

cbw banconomics report

WISCONSIN BANK AND ECONOMIC TRENDS

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2008 (as of 6/30/08) \$ in 000's	2007 (as of 6/30/07) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	290	301	-11	-3.7%	▼
Number of Employees	31,682	28,925	2757	9.5%	▲
Total Assets	\$158,939,096	\$145,127,853	\$13,811,243	9.5%	▲
Average Assets	\$155,715,684	\$143,309,766	\$12,405,918	8.7%	▲
Total Deposits	\$111,278,168	\$105,121,755	\$6,156,413	5.9%	▲
Net Loans and Leases	\$119,978,036	\$110,051,064	\$9,926,972	9.0%	▲
Net Income (year-to-date)	\$130,691	\$750,070	-\$619,379	-82.6%	▼
Wisconsin Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	91.72	92.69	-0.97	-1.1%	▼
Banks with Earnings Gains	56.55	49.83	6.72	13.5%	▲
Net Interest Margin	3.39	3.39	0.00	0.0%	
Noncurrent Loans to Loans	1.99	1.08	0.91	84.3%	▲
Net Charge-offs to Loans	1.15	0.16	0.99	618.8%	▲
Return on Assets	0.17	1.05	-0.88	-83.8%	▼
Return on Equity	1.65	10.41	-8.76	-84.1%	▼
Equity Capital to Assets	10.03	10.13	-0.10	-1.0%	▼
TOTAL: 8 Upward Trending Benchmarks; 6 Downward Trending Benchmarks; 1 Unchanged					

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2008 (as of 6/30/08) \$ in 000's	2007 (as of 6/30/07) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	8,451	8,614	-163	-1.9%	▼
Number of Employees	2,204,185	2,220,907	-16722	-0.8%	▼
Total Assets	\$13,300,799,978	\$12,261,393,176	\$1,039,406,802	8.5%	▲
Average Assets	\$13,220,403,508	\$12,021,760,697	\$1,198,642,811	10.0%	▲
Total Deposits	\$8,572,674,729	\$8,035,594,549	\$537,080,180	6.7%	▲
Net Loans and Leases	\$7,851,840,697	\$7,385,372,724	\$466,467,973	6.3%	▲
Net Income (year-to-date)	\$24,221,590	\$72,375,459	-\$48,153,869	-66.5%	▼
National Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	83.27	90.48	-7.21	-8.0%	▼
Banks with Earnings Gains	44.95	49.35	-4.40	-8.9%	▼
Net Interest Margin	3.35	3.32	0.03	0.9%	▲
Noncurrent Loans to Loans	2.04	0.91	1.13	124.2%	▲
Net Charge-offs to Loans	1.16	0.47	0.69	146.8%	▲
Return on Assets	0.37	1.20	-0.83	-69.2%	▼
Return on Equity	3.58	11.45	-7.87	-68.7%	▼
Equity Capital to Assets	10.16	10.43	-0.27	-2.6%	▼
TOTAL: 7 Upward Trending Benchmarks; 8 Downward Trending Benchmarks					