

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$100M	6/30/13 \$ in 000's	6/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	80	92	-13.0% ↓
Number of Employees	1,420	1,658	-14.4% ↓
Total Assets	\$5,136,923	\$6,040,461	-15.0% ↓
Total Deposits	\$4,369,854	\$5,145,739	-15.1% ↓
Net Loans & Leases	\$3,200,396	\$3,810,165	-16.0% ↓
Total Securities	\$1,060,952	\$1,253,036	-15.3% ↓
Net interest income	\$88,190	\$107,772	-18.2% ↓
Total noninterest income	\$21,570	\$21,259	1.5% ↑
Net Income (Year-to-date)	\$18,215	\$23,597	-22.8% ↓
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	91.25	90.22%	1.1% ↑
Banks with Earnings Gains	45.00	66.30%	-32.1% ↓
Net Interest Margin	3.73	3.95%	-5.6% ↓
Noncurrent loans to loans	3.00	3.24%	-7.4% ↓
Net charge-offs to loans	0.30	0.49%	-38.8% ↓
Loss allowance to loans	2.08	2.07%	0.5% ↑
Net loans and leases to deposits	73.24	74.05%	-1.1% ↓
Return on Assets	0.70	0.78%	-10.3% ↓
Return on Equity	5.59	6.68%	-16.3% ↓
Equity Capital to assets	11.90	11.85%	0.4% ↑

Wisconsin Banconomics Lending Benchmarks

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Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$3,200,396	\$3,810,165	-16.0% ↓
All real estate loans	\$2,559,866	\$3,048,386	-16.0% ↓
Construction and land development	\$129,452	\$156,612	-17.3% ↓
Commercial real estate	\$832,920	\$1,008,486	-17.4% ↓
1-4 family residential	\$1,170,803	\$1,398,117	-16.3% ↓
Farm loans	\$155,212	\$172,220	-9.9% ↓
Commercial & industrial loans	\$363,887	\$442,821	-17.8% ↓
Loans to individuals	\$124,078	\$148,119	-16.2% ↓
Credit cards	\$6,205	\$7,400	-16.1% ↓
Small business loans of \$1M or less	\$649,338	\$776,044	-16.3% ↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks \$100M to \$250M	6/30/13 \$ in 000's	6/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	100	94	6.4% ↑
Number of Employees	3,750	3,500	7.1% ↑
Total Assets	\$16,506,911	\$15,532,810	6.3% ↑
Total Deposits	\$13,822,854	\$13,002,496	6.3% ↑
Net Loans & Leases	\$10,714,930	\$10,236,605	4.7% ↑
Total Securities	\$3,572,780	\$3,178,419	12.4% ↑
Net interest income	\$275,640	\$267,945	2.9% ↑
Total noninterest income	\$185,479	\$153,084	21.2% ↑
Net Income (Year-to-date)	\$97,076	\$81,425	19.2% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	96.00	91.49%	4.9% ↑
Banks with Earnings Gains	57.00	77.66%	-26.6% ↓
Net Interest Margin	3.59	3.74%	-4.0% ↓
Noncurrent loans to loans	2.17	2.66%	-18.4% ↓
Net charge-offs to loans	0.28	0.53%	-47.2% ↓
Loss allowance to loans	2.01	2.03%	-0.8% ↓
Net loans and leases to deposits	77.52	78.73%	-1.5% ↓
Return on Assets	1.17	1.05%	11.4% ↑
Return on Equity	9.55	8.71%	9.6% ↑
Equity Capital to assets	12.30	12.13%	1.4% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks \$100M to \$250M	6/30/13 \$ in 000's	6/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$10,714,930	\$10,236,605	4.7% ↑
All real estate loans	\$8,712,529	\$8,266,703	5.4% ↑
Construction and land development	\$522,314	\$499,718	4.5% ↑
Commercial real estate	\$3,391,458	\$3,195,746	6.1% ↑
1-4 family residential	\$3,405,131	\$3,304,430	3.0% ↑
Farm loans	\$369,831	\$378,570	-2.3% ↓
Commercial & industrial loans	\$1,358,637	\$1,303,550	4.2% ↑
Loans to individuals	\$298,080	\$300,268	-0.7% ↓
Credit cards	\$12,230	\$12,827	-4.7% ↓
Small business loans of \$1M or less	\$1,924,630	\$1,844,759	4.3% ↑

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks \$250M to \$1B	6/30/13 \$ in 000's	6/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	69	73	-5.5% ↓
Number of Employees	7,253	7,313	-0.8% ↓
Total Assets	\$32,375,719	\$33,950,987	-4.6% ↓
Total Deposits	\$26,874,800	\$28,211,612	-4.7% ↓
Net Loans & Leases	\$22,046,575	\$23,534,408	-6.3% ↓
Total Securities	\$5,803,566	\$5,818,888	-0.3% ↓
Net interest income	\$541,006	\$587,572	-7.9% ↓
Total noninterest income	\$159,525	\$159,582	0.0%
Net Income (Year-to-date)	\$151,093	\$136,110	11.0% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	98.55	95.89%	2.8% ↑
Banks with Earnings Gains	50.72	69.86%	-27.4% ↓
Net Interest Margin	3.59	3.76%	-4.5% ↓
Noncurrent loans to loans	1.89	2.66%	-28.9% ↓
Net charge-offs to loans	0.65	0.74%	-12.2% ↓
Loss allowance to loans	1.87	2.00%	-6.5% ↓
Net loans and leases to deposits	82.03	83.42%	-1.7% ↓
Return on Assets	0.92	0.80%	15.0% ↑
Return on Equity	8.27	7.30%	13.3% ↑
Equity Capital to assets	11.25	11.14%	1.0% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks \$250M to \$1B	6/30/13 \$ in 000's	6/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$22,046,575	\$23,534,408	-6.3% ↓
All real estate loans	\$17,369,914	\$18,720,146	-7.2% ↓
Construction and land development	\$1,123,723	\$1,388,204	-19.1% ↓
Commercial real estate	\$7,936,729	\$8,522,360	-6.9% ↓
1-4 family residential	\$6,067,512	\$6,563,188	-7.6% ↓
Farm loans	\$609,060	\$550,421	10.7% ↑
Commercial & industrial loans	\$3,425,317	\$3,631,740	-5.7% ↓
Loans to individuals	\$649,373	\$638,997	1.6% ↑
Credit cards	\$42,206	\$43,193	-2.3% ↓
Small business loans of \$1M or less	\$3,196,884	\$3,328,394	-4.0% ↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	6/30/13 \$ in 000's	6/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	260	269	-3.3% ↓
Number of Employees	18,426	18,559	-0.7% ↓
Total Assets	\$73,981,756	\$75,269,590	-1.7% ↓
Total Deposits	\$60,156,417	\$61,038,067	-1.4% ↓
Net Loans & Leases	\$50,369,901	\$51,401,459	-2.0% ↓
Total Securities	\$13,095,226	\$13,330,684	-1.8% ↓
Net interest income	\$1,245,299	\$1,307,072	-4.7% ↓
Total noninterest income	\$599,965	\$580,153	3.4% ↑
Net Income (Year-to-date)	\$388,994	\$305,854	27.2% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	95.00	92.19%	3.0% ↑
Banks with Earnings Gains	52.31	71.38%	-26.7% ↓
Net Interest Margin	3.66	3.79%	-3.4% ↓
Noncurrent loans to loans	2.31	3.25%	-28.9% ↓
Net charge-offs to loans	0.54	0.96%	-43.8% ↓
Loss allowance to loans	2.07	2.25%	-8.0% ↓
Net loans and leases to deposits	83.73	84.21%	-0.6% ↓
Return on Assets	1.05	0.81%	29.6% ↑
Return on Equity	9.02	7.36%	22.6% ↑
Equity Capital to assets	11.63	11.26%	3.3% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	6/30/13 \$ in 000's	6/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$50,369,901	\$51,401,459	-2.0% ↓
All real estate loans	\$38,834,099	\$40,169,858	-3.3% ↓
Construction and land development	\$2,507,800	\$2,805,328	-10.6% ↓
Commercial real estate	\$14,949,454	\$15,248,861	-2.0% ↓
1-4 family residential	\$15,588,646	\$16,466,154	-5.3% ↓
Farm loans	\$3,126,208	\$3,076,060	1.6% ↑
Commercial & industrial loans	\$6,558,927	\$6,336,424	3.5% ↑
Loans to individuals	\$2,007,714	\$2,105,605	-4.6% ↓
Credit cards	\$496,722	\$511,712	-2.9% ↓
Small business loans of \$1M or less	\$6,631,861	\$6,783,787	-2.2% ↓