

cbw banconomics report

WISCONSIN BANK AND ECONOMIC TRENDS

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009 (as of 3/31/09) \$ in 000's	2008 (as of 3/31/08) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	283	293	-10	-3.4%	▼
Number of Employees	30,833	31,358	-525	-1.7%	▼
Total Assets	\$159,510,058	\$156,688,937	\$2,821,121	1.8%	▲
Average Assets	\$159,120,058	\$154,177,987	\$4,942,071	3.2%	▲
Total Deposits	\$113,755,918	\$110,823,773	\$2,932,145	2.6%	▲
Net Loans and Leases	\$118,872,610	\$117,866,726	\$1,005,884	0.9%	▲
Net Income (year-to-date)	\$75,476	\$335,550	-\$260,074	-77.5%	▼
Wisconsin Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	89.75	93.52	-3.77	-4.0%	▼
Banks with Earnings Gains	41.70	61.43	-19.73	-32.1%	▼
Net Interest Margin	3.27	3.32	-0.05	-1.5%	▼
Noncurrent Loans to Loans	3.42	1.62	1.80	111.1%	▲
Net Charge-offs to Loans	1.59	0.68	0.91	133.8%	▲
Return on Assets	0.19	0.87	-0.68	-78.2%	▼
Return on Equity	2.03	8.47	-6.44	-76.0%	▼
Equity Capital to Assets	9.44	10.47	-1.03	-9.8%	▼

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009 (as of 3/31/09) \$ in 000's	2008 (as of 3/31/08) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	8246	8494	-248	-2.9%	▼
Number of Employees	2,114,527	2,212,503	-97976	-4.4%	▼
Total Assets	\$13,541,630,370	\$13,369,430,023	\$172,200,347	1.3%	▲
Average Assets	\$13,683,732,713	\$13,193,625,794	\$490,106,919	3.7%	▲
Total Deposits	\$8,954,431,916	\$8,565,752,851	\$388,679,065	4.5%	▲
Net Loans and Leases	\$7,540,527,985	\$7,846,791,870	-\$306,263,885	-3.9%	▼
Net Income (year-to-date)	\$7,560,166	\$19,269,863	-\$11,709,697	-60.8%	▼
National Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	78.35	85.77	-7.42	-8.7%	▼
Banks with Earnings Gains	40.04	48.54	-8.50	-17.5%	▼
Net Interest Margin	3.39	3.33	0.06	1.8%	▲
Noncurrent Loans to Loans	3.77	1.72	2.05	119.2%	▲
Net Charge-offs to Loans	1.94	0.99	0.95	96.0%	▲
Return on Assets	0.22	0.58	-0.36	-62.1%	▼
Return on Equity	2.26	5.69	-3.43	-60.3%	▼
Equity Capital to Assets	10.15	10.18	-0.03	-0.3%	▼