

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$100M</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>	
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>	
Number of Banks	77	83	-7.2%	↓
Number of Employees	1,376	1,466	-6.1%	↓
Total Assets	\$5,013,551	\$5,434,244	-7.7%	↓
Total Deposits	\$4,286,925	\$4,587,191	-6.5%	↓
Net Loans & Leases	\$3,105,862	\$3,283,044	-5.4%	↓
Total Securities	\$997,583	\$1,048,786	-4.9%	↓
Net interest income	\$169,569	\$206,402	-17.8%	↓
Total noninterest income	\$37,082	\$42,576	-12.9%	↓
Net Income (Year-to-date)	\$31,577	\$36,644	-13.8%	↓
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>	
Profitable Banks	89.61	87.95%	1.9%	↑
Banks with Earnings Gains	40.26	62.65%	-35.7%	↓
Net Interest Margin	3.75	3.97%	-5.5%	↓
Noncurrent loans to loans	2.59	3.29%	-21.3%	↓
Net charge-offs to loans	0.44	0.65%	-32.3%	↓
Loss allowance to loans	1.99	2.09%	-4.8%	↓
Net loans and leases to deposits	72.45	71.57%	1.2%	↑
Return on Assets	0.63	0.64%	-1.6%	↓
Return on Equity	5.09	5.41%	-5.9%	↓
Equity Capital to assets	11.97	12.48%	-4.1%	↓

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$100M</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>	
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>	
Net Loans & Leases	\$3,105,862	\$3,283,044	-5.4%	↓
All real estate loans	\$2,463,138	\$2,634,924	-6.5%	↓
Construction and land development	\$127,513	\$139,219	-8.4%	↓
Commercial real estate	\$774,405	\$858,033	-9.7%	↓
1-4 family residential	\$1,127,907	\$1,220,672	-7.6%	↓
Farm loans	\$161,568	\$141,069	14.5%	↑
Commercial & industrial loans	\$359,733	\$378,417	-4.9%	↓
Loans to individuals	\$121,616	\$126,813	-4.1%	↓
Credit cards	\$5,952	\$6,673	-10.8%	↓
Small business loans of \$1M or less	\$603,723	\$673,233	-10.3%	↓

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks \$100M to \$250M</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Number of Banks	97	96	1.0% ↑
Number of Employees	3,522	3,519	0.1% ↑
Total Assets	\$15,905,062	\$15,574,166	2.1% ↑
Total Deposits	\$13,360,597	\$13,188,182	1.3% ↑
Net Loans & Leases	\$10,204,816	\$9,950,551	2.6% ↑
Total Securities	\$3,505,373	\$3,200,786	9.5% ↑
Net interest income	\$522,589	\$529,007	-1.2% ↓
Total noninterest income	\$367,943	\$318,998	15.3% ↑
Net Income (Year-to-date)	\$174,281	\$150,197	16.0% ↑
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	95.88	89.58%	7.0% ↑
Banks with Earnings Gains	50.52	75.00%	-32.6% ↓
Net Interest Margin	3.62	3.76%	-3.7% ↓
Noncurrent loans to loans	1.70	2.11%	-19.4% ↓
Net charge-offs to loans	0.39	0.60%	-35.0% ↓
Loss allowance to loans	1.83	2.01%	-9.0% ↓
Net loans and leases to deposits	76.38	75.45%	1.2% ↑
Return on Assets	1.12	0.98%	14.3% ↑
Return on Equity	9.33	8.19%	13.9% ↑
Equity Capital to assets	11.85	11.93%	-0.7% ↓

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks \$100M to \$250M</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Net Loans & Leases	\$10,204,816	\$9,950,551	2.6% ↑
All real estate loans	\$8,334,682	\$8,113,761	2.7% ↑
Construction and land development	\$466,601	\$477,829	-2.3% ↓
Commercial real estate	\$3,143,547	\$3,098,959	1.4% ↑
1-4 family residential	\$3,341,806	\$3,222,979	3.7% ↑
Farm loans	\$367,766	\$343,167	7.2% ↑
Commercial & industrial loans	\$1,213,276	\$1,216,526	-0.3% ↓
Loans to individuals	\$291,763	\$293,522	-0.6% ↓
Credit cards	\$11,301	\$11,866	-4.8% ↓
Small business loans of \$1M or less	\$1,760,787	\$1,832,481	-3.9% ↓

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks \$250M to \$1B</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Number of Banks	72	74	-2.7% ↓
Number of Employees	7,023	7,258	-3.2% ↓
Total Assets	\$32,527,154	\$33,700,836	-3.5% ↓
Total Deposits	\$27,024,339	\$28,045,374	-3.6% ↓
Net Loans & Leases	\$21,683,947	\$22,387,079	-3.1% ↓
Total Securities	\$6,086,878	\$5,884,637	3.4% ↑
Net interest income	\$1,059,289	\$1,125,947	-5.9% ↓
Total noninterest income	\$275,846	\$317,052	-13.0% ↓
Net Income (Year-to-date)	\$268,083	\$261,450	2.5% ↑
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	97.22	95.95%	1.3% ↑
Banks with Earnings Gains	45.83	74.32%	-38.3% ↓
Net Interest Margin	3.58	3.75%	-4.5% ↓
Noncurrent loans to loans	1.72	2.37%	-27.4% ↓
Net charge-offs to loans	0.65	0.87%	-25.3% ↓
Loss allowance to loans	1.80	1.99%	-9.5% ↓
Net loans and leases to deposits	80.24	79.82%	0.5% ↑
Return on Assets	0.83	0.80%	3.7% ↑
Return on Equity	7.35	7.19%	2.2% ↑
Equity Capital to assets	11.18	11.03%	1.4% ↑

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks \$250M to \$1B</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Net Loans & Leases	\$21,683,947	\$22,387,079	-3.1% ↓
All real estate loans	\$17,075,521	\$17,833,250	-4.2% ↓
Construction and land development	\$1,131,681	\$1,274,526	-11.2% ↓
Commercial real estate	\$7,731,942	\$8,012,839	-3.5% ↓
1-4 family residential	\$5,797,867	\$6,235,855	-7.0% ↓
Farm loans	\$666,141	\$622,933	6.9% ↑
Commercial & industrial loans	\$3,255,519	\$3,343,199	-2.6% ↓
Loans to individuals	\$649,997	\$623,596	4.2% ↑
Credit cards	\$43,209	\$43,449	-0.6% ↓
Small business loans of \$1M or less	\$3,109,666	\$3,215,593	-3.3% ↓

## Wisconsin Banconomics Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$5B</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Number of Banks	259	265	-2.3% ↓
Number of Employees	18,343	18,661	-1.7% ↓
Total Assets	\$75,292,907	\$75,353,355	-0.1% ↓
Total Deposits	\$61,910,223	\$61,828,091	0.1% ↑
Net Loans & Leases	\$50,342,584	\$50,200,186	0.3% ↑
Total Securities	\$13,451,103	\$13,282,746	1.3% ↑
Net interest income	\$2,530,435	\$2,624,396	-3.6% ↓
Total noninterest income	\$1,144,543	\$1,192,580	-4.0% ↓
Net Income (Year-to-date)	\$819,255	\$629,920	30.1% ↑
<b>Wisconsin Banking Performance Ratios (Year to Date)</b>	<b>%</b>	<b>%</b>	<b>%</b>
Profitable Banks	94.59	90.57%	4.4% ↑
Banks with Earnings Gains	47.49	70.94%	-33.1% ↓
Net Interest Margin	3.71	3.82%	-2.9% ↓
Noncurrent loans to loans	1.95	2.78%	-29.9% ↓
Net charge-offs to loans	0.57	0.97%	-41.2% ↓
Loss allowance to loans	1.95	2.17%	-10.1% ↓
Net loans and leases to deposits	81.32	81.19%	0.2% ↑
Return on Assets	1.10	0.84%	31.0% ↑
Return on Equity	9.40	7.49%	25.5% ↑
Equity Capital to assets	11.81	11.44%	3.2% ↑

## Wisconsin Banconomics Lending Benchmarks

<b>Wisconsin FDIC Insured Banks Less Than \$5B</b>	<b>12/31/13 \$ in 000's</b>	<b>12/31/12 \$ in 000's</b>	<b>Change from One Year Ago</b>
<b>Wisconsin Lending Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>	<b>%</b>
Net Loans & Leases	\$50,342,584	\$50,200,186	0.3% ↑
All real estate loans	\$39,098,999	\$39,553,634	-1.1% ↓
Construction and land development	\$2,565,365	\$2,624,140	-2.2% ↓
Commercial real estate	\$15,057,100	\$15,096,216	-0.3% ↓
1-4 family residential	\$15,415,194	\$16,093,610	-4.2% ↓
Farm loans	\$2,606,801	\$2,506,571	4.0% ↑
Commercial & industrial loans	\$6,677,853	\$6,344,506	5.3% ↑
Loans to individuals	\$1,977,557	\$1,982,919	-0.3% ↓
Credit cards	\$469,054	\$473,058	-0.8% ↓
Small business loans of \$1M or less	\$6,564,028	\$6,730,086	-2.5% ↓