

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	6/30/12 \$ in 000's	6/30/11 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	260	260	0.0% ▬
Number of Employees	12,471	12,473	0.0% ▬
Total Assets	\$55,535,692	\$54,660,256	1.6% ↑
Total Deposits	\$46,359,002	\$45,582,794	1.7% ↑
Net Loans & Leases	\$37,588,774	\$37,961,782	-1.0% ↓
Net interest income	\$963,074	\$953,869	1.0% ↑
Total noninterest income	\$334,583	\$300,181	11.5% ↑
Net Income (Year-to-date)	\$244,614	\$198,245	23.4% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	93.08	88.08	5.7% ↑
Banks with Earnings Gains	71.92	61.54	16.9% ↑
Net Interest Margin	3.77	3.78	-0.3% ↓
Noncurrent loans to loans	2.72	3.01	-9.6% ↓
Net charge-offs to loans	0.65	0.83	-21.7% ↓
Loss allowance to loans	2.01	1.94	3.6% ↑
Net loans and leases to deposits	81.08	83.28	-2.6% ↓
Return on Assets	0.88	0.72	22.2% ↑
Return on Equity	7.75	6.71	15.5% ↑
Equity Capital to assets	11.51	11.00	4.6% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	6/30/12 \$ in 000's	6/30/11 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$37,588,774	\$37,961,782	-1.0% ↓
All real estate loans	\$30,038,107	\$30,422,465	-1.3% ↓
Construction and land development	\$2,044,966	\$2,421,965	-15.6% ↓
Commercial real estate	\$12,730,698	\$12,854,535	-1.0% ↓
1-4 family residential	\$11,266,119	\$11,340,798	-0.7% ↓
Farm loans	\$1,103,713	\$1,057,038	4.4% ↑
Commercial & industrial loans	\$5,379,271	\$5,387,281	-0.1% ↓
Loans to individuals	\$1,087,704	\$1,124,349	-3.3% ↓
Credit cards	\$63,420	\$64,392	-1.5% ↓
Small business loans of \$1M or less	\$5,950,099	\$6,365,072	-6.5% ↓