

## Wisconsin Banconomics Benchmarks

| <b>Wisconsin FDIC Insured Banks Less Than \$100M</b>       | <b>6/30/14<br/>\$ in 000's</b> | <b>6/30/13<br/>\$ in 000's</b> | <b>Change from<br/>One Year Ago</b> |   |
|--|--------------------------------|--------------------------------|-------------------------------------|---|
| <b>Wisconsin Banking Indicators</b>                        | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |   |
| Number of Banks  | 75                             | 80                             | -6.3%                               | ↓ |
| Number of Employees  | 1,340                          | 1,420                          | -5.6%                               | ↓ |
| Total Assets   | \$4,945,182                    | \$5,136,612                    | -3.7%                               | ↓ |
| Total Deposits   | \$4,207,898                    | \$4,369,854                    | -3.7%                               | ↓ |
| Net Loans & Leases   | \$3,120,454                    | \$3,200,396                    | -2.5%                               | ↓ |
| Total Securities   | \$1,016,459                    | \$1,060,952                    | -4.2%                               | ↓ |
| Net interest income  | \$84,639                       | \$88,190                       | -4.0%                               | ↓ |
| Total noninterest income                                   | \$17,029                       | \$21,557                       | -21.0%                              | ↓ |
| Net Income (Year-to-date)                                  | \$17,060                       | \$18,202                       | -6.3%                               | ↓ |
| <b>Wisconsin Banking Performance Ratios (Year to Date)</b> | <b>%</b>                       | <b>%</b>                       | <b>%</b>                            |   |
| Profitable Banks   | 90.67                          | 91.25%                         | -0.6%                               | ↓ |
| Banks with Earnings Gains                                  | 36.00                          | 45.00%                         | -20.0%                              | ↓ |
| Net Interest Margin  | 3.75                           | 3.73%                          | 0.5%                                | ↑ |
| Noncurrent loans to loans                                  | 2.33                           | 3.00%                          | -22.3%                              | ↓ |
| Net charge-offs to loans                                   | 0.30                           | 0.30%                          | 0.0%                                |   |
| Loss allowance to loans                                    | 1.90                           | 2.08%                          | -8.7%                               | ↓ |
| Net loans and leases to deposits                           | 74.16                          | 73.24%                         | 1.3%                                | ↑ |
| Return on Assets   | 0.69                           | 0.70%                          | -1.4%                               | ↓ |
| Return on Equity   | 5.68                           | 5.59%                          | 1.6%                                | ↑ |
| Equity Capital to assets                                   | 12.33                          | 11.89%                         | 3.7%                                | ↑ |

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|--|--------------------------------|--------------------------------|-------------------------------------|---|
| <b>Wisconsin Lending Indicators</b>                  | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |   |
| Net Loans & Leases                                   | \$3,120,454                    | \$3,200,396                    | -2.5%                               | ↓ |
| All real estate loans                                | \$2,459,353                    | \$2,559,865                    | -3.9%                               | ↓ |
| Construction and land development                    | \$123,938                      | \$129,452                      | -4.3%                               | ↓ |
| Commercial real estate                               | \$798,772                      | \$832,919                      | -4.1%                               | ↓ |
| 1-4 family residential                               | \$1,104,633                    | \$1,170,803                    | -5.7%                               | ↓ |
| Farm loans   | \$172,152                      | \$155,212                      | 10.9%                               | ↑ |
| Commercial & industrial loans                        | \$363,778                      | \$363,887                      | 0.0%                                |   |
| Loans to individuals                                 | \$115,563                      | \$124,079                      | -6.9%                               | ↓ |
| Credit cards   | \$5,243                        | \$6,205                        | -15.5%                              | ↓ |
| Small business loans of \$1M or less                 | \$599,831                      | \$649,338                      | -7.6%                               | ↓ |

## Wisconsin Banconomics Benchmarks

| <b>Wisconsin FDIC Insured Banks \$100M to \$250M</b>       | <b>6/30/14<br/>\$ in 000's</b> | <b>6/30/13<br/>\$ in 000's</b> | <b>Change from<br/>One Year Ago</b> |
|--|--------------------------------|--------------------------------|-------------------------------------|
| <b>Wisconsin Banking Indicators</b>                        | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |
| Number of Banks  | 91                             | 100                            | -9.0% ↓                             |
| Number of Employees  | 3,401                          | 3,750                          | -9.3% ↓                             |
| Total Assets   | \$14,921,360                   | \$16,506,662                   | -9.6% ↓                             |
| Total Deposits   | \$12,425,751                   | \$13,822,854                   | -10.1% ↓                            |
| Net Loans & Leases   | \$9,745,335                    | \$10,714,930                   | -9.0% ↓                             |
| Total Securities   | \$3,322,122                    | \$3,572,780                    | -7.0% ↓                             |
| Net interest income  | \$244,960                      | \$275,640                      | -11.1% ↓                            |
| Total noninterest income                                   | \$197,202                      | \$185,308                      | 6.4% ↑                              |
| Net Income (Year-to-date)                                  | \$82,733                       | \$96,882                       | -14.6% ↓                            |
| <b>Wisconsin Banking Performance Ratios (Year to Date)</b> | <b>%</b>                       | <b>%</b>                       | <b>%</b>                            |
| Profitable Banks   | 94.51                          | 96.00%                         | -1.6% ↓                             |
| Banks with Earnings Gains                                  | 35.16                          | 57.00%                         | -38.3% ↓                            |
| Net Interest Margin  | 3.55                           | 3.59%                          | -1.1% ↓                             |
| Noncurrent loans to loans                                  | 1.71                           | 2.17%                          | -21.2% ↓                            |
| Net charge-offs to loans                                   | 0.20                           | 0.28%                          | -28.6% ↓                            |
| Loss allowance to loans                                    | 1.74                           | 2.01%                          | -13.4% ↓                            |
| Net loans and leases to deposits                           | 78.43                          | 77.52%                         | 1.2% ↑                              |
| Return on Assets   | 1.11                           | 1.16%                          | -4.3% ↓                             |
| Return on Equity   | 9.12                           | 9.53%                          | -4.3% ↓                             |
| Equity Capital to assets                                   | 12.44                          | 12.30%                         | 1.1% ↑                              |

## Wisconsin Banconomics Lending Benchmarks

| <b>Wisconsin FDIC Insured Banks \$100M to \$250M</b> | <b>6/30/14<br/>\$ in 000's</b> | <b>6/30/13<br/>\$ in 000's</b> | <b>Change from<br/>One Year Ago</b> |
|--|--------------------------------|--------------------------------|-------------------------------------|
| <b>Wisconsin Lending Indicators</b>                  | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |
| Net Loans & Leases                                   | \$9,745,335                    | \$10,714,930                   | -9.0% ↓                             |
| All real estate loans                                | \$7,948,179                    | \$8,712,529                    | -8.8% ↓                             |
| Construction and land development                    | \$429,559                      | \$522,314                      | -17.8% ↓                            |
| Commercial real estate                               | \$2,954,904                    | \$3,392,395                    | -12.9% ↓                            |
| 1-4 family residential                               | \$3,201,338                    | \$3,405,131                    | -6.0% ↓                             |
| Farm loans   | \$361,264                      | \$369,831                      | -2.3% ↓                             |
| Commercial & industrial loans                        | \$1,192,411                    | \$1,358,637                    | -12.2% ↓                            |
| Loans to individuals                                 | \$250,512                      | \$298,080                      | -16.0% ↓                            |
| Credit cards   | \$10,642                       | \$12,230                       | -13.0% ↓                            |
| Small business loans of \$1M or less                 | \$1,651,864                    | \$1,924,630                    | -14.2% ↓                            |

## Wisconsin Banconomics Benchmarks

| <b>Wisconsin FDIC Insured Banks \$250M to \$1B</b>         | <b>6/30/14<br/>\$ in 000's</b> | <b>6/30/13<br/>\$ in 000's</b> | <b>Change from<br/>One Year Ago</b> |
|--|--------------------------------|--------------------------------|-------------------------------------|
| <b>Wisconsin Banking Indicators</b>                        | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |
| Number of Banks  | 74                             | 69                             | 7.2% ↑                              |
| Number of Employees  | 6,922                          | 7,253                          | -4.6% ↓                             |
| Total Assets   | \$32,275,209                   | \$32,372,094                   | -0.3% ↓                             |
| Total Deposits   | \$26,732,491                   | \$26,874,800                   | -0.5% ↓                             |
| Net Loans & Leases   | \$22,019,586                   | \$22,042,821                   | -0.1% ↓                             |
| Total Securities   | \$6,241,425                    | \$5,803,566                    | 7.5% ↑                              |
| Net interest income  | \$525,000                      | \$540,653                      | -2.9% ↓                             |
| Total noninterest income                                   | \$135,956                      | \$159,519                      | -14.8% ↓                            |
| Net Income (Year-to-date)                                  | \$153,996                      | \$149,120                      | 3.3% ↑                              |
| <b>Wisconsin Banking Performance Ratios (Year to Date)</b> | <b>%</b>                       | <b>%</b>                       | <b>%</b>                            |
| Profitable Banks   | 97.30                          | 97.10%                         | 0.2% ↑                              |
| Banks with Earnings Gains                                  | 52.70                          | 50.72%                         | 3.9% ↑                              |
| Net Interest Margin  | 3.54                           | 3.59%                          | -1.4% ↓                             |
| Noncurrent loans to loans                                  | 1.60                           | 1.96%                          | -18.4% ↓                            |
| Net charge-offs to loans                                   | 0.26                           | 0.66%                          | -60.6% ↓                            |
| Loss allowance to loans                                    | 1.77                           | 1.87%                          | -5.3% ↓                             |
| Net loans and leases to deposits                           | 82.37                          | 82.02%                         | 0.4% ↑                              |
| Return on Assets   | 0.96                           | 0.91%                          | 5.5% ↑                              |
| Return on Equity   | 8.41                           | 8.17%                          | 2.9% ↑                              |
| Equity Capital to assets                                   | 11.61                          | 11.24%                         | 3.3% ↑                              |

## Wisconsin Banconomics Lending Benchmarks

| <b>Wisconsin FDIC Insured Banks \$250M to \$1B</b> | <b>6/30/14<br/>\$ in 000's</b> | <b>6/30/13<br/>\$ in 000's</b> | <b>Change from<br/>One Year Ago</b> |
|--|--------------------------------|--------------------------------|-------------------------------------|
| <b>Wisconsin Lending Indicators</b>                | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |
| Net Loans & Leases                                 | \$22,019,586                   | \$22,042,821                   | -0.1% ↓                             |
| All real estate loans                              | \$17,314,927                   | \$17,366,929                   | -0.3% ↓                             |
| Construction and land development                  | \$1,200,046                    | \$1,123,658                    | 6.8% ↑                              |
| Commercial real estate                             | \$7,685,782                    | \$7,934,169                    | -3.1% ↓                             |
| 1-4 family residential                             | \$5,863,861                    | \$6,067,512                    | -3.4% ↓                             |
| Farm loans   | \$665,790                      | \$609,060                      | 9.3% ↑                              |
| Commercial & industrial loans                      | \$3,309,740                    | \$3,425,317                    | -3.4% ↓                             |
| Loans to individuals                               | \$713,579                      | \$649,373                      | 9.9% ↑                              |
| Credit cards                                       | \$42,187                       | \$42,206                       | 0.0%                                |
| Small business loans of \$1M or less               | \$3,099,080                    | \$3,196,884                    | -3.1% ↓                             |

## Wisconsin Banconomics Benchmarks

| <b>Wisconsin FDIC Insured Banks Less Than \$5B</b>         | <b>6/30/14<br/>\$ in 000's</b> | <b>6/30/13<br/>\$ in 000's</b> | <b>Change from<br/>One Year Ago</b> |
|--|--------------------------------|--------------------------------|-------------------------------------|
| <b>Wisconsin Banking Indicators</b>                        | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |
| Number of Banks  | 254                            | 260                            | -2.3% ↓                             |
| Number of Employees  | 18,309                         | 18,426                         | -0.6% ↓                             |
| Total Assets   | \$75,478,150                   | \$73,977,571                   | 2.0% ↑                              |
| Total Deposits   | \$61,210,583                   | \$60,155,462                   | 1.8% ↑                              |
| Net Loans & Leases   | \$51,759,017                   | \$50,366,147                   | 2.8% ↑                              |
| Total Securities   | \$13,834,336                   | \$13,095,226                   | 5.6% ↑                              |
| Net interest income  | \$1,258,038                    | \$1,244,946                    | 1.1% ↑                              |
| Total noninterest income                                   | \$581,277                      | \$599,775                      | -3.1% ↓                             |
| Net Income (Year-to-date)                                  | \$374,944                      | \$386,814                      | -3.1% ↓                             |
| <b>Wisconsin Banking Performance Ratios (Year to Date)</b> | <b>%</b>                       | <b>%</b>                       | <b>%</b>                            |
| Profitable Banks   | 94.49                          | 94.62%                         | -0.1% ↓                             |
| Banks with Earnings Gains                                  | 42.13                          | 52.31%                         | -19.5% ↓                            |
| Net Interest Margin  | 3.65                           | 3.66%                          | -0.3% ↓                             |
| Noncurrent loans to loans                                  | 1.75                           | 2.32%                          | -24.6% ↓                            |
| Net charge-offs to loans                                   | 0.36                           | 0.54%                          | -33.3% ↓                            |
| Loss allowance to loans                                    | 1.83                           | 2.07%                          | -11.6% ↓                            |
| Net loans and leases to deposits                           | 84.56                          | 83.73%                         | 1.0% ↑                              |
| Return on Assets   | 1.00                           | 1.04%                          | -3.8% ↓                             |
| Return on Equity   | 8.30                           | 8.97%                          | -7.5% ↓                             |
| Equity Capital to assets                                   | 12.21                          | 11.63%                         | 5.0% ↑                              |

## Wisconsin Banconomics Lending Benchmarks

| <b>Wisconsin FDIC Insured Banks Less Than \$5B</b> | <b>6/30/14<br/>\$ in 000's</b> | <b>6/30/13<br/>\$ in 000's</b> | <b>Change from<br/>One Year Ago</b> |
|--|--------------------------------|--------------------------------|-------------------------------------|
| <b>Wisconsin Lending Indicators</b>                | <b>Total (Sum)</b>             | <b>Total (Sum)</b>             | <b>%</b>                            |
| Net Loans & Leases                                 | \$51,759,017                   | \$50,366,147                   | 2.8% ↑                              |
| All real estate loans                              | \$39,536,209                   | \$38,831,113                   | 1.8% ↑                              |
| Construction and land development                  | \$2,691,232                    | \$2,507,735                    | 7.3% ↑                              |
| Commercial real estate                             | \$15,077,474                   | \$14,947,830                   | 0.9% ↑                              |
| 1-4 family residential                             | \$15,485,908                   | \$15,588,646                   | -0.7% ↓                             |
| Farm loans   | \$3,175,398                    | \$3,126,208                    | 1.6% ↑                              |
| Commercial & industrial loans                      | \$7,034,972                    | \$6,558,927                    | 7.3% ↑                              |
| Loans to individuals                               | \$1,998,425                    | \$2,007,715                    | -0.5% ↓                             |
| Credit cards                                       | \$470,227                      | \$496,722                      | -5.3% ↓                             |
| Small business loans of \$1M or less               | \$6,565,732                    | \$6,631,861                    | -1.0% ↓                             |