



Banconomics Report

Banking Industry Performance Benchmarks First Quarter 2017

Data compiled by:



Tom Kosanda

630.820.2265

Tom@BankersBenefits.com

Data distributed by:



» FDIC Quarterly Data used as the source material.

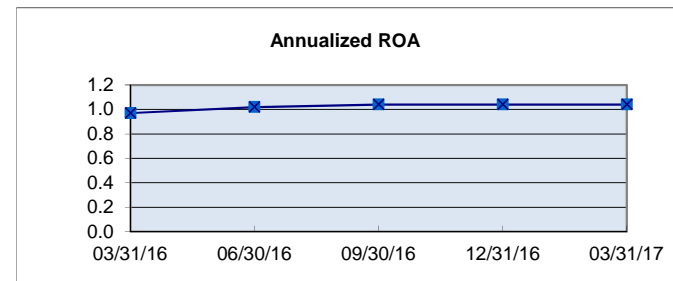
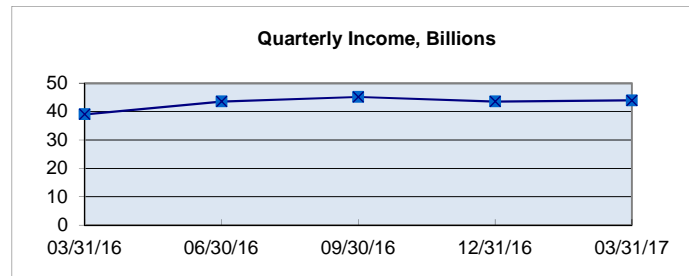
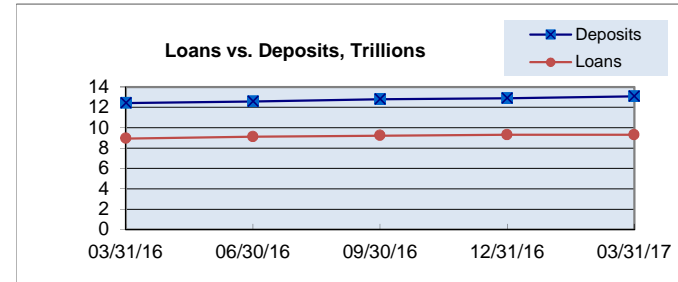
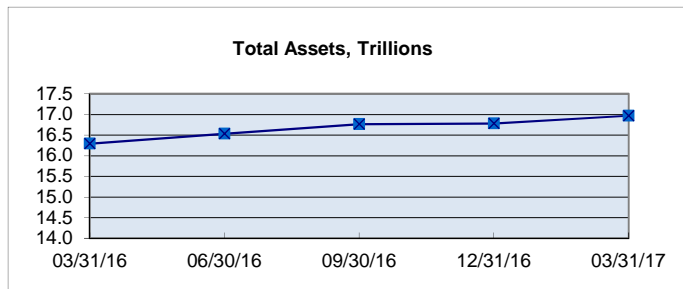
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Banking Industry Performance Benchmark All FDIC Insured Banks

Quarter Ending	03/31/16	06/30/16	09/30/16	12/31/16	03/31/17
Number of Banks	6,122	6,058	5,980	5,913	5,856
Total Assets (Trillions)	16.29	16.53	16.77	16.78	16.97
Total Loans and Leases (Trillions)	8.94	9.12	9.23	9.31	9.30
Total Deposits (Trillions)	12.43	12.58	12.80	12.89	13.08
Quarterly Income (Billions)	39.06	43.55	45.18	43.58	43.97
Ratios, %					
Profitable Banks	95.00	95.71	96.02	95.81	95.85
Equity Capitals/ Asset	11.26	11.28	11.22	11.11	11.15
ROA (Year to Date, Annualized)	0.97	1.02	1.04	1.04	1.04
ROE (Year to Date, Annualized)	8.62	9.05	9.29	9.32	9.37
Loans/Deposit	71.92	72.51	72.12	72.17	71.06
Net Interest Margin	3.10	3.10	3.11	3.13	3.19
Net Charge-offs/ Loans	0.46	0.45	0.45	0.47	0.49
Noncurrent Loans/Loans	1.58	1.50	1.45	1.41	1.34
Nonperforming Assets/Assets	0.96	0.91	0.88	0.88	0.81



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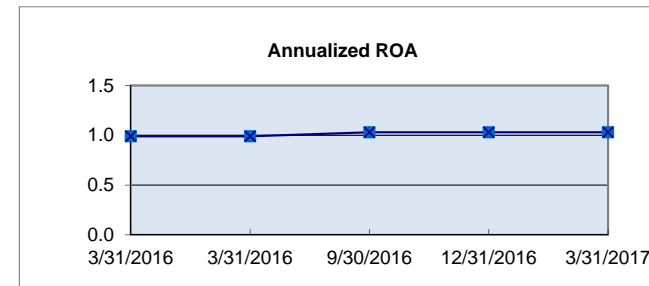
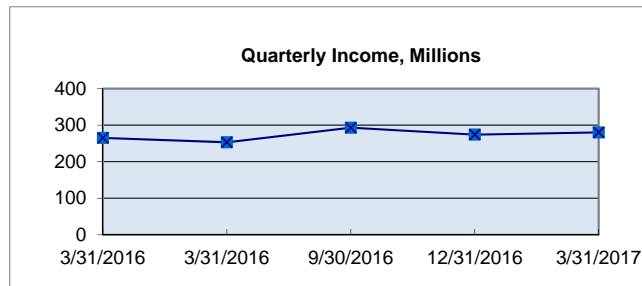
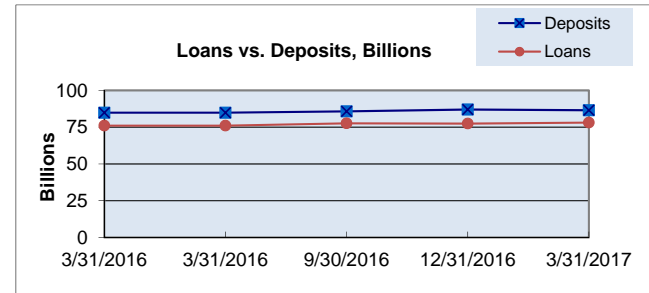
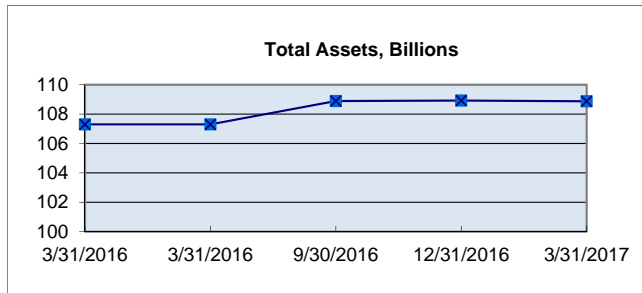




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Wisconsin Banking Industry Performance Benchmark All FDIC Insured Banks

Quarter Ending	3/31/2016	3/31/2016	9/30/2016	12/31/2016	3/31/2017
Number of Banks	238	238	227	222	221
Total Assets (Billions)	107.30	107.30	108.89	108.92	108.87
Total Loans and Leases (Billions)	76.05	76.05	77.64	77.47	78.14
Total Deposits (Billions)	84.88	84.88	85.77	87.02	86.55
Quarterly Income (Millions)	265	253	293	274	280
Ratios, %					
Profitable Banks	96.22	96.22	97.36	97.30	98.64
Equity Capitals/ Asset	12.10	12.10	11.89	11.61	11.81
ROA (Year to Date, Annualized)	0.99	0.99	1.03	1.03	1.03
ROE (Year to Date, Annualized)	8.25	8.25	8.59	8.64	8.79
Loans/Deposit	89.60	89.60	90.52	89.03	90.27
Net Interest Margin	3.42	3.42	3.44	3.43	3.39
Net Charge-offs/ Loans	0.17	0.17	0.22	0.21	0.07
Noncurrent Loans/Loans	1.22	1.22	1.14	1.08	1.04
Nonperforming Assets/Assets	1.08	1.08	0.99	0.91	0.88



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» **How we started.**

We saw an opportunity to give community banks products and services that were traditionally only attainable by larger entities. We offer a wide range of compensation and benefit consulting services that assist clients in attracting, retaining and motivating key employees.

» **What we do.**

Incentives and Retention Plans

We create compensation systems that assist your bank in growing talent, retaining high performers, and aligning executives with shareholder values.

Funding and Financing Options

We work hard to ensure that the product design and the BOLI carrier are optimizing performance and maintaining the desired asset credit quality.

Supplemental Retirement Plans

We design smart retirement, 401(k), profit-sharing and defined benefit plans that free up resources and keeps your talent motivated so you can stay competitive.

» Get in touch today and find how we can help you and your community bank.

Tom Kosanda

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Tom@BankersBenefits.com