

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$558	\$558	-0.1%	
Loans	\$339	\$369	9.1%	
Construction & development	\$15	\$10	-35.3%	
Closed-end 1-4 family residential	\$85	\$83	-2.5%	
Home equity	\$20	\$20	1.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	180.8%	
Commercial & Industrial	\$93	\$117	25.6%	
Commercial real estate	\$110	\$117	6.7%	
Unused commitments	\$58	\$87	49.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$90	\$73	-18.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$52	\$46	-10.9%	
Cash & balances due	\$14	\$13	-7.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$59	\$56	-5.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$57	\$59	3.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$503	\$501	-0.4%	
Deposits	\$476	\$494	3.8%	
Total other borrowings	\$25	\$4	-83.2%	
FHLB advances	\$16	\$4	-74.0%	
Equity				
Equity capital at quarter end	\$55	\$57	3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	9.0%	--	
Tier 1 risk based capital ratio	12.7%	12.3%	--	
Total risk based capital ratio	13.9%	13.5%	--	
Return on equity ¹	6.2%	6.5%	--	
Return on assets ¹	0.6%	0.7%	--	
Net interest margin ¹	4.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.9%	57.1%	--	
Loss provision to net charge-offs (qtr)	233.6%	124.9%	--	
Net charge-offs to average loans and leases ¹	0.8%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	14.6%	21.1%	0.3%	0.4%
Closed-end 1-4 family residential	4.3%	4.3%	0.2%	0.9%
Home equity	3.4%	0.0%	0.3%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.2%	15.2%	0.0%
Commercial & Industrial	1.2%	0.9%	0.4%	0.2%
Commercial real estate	4.2%	4.1%	0.0%	0.0%
Total loans	3.7%	3.1%	0.2%	0.3%