

### Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	3/31/13 \$ in 000's	3/31/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	263	270	-2.6% ↓
Number of Employees	18,238	18,431	-1.0% ↓
Total Assets	\$74,139,622	\$75,127,351	-1.3% ↓
Total Deposits	\$60,597,264	\$61,259,638	-1.1% ↓
Net Loans & Leases	\$49,598,612	\$50,735,687	-2.2% ↓
Net interest income	\$621,139	\$647,507	-4.1% ↓
Total noninterest income	\$293,023	\$281,933	3.9% ↑
Net Income (Year-to-date)	\$200,569	\$151,368	32.5% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	95.06	91.11%	4.3% ↑
Banks with Earnings Gains	49.05	68.52%	-28.4% ↓
Net Interest Margin	3.63	3.76%	-3.5% ↓
Noncurrent loans to loans	2.57	3.63%	-29.2% ↓
Net charge-offs to loans	0.52	0.90%	-42.2% ↓
Loss allowance to loans	2.16	2.32%	-6.9% ↓
Net loans and leases to deposits	81.85	82.82%	-1.2% ↓
Return on Assets	1.07	0.80%	33.8% ↑
Return on Equity	9.24	7.36%	25.5% ↑
Equity Capital to assets	11.78	11.12%	5.9% ↑

### Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	3/31/13 \$ in 000's	3/31/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$49,598,612	\$50,735,687	-2.2% ↓
All real estate loans	\$38,844,892	\$40,282,664	-3.6% ↓
Construction and land development	\$2,567,228	\$2,900,117	-11.5% ↓
Commercial real estate	\$14,943,927	\$15,353,479	-2.7% ↓
1-4 family residential	\$15,606,938	\$16,464,483	-5.2% ↓
Farm loans	\$2,624,535	\$2,576,637	1.9% ↑
Commercial & industrial loans	\$6,411,394	\$6,160,949	4.1% ↑
Loans to individuals	\$1,909,977	\$2,051,619	-6.9% ↓
Credit cards	\$433,060	\$461,997	-6.3% ↓
Small business loans of \$1M or less	\$6,684,286	\$6,982,408	-4.3% ↓