

Wisconsin Banconomics Benchmarks

Commercial & Savings Institutions Less Than \$1B	9/30/11 \$ in 000's	Change from One Year Ago	Change from Last Quarter	
Wisconsin Banking Indicators	Total (Sum)	%	%	
Number of Banks	260	-2.3%	↓	0.0%
Number of Employees	12,412	-0.2%	↓	-0.5%
Total Assets	\$55,238,509	-0.3%	↓	1.1%
Total Deposits	\$45,988,491	0.1%	↑	0.9%
Net Loans & Leases	\$37,806,895	-3.8%	↓	-0.4%
Net interest income	\$1,442,032	1.8%	↑	51.2%
Total noninterest income	\$448,267	11.5%	↑	49.3%
Net Income (Year-to-date)	\$316,711	87.5%	↑	59.7%
Wisconsin Banking Performance Ratios	%	%	%	
Profitable Banks	88.85	11.5%	↑	0.9%
Banks with Earnings Gains	61.15	2.3%	↑	-0.6%
Net Interest Margin	3.80	2.7%	↑	0.5%
Noncurrent loans to loans	3.08	-7.5%	↓	2.3%
Net charge-offs to loans	0.84	-13.4%	↓	1.2%
Loss allowance to loans	1.92	-1.0%	↓	-1.0%
Net loans and leases to deposits	82.21	-3.9%	↓	-1.3%
Return on Assets	0.77	87.8%	↑	6.9%
Return on Equity	7.05	80.3%	↑	5.1%
Equity Capital to assets	11.22	5.9%	↑	2.0%

Wisconsin Banconomics Lending Benchmarks

Commercial & Savings Institutions Less Than \$10B	9/30/11 \$ in 000's	Change from One Year Ago	Change from Last Quarter	
Wisconsin Lending Indicators	Total (Sum)	%	%	
Net Loans & Leases	\$37,806,895	-3.8%	↓	-0.4%
All real estate loans	\$30,347,523	-3.8%	↓	-0.2%
Construction and land development	\$2,292,092	-23.0%	↓	-5.4%
Commercial real estate	\$12,777,254	-0.4%	↓	-0.6%
1-4 family residential	\$11,408,054	-4.2%	↓	0.6%
Farm loans	\$1,074,044	5.8%	↑	1.6%
Commercial & industrial loans	\$5,282,766	1.5%	↑	-1.9%
Loans to individuals	\$1,119,411	13.8%	↑	-0.4%
Credit cards	\$64,749	6.2%	↑	0.6%
Small business loans of \$1M or less	\$6,198,092	3.7%	↑	-2.6%