

## Wisconsin Banconomics Benchmarks

FDIC Insured Institutions Less Than \$1B	12/30/11 \$ in 000's	Change from One Year Ago	Change from Last Quarter
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>%</b>	<b>%</b>
Number of Banks	259	-1.9% ↓	-0.4% ↓
Number of Employees	12,377	-1.2% ↓	-0.3% ↓
Total Assets	\$54,876,003	-1.8% ↓	-0.6% ↓
Total Deposits	\$45,738,670	-2.0% ↓	-0.5% ↓
Net Loans & Leases	\$36,858,043	-5.2% ↓	-2.5% ↓
Net interest income	\$1,894,177	-0.7% ↓	31.4% ↑
Total noninterest income	\$587,252	3.5% ↑	31.1% ↑
Net Income (Year-to-date)	\$370,234	71.1% ↑	19.9% ↑
<b>Wisconsin Banking Performance Ratios</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	88.42	11.2% ↑	0.4% ↑
Banks with Earnings Gains	64.09	-4.9% ↓	4.8% ↑
Net Interest Margin	3.81	1.9% ↑	0.3% ↑
Noncurrent loans to loans	2.98	-8.6% ↓	-2.9% ↓
Net charge-offs to loans	0.90	-15.1% ↓	5.9% ↑
Loss allowance to loans	1.95	-0.5% ↓	1.6% ↑
Net loans and leases to deposits	80.58	-3.3% ↓	-2.0% ↓
Return on Assets	0.68	74.4% ↑	-9.3% ↓
Return on Equity	6.22	67.2% ↑	-9.5% ↓
Equity Capital to assets	11.22	7.9% ↑	0.1% ↑

## Wisconsin Banconomics Lending Benchmarks

FDIC Insured Institutions Less Than \$1B	12/30/11 \$ in 000's	Change from One Year Ago	Change from Last Quarter
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>%</b>	<b>%</b>
Net Loans & Leases	\$36,858,043	-5.2% ↓	-2.5% ↓
All real estate loans	\$29,719,055	-4.7% ↓	-2.1% ↓
Construction and land development	\$2,185,593	-19.9% ↓	-4.6% ↓
Commercial real estate	\$12,364,241	-4.9% ↓	-3.2% ↓
1-4 family residential	\$11,344,878	-3.2% ↓	-0.6% ↓
Farm loans	\$1,031,729	2.0% ↑	-3.9% ↓
Commercial & industrial loans	\$5,044,532	7.3% ↑	-4.5% ↓
Loans to individuals	\$1,091,795	10.3% ↑	-2.5% ↓
Credit cards	\$65,226	4.7% ↑	0.7% ↑
Small business loans of \$1M or less	\$6,031,721	7.0% ↑	-2.7% ↓