

cbw banconomics report

WISCONSIN BANK AND ECONOMIC TRENDS

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2007 (as of 12/31/07) \$ in 000's	2006 (as of 12/31/07) \$ in 000's	Difference	%Chg	Trend
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	296	302	-6	-2.0%	▼
Number of Employees	31,236	28,538	2698	9.5%	▲
Total Assets	\$152,311,651	\$141,610,494	\$10,701,157	7.6%	▲
Average Assets	\$146,622,786	\$135,500,766	\$11,122,020	8.2%	▲
Total Deposits	\$108,210,620	\$103,613,486	\$4,597,134	4.4%	▲
Net Loans & Leases	\$114,482,117	\$106,818,427	\$7,663,690	7.2%	▲
Net Income (Year-to-date)	\$1,326,653	\$1,498,653	-\$172,000	-11.5%	▼
Wisconsin Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	92.91	94.70	-1.79	-1.9%	▼
Banks with Earnings Gains	54.05	41.06	12.99	31.6%	▲
Net Interest Margin	3.39	3.54	-0.15	-4.2%	▼
Noncurrent loans to loans	1.45	0.87	0.58	66.7%	▲
Net charge-offs to loans	0.35	0.12	0.23	191.7%	▲
Return on Assets	0.90	1.11	-0.21	-18.9%	▼
Return on Equity	8.97	11.26	-2.29	-20.3%	▼
Equity Capital to assets	10.07	9.92	0.15	1.5%	▲

TOTAL 9 Positive Banconomic Benchmarks, 6 Negative Banconomic Benchmarks, 0 Neutral

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2007 (as of 12/31/07) \$ in 000's	2006 (as of 12/31/07) \$ in 000's	Difference	%Chg	Trend
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	8533	8680	-147	-1.7%	▼
Number of Employees	2,214,621	2,206,656	7965	0.4%	▲
Total Assets	\$13,038,765,460	\$11,860,041,601	\$1,178,723,859	9.9%	▲
Average Assets	\$12,311,740,554	\$11,357,790,074	\$953,950,480	8.4%	▲
Total Deposits	\$8,414,355,729	\$7,825,219,158	\$589,136,571	7.5%	▲
Net Loans & Leases	\$7,804,642,516	\$7,155,662,886	\$648,979,630	9.1%	▲
Net Income (Year-to-date)	\$105,470,320	\$145,241,501	-\$39,771,181	-27.4%	▼
National Banking Performance Ratios (YTD)	%	%	Difference	%	
Profitable Banks	88.44	92.07	-3.63	-3.9%	▼
Banks with Earnings Gains	49.19	55.44	-6.25	-11.3%	▼
Net Interest Margin	3.29	3.31	-0.02	-0.6%	▼
Noncurrent loans to loans	1.39	0.79	0.60	75.9%	▲
Net charge-offs to loans	0.59	0.39	0.20	51.3%	▲
Return on Assets	0.86	1.28	-0.42	-32.8%	▼
Return on Equity	8.17	12.30	-4.13	-33.6%	▼
Equity Capital to assets	10.37	10.52	-0.15	-1.4%	▼

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