

Wisconsin Banconomics Benchmarks

Commercial & Savings Institutions Less Than \$1B	6/30/11 \$ in 000's	Change from One Year Ago	Change from Last Quarter	
Wisconsin Banking Indicators	Total (Sum)	%	%	
Number of Banks	260	-3.0%	↓	0.0%
Number of Employees	12,473	-2.3%	↓	0.3% ↑
Total Assets	\$54,671,130	-3.6%	↓	-0.7% ↓
Total Deposits	\$45,582,656	-2.9%	↓	-0.5% ↓
Net Loans & Leases	\$37,966,365	-6.3%	↓	-0.4% ↓
Net interest income	\$953,904	-0.6%	↓	101.7% ↑
Total noninterest income	\$299,942	15.2%	↑	82.5% ↑
Net Income (Year-to-date)	\$203,223	62.4%	↑	91.8% ↑
Wisconsin Banking Performance Ratios	%	%	%	
Profitable Banks	88.08	8.3%	↑	0.0%
Banks with Earnings Gains	61.54	8.5%	↑	3.9% ↑
Net Interest Margin	3.78	3.0%	↑	1.3% ↑
Noncurrent loans to loans	3.01	-8.5%	↓	-2.6% ↓
Net charge-offs to loans	0.83	-2.4%	↓	16.9% ↑
Loss allowance to loans	1.93	5.5%	↑	-1.0% ↓
Net loans and leases to deposits	83.29	-3.5%	↓	0.1% ↑
Return on Assets	0.74	68.2%	↑	-3.9% ↓
Return on Equity	6.87	60.1%	↑	-5.0% ↓
Equity Capital to assets	11.02	6.0%	↑	2.5% ↑

Wisconsin Banconomics Lending Benchmarks

Commercial & Savings Institutions Less Than \$10B	6/30/11 \$ in 000's	Change from One Year Ago	Change from Last Quarter	
Wisconsin Lending Indicators	Total (Sum)	%	%	
Net Loans & Leases	\$37,966,365	-6.3%	↓	-0.4% ↓
All real estate loans	\$30,421,688	-6.2%	↓	-0.4% ↓
Construction and land development	\$2,420,939	-24.8%	↓	-6.8% ↓
Commercial real estate	\$12,852,741	-2.6%	↓	0.1% ↑
1-4 family residential	\$11,343,330	-7.1%	↓	-0.2% ↓
Farm loans	\$1,057,038	7.5%	↑	2.6% ↑
Commercial & industrial loans	\$5,388,287	4.5%	↑	-0.8% ↓
Loans to individuals	\$1,124,349	15.1%	↑	-1.6% ↓
Credit cards	\$64,392	7.1%	↑	0.3% ↑
Small business loans of \$1M or less	\$6,365,796	4.2%	↑	1.1% ↑