

# cbw banconomics report

## WISCONSIN BANK AND ECONOMIC TRENDS

### Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2008 (as of 9/30/08) \$ in 000's	2007 (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	288	300	-12	-4.0%	▼
Number of Employees	30,837	28,893	1944	6.7%	▲
Total Assets	\$157,486,100	\$149,087,055	\$8,399,045	5.6%	▲
Average Assets	\$154,564,087	\$145,187,717	\$9,376,370	6.5%	▲
Total Deposits	\$108,694,185	\$104,662,269	\$4,031,916	3.9%	▲
Net Loans and Leases	\$119,675,947	\$112,400,360	\$7,275,587	6.5%	▲
Net Income (year-to-date)	\$290,505	\$1,117,618	-\$827,113	-74.0%	▼
<b>Wisconsin Banking Performance Ratios (YTD)</b>	<b>%</b>	<b>%</b>	<b>Difference</b>	<b>%</b>	
Profitable Banks	88.54	94.67	-6.13	-6.5%	▼
Banks with Earnings Gains	49.31	51.00	-1.69	-3.3%	▼
Net Interest Margin	3.41	3.39	0.02	0.6%	▲
Noncurrent Loans to Loans	2.27	1.19	1.08	90.8%	▲
Net Charge-offs to Loans	1.04	0.19	0.85	447.4%	▲
Return on Assets	0.25	1.03	-0.78	-75.7%	▼
Return on Equity	2.47	10.18	-7.71	-75.7%	▼
Equity Capital to Assets	10.17	10.20	-0.03	-0.3%	▼

### National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2008 (as of 9/30/08) \$ in 000's	2007 (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	8384	8559	-175	-2.0%	▼
Number of Employees	2,170,671	2,220,522	-49851	-2.2%	▼
Total Assets	\$13,573,690,846	\$12,706,160,667	\$867,530,179	6.8%	▲
Average Assets	\$13,024,103,890	\$12,153,634,650	\$870,469,240	7.2%	▲
Total Deposits	\$8,727,484,835	\$8,180,225,858	\$547,258,977	6.7%	▲
Net Loans and Leases	\$7,833,950,250	\$7,616,884,575	\$217,065,675	2.8%	▲
Net Income (year-to-date)	\$32,568,577	\$100,512,881	-\$67,944,304	-67.6%	▼
<b>National Banking Performance Ratios (YTD)</b>	<b>%</b>	<b>%</b>	<b>Difference</b>	<b>%</b>	
Profitable Banks	79.00	89.67	-10.67	-11.9%	▼
Banks with Earnings Gains	40.73	49.34	-8.61	-17.5%	▼
Net Interest Margin	3.33	3.31	0.02	0.6%	▲
Noncurrent Loans to Loans	2.31	1.08	1.23	113.9%	▲
Net Charge-offs to Loans	1.18	0.50	0.68	136.0%	▲
Return on Assets	0.33	1.10	-0.77	-70.0%	▼
Return on Equity	3.35	10.49	-7.14	-68.1%	▼
Equity Capital to Assets	9.63	10.45	-0.82	-7.8%	▼