

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$100M	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago	
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%	
Number of Banks	76	82	-7.3%	↓
Number of Employees	1,350	1,446	-6.6%	↓
Total Assets	\$4,970,496	\$5,329,688	-6.7%	↓
Total Deposits	\$4,237,078	\$4,496,817	-5.8%	↓
Net Loans & Leases	\$3,112,992	\$3,247,018	-4.1%	↓
Total Securities	\$990,317	\$1,111,804	-10.9%	↓
Net interest income	\$42,577	\$44,969	-5.3%	↓
Total noninterest income	\$8,985	\$11,233	-20.0%	↓
Net Income (Year-to-date)	\$8,157	\$9,282	-12.1%	↓
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%	
Profitable Banks	92.11	91.46%	0.7%	↑
Banks with Earnings Gains	40.79	45.12%	-9.6%	↓
Net Interest Margin	3.75	3.68%	1.9%	↑
Noncurrent loans to loans	2.45	2.99%	-18.1%	↓
Net charge-offs to loans	0.44	0.14%	214.3%	↑
Loss allowance to loans	1.92	2.10%	-8.6%	↓
Net loans and leases to deposits	73.47	72.21%	1.7%	↑
Return on Assets	0.65	0.69%	-5.8%	↓
Return on Equity	5.42	5.44%	-0.4%	↓
Equity Capital to assets	12.23	12.84%	-4.8%	↓

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$100M	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago	
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%	
Net Loans & Leases	\$3,112,992	\$3,247,018	-4.1%	↓
All real estate loans	\$2,477,411	\$2,620,628	-5.5%	↓
Construction and land development	\$126,171	\$137,007	-7.9%	↓
Commercial real estate	\$773,029	\$838,737	-7.8%	↓
1-4 family residential	\$1,148,257	\$1,219,694	-5.9%	↓
Farm loans	\$157,766	\$141,253	11.7%	↑
Commercial & industrial loans	\$352,916	\$359,202	-1.7%	↓
Loans to individuals	\$118,968	\$125,597	-5.3%	↓
Credit cards	\$5,214	\$6,294	-17.2%	↓
Small business loans of \$1M or less	\$590,115	\$642,706	-8.2%	↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks \$100M to \$250M	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago	
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%	
Number of Banks	94	98	-4.1%	↓
Number of Employees	3,447	3,655	-5.7%	↓
Total Assets	\$15,359,012	\$16,087,323	-4.5%	↓
Total Deposits	\$12,887,266	\$13,558,012	-4.9%	↓
Net Loans & Leases	\$9,942,839	\$10,375,426	-4.2%	↓
Total Securities	\$3,429,179	\$3,385,186	1.3%	↑
Net interest income	\$126,359	\$134,307	-5.9%	↓
Total noninterest income	\$95,111	\$90,834	4.7%	↑
Net Income (Year-to-date)	\$39,174	\$46,382	-15.5%	↓
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%	
Profitable Banks	96.81	94.90%	2.0%	↑
Banks with Earnings Gains	38.30	47.96%	-20.1%	↓
Net Interest Margin	3.55	3.61%	-1.7%	↓
Noncurrent loans to loans	1.85	2.34%	-20.9%	↓
Net charge-offs to loans	0.22	0.36%	-38.9%	↓
Loss allowance to loans	1.80	2.08%	-13.5%	↓
Net loans and leases to deposits	77.15	76.53%	0.8%	↑
Return on Assets	1.02	1.15%	-11.3%	↓
Return on Equity	8.45	9.62%	-12.2%	↓
Equity Capital to assets	12.13	12.01%	1.0%	↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks \$100M to \$250M	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago	
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%	
Net Loans & Leases	\$9,942,839	\$10,375,426	-4.2%	↓
All real estate loans	\$8,151,565	\$8,499,811	-4.1%	↓
Construction and land development	\$432,916	\$496,322	-12.8%	↓
Commercial real estate	\$3,120,876	\$3,318,375	-6.0%	↓
1-4 family residential	\$3,215,417	\$3,325,277	-3.3%	↓
Farm loans	\$346,005	\$344,890	0.3%	↑
Commercial & industrial loans	\$1,220,092	\$1,274,524	-4.3%	↓
Loans to individuals	\$243,958	\$291,372	-16.3%	↓
Credit cards	\$10,590	\$12,386	-14.5%	↓
Small business loans of \$1M or less	\$1,736,611	\$1,900,270	-8.6%	↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks \$250M to \$1B	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	73	72	1.4% ↑
Number of Employees	7,089	7,302	-2.9% ↓
Total Assets	\$32,701,390	\$33,236,986	-1.6% ↓
Total Deposits	\$27,098,957	\$27,575,639	-1.7% ↓
Net Loans & Leases	\$21,921,550	\$22,292,810	-1.7% ↓
Total Securities	\$6,358,252	\$6,042,120	5.2% ↑
Net interest income	\$264,801	\$272,797	-2.9% ↓
Total noninterest income	\$65,103	\$82,921	-21.5% ↓
Net Income (Year-to-date)	\$70,669	\$76,072	-7.1% ↓
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	97.26	N/A	N/A
Banks with Earnings Gains	45.21	51.39%	-12.0% ↓
Net Interest Margin	3.51	3.53%	-0.6% ↓
Noncurrent loans to loans	1.69	2.23%	-24.2% ↓
Net charge-offs to loans	0.20	0.59%	-66.1% ↓
Loss allowance to loans	1.81	1.92%	-5.7% ↓
Net loans and leases to deposits	80.89	80.84%	0.1% ↑
Return on Assets	0.86	0.91%	-5.5% ↓
Return on Equity	7.65	8.09%	-5.4% ↓
Equity Capital to assets	11.43	11.38%	0.4% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks \$250M to \$1B	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$21,921,550	\$22,292,810	-1.7% ↓
All real estate loans	\$17,203,580	\$17,574,404	-2.1% ↓
Construction and land development	\$1,150,165	\$1,205,399	-4.6% ↓
Commercial real estate	\$7,747,704	\$7,985,849	-3.0% ↓
1-4 family residential	\$5,817,020	\$6,101,953	-4.7% ↓
Farm loans	\$664,378	\$609,734	9.0% ↑
Commercial & industrial loans	\$3,336,701	\$3,478,568	-4.1% ↓
Loans to individuals	\$693,154	\$621,712	11.5% ↑
Credit cards	\$42,170	\$42,243	-0.2% ↓
Small business loans of \$1M or less	\$3,169,787	\$3,272,227	-3.1% ↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	256	263	-2.7% ↓
Number of Employees	18,259	18,238	0.1% ↑
Total Assets	\$74,921,396	\$74,136,411	1.1% ↑
Total Deposits	\$61,312,379	\$60,597,265	1.2% ↑
Net Loans & Leases	\$50,367,145	\$49,577,786	1.6% ↑
Total Securities	\$13,753,019	\$13,294,396	3.4% ↑
Net interest income	\$622,848	\$621,057	0.3% ↑
Total noninterest income	\$285,604	\$292,926	-2.5% ↓
Net Income (Year-to-date)	\$178,055	\$200,477	-11.2% ↓
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	95.70	95.06%	0.7% ↑
Banks with Earnings Gains	42.58	49.05%	-13.2% ↓
Net Interest Margin	3.61	3.63%	-0.6% ↓
Noncurrent loans to loans	1.91	2.58%	-26.0% ↓
Net charge-offs to loans	0.34	0.52%	-34.6% ↓
Loss allowance to loans	1.92	2.16%	-11.1% ↓
Net loans and leases to deposits	82.15	81.82%	0.4% ↑
Return on Assets	0.95	1.07%	-11.2% ↓
Return on Equity	7.94	9.24%	-14.1% ↓
Equity Capital to assets	12.13	11.78%	3.0% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	3/31/14 \$ in 000's	3/31/13 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$50,367,145	\$49,577,786	1.6% ↑
All real estate loans	\$38,977,478	\$38,891,510	0.2% ↑
Construction and land development	\$2,538,776	\$2,567,228	-1.1% ↓
Commercial real estate	\$15,008,940	\$14,990,970	0.1% ↑
1-4 family residential	\$15,288,907	\$15,606,873	-2.0% ↓
Farm loans	\$2,689,824	\$2,624,535	2.5% ↑
Commercial & industrial loans	\$6,827,213	\$6,361,809	7.3% ↑
Loans to individuals	\$1,915,208	\$1,909,977	0.3% ↑
Credit cards	\$428,479	\$433,060	-1.1% ↓
Small business loans of \$1M or less	\$6,578,786	\$6,684,286	-1.6% ↓