

Wisconsin Banconomics Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	9/30/12 \$ in 000's	9/30/11 \$ in 000's	Change from One Year Ago
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)	%
Number of Banks	258	260	-0.8% ↓
Number of Employees	12,529	12,412	0.9% ↑
Total Assets	\$55,720,653	\$55,229,274	0.9% ↑
Total Deposits	\$46,438,005	\$45,988,537	1.0% ↑
Net Loans & Leases	\$37,356,484	\$37,805,290	-1.2% ↓
Net interest income	\$1,446,328	\$1,441,780	0.3% ↑
Total noninterest income	\$517,241	\$447,817	15.5% ↑
Net Income (Year-to-date)	\$376,973	\$307,581	22.6% ↑
Wisconsin Banking Performance Ratios (Year to Date)	%	%	%
Profitable Banks	91.47	88.08%	3.8% ↑
Banks with Earnings Gains	69.77	61.15%	14.1% ↑
Net Interest Margin	3.77	3.80%	-0.8% ↓
Noncurrent loans to loans	2.57	3.08%	-16.6% ↓
Net charge-offs to loans	0.67	0.85%	-21.2% ↓
Loss allowance to loans	2.02	1.93%	4.7% ↑
Net loans and leases to deposits	80.44	82.21%	-2.2% ↓
Return on Assets	0.90	0.74%	21.6% ↑
Return on Equity	7.91	6.85%	15.5% ↑
Equity Capital to assets	11.70	11.21%	4.4% ↑

Wisconsin Banconomics Lending Benchmarks

Wisconsin FDIC Insured Banks Less Than \$1B	9/30/12 \$ in 000's	9/30/11 \$ in 000's	Change from One Year Ago
Wisconsin Lending Indicators	Total (Sum)	Total (Sum)	%
Net Loans & Leases	\$37,356,484	\$37,805,290	-1.2% ↓
All real estate loans	\$29,829,211	\$30,347,391	-1.7% ↓
Construction and land development	\$2,014,547	\$2,301,353	-12.5% ↓
Commercial real estate	\$12,585,098	\$12,767,929	-1.4% ↓
1-4 family residential	\$11,185,012	\$11,407,985	-2.0% ↓
Farm loans	\$1,167,008	\$1,073,658	8.7% ↑
Commercial & industrial loans	\$5,301,359	\$5,282,306	0.4% ↑
Loans to individuals	\$1,085,535	\$1,119,868	-3.1% ↓
Credit cards	\$63,216	\$64,749	-2.4% ↓
Small business loans of \$1M or less	\$5,979,061	\$6,183,399	-3.3% ↓