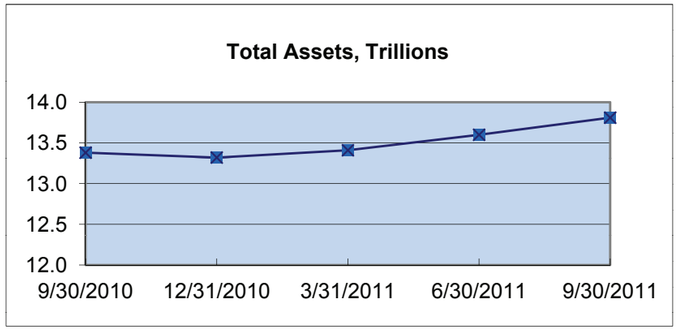
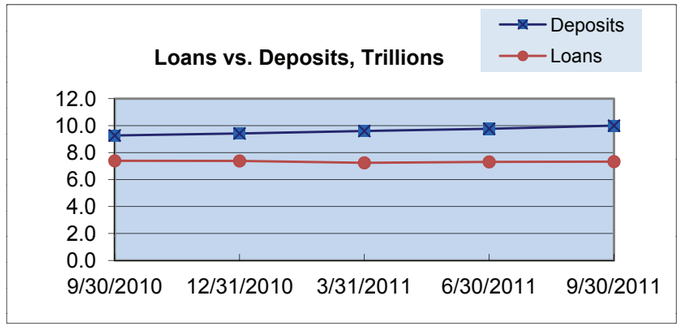
Banking Industry Performance Benchmark

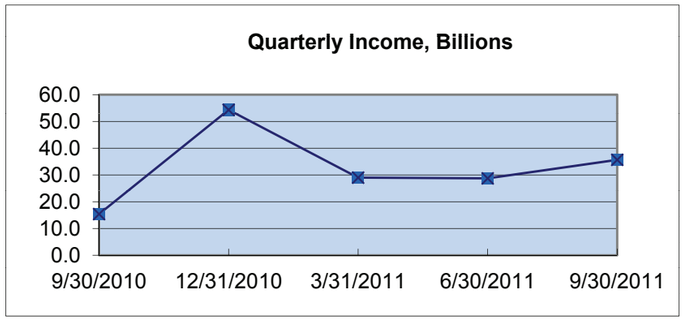
All FDIC Insured Banks

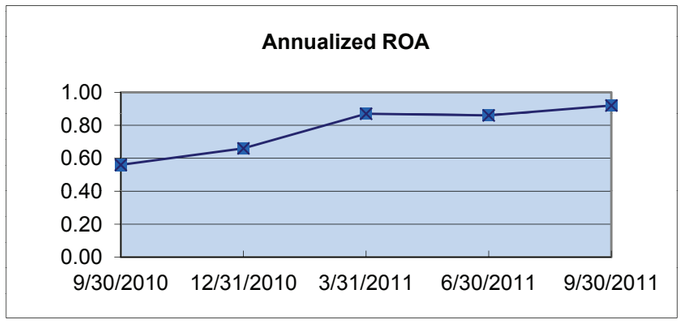
Bankers Benefits

Quarter Ending	9/30/2010	12/31/2010	3/31/2011	6/30/2011	9/30/2011
Number of Banks	7,760	7,657	7,574	7,513	7,436
Total Assets (Trillions)	13.38	13.32	13.41	13.60	13.81
Total Loans and Leases (Trillions)	7.39	7.38	7.24	7.31	7.33
Total Deposits (Trillions)	9.27	9.42	9.60	9.77	10.00
Quarterly Income (Billions)	15.39	54.32	29.00	28.73	35.66
Ratios, %					
Profitable Banks	80.70	78.99	84.40	84.40	84.43
Equity Capitals/ Asset	11.25	11.16	11.16	11.30	11.30
ROA (Year to Date, Annualized)	0.56	0.66	0.87	0.86	0.92
ROE (Year to Date, Annualized)	5.00	5.99	7.75	7.65	8.20
Loans/Deposit	79.72	78.34	75.42	74.86	73.30
Net Interest Margin	3.78	3.76	3.63	3.64	3.61
Net Charge-offs/ Loans	2.59	2.54	1.82	1.70	1.61
Noncurrent Loans/Loans	5.12	4.87	4.71	4.37	4.22
Nonperforming Assets/Assets	3.25	3.11	2.95	2.75	2.62









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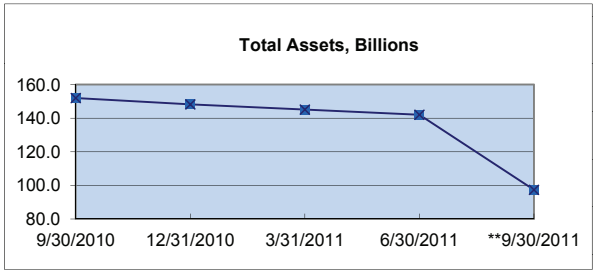
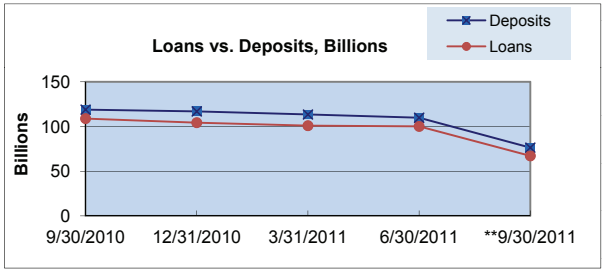
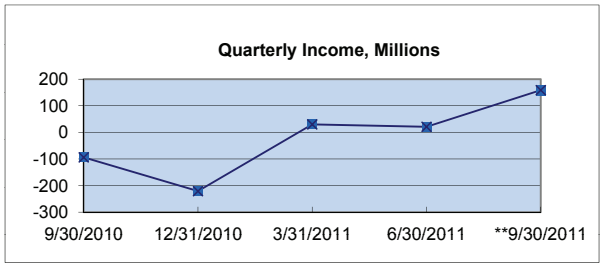
Wisconsin Banking Industry Performance Benchmark
All FDIC Insured Banks

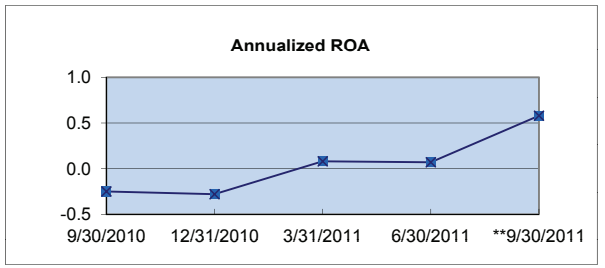
Bankers Benefits

Quarter Ending	9/30/2010	12/31/2010	3/31/2011	6/30/2011	**9/30/2011
Number of Banks	279	276	272	272	271
Total Assets (Billions)	152.00	148.20	145.12	142.04	97.37
Total Loans and Leases (Billions)	108.90	104.33	100.94	100.14	67.17
Total Deposits (Billions)	118.91	116.91	113.48	109.83	76.40
Quarterly Income (Millions)	-94.00	-221.00	30.00	21.00	158.78
Ratios, %					
Profitable Banks	80.65	78.99	87.10	86.76	87.10
Equity Capitals/ Asset	11.06	10.94	11.24	11.55	11.38
ROA (Year to Date, Annualized)	-0.25	-0.28	0.08	0.07	0.58
ROE (Year to Date, Annualized)	-2.83	-2.66	0.75	0.62	5.25
Loans/Deposit	91.58	89.24	88.95	91.18	87.92
Net Interest Margin	3.51	3.53	3.54	3.59	3.82
Net Charge-offs/ Loans	2.70	2.75	2.41	2.27	1.27
Noncurrent Loans/Loans	4.23	4.16	4.01	4.10	3.63
Nonperforming Assets/Assets	3.80	3.67	3.62	3.73	3.41









**** The drastic changes in the data for the 3rd quarter of 2011 was a result the merging of M&I Marshall and Ilsley Bank with Harris Bank.***

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