

Banconomics REPORT

Wisconsi	n Bancono <u>m</u>	ics Benchmo	ırks		
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	7%	V
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%	A
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%	V
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%	V
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%	A
Net Charge-offs to Loans	2.66	1.51	1.15	76.2%	A
Return on Assets	-0.53	-1.07	0.54	50.5%	A
Return on Equity	-5.44	-10.76	5.32	49.4%	
Equity Capital to Assets	10.01	9.28	0.73	7.9%	
Nationo	ıl Banconomi	ics Benchma	rks		
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
		2 III 6002			
National Banking Indicators	Total (Sum)	Total (Sum)			
National Banking Indicators Number of Banks	Total (Sum) 8,012	•	-293	-3.5%	V
		Total (Sum)	-293 -88,657	-3.5% -4.1%	*
Number of Banks	8,012	Total (Sum) 8,305			▼ ▼
Number of Banks Number of Employees	8,012 2,063,101	Total (Sum) 8,305 2,151,758	-88,657	-4.1%	▼
Number of Banks Number of Employees Total Assets	8,012 2,063,101 \$13,109,455,630	Total (Sum) 8,305 2,151,758 \$13,841,173,621	-88,657 -\$731,717,991	-4.1% -5.3%	▼
Number of Banks Number of Employees Total Assets Average Assets	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023	Total (Sum) 8,305 2,151,758 \$13,841,173,621 \$13,273,354,225	-88,657 -\$731,717,991 \$21,394,798	-4.1% -5.3% 0.2%	▼
Number of Banks Number of Employees Total Assets Average Assets Total Deposits	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065	Total (Sum) 8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529	-4.1% -5.3% 0.2% 2.1%	▼ ▼ ▲
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533	Total (Sum) 8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081	-4.1% -5.3% 0.2% 2.1% -8.3%	▼ ▼ ▲ •
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases Net Income (year-to-date)	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533 \$12,527,007	Total (Sum) 8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614 \$4,549,675	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081 \$7,977,332	-4.1% -5.3% 0.2% 2.1% -8.3% 175.3%	▼ ▼ ▲ •
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases Net Income (year-to-date) National Banking Performance Ratios (YTD Avg)	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533 \$12,527,007	8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614 \$4,549,675 %	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081 \$7,977,332 Difference	-4.1% -5.3% 0.2% 2.1% -8.3% 175.3%	* * * * * * * * * * * * * * * * * * *
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases Net Income (year-to-date) National Banking Performance Ratios (YTD Avg) Profitable Banks	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533 \$12,527,007 % 70.48	Total (Sum) 8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614 \$4,549,675 % 75.16	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081 \$7,977,332 Difference -4.68	-4.1% -5.3% 0.2% 2.1% -8.3% 175.3% % -6.2%	* * * * * * * * * * * * * * * * * * *
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases Net Income (year-to-date) National Banking Performance Ratios (YTD Avg) Profitable Banks Banks with Earnings Gains	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533 \$12,527,007 % 70.48 41.04	8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614 \$4,549,675 % 75.16 36.24	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081 \$7,977,332 Difference -4.68 4.80	-4.1% -5.3% 0.2% 2.1% -8.3% 175.3% % -6.2% 13.2%	* * * * * * * * * * * * * * * * * * *
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases Net Income (year-to-date) National Banking Performance Ratios (YTD Avg) Profitable Banks Banks with Earnings Gains Net Interest Margin	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533 \$12,527,007 % 70.48 41.04 3.47	8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614 \$4,549,675 % 75.16 36.24 3.16	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081 \$7,977,332 Difference -4.68 4.80 0.31	-4.1% -5.3% 0.2% 2.1% -8.3% 175.3% % -6.2% 13.2% 9.8%	* * * * * * * * * * * * * * * * * * *
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases Net Income (year-to-date) National Banking Performance Ratios (YTD Avg) Profitable Banks Banks with Earnings Gains Net Interest Margin Noncurrent Loans to Loans	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533 \$12,527,007 % 70.48 41.04 3.47 5.37	8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614 \$4,549,675 % 75.16 36.24 3.16 2.97	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081 \$7,977,332 Difference -4.68 4.80 0.31 2.40	-4.1% -5.3% 0.2% 2.1% -8.3% 175.3% % -6.2% 13.2% 9.8% 80.8%	V
Number of Banks Number of Employees Total Assets Average Assets Total Deposits Net Loans and Leases Net Income (year-to-date) National Banking Performance Ratios (YTD Avg) Profitable Banks Banks with Earnings Gains Net Interest Margin Noncurrent Loans to Loans Net Charge-offs to Loans	8,012 2,063,101 \$13,109,455,630 \$13,294,749,023 \$9,226,786,065 \$7,058,688,533 \$12,527,007 % 70.48 41.04 3.47 5.37 2.49	8,305 2,151,758 \$13,841,173,621 \$13,273,354,225 \$9,035,717,536 \$7,699,632,614 \$4,549,675 % 75.16 36.24 3.16 2.97 1.29	-88,657 -\$731,717,991 \$21,394,798 \$191,068,529 -\$640,944,081 \$7,977,332 Difference -4.68 4.80 0.31 2.40 1.20	-4.1% -5.3% 0.2% 2.1% -8.3% 175.3% % -6.2% 13.2% 9.8% 80.8% 93.0%	V