

BANK PERFORMANCE

All Wisconsin Banks State & National

Data as of September 30

	2006	2007	2008	2009	U.S.
NUMBER OF BANKS	270	264	252	247	6,911
CAPITAL					
Capital Ratio	9.7%	10.2%	10.2%	10.1%	11.1%
ASSET QUALITY					
Past Due	1.75%	2.30%	3.81%	5.92%	6.96%
Real Estate	1.74%	2.60%	4.60%	6.69%	8.92%
Consumer	2.86%	2.87%	2.66%	2.67%	4.72%
Commercial	1.64%	1.51%	1.84%	4.25%	4.51%
Other	0.93%	0.86%	1.67%	2.65%	1.66%
Net Charge Offs*	0.07%	0.16%	1.05%	2.48%	2.53%
EARNINGS					
ROA*	1.17%	1.09%	0.28%	(0.26%)	0.09%
ROE*	11.99%	10.74%	2.74%	(2.54%)	0.82%
NIM*	3.42%	3.30%	3.32%	3.34%	3.52%
ALLL	1.13%	1.13%	1.68%	2.40%	3.12%
LIQUIDITY					
Loans to Deposits	105.1%	108.1%	112.1%	99.4%	79.9%
Loans to Assets	76.5%	75.9%	77.3%	75.1%	55.1%

* ANNUALIZED