

Wisconsin Banconomics Benchmarks

| Commercial & Savings Institutions Less Than \$10B | 3/31/11 \$ in 000's | Change from One Year Ago | Change from Last Quarter |
|---|------------------------|-----------------------------|-----------------------------|
| Wisconsin Banking Indicators | Total (Sum) | % | % |
| Number of Banks | 270 | -3.2% | ↓ -1.5% |
| Number of Employees | 18,781 | -1.7% | ↓ -0.3% |
| Total Assets | \$75,832,616 | -5.4% | ↓ -2.0% |
| Total Deposits | \$61,599,974 | -3.8% | ↓ -2.4% |
| Net Loans & Leases | \$52,732,375 | -7.8% | ↓ -2.8% |
| Net interest income | \$667,358 | -1.4% | ↓ -75.6% |
| Total noninterest income | \$233,176 | 17.4% | ↑ -74.8% |
| Net Income (Year-to-date) | \$127,169 | 62.2% | ↑ 189.2% |
| Wisconsin Banking Performance Ratios | % | % | % |
| Profitable Banks | 87.41 | 4.2% | ↑ 11.4% |
| Banks with Earnings Gains | 58.89 | 40.4% | ↑ -11.8% |
| Net Interest Margin | 3.82 | 4.4% | ↑ 0.5% |
| Noncurrent loans to loans | 3.72 | -1.6% | ↓ -7.0% |
| Net charge-offs to loans | 1.38 | 76.9% | ↑ -0.7% |
| Loss allowance to loans | 2.34 | 13.0% | ↑ -2.1% |
| Net loans and leases to deposits | 85.60 | -4.2% | ↓ -0.5% |
| Return on Assets | 0.67 | 71.8% | ↑ 1016.7% |
| Return on Equity | 6.54 | 65.2% | ↑ 1067.9% |
| Equity Capital to assets | 10.32 | 3.9% | ↑ 3.3% |

Wisconsin Banconomics Lending Benchmarks

| Commercial & Savings Institutions Less Than \$10B | 3/31/11 \$ in 000's | Change from One Year Ago | Change from Last Quarter |
|---|------------------------|-----------------------------|-----------------------------|
| Wisconsin Lending Indicators | Total (Sum) | % | % |
| Net Loans & Leases | \$52,732,375 | -7.8% | ↓ -2.8% |
| All real estate loans | \$41,668,184 | -8.1% | ↓ -3.4% |
| Construction and land development | \$3,634,317 | -26.4% | ↓ -7.8% |
| Commercial real estate | \$15,871,608 | -4.3% | ↓ -1.6% |
| 1-4 family residential | \$16,664,054 | -8.5% | ↓ -4.9% |
| Farm loans | \$1,047,048 | 6.5% | ↑ -2.2% |
| Commercial & industrial loans | \$6,541,305 | 7.1% | ↑ -1.2% |
| Loans to individuals | \$3,875,593 | 4.0% | ↑ 0.8% |
| Credit cards | \$2,120,967 | -6.8% | ↓ 6.3% |
| Small business loans of \$1M or less | \$7,329,531 | 8.4% | ↑ -3.1% |