

cbw banconomics report

WISCONSIN BANK AND ECONOMIC TRENDS

Wisconsin Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009	2008	Difference	%Chg	Trend
	(as of 6/30/09) \$ in 000's	(as of 6/30/09) \$ in 000's			
Wisconsin Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	282	290	-8	-2.8%	▼
Number of Employees	30,662	31,682	-1020	-3.2%	▼
Total Assets	\$157,483,325	\$158,930,000	-\$1,446,675	-0.9%	▼
Average Assets	\$158,311,562	\$155,710,495	\$2,601,067	1.7%	▲
Total Deposits	\$116,087,043	\$111,277,149	\$4,809,894	4.3%	▲
Net Loans and Leases	\$116,797,936	\$119,974,113	-\$3,176,177	-2.6%	▼
Net Income (year-to-date)	-\$103,959	\$128,383	-\$232,342	-181.0%	▼
Wisconsin Banking Performance Ratios (YTD)	%	%	Difference	%	Trend
Profitable Banks	82.62	91.03	-8.41	-9.2%	▼
Banks with Earnings Gains	37.59	56.55	-18.96	-33.5%	▼
Net Interest Margin	3.28	3.39	-0.11	-3.2%	▼
Noncurrent Loans to Loans	4.17	1.99	2.18	109.5%	▲
Net Charge-offs to Loans	2.07	1.15	0.92	80.0%	▲
Return on Assets	-0.13	0.16	-0.29	-181.3%	▼
Return on Equity	-1.38	1.62	-3.00	-185.2%	▼
Equity Capital to Assets	9.80	10.03	-0.23	-2.3%	▼

National Banconomics Benchmarks

CHANGE FROM PRIOR YEAR	2009	2008	Difference	%Chg	Trend
	(as of 6/30/09) \$ in 000's	(as of 6/30/09) \$ in 000's			
National Banking Indicators	Total (Sum)	Total (Sum)			
Number of Banks	8195	8451	-256	-3.0%	▼
Number of Employees	2,092,896	2,203,854	-110958	-5.0%	▼
Total Assets	\$13,301,454,510	\$13,300,518,383	\$936,127	0.0%	
Average Assets	\$13,545,596,949	\$13,220,255,838	\$325,341,111	2.5%	▲
Total Deposits	\$9,020,605,979	\$8,572,674,713	\$447,931,266	5.2%	▲
Net Loans and Leases	\$7,414,209,540	\$7,851,624,289	-\$437,414,749	-5.6%	▼
Net Income (year-to-date)	\$2,612,731	\$24,012,319	-\$21,399,588	-89.1%	▼
National Banking Performance Ratios (YTD)	%	%	Difference	%	Trend
Profitable Banks	73.06	83.01	-9.95	-12.0%	▼
Banks with Earnings Gains	35.06	44.85	-9.79	-21.8%	▼
Net Interest Margin	3.43	3.35	0.08	2.4%	▲
Noncurrent Loans to Loans	4.35	2.08	2.27	109.1%	▲
Net Charge-offs to Loans	2.24	1.16	1.08	93.1%	▲
Return on Assets	0.04	0.36	-0.32	-88.9%	▼
Return on Equity	0.38	3.55	-3.17	-89.3%	▼
Equity Capital to Assets	10.56	10.16	0.40	3.9%	▲