684	\$95,404	-\$7,720	-8.1%	▼
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	86.19	88.97	-2.78	-3.1%	▼
Banks with Earnings Gains	42.16	41.91	0.25	0.6%	▲
Net Interest Margin	3.63	3.40	0.23	6.8%	▲
Noncurrent Loans to Loans	3.23	2.76	0.47	17.0%	▲
Net Charge-offs to Loans	0.67	0.51	0.16	31.4%	▲
Return on Assets	0.62	0.67	-0.05	-7.5%	▼
Return on Equity	6.08	6.57	-0.49	-7.5%	▼
Equity Capital to Assets	10.36	10.34	0.02	0.2%	▲

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Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	12	11	1	9.1%	▲
Number of Employees	17,260	17,565	-305	-1.7%	▼
Total Assets	\$96,290,574	\$102,716,578	-\$6,426,004	-6.3%	▼
Total Deposits	\$72,419,614	\$67,746,161	\$4,673,453	6.9%	▲
Net Loans & Leases	\$66,432,680	\$76,582,119	-\$10,149,439	-13.3%	▼
Net Income (Year-to-date)	-\$125,072	-\$41,326	-\$83,746	-202.6%	▼
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	58.33	63.64	-5.31	-8.3%	▲
Banks with Earnings Gains	41.67	27.27	14.40	52.8%	▲
Net Interest Margin	3.39	3.19	0.20	6.3%	▲
Noncurrent Loans to Loans	5.54	3.81	1.73	45.4%	▲
Net Charge-offs to Loans	3.29	2.21	1.08	48.9%	▲
Return on Assets	-0.52	-0.16	-0.36	-225.0%	▼
Return on Equity	-5.18	-1.82	-3.36	-184.6%	▼
Equity Capital to Assets	10.12	8.93	1.19	13.3%	▲

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 3/31/10) \$ in 000's	2009 (as of 3/31/09) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	280	283	-3	-1.1%	▼
Number of Employees	29,686	30,833	-1,147	-3.7%	▼
Total Assets	\$152,419,643	\$159,481,672	-\$7,062,029	-4.4%	▼
Total Deposits	\$118,620,003	\$113,755,530	\$4,864,473	4.3%	▲
Net Loans and Leases	\$106,530,682	\$118,847,567	-\$12,316,885	-10.4%	▼
Net Income (year-to-date)	-\$37,388	\$54,078	-\$91,466	-169.1%	▼
Wisconsin Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	85.00	87.99	-2.99	-3.4%	▼
Banks with Earnings Gains	42.14	41.34	0.80	1.9%	▲
Net Interest Margin	3.48	3.27	0.21	6.4%	▲
Noncurrent Loans to Loans	4.68	3.44	1.24	36.0%	▲
Net Charge-offs to Loans	2.33	1.61	0.72	44.7%	▲
Return on Assets	-0.10	0.14	-0.24	-171.4%	▼
Return on Equity	-0.97	1.45	-2.42	-166.9%	▼
Equity Capital to Assets	10.21	9.43	0.78	8.3%	▲

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2010 (as of 3/31/10) \$ in 000's	2009 (as of 3/31/09) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	7932	8247	-315	-3.8%	▼
Number of Employees	2,027,141	2,114,901	-87,760	-4.1%	▼
Total Assets	\$13,356,625,245	\$13,538,166,146	-\$181,540,901	-1.3%	▼
Total Deposits	\$9,198,190,975	\$8,953,913,980	\$244,276,995	2.7%	▲
Net Loans and Leases	\$7,239,741,624	\$7,539,550,513	-\$299,808,889	-4.0%	▼
Net Income (year-to-date)	\$18,009,618	\$5,550,379	\$12,459,239	224.5%	▲
National Banking Performance Ratios (YTD Avg)	%	%	Difference	%	
Profitable Banks	81.33	77.69	3.64	4.7%	▲
Banks with Earnings Gains	52.40	39.69	12.71	32.0%	▲
Net Interest Margin	3.83	3.41	0.42	12.3%	▲
Noncurrent Loans to Loans	5.46	3.77	1.69	44.8%	▲
Net Charge-offs to Loans	2.84	1.94	0.90	46.4%	▲
Return on Assets	0.54	0.16	0.38	237.5%	▲
Return on Equity	4.96	1.66	3.30	198.8%	▲
Equity Capital to Assets	10.93	10.13	0.80	7.9%	▲