

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$100M	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	79	87	-9.2% ↓
Number of Employees	1,412	1,515	-6.8% ↓
Total Assets	\$5,128,572	\$5,636,077	-9.0% ↓
Total Deposits	\$4,370,579	\$4,792,238	-8.8% ↓
Net Loans & Leases	\$3,203,714	\$3,500,194	-8.5% ↓
Total Securities	\$1,057,515	\$1,155,121	-8.4% ↓
Net interest income	\$132,606	\$148,409	-10.6% ↓
Total noninterest income	\$30,075	\$30,012	0.2% ↑
Net Income (Year-to-date)	\$28,483	\$32,893	-13.4% ↓
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	92.41	88.51%	4.4% ↑
Banks with Earnings Gains	37.97	66.67%	-43.0% ↓
Net Interest Margin	3.77	3.89%	-3.1% ↓
Noncurrent loans to loans	2.72	3.16%	-13.9% ↓
Net charge-offs to loans	0.38	0.50%	-24.0% ↓
Loss allowance to loans	1.99	2.09%	-4.8% ↓
Net loans and leases to deposits	73.30	73.04%	0.4% ↑
Return on Assets	0.74	0.78%	-5.1% ↓
Return on Equity	5.92	6.66%	-11.1% ↓
Equity Capital to assets	12.00	11.79%	1.8% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$100M	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$3,203,714	\$3,500,194	-8.5% ↓
All real estate loans	\$2,555,291	\$2,790,019	-8.4% ↓
Construction and land development	\$134,588	\$140,817	-4.4% ↓
Commercial real estate	\$824,705	\$919,234	-10.3% ↓
1-4 family residential	\$1,157,593	\$1,280,473	-9.6% ↓
Farm loans	\$167,604	\$163,953	2.2% ↑
Commercial & industrial loans	\$354,171	\$409,950	-13.6% ↓
Loans to individuals	\$125,318	\$140,581	-10.9% ↓
Credit cards	\$6,106	\$6,886	-11.3% ↓
Small business loans of \$1M or less	\$646,754	\$706,643	-8.5% ↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks \$100M to \$250M	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	98	99	-1.0% ↓
Number of Employees	3,626	3,733	-2.9% ↓
Total Assets	\$16,095,175	\$16,259,786	-1.0% ↓
Total Deposits	\$13,476,095	\$13,593,196	-0.9% ↓
Net Loans & Leases	\$10,487,614	\$10,682,484	-1.8% ↓
Total Securities	\$3,543,389	\$3,368,756	5.2% ↑
Net interest income	\$404,254	\$425,503	-5.0% ↓
Total noninterest income	\$274,597	\$241,870	13.5% ↑
Net Income (Year-to-date)	\$139,090	\$129,735	7.2% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	94.90	90.91%	4.4% ↑
Banks with Earnings Gains	46.94	72.73%	-35.5% ↓
Net Interest Margin	3.62	3.79%	-4.5% ↓
Noncurrent loans to loans	2.06	2.31%	-10.8% ↓
Net charge-offs to loans	0.34	0.56%	-39.3% ↓
Loss allowance to loans	1.92	2.01%	-4.5% ↓
Net loans and leases to deposits	77.82	78.59%	-1.0% ↓
Return on Assets	1.15	1.07%	7.5% ↑
Return on Equity	9.45	8.77%	7.8% ↑
Equity Capital to assets	12.28	12.43%	-1.2% ↓

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks \$100M to \$250M	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$10,487,614	\$10,682,484	-1.8% ↓
All real estate loans	\$8,551,942	\$8,649,622	-1.1% ↓
Construction and land development	\$474,368	\$523,721	-9.4% ↓
Commercial real estate	\$3,316,435	\$3,325,023	-0.3% ↓
1-4 family residential	\$3,367,179	\$3,449,016	-2.4% ↓
Farm loans	\$379,345	\$402,788	-5.8% ↓
Commercial & industrial loans	\$1,280,241	\$1,346,715	-4.9% ↓
Loans to individuals	\$295,096	\$309,026	-4.5% ↓
Credit cards	\$11,068	\$12,811	-13.6% ↓
Small business loans of \$1M or less	\$1,855,122	\$1,952,498	-5.0% ↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks \$250M to \$1B	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	69	72	-4.2% ↓
Number of Employees	6,901	7,281	-5.2% ↓
Total Assets	\$31,190,257	\$33,816,072	-7.8% ↓
Total Deposits	\$25,874,040	\$28,052,611	-7.8% ↓
Net Loans & Leases	\$20,998,694	\$23,165,753	-9.4% ↓
Total Securities	\$5,806,898	\$5,929,405	-2.1% ↓
Net interest income	\$772,174	\$873,676	-11.6% ↓
Total noninterest income	\$217,806	\$243,937	-10.7% ↓
Net Income (Year-to-date)	\$214,840	\$212,534	1.1% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	98.55	94.44%	4.4% ↑
Banks with Earnings Gains	49.28	68.06%	-27.6% ↓
Net Interest Margin	3.58	3.74%	-4.3% ↓
Noncurrent loans to loans	1.88	2.60%	-27.7% ↓
Net charge-offs to loans	0.66	0.75%	-12.0% ↓
Loss allowance to loans	1.85	2.02%	-8.4% ↓
Net loans and leases to deposits	81.16	82.58%	-1.7% ↓
Return on Assets	0.92	0.84%	9.5% ↑
Return on Equity	8.13	7.62%	6.7% ↑
Equity Capital to assets	11.31	11.31%	0.0%

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks \$250M to \$1B	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$20,998,694	\$23,165,753	-9.4% ↓
All real estate loans	\$16,554,766	\$18,383,663	-9.9% ↓
Construction and land development	\$1,106,284	\$1,356,076	-18.4% ↓
Commercial real estate	\$7,426,607	\$8,328,580	-10.8% ↓
1-4 family residential	\$5,698,085	\$6,455,528	-11.7% ↓
Farm loans	\$646,424	\$599,491	7.8% ↑
Commercial & industrial loans	\$3,151,160	\$3,544,122	-11.1% ↓
Loans to individuals	\$648,952	\$635,916	2.0% ↑
Credit cards	\$42,073	\$43,519	-3.3% ↓
Small business loans of \$1M or less	\$2,959,128	\$3,319,920	-10.9% ↓

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	259	268	-3.4% ↓
Number of Employees	18,390	18,692	-1.6% ↓
Total Assets	\$74,258,123	\$75,209,793	-1.3% ↓
Total Deposits	\$60,550,196	\$60,934,138	-0.6% ↓
Net Loans & Leases	\$50,600,560	\$51,293,678	-1.4% ↓
Total Securities	\$13,282,560	\$13,325,535	-0.3% ↓
Net interest income	\$1,890,163	\$1,974,244	-4.3% ↓
Total noninterest income	\$881,485	\$889,525	-0.9% ↓
Net Income (Year-to-date)	\$584,517	\$305,854	91.1% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	95.37	90.67%	5.2% ↑
Banks with Earnings Gains	45.95	69.03%	-33.4% ↓
Net Interest Margin	3.71	3.82%	-2.9% ↓
Noncurrent loans to loans	2.19	2.92%	-25.0% ↓
Net charge-offs to loans	0.55	0.95%	-42.1% ↓
Loss allowance to loans	2.00	2.20%	-9.1% ↓
Net loans and leases to deposits	83.57	84.18%	-0.7% ↓
Return on Assets	1.05	0.86%	22.1% ↑
Return on Equity	9.00	7.72%	16.6% ↑
Equity Capital to assets	11.83	11.50%	2.9% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$5B	9/30/13 \$ in 000's	9/30/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$50,600,560	\$51,293,678	-1.4% ↓
All real estate loans	\$38,867,651	\$40,050,492	-3.0% ↓
Construction and land development	\$2,541,993	\$2,727,137	-6.8% ↓
Commercial real estate	\$14,951,020	\$15,152,405	-1.3% ↓
1-4 family residential	\$15,428,783	\$16,486,705	-6.4% ↓
Farm loans	\$3,203,763	\$3,147,984	1.8% ↑
Commercial & industrial loans	\$6,601,541	\$6,312,212	4.6% ↑
Loans to individuals	\$2,017,659	\$2,061,030	-2.1% ↓
Credit cards	\$493,526	\$499,126	-1.1% ↓
Small business loans of \$1M or less	\$6,558,849	\$6,835,448	-4.0% ↓