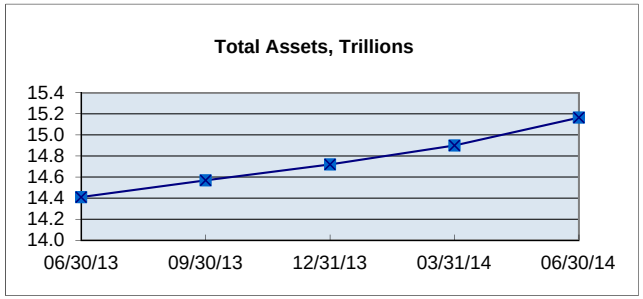
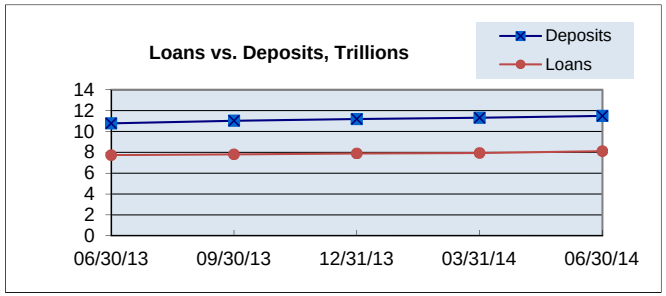
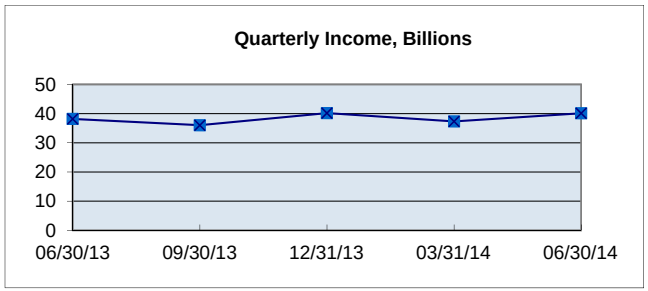
Banking Industry Performance Benchmark

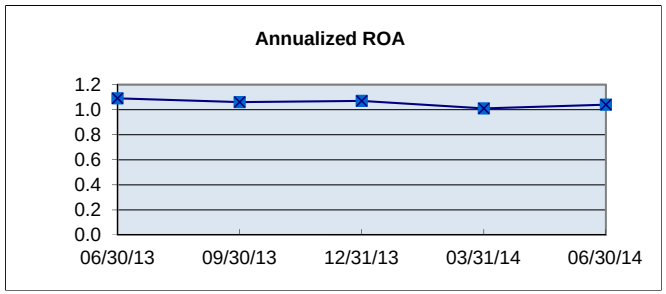
All FDIC Insured Banks

Quarter Ending	06/30/13	09/30/13	12/31/13	03/31/14	06/30/14
Number of Banks	6,940	6,891	6,812	6,730	6,656
Total Assets (Trillions)	14.41	14.57	14.72	14.90	15.16
Total Loans and Leases (Trillions)	7.73	7.80	7.89	7.93	8.11
Total Deposits (Trillions)	10.78	11.03	11.19	11.32	11.49
Quarterly Income (Billions)	38.17	36.02	40.17	37.33	40.13
Ratios, %					
Profitable Banks	91.84	92.05	92.16	92.72	93.36
Equity Capitals/ Asset	11.16	11.11	11.16	11.23	11.26
ROA (Year to Date, Annualized)	1.09	1.06	1.07	1.01	1.04
ROE (Year to Date, Annualized)	9.72	9.45	9.56	8.99	9.29
Loans/Deposit	71.71	70.75	70.51	70.07	70.57
Net Interest Margin	3.27	3.26	3.26	3.17	3.16
Net Charge-offs/ Loans	0.78	0.72	0.69	0.52	0.51
Noncurrent Loans/Loans	3.09	2.83	2.62	2.46	2.24
Nonperforming Assets/Assets	1.90	1.75	1.63	1.52	1.40









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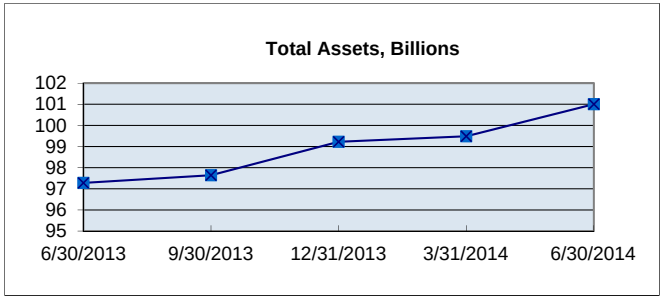
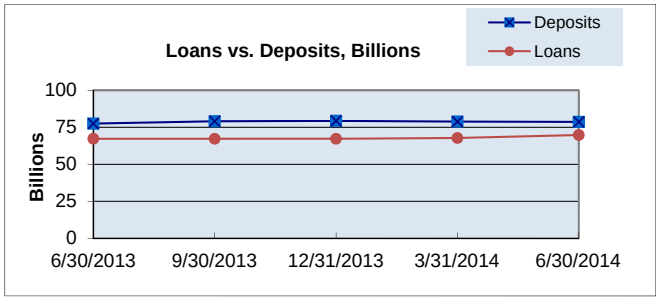
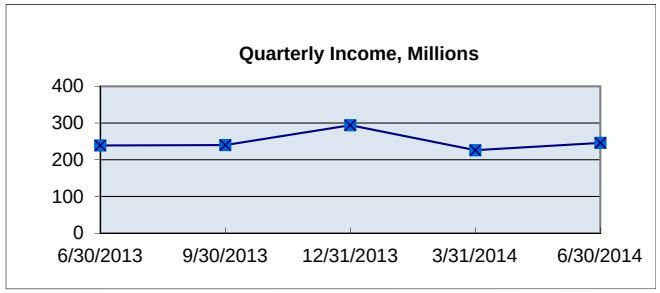
Wisconsin Banking Industry Performance Benchmark

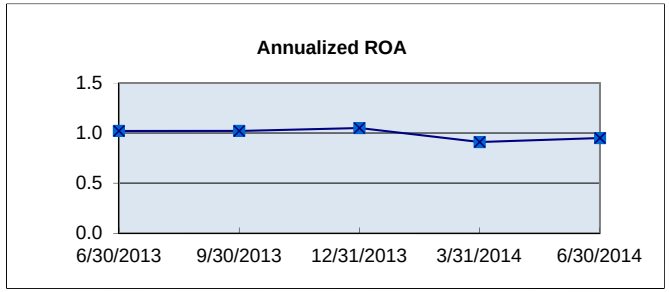
All FDIC Insured Banks

Quarter Ending	6/30/2013	9/30/2013	12/31/2013	3/31/2014	6/30/2014
Number of Banks	261	260	260	257	255
Total Assets (Billions)	97.28	97.65	99.23	99.49	101.00
Total Loans and Leases (Billions)	67.32	67.26	67.25	67.78	69.80
Total Deposits (Billions)	77.53	79.08	79.33	78.87	78.64
Quarterly Income (Millions)	239.00	240.00	294.00	226.00	246.00
Ratios, %					
Profitable Banks	95.02	95.38	94.62	95.72	94.51
Equity Capitals/ Asset	11.76	11..93	11.91	11.26	11.15
ROA (Year to Date, Annualized)	1.02	1.02	1.05	0.91	0.95
ROE (Year to Date, Annualized)	8.63	8.57	8.86	7.59	7.88
Loans/Deposit	86.83	85.05	84.77	85.94	88.75
Net Interest Margin	3.56	3.60	3.60	3.51	3.63
Net Charge-offs/ Loans	0.49	0.49	0.49	0.29	0.30
Noncurrent Loans/Loans	2.11	2.01	1.79	1.73	1.60
Nonperforming Assets/Assets	2.14	2.00	1.75	1.69	1.57









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