

# banconomics report

## WISCONSIN BANK AND ECONOMIC TRENDS

### Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2007 (as of 9/30/07) \$ in 000's	2006 (as of 9/30/07) \$ in 000's	Difference	%Chg	Trend
<b>Wisconsin Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>			
Number of Banks	301	303	-2	-0.7%	▼
Number of Employees	28,896	28,368	528	1.9%	▲
Total Assets	\$149,109,393	\$139,440,275	\$9,669,118	6.9%	▲
Average Assets	\$145,275,493	\$134,085,437	\$11,190,056	8.3%	▲
Total Deposits	\$104,662,269	\$101,048,318	\$3,613,951	3.6%	▲
Net Loans & Leases	\$112,401,253	\$105,792,170	\$6,609,083	6.2%	▲
Net Income (Year-to-date)	\$1,121,150	\$1,140,788	-\$19,638	-1.7%	▼
<b>Wisconsin Banking Performance Ratios (YTD)</b>	<b>%</b>	<b>%</b>	<b>Difference</b>	<b>%</b>	
Profitable Banks	94.35	95.71	-1.36	-1.4%	▼
Banks with Earnings Gains	51.16	40.92	10.24	25.0%	▲
Net Interest Margin	3.39	3.55	-0.16	-4.5%	▼
Noncurrent loans to loans	1.19	0.74	0.45	60.8%	▲
Net charge-offs to loans	0.19	0.09	0.10	111.1%	▲
Return on Assets	1.03	1.13	-0.10	-8.8%	▼
Return on Equity	10.20	11.57	-1.37	-11.8%	▼
Equity Capital to assets	10.21	9.94	0.27	2.7%	▲

TOTAL 9 Positive Banconomic Benchmarks, 6 Negative Banconomic Benchmarks

### National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2007 (as of 9/30/07) \$ in 000's	2006 (as of 9/30/07) \$ in 000's	Difference	%Chg	Trend
<b>National Banking Indicators</b>	<b>Total (Sum)</b>	<b>Total (Sum)</b>			
Number of Banks	8,560	8,743	-183	-2.1%	▼
Number of Employees	2,220,446	2,196,445	24001	1.1%	▲
Total Assets	\$12,707,112,393	\$11,753,569,862	\$953,542,531	8.1%	▲
Average Assets	\$12,152,487,841	\$11,304,652,537	\$847,835,304	7.5%	▲
Total Deposits	\$8,181,570,088	\$7,577,977,007	\$603,593,081	8.0%	▲
Net Loans & Leases	\$7,616,624,102	\$7,089,547,637	\$527,076,465	7.4%	▲
Net Income (Year-to-date)	\$100,732,446	\$112,823,070	-\$12,090,624	-10.7%	▼
<b>National Banking Performance Ratios (YTD)</b>	<b>%</b>	<b>%</b>	<b>Difference</b>	<b>%</b>	
Profitable Banks	89.77	93.01	-3.24	-3.5%	▼
Banks with Earnings Gains	49.50	56.80	-7.30	-12.9%	▼
Net Interest Margin	3.32	3.43	-0.11	-3.2%	▼
Noncurrent loans to loans	1.08	0.73	0.35	47.9%	▲
Net charge-offs to loans	0.50	0.36	0.14	38.9%	▲
Return on Assets	1.11	1.33	-0.22	-16.5%	▼
Return on Equity	10.52	12.87	-2.35	-18.3%	▼
Equity Capital to assets	10.45	10.41	0.04	0.4%	▲

TOTAL 8 Positive Banconomic Benchmarks, 7 Negative Banconomic Benchmarks, 0 Neutral

