

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$100M</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Number of Banks	74	79	-6.3% ↓
Number of Employees	1,336	1,412	-5.4% ↓
Total Assets	\$4,921,549	\$5,128,004	-4.0% ↓
Total Deposits	\$4,199,928	\$4,370,579	-3.9% ↓
Net Loans & Leases	\$3,148,168	\$3,203,714	-1.7% ↓
Total Securities	\$978,108	\$1,057,515	-7.5% ↓
Net interest income	\$126,808	\$132,606	-4.4% ↓
Total noninterest income	\$25,569	\$30,058	-14.9% ↓
Net Income (Year-to-date)	\$25,880	\$28,617	-9.6% ↓
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	91.89	92.41%	-0.6% ↓
Banks with Earnings Gains	43.24	37.97%	13.9% ↑
Net Interest Margin	3.78	3.77%	0.3% ↑
Noncurrent loans to loans	2.13	2.72%	-21.7% ↓
Net charge-offs to loans	0.29	0.38%	-23.7% ↓
Loss allowance to loans	1.84	1.99%	-7.5% ↓
Net loans and leases to deposits	74.96	73.30%	2.3% ↑
Return on Assets	0.70	0.74%	-5.4% ↓
Return on Equity	5.84	5.95%	-1.8% ↓
Equity Capital to assets	12.23	12.00%	1.9% ↑

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$100M</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Net Loans & Leases	\$3,148,168	\$3,203,714	-1.7% ↓
All real estate loans	\$2,479,770	\$2,555,291	-3.0% ↓
Construction and land development	\$130,489	\$134,588	-3.0% ↓
Commercial real estate	\$781,095	\$824,705	-5.3% ↓
1-4 family residential	\$1,124,197	\$1,157,593	-2.9% ↓
Farm loans	\$178,638	\$167,604	6.6% ↑
Commercial & industrial loans	\$364,965	\$354,171	3.0% ↑
Loans to individuals	\$116,363	\$125,318	-7.1% ↓
Credit cards	\$5,261	\$6,106	-13.8% ↓
Small business loans of \$1M or less	\$583,711	\$646,754	-9.7% ↓

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks \$100M to \$250M</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Number of Banks	93	98	-5.1% ↓
Number of Employees	3,500	3,626	-3.5% ↓
Total Assets	\$15,725,675	\$16,093,267	-2.3% ↓
Total Deposits	\$13,113,580	\$13,476,095	-2.7% ↓
Net Loans & Leases	\$10,289,685	\$10,487,614	-1.9% ↓
Total Securities	\$3,499,075	\$3,543,389	-1.3% ↓
Net interest income	\$386,263	\$404,251	-4.4% ↓
Total noninterest income	\$307,257	\$274,426	12.0% ↑
Net Income (Year-to-date)	\$132,897	\$136,862	-2.9% ↓
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	95.70	94.90%	0.8% ↑
Banks with Earnings Gains	46.24	45.92%	0.7% ↑
Net Interest Margin	3.58	3.62%	-1.1% ↓
Noncurrent loans to loans	1.60	2.06%	-22.3% ↓
Net charge-offs to loans	0.20	0.34%	-41.2% ↓
Loss allowance to loans	1.73	1.92%	-9.9% ↓
Net loans and leases to deposits	78.47	77.82%	0.8% ↑
Return on Assets	1.14	1.13%	0.9% ↑
Return on Equity	9.25	9.30%	-0.5% ↓
Equity Capital to assets	12.65	12.27%	3.1% ↑

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks \$100M to \$250M</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Net Loans & Leases	\$10,289,685	\$10,487,614	-1.9% ↓
All real estate loans	\$8,408,143	\$8,551,942	-1.7% ↓
Construction and land development	\$473,383	\$474,368	-0.2% ↓
Commercial real estate	\$3,193,977	\$3,316,435	-3.7% ↓
1-4 family residential	\$3,353,146	\$3,367,179	-0.4% ↓
Farm loans	\$355,640	\$379,345	-6.2% ↓
Commercial & industrial loans	\$1,275,776	\$1,280,241	-0.3% ↓
Loans to individuals	\$254,935	\$295,096	-13.6% ↓
Credit cards	\$9,872	\$11,068	-10.8% ↓
Small business loans of \$1M or less	\$1,710,068	\$1,865,122	-8.3% ↓

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks \$250M to \$1B</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Number of Banks	71	69	2.9% ↑
Number of Employees	6,957	6,901	0.8% ↑
Total Assets	\$31,825,976	\$31,185,761	2.1% ↑
Total Deposits	\$26,197,979	\$25,874,040	1.3% ↑
Net Loans & Leases	\$21,747,848	\$20,997,730	3.6% ↑
Total Securities	\$6,283,945	\$5,806,898	8.2% ↑
Net interest income	\$786,461	\$772,166	1.9% ↑
Total noninterest income	\$209,590	\$216,538	-3.2% ↓
Net Income (Year-to-date)	\$222,658	\$210,803	5.6% ↑
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	94.37	97.10%	-2.8% ↓
Banks with Earnings Gains	47.89	49.28%	-2.8% ↓
Net Interest Margin	3.58	3.58%	0.0%
Noncurrent loans to loans	1.63	1.88%	-13.3% ↓
Net charge-offs to loans	0.25	0.67%	-62.7% ↓
Loss allowance to loans	1.80	1.86%	-3.2% ↓
Net loans and leases to deposits	83.01	81.15%	2.3% ↑
Return on Assets	0.94	0.90%	4.4% ↑
Return on Equity	8.19	7.98%	2.6% ↑
Equity Capital to assets	11.66	11.30%	3.2% ↑

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks \$250M to \$1B</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Net Loans & Leases	\$21,747,848	\$20,997,730	3.6% ↑
All real estate loans	\$17,252,525	\$16,554,728	4.2% ↑
Construction and land development	\$1,237,100	\$1,106,284	11.8% ↑
Commercial real estate	\$7,586,090	\$7,426,607	2.1% ↑
1-4 family residential	\$5,853,028	\$5,698,047	2.7% ↑
Farm loans	\$704,147	\$646,424	8.9% ↑
Commercial & industrial loans	\$3,177,037	\$3,151,503	0.8% ↑
Loans to individuals	\$577,583	\$648,609	-11.0% ↓
Credit cards	\$44,073	\$42,073	4.8% ↑
Small business loans of \$1M or less	\$3,100,972	\$2,959,128	4.8% ↑

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$5B</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Number of Banks	252	259	-2.7% ↓
Number of Employees	18,209	18,390	-1.0% ↓
Total Assets	\$76,071,159	\$74,251,151	2.5% ↑
Total Deposits	\$61,634,610	\$60,550,196	1.8% ↑
Net Loans & Leases	\$52,538,380	\$50,599,301	3.8% ↑
Total Securities	\$13,798,568	\$13,282,510	3.9% ↑
Net interest income	\$1,917,423	\$1,890,009	1.5% ↑
Total noninterest income	\$884,288	\$880,029	0.5% ↑
Net Income (Year-to-date)	\$575,043	\$576,923	-0.3% ↓
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	94.44	94.98%	-0.6% ↓
Banks with Earnings Gains	47.22	45.56%	3.6% ↑
Net Interest Margin	3.69	3.70%	-0.3% ↓
Noncurrent loans to loans	1.69	2.19%	-22.8% ↓
Net charge-offs to loans	0.29	0.55%	-47.3% ↓
Loss allowance to loans	1.82	2.00%	-9.0% ↓
Net loans and leases to deposits	85.24	83.57%	2.0% ↑
Return on Assets	1.02	1.04%	-1.9% ↓
Return on Equity	8.41	8.88%	-5.3% ↓
Equity Capital to assets	12.36	11.82%	4.6% ↑

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$5B</b>	<b>9/30/14 \$ in 000's</b>	<b>9/30/13 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Net Loans & Leases	\$52,538,380	\$50,599,301	3.8% ↑
All real estate loans	\$39,985,848	\$38,867,318	2.9% ↑
Construction and land development	\$2,793,343	\$2,541,993	9.9% ↑
Commercial real estate	\$15,168,123	\$14,951,020	1.5% ↑
1-4 family residential	\$15,592,218	\$15,428,450	1.1% ↑
Farm loans	\$3,296,957	\$3,203,763	2.9% ↑
Commercial & industrial loans	\$7,193,883	\$6,601,884	9.0% ↑
Loans to individuals	\$2,013,829	\$2,017,316	-0.2% ↓
Credit cards	\$456,778	\$493,526	-7.4% ↓
Small business loans of \$1M or less	\$6,565,237	\$6,568,849	-0.1% ↓