

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	3/31/12 \$ in 000's	3/31/11 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	260	260	-
Number of Employees	12,359	12,441	-0.7% ↓
Total Assets	\$55,534,297	\$55,033,379	0.9% ↑
Total Deposits	\$46,377,391	\$45,814,936	1.2% ↑
Net Loans & Leases	\$37,309,452	\$38,117,013	-2.1% ↓
Net interest income	\$480,383	\$472,879	1.6% ↑
Total noninterest income	\$166,325	\$164,326	1.2% ↑
Net Income (Year-to-date)	\$126,268	\$106,081	19.0% ↑
Wisconsin Banking Performance Ratios	%	%	%
Profitable Banks	92.31	88.08%	4.8% ↑
Banks with Earnings Gains	68.08	59.23%	14.9% ↑
Net Interest Margin	3.76	3.73%	0.8% ↑
Noncurrent loans to loans	2.99	3.09%	-3.2% ↓
Net charge-offs to loans	0.54	0.71%	-23.9% ↓
Loss allowance to loans	2.02	1.95%	3.6% ↑
Net loans and leases to deposits	80.45	83.20%	-3.3% ↓
Return on Assets	0.91	0.77%	18.2% ↑
Return on Equity	8.05	7.24%	11.2% ↑
Equity Capital to assets	11.36	10.74%	5.8% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	3/31/12 \$ in 000's	3/31/11 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$37,309,452	\$38,117,013	-2.1% ↓
All real estate loans	\$29,957,808	\$30,536,237	-1.9% ↓
Construction and land development	\$2,115,389	\$2,595,693	-18.5% ↓
Commercial real estate	\$12,683,085	\$12,836,167	-1.2% ↓
1-4 family residential	\$11,264,553	\$11,361,247	-0.9% ↓
Farm loans	\$1,024,214	\$1,030,247	-0.6% ↓
Commercial & industrial loans	\$5,289,753	\$5,433,929	-2.7% ↓
Loans to individuals	\$1,077,109	\$1,142,823	-5.8% ↓
Credit cards	\$62,485	\$64,220	-2.7% ↓
Small business loans of \$1M or less	\$6,038,827	\$6,294,907	-4.1% ↓