

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	12/31/12 \$ in 000's	12/31/11 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	253	259	-2.3% ↓
Number of Employees	12,243	12,377	-1.1% ↓
Total Assets	\$54,717,596	\$54,855,390	-0.3% ↓
Total Deposits	\$45,820,707	\$45,738,753	0.2% ↑
Net Loans & Leases	\$35,630,173	\$36,845,716	-3.3% ↓
Net interest income	\$1,861,428	\$1,893,857	-1.7% ↓
Total noninterest income	\$680,474	\$578,127	17.7% ↑
Net Income (Year-to-date)	\$459,616	\$343,463	33.8% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	91.30	88.03%	3.7% ↑
Banks with Earnings Gains	71.54	63.71%	12.3% ↑
Net Interest Margin	3.77	3.81%	-1.0% ↓
Noncurrent loans to loans	2.39	3.01%	-20.6% ↓
Net charge-offs to loans	0.77	0.90%	-14.4% ↓
Loss allowance to loans	1.99	1.97%	1.0% ↑
Net loans and leases to deposits	77.76	80.56%	-3.5% ↓
Return on Assets	0.86	0.63%	36.5% ↑
Return on Equity	7.47	6.85%	9.1% ↑
Equity Capital to assets	11.45	11.18%	2.4% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	12/31/12 \$ in 000's	12/31/12 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$35,630,173	\$36,845,716	-3.3% ↓
All real estate loans	\$28,535,662	\$29,728,852	-4.0% ↓
Construction and land development	\$1,892,208	\$2,195,164	-13.8% ↓
Commercial real estate	\$11,918,867	\$12,343,329	-3.4% ↓
1-4 family residential	\$10,683,032	\$11,357,960	-5.9% ↓
Farm loans	\$1,107,169	\$1,032,577	7.2% ↑
Commercial & industrial loans	\$4,989,182	\$5,027,099	-0.8% ↓
Loans to individuals	\$1,043,931	\$1,092,352	-4.4% ↓
Credit cards	\$61,988	\$65,228	-5.0% ↓
Small business loans of \$1M or less	\$5,720,272	\$6,031,721	-5.2% ↓