

# cbw banconomics report

## WISCONSIN BANK AND ECONOMIC TRENDS

### Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009	2008	Difference	%Chg	Trend
	(as of 9/30/09) \$ in 000's	(as of 9/30/09) \$ in 000's			
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>			
Number of Banks	282	288	-6	-2.1%	▼
Number of Employees	30,203	31,837	-634	-2.1%	▼
Total Assets	\$154,750,813	\$157,482,767	-\$2,731,954	-1.7%	▼
Average Assets	\$157,402,302	\$154,559,617	\$2,842,685	1.8%	▲
Total Deposits	\$116,112,920	\$108,694,185	\$7,418,735	6.8%	▲
Net Loans and Leases	\$113,078,182	\$119,672,135	-\$6,593,953	-5.5%	▼
Net Income (year-to-date)	-\$409,597	\$286,864	\$696,461	-242.8%	▼
<b>Wisconsin Banking Performance Ratios (YTD)</b>	<b>%</b>	<b>%</b>	<b>Difference</b>	<b>%</b>	<b>Trend</b>
Profitable Banks	77.66	87.85	-10.19	-11.6%	▼
Banks with Earnings Gains	34.46	49.31	-14.85	-30.1%	▼
Net Interest Margin	3.30	3.41	-0.11	-3.2%	▼
Noncurrent Loans to Loans	4.41	2.27	2.14	94.3%	▲
Net Charge-offs to Loans	2.38	1.04	1.34	128.8%	▲
Return on Assets	-0.35	0.25	-0.60	-240.0%	▼
Return on Equity	-3.61	2.44	-6.05	-248.0%	▼
Equity Capital to Assets	10.00	10.16	-0.16	-1.6%	▼

### National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009	2008	Difference	%Chg	Trend
	(as of 9/30/09) \$ in 000's	(as of 9/30/09) \$ in 000's			
<b>National Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>			
Number of Banks	8,099	8,384	-285	-3.4%	▼
Number of Employees	2,069,405	2,170,931	-111,526	-4.7%	▼
Total Assets	\$13,247,285,369	\$13,572,986,579	-\$325,701,210	-2.4%	▼
Average Assets	\$13,413,336,216	\$13,023,893,508	\$389,442,708	3.0%	▲
Total Deposits	\$9,100,945,627	\$8,727,754,959	\$373,190,668	4.3%	▲
Net Loans and Leases	\$7,194,675,804	\$7,833,327,751	-\$638,651,947	-8.2%	▼
Net Income (year-to-date)	\$9,590,014	\$31,685,294	-\$22,095,280	-69.7%	▼
<b>National Banking Performance Ratios (YTD)</b>	<b>%</b>	<b>%</b>	<b>Difference</b>	<b>%</b>	<b>Trend</b>
Profitable Banks	71.69	78.66	-6.97	-8.9%	▼
Banks with Earnings Gains	37.54	40.54	-3.00	-7.4%	▼
Net Interest Margin	3.46	3.33	0.13	3.9%	▲
Noncurrent Loans to Loans	4.94	2.34	2.60	101.7%	▲
Net Charge-offs to Loans	2.38	1.18	1.20	93.1%	▲
Return on Assets	0.10	0.32	-0.22	-68.8%	▼
Return on Equity	0.93	3.26	-2.33	-71.5%	▼
Equity Capital to Assets	10.90	9.62	1.28	13.2%	▲