

cbw banconomicsSM report

WISCONSIN BANK AND ECONOMIC TRENDS JUNE 30, 2007

Wisconsin Banks Perform Above National Average

Wisconsin banks showed upward movement in 10 of 14 financial indicators and performance ratios in the first quarter of 2007 compared to the first quarter of 2006, according to the FDIC. Nationwide, banks showed increases in eight of the 14 indicators and ratios from the first quarter of 2006 to the first quarter of 2007.

The three performance ratios that declined in Wisconsin during the first quarter of this year — percentage of profitable banks, net interest margin and return on equity — also declined nationally. Banks nationwide also decreased in number and experienced declines in net income and earnings gains.

In the case of two of the performance ratios, net charge-offs and non-current loans to total loans, increases actually demonstrate a negative, rather than a positive, effect on a bank's bottom line. Wisconsin banks reported an increase in the ratio of non-current loans to total loans, indicating that a larger percentage of their loans are 90 days or more past due. The state's net charge-off percentage also rose, although, at 0.14 percent, it still remains below than the 0.45 percent on average for banks nationally.

Both nationally and in Wisconsin the increase in noncurrent loans during the first quarter of 2007 was largely due to

commercial and home real estate loans. The percentage of 1-4 family mortgage loans that is noncurrent nationally rose \$1.7 billion, from 1.05 percent to 1.13 percent, the highest number ever in the 17 years that U.S. banks have been reporting this figure. Noncurrent construction and development loans rose by \$1.5 billion in the first quarter, an increase of 36.1 percent.

A closer examination reveals other differences between the state and national banking performances:

While the nation lost 140 financial institutions, the remaining U.S. banks increased the number of their employees by 2.3 percent.

In Wisconsin the number of banks remained stable and they saw a more conservative, 1.6 percent increase in employees.

Increases in assets, deposits and loans were all greater in Wisconsin than they were nationally.

Wisconsin banks reported an average increase in income, compared to an income decrease, on average, among banks nationally.

In fact, if we add up the number of true positive results, we get positive indicators and ratios in only eight items in Wisconsin, compared to six items nationally. 🇺🇸

Wisconsin Banconomics Benchmarks

Change From Prior Year	2007 (as of 3/31/07) \$ in 000's	2006 (as of 3/31/06) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators					
Number of Banks	302	302	0	0.0%	○
Number of Employees	28,316	27,921	395	1.4%	▲
Total Assets	\$142,147,508	\$129,661,274	\$12,486,234	9.6%	▲
Average Assets	\$141,771,985	\$129,016,987	\$12,754,998	9.9%	▲
Total Deposits	\$102,019,075	\$93,008,220	\$9,010,855	9.7%	▲
Net Loans & Leases	\$107,629,767	\$97,539,237	\$10,090,530	10.3%	▲
Net Income (Year-to-date)	\$358,961	\$351,425	\$7,536	2.1%	▲
Wisconsin Banking Performance Ratios (YTD)					
	%	%	Difference	%	
Profitable Banks	92.72	96.03	-3.31	-3.4%	▼
Banks with Earnings Gains	47.02	39.07	7.95	20.3%	▲
Net Interest Margin	3.39	3.50	-0.11	-3.1%	▼
Noncurrent loans to loans	0.99	0.64	0.35	54.7%	▲
Net charge-offs to loans	0.14	0.09	0.05	55.6%	▲
Return on Equity	10.11	11.25	-1.14	-10.1%	▼
Equity Capital to assets	10.11	9.70	0.41	4.2%	▲
TOTAL 10 Positive Banconomic Benchmarks, 3 Negative Banconomic Benchmarks, 1 Neutral					

National Banconomics Benchmarks

Change From Prior Year	2007 (as of 3/31/07) \$ in 000's	2006 (as of 3/31/06) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators					
Number of Banks	8650	8790	-140	-1.6%	▼
Number of Employees	2,223,402	2,172,999	50,403	2.3%	▲
Total Assets	\$11,981,167,560	\$11,209,794,212	\$771,373,348	6.9%	▲
Average Assets	\$11,914,723,438	\$11,026,402,028	\$888,321,410	8.1%	▲
Total Deposits	\$7,895,117,076	\$7,318,770,110	\$576,346,966	7.9%	▲
Net Loans & Leases	\$7,198,358,921	\$6,786,169,465	\$412,189,456	6.1%	▲
Net Income (Year-to-date)	\$35,990,220	\$36,902,638	-\$912,418	-2.5%	▼
National Banking Performance Ratios					
	%	%	Difference	%	
Profitable Banks	91.13	93.39	-2.26	-2.4%	▼
Banks with Earnings Gains	48.91	56.71	-7.80	-13.8%	▼
Net Interest Margin	3.32	3.46	-0.14	-4.1%	▼
Noncurrent loans to loans	0.83	0.71	0.12	16.9%	▲
Net charge-offs to loans	0.45	0.32	0.13	40.6%	▲
Return on Equity	11.44	12.95	-1.51	-11.7%	▼
Equity Capital to assets	10.58	10.38	0.20	1.9%	▲
TOTAL 8 Positive Banconomic Benchmarks, 6 Negative Banconomic Benchmarks, 0 Neutral					



'CBW Banconomics Report' Gets Good Response

Daryll Lund, CAE, President and CEO, Community Bankers of Wisconsin

The first three issues of the CBW Banconomics Report received a very positive response from community bankers around the state. While the FDIC makes available on its Web site informative financial data about individual financial institutions and national and state averages, it does always not provide that data in a way that is readily useful to community banks, public officials or reporters. Although several vendors offer to tailor the FDIC data according to the needs of their clients, this service is often cost prohibitive for individual institutions. The CBW Banconomics Report is now filling the need for Wisconsin banking indicators and performance ratios in a format that can be used by community bank managers, officers and directors, as well as those interested



in Wisconsin banking performance trends.

Our publication continues to develop. Reader response to our initial issues has led us to focus exclusively on banking indicators and ratios, rather than on state demographic and economic factors, which can be found elsewhere. We have also decided to provide a comparison of Wisconsin indicators and ratios with those of other Upper Midwest states annually (see March 2007 issue), rather than at the end of each quarter.

We have other ideas and goals for the future of this evolving community bank tool, which we hope will also prove valuable to time-pressed public officials and the media. With your continued feedback and suggestions, this publication can become even more useful in the future. 📖

Wisconsin Regional Banconomics Benchmarks Change From Prior Year

ALL WISCONSIN BANKS (302 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	47.02	39.07	7.95	20.3%	▲
Return on Equity	10.11	11.25	-1.14	-10.1%	▼
Net Interest Margin	3.39	3.5	-0.11	-3.1%	▼
Noncurrent loans to loans	0.99	0.64	0.35	54.7%	▲
Net charge-offs to loans	0.14	0.09	0.05	55.6%	▲
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$107,629,767	\$97,539,237	\$10,090,530	10.3%	▲
Loans secured by real estate	\$79,535,759	\$72,198,197	\$7,337,562	10.2%	▲
1-4 Family residential mortgages	\$31,521,387	\$30,819,466	\$701,921	2.3%	▲
Construction and development loans	\$17,334,306	\$13,425,937	\$3,908,369	29.1%	▲
Commercial & industrial loans	\$19,978,108	\$17,325,581	\$2,652,527	15.3%	▲
Farm loans	\$1,315,850	\$1,215,750	\$100,100	8.2%	▲
Loans to individuals	\$5,061,204	\$5,284,986	-\$223,782	-4.2%	▼
Total other loans and leases	\$2,899,823	\$2,574,055	\$325,768	12.7%	▲

MSA - APPLETON (9 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	55.56	55.56	0	0.0%	○
Return on Equity	7.61	8.42	-0.81	-9.6%	▼
Net Interest Margin	2.96	3.29	-0.33	-10.0%	▼
Noncurrent loans to loans	1.14	1.1	0.04	3.6%	▲
Net charge-offs to loans	-0.02	0.08	-0.1	-125.0%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$1,412,283	\$1,281,476	\$130,807	10.2%	▲
Loans secured by real estate	\$1,139,472	\$1,033,272	\$106,200	10.3%	▲
1-4 Family residential mortgages	\$564,347	\$547,954	\$16,393	3.0%	▲
Construction and development loans	\$148,470	\$128,922	\$19,548	15.2%	▲
Commercial & industrial loans	\$238,568	\$206,903	\$31,665	15.3%	▲
Farm loans	\$6,071	\$7,563	-\$1,492	-19.7%	▼
Loans to individuals	\$37,169	\$41,754	-\$4,585	-11.0%	▼
Total other loans and leases	\$3,657	\$3,416	\$241	7.1%	▲

MSA - EAU CLAIRE (7 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	71.43	28.57	42.86	150.0%	▲
Return on Equity	6.62	9.85	-3.23	-32.8%	▼
Net Interest Margin	3.65	3.81	-0.16	-4.2%	▼
Noncurrent loans to loans	1.29	0.54	0.75	138.9%	▲
Net charge-offs to loans	-0.01	0.06	-0.07	-116.7%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$1,022,192	\$911,119	\$111,073	12.2%	▲
Loans secured by real estate	\$780,654	\$713,773	\$66,881	9.4%	▲
1-4 Family residential mortgages	\$379,678	\$352,460	\$27,218	7.7%	▲
Construction and development loans	\$94,426	\$94,055	\$371	0.4%	▲
Commercial & industrial loans	\$84,286	\$70,919	\$13,367	18.8%	▲
Farm loans	\$28,740	\$22,753	\$5,987	26.3%	▲
Loans to individuals	\$120,038	\$96,292	\$23,746	24.7%	▲
Total other loans and leases	\$18,434	\$17,298	\$1,136	6.6%	▲

CBW Banconomics Report

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 CBW Mission: Exclusively serving Wisconsin community banks to help them meet the needs of their customers, employees, shareholders and communities.



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MSA - FOND DU LAC (6 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	66.67	33.33	33.34	100.0%	▲
Return on Equity	9.39	10.2	-0.81	-7.9%	▼
Net Interest Margin	3.63	3.9	-0.27	-6.9%	▼
Noncurrent loans to loans	1.07	0.5	0.57	114.0%	▲
Net charge-offs to loans	-0.02	0.04	-0.06	-150.0%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$1,407,387	\$1,358,460	\$48,927	3.6%	▲
Loans secured by real estate	\$1,089,482	\$1,060,304	\$29,178	2.8%	▲
1-4 Family residential mortgages	\$445,323	\$448,326	-\$3,003	-0.7%	▼
Construction and development loans	\$210,755	\$170,750	\$40,005	23.4%	▲
Commercial & industrial loans	\$241,856	\$222,710	\$19,146	8.6%	▲
Farm loans	\$33,063	\$32,836	\$227	0.7%	▲
Loans to individuals	\$51,877	\$51,891	-\$14	0.0%	○
Total other loans and leases	\$12,920	\$12,225	\$695	5.7%	▲

MSA - LA CROSSE (6 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	66.67	66.67	0	0.0%	○
Return on Equity	8.28	9.31	-1.03	-11.1%	▼
Net Interest Margin	3.83	3.91	-0.08	-2.0%	▼
Noncurrent loans to loans	1.93	1.44	0.49	34.0%	▲
Net charge-offs to loans	0.13	0.21	-0.08	-38.1%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$516,590	\$506,322	\$10,268	2.0%	▲
Loans secured by real estate	\$364,800	\$362,199	\$2,601	0.7%	▲
1-4 Family residential mortgages	\$111,524	\$115,659	-\$4,135	-3.6%	▼
Construction and development loans	\$45,468	\$48,204	-\$2,736	-5.7%	▼
Commercial & industrial loans	\$125,525	\$111,783	\$13,742	12.3%	▲
Farm loans	\$12,777	\$14,330	-\$1,553	-10.8%	▼
Loans to individuals	\$17,169	\$17,717	-\$548	-3.1%	▼
Total other loans and leases	\$3,632	\$7,305	-\$3,673	-50.3%	▼

MSA - GREEN BAY (8 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	62.5	25	37.5	150.0%	▲
Return on Equity	11.58	11.25	0.33	2.9%	▲
Net Interest Margin	3.53	3.48	0.05	1.4%	▲
Noncurrent loans to loans	1.15	0.84	0.31	36.9%	▲
Net charge-offs to loans	0.13	0.11	0.02	18.2%	▲
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$15,585,882	\$16,195,432	-\$609,550	-3.8%	▼
Loans secured by real estate	\$10,916,730	\$11,617,746	-\$701,016	-6.0%	▼
1-4 Family residential mortgages	\$4,667,723	\$5,258,271	-\$590,548	-11.2%	▼
Construction and development loans	\$2,216,266	\$2,097,302	\$118,964	5.7%	▲
Commercial & industrial loans	\$3,555,842	\$3,468,317	\$87,525	2.5%	▲
Farm loans	\$56,080	\$56,105	-\$25	0.0%	○
Loans to individuals	\$846,030	\$938,590	-\$92,560	-9.9%	▼
Total other loans and leases	\$422,846	\$325,672	\$97,174	29.8%	▲

MSA - MADISON (26 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	38.46	50	-11.54	-23.1%	▼
Return on Equity	10.35	12.47	-2.12	-17.0%	▼
Net Interest Margin	4.13	4.46	-0.33	-7.4%	▼
Noncurrent loans to loans	1.05	0.6	0.45	75.0%	▲
Net charge-offs to loans	0.47	0.35	0.12	34.3%	▲
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$9,872,184	\$8,940,349	\$931,835	10.4%	▲
Loans secured by real estate	\$7,151,891	\$6,348,194	\$803,697	12.7%	▲
1-4 Family residential mortgages	\$2,286,052	\$2,088,659	\$197,393	9.5%	▲
Construction and development loans	\$1,129,013	\$895,872	\$233,141	26.0%	▲
Commercial & industrial loans	\$1,018,147	\$909,046	\$109,101	12.0%	▲
Farm loans	\$53,687	\$66,640	-\$12,953	-19.4%	▼
Loans to individuals	\$1,624,344	\$1,597,320	\$27,024	1.7%	▲
Total other loans and leases	\$117,000	\$97,690	\$19,310	19.8%	▲

MSA - JANESVILLE (8 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	50	25	25	100.0%	▲
Return on Equity	6.72	6.97	-0.25	-3.6%	▼
Net Interest Margin	3.29	3.4	-0.11	-3.2%	▼
Noncurrent loans to loans	0.38	0.39	-0.01	-2.6%	▼
Net charge-offs to loans	0.11	0.11	0	0.0%	○
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$939,367	\$925,282	\$14,085	1.5%	▲
Loans secured by real estate	\$727,786	\$721,448	\$6,338	0.9%	▲
1-4 Family residential mortgages	\$323,642	\$317,942	\$5,700	1.8%	▲
Construction and development loans	\$105,256	\$106,688	-\$1,432	-1.3%	▼
Commercial & industrial loans	\$126,349	\$112,892	\$13,457	11.9%	▲
Farm loans	\$23,035	\$19,818	\$3,217	16.2%	▲
Loans to individuals	\$65,379	\$72,955	-\$7,576	-10.4%	▼
Total other loans and leases	\$7,612	\$9,059	-\$1,447	-16.0%	▼

MSA - MILWAUKEE, WAUKESHA, WEST ALLIS (45 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	40	36.36	3.64	10.0%	▲
Return on Equity	10.28	11.71	-1.43	-12.2%	▼
Net Interest Margin	3.14	3.2	-0.06	-1.9%	▼
Noncurrent loans to loans	0.85	0.45	0.4	88.9%	▲
Net charge-offs to loans	0.1	0.04	0.06	150.0%	▲
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$53,032,409	\$45,307,982	\$7,724,427	17.0%	▲
Loans secured by real estate	\$38,852,469	\$33,227,344	\$5,625,125	16.9%	▲
1-4 Family residential mortgages	\$15,552,362	\$14,891,696	\$660,666	4.4%	▲
Construction and development loans	\$10,612,343	\$7,668,824	\$2,943,519	38.4%	▲
Commercial & industrial loans	\$11,065,873	\$8,957,240	\$2,108,633	23.5%	▲
Farm loans	\$347,979	\$303,861	\$44,118	14.5%	▲
Loans to individuals	\$1,446,832	\$1,581,718	-\$134,886	-8.5%	▼
Total other loans and leases	\$1,819,324	\$1,673,982	\$145,342	8.7%	▲

MSA - MINNEAPOLIS - WI BANKS ONLY (8 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	12.5	62.5	-50	-80.0%	▼
Return on Equity	9.89	13.68	-3.79	-27.7%	▼
Net Interest Margin	4.06	4.35	-0.29	-6.7%	▼
Noncurrent loans to loans	2.25	0.57	1.68	294.7%	▲
Net charge-offs to loans	0.04	0.06	-0.02	-33.3%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$937,323	\$920,348	\$16,975	1.8%	▲
Loans secured by real estate	\$743,006	\$722,615	\$20,391	2.8%	▲
1-4 Family residential mortgages	\$255,626	\$252,101	\$3,525	1.4%	▲
Construction and development loans	\$165,296	\$157,726	\$7,570	4.8%	▲
Commercial & industrial loans	\$124,346	\$125,018	-\$672	-0.5%	▼
Farm loans	\$21,407	\$20,235	\$1,172	5.8%	▲
Loans to individuals	\$36,648	\$41,346	-\$4,698	-11.4%	▼
Total other loans and leases	\$26,105	\$23,948	\$2,157	9.0%	▲

MSA - OSHKOSH - NEENAH (3 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	N/A	100	N/A	N/A	○
Return on Equity	4.73	13.71	-8.98	-65.5%	▼
Net Interest Margin	3.06	3.42	-0.36	-10.5%	▼
Noncurrent loans to loans	1.75	0.58	1.17	201.7%	▲
Net charge-offs to loans	0.02	0.05	-0.03	-60.0%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$493,516	\$457,346	\$36,170	7.9%	▲
Loans secured by real estate	\$358,560	\$318,559	\$40,001	12.6%	▲
1-4 Family residential mortgages	\$134,972	\$124,058	\$10,914	8.8%	▲
Construction and development loans	\$82,195	\$70,006	\$12,189	17.4%	▲
Commercial & industrial loans	\$135,765	\$129,542	\$6,223	4.8%	▲
Farm loans	\$0	\$0	\$0	0	○
Loans to individuals	\$6,254	\$14,450	-\$8,196	-56.7%	▼
Total other loans and leases	\$1,713	\$1,293	\$420	32.5%	▲

MSA - RACINE (5 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	80	40	40	100.0%	▲
Return on Equity	10.55	10.31	0.24	2.3%	▲
Net Interest Margin	3.54	3.74	-0.2	-5.3%	▼
Noncurrent loans to loans	0.59	0.35	0.24	68.6%	▲
Net charge-offs to loans	-0.01	0.01	-0.02	-200.0%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$4,378,366	\$3,401,253	\$977,113	28.7%	▲
Loans secured by real estate	\$3,322,612	\$2,555,290	\$767,322	30.0%	▲
1-4 Family residential mortgages	\$1,223,080	\$958,480	\$264,600	27.6%	▲
Construction and development loans	\$853,992	\$522,539	\$331,453	63.4%	▲
Commercial & industrial loans	\$884,211	\$708,770	\$175,441	24.8%	▲
Farm loans	\$30,223	\$28,609	\$1,614	5.6%	▲
Loans to individuals	\$82,014	\$69,492	\$12,522	18.0%	▲
Total other loans and leases	\$117,718	\$86,878	\$30,840	35.5%	▲

MSA - SHEBOYGAN (4 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	50	N/A	N/A	N/A	○
Return on Equity	7.71	6.11	1.6	26.2%	▲
Net Interest Margin	3.77	4.08	-0.31	-7.6%	▼
Noncurrent loans to loans	1.49	1.07	0.42	39.3%	▲
Net charge-offs to loans	0.09	0.36	-0.27	-75.0%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$614,940	\$542,053	\$72,887	13.4%	▲
Loans secured by real estate	\$470,445	\$419,722	\$50,723	12.1%	▲
1-4 Family residential mortgages	\$151,781	\$140,539	\$11,242	8.0%	▲
Construction and development loans	\$53,878	\$46,193	\$7,685	16.6%	▲
Commercial & industrial loans	\$129,791	\$105,089	\$24,702	23.5%	▲
Farm loans	\$4,112	\$4,185	-\$73	-1.7%	▼
Loans to individuals	\$15,312	\$16,228	-\$916	-5.6%	▼
Total other loans and leases	\$2,754	\$3,475	-\$721	-20.7%	▼

MSA - SUPERIOR (4 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	75	25	50	200.0%	▲
Return on Equity	10.13	10.63	-0.5	-4.7%	▼
Net Interest Margin	3.85	4	-0.15	-3.8%	▼
Noncurrent loans to loans	1.36	0.54	0.82	151.9%	▲
Net charge-offs to loans	0.03	0.04	-0.01	-25.0%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$417,672	\$393,355	\$24,317	6.2%	▲
Loans secured by real estate	\$324,597	\$326,084	-\$1,487	-0.5%	▼
1-4 Family residential mortgages	\$144,506	\$143,659	\$847	0.6%	▲
Construction and development loans	\$33,233	\$20,454	\$12,779	62.5%	▲
Commercial & industrial loans	\$81,633	\$55,855	\$25,778	46.2%	▲
Farm loans	\$24	\$105	-\$81	-77.1%	▼
Loans to individuals	\$11,199	\$11,005	\$194	1.8%	▲
Total other loans and leases	\$3,763	\$3,792	-\$29	-0.8%	▼

MSA - WAUSAU (11 BANKS)

Change From Prior Year	2007 (as of 3/31/07) %	2006 (as of 3/31/06) %	Difference	%Chg	Trend
Banks with Earnings Gains	81.82	27.27	54.55	200.0%	▲
Return on Equity	8.37	7.62	0.75	9.8%	▲
Net Interest Margin	3.42	3.47	-0.05	-1.4%	▼
Noncurrent loans to loans	0.93	0.88	0.05	5.7%	▲
Net charge-offs to loans	0.05	0.07	-0.02	-28.6%	▼
Wisconsin Banking Loan Data (Totals)	\$ in 000's	\$ in 000's	Difference	%Chg	Trend
Net Loans & Leases	\$1,755,112	\$1,615,492	\$139,620	8.6%	▲
Loans secured by real estate	\$1,422,229	\$1,291,766	\$130,463	10.1%	▲
1-4 Family residential mortgages	\$568,566	\$521,580	\$46,986	9.0%	▲
Construction and development loans	\$233,211	\$209,909	\$23,302	11.1%	▲
Commercial & industrial loans	\$262,517	\$246,523	\$15,994	6.5%	▲
Farm loans	\$23,107	\$24,111	-\$1,004	-4.2%	▼
Loans to individuals	\$45,092	\$48,381	-\$3,289	-6.8%	▼
Total other loans and leases	\$23,901	\$25,926	-\$2,025	-7.8%	▼

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