

# cbw banconomics report

## WISCONSIN BANK AND ECONOMIC TRENDS

### Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2008 (as of 12/31/08) \$ in 000's	2007 (as of 12/31/07) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	283	296	-13	-4.4%	▼
Number of Employees	30,854	31,236	-382	-1.2%	▼
Total Assets	\$160,301,821	\$152,305,273	\$7,996,548	5.3%	▲
Average Assets	\$155,582,364	\$146,621,447	\$8,960,917	6.1%	▲
Total Deposits	\$112,667,227	\$108,210,691	\$4,456,536	4.1%	▲
Net Loans and Leases	\$119,736,900	\$114,474,613	\$5,262,287	4.6%	▲
Net Income (year-to-date)	-\$62,838	\$1,322,188	-\$1,385,026	-104.8%	▼
Wisconsin Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	86.22	92.23	-6.01	-6.5%	▼
Banks with Earnings Gains	43.11	53.38	-10.27	-19.2%	▼
Net Interest Margin	3.44	3.39	0.05	1.5%	▲
Noncurrent Loans to Loans	2.70	1.46	1.24	84.9%	▲
Net Charge-offs to Loans	1.49	0.36	1.13	313.9%	▲
Return on Assets	-0.04	0.90	-0.94	-104.4%	▼
Return on Equity	-0.40	8.94	-9.34	-104.5%	▼
Equity Capital to Assets	10.18	10.07	0.11	1.1%	▲

### National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2008 (as of 12/31/08) \$ in 000's	2007 (as of 12/31/07) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	8,305	8,534	-229	-2.7%	▼
Number of Employees	2,152,962	2,215,029	-62,067	-2.8%	▼
Total Assets	\$13,853,231,463	\$13,034,073,999	\$819,157,464	6.3%	▲
Average Assets	\$13,163,892,785	\$12,312,332,063	\$851,560,722	6.9%	▲
Total Deposits	\$9,035,669,430	\$8,415,375,474	\$620,293,956	7.4%	▲
Net Loans and Leases	\$7,702,924,840	\$7,803,965,960	-\$101,041,120	-1.3%	▼
Net Income (year-to-date)	\$16,073,001	\$99,991,097	-\$83,918,096	-83.9%	▼
National Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	76.64	87.93	-11.29	-12.8%	▼
Banks with Earnings Gains	37.00	48.50	-11.50	-23.7%	▼
Net Interest Margin	3.18	3.29	-0.11	-3.3%	▼
Noncurrent Loans to Loans	2.93	1.40	1.53	109.3%	▲
Net Charge-offs to Loans	1.28	0.59	0.69	116.9%	▲
Return on Assets	0.12	0.81	-0.69	-85.2%	▼
Return on Equity	1.24	7.75	-6.51	-84.0%	▼
Equity Capital to Assets	9.40	10.34	-0.94	-9.1%	▼