

## 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%