

BLACKHAWK BANCORP, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 1491913	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$500	\$523	4.5%	
Loans	\$330	\$327	-0.8%	
<i>Construction & development</i>	\$24	\$15	-37.2%	
<i>Closed-end 1-4 family residential</i>	\$97	\$90	-7.0%	
<i>Home equity</i>	\$21	\$22	1.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$12	\$15	18.4%	
<i>Commercial & Industrial</i>	\$93	\$106	14.2%	
<i>Commercial real estate</i>	\$73	\$70	-3.2%	
Unused commitments	\$67	\$54	-19.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$81	\$102	25.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$25	11.7%	
Cash & balances due	\$11	\$11	-1.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$20	\$35	81.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$18	\$35	98.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$459	\$473	3.1%	
Deposits	\$377	\$413	9.4%	
Total other borrowings	\$79	\$58	-26.8%	
FHLB advances	\$70	\$54	-21.9%	
Equity				
Equity capital at quarter end	\$41	\$50	20.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	8.6%	--	
Tier 1 risk based capital ratio	9.6%	11.7%	--	
Total risk based capital ratio	10.4%	12.9%	--	
Return on equity ¹	5.4%	6.0%	--	
Return on assets ¹	0.4%	0.6%	--	
Net interest margin ¹	3.6%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.1%	88.3%	--	
Loss provision to net charge-offs (qtr)	128.1%	219.2%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.1%	4.4%	0.2%	0.0%
<i>Closed-end 1-4 family residential</i>	2.0%	2.7%	0.1%	0.2%
<i>Home equity</i>	0.1%	1.3%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.4%	0.5%	0.8%
<i>Commercial & Industrial</i>	2.1%	1.0%	0.2%	0.1%
<i>Commercial real estate</i>	0.5%	1.9%	0.2%	0.0%
<i>Total loans</i>	1.5%	1.9%	0.2%	0.1%