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## BANKING INDUSTRY DATA

Wisconsin FDIC Insured Institutions  
Third Quarter 2017

Data compiled by:  CliftonLarsonAllen

Data distributed by:  Wisconsin Bankers  
ASSOCIATION

FDIC Quarterly Data used as the source material. For updates or questions, please contact:

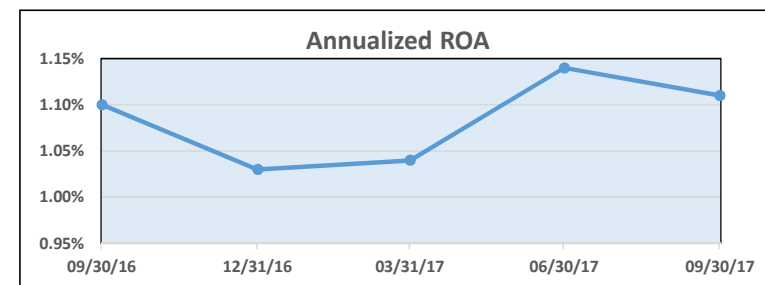
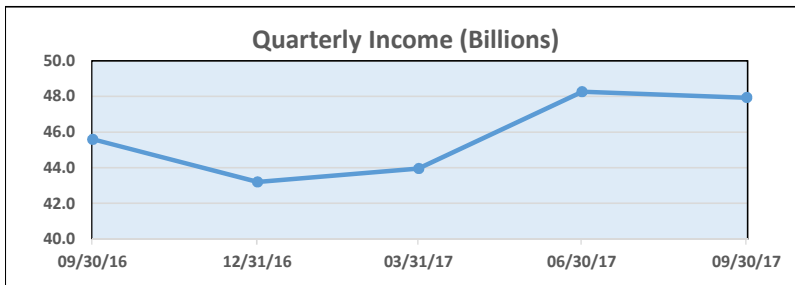
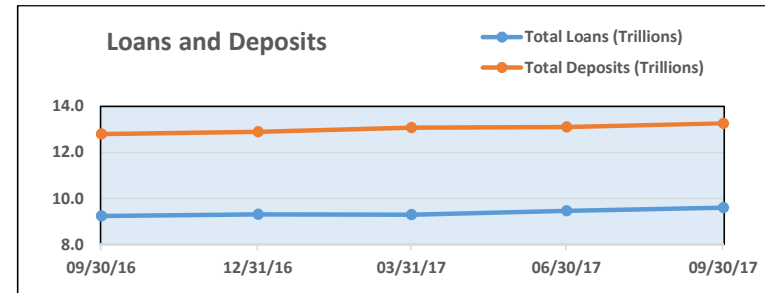
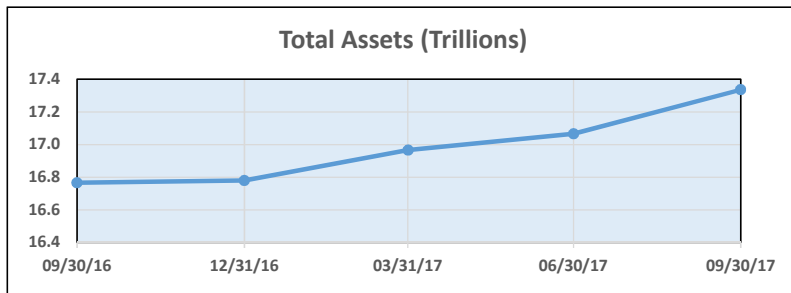
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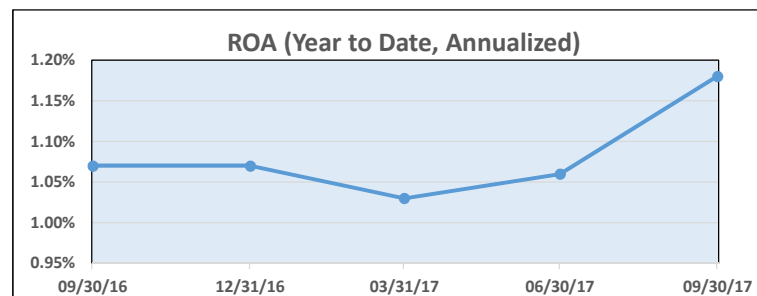
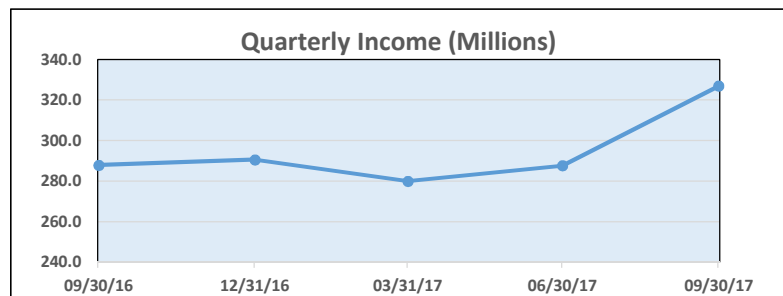
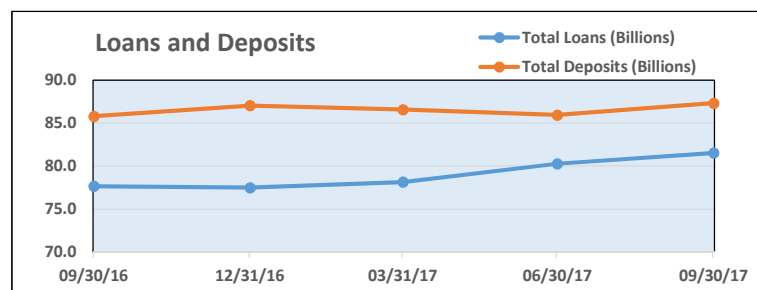
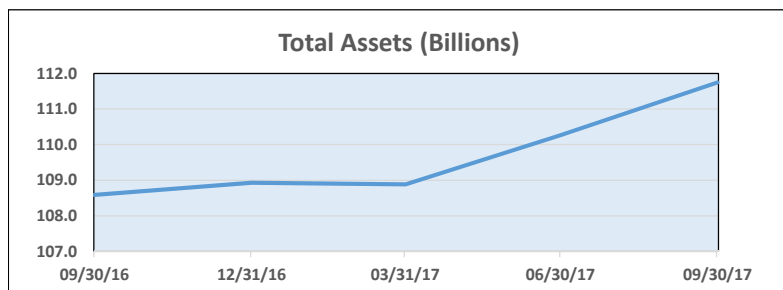
Quarter Ending	09/30/16	12/31/16	03/31/17	06/30/17	09/30/17
<b>Number of Banks</b>	5,980	5,913	5,856	5,787	5,746
<b>Total Assets (Trillions)</b>	16.77	16.78	16.97	17.07	17.34
<b>Total Loans (Trillions)</b>	9.23	9.30	9.30	9.46	9.60
<b>Total Deposits (Trillions)</b>	12.80	12.89	13.08	13.11	13.26
<b>Quarterly Income (Billions)</b>	45.59	43.20	43.97	48.26	47.94
<b>Ratios, %</b>					
<b>Efficiency Ratio *</b>	57.50%	58.42%	58.77%	56.32%	56.15%
<b>Equity Capital / Asset</b>	11.22%	11.10%	11.15%	11.31%	11.25%
<b>ROA (Year to Date, Annualized)</b>	1.10%	1.03%	1.04%	1.14%	1.11%
<b>ROE (Year to Date, Annualized)</b>	9.76%	9.24%	9.37%	10.11%	9.89%
<b>Loans/Deposit</b>	72.14%	72.16%	71.06%	72.17%	72.38%
<b>Net Interest Margin</b>	3.18%	3.16%	3.19%	3.22%	3.30%
<b>Net Charge-offs/ Loans</b>	0.44%	0.52%	0.49%	0.48%	0.46%
<b>Noncurrent Loans/Loans</b>	1.45%	1.42%	1.34%	1.23%	1.19%
<b>Nonperforming Assets/Assets</b>	0.88%	0.86%	0.81%	0.75%	0.72%

\* Efficiency Ratio is total overhead expense expressed as a percentage of net interest income plus noninterest income.



Quarter Ending	09/30/16	12/31/16	03/31/17	06/30/17	09/30/17
<b>Number of Banks</b>	227	222	221	215	212
<b>Total Assets (Billions)</b>	108.58	108.92	108.88	110.26	111.75
<b>Total Loans (Billions)</b>	77.64	77.47	78.13	80.26	81.51
<b>Total Deposits (Billions)</b>	85.77	87.02	86.55	85.92	87.29
<b>Quarterly Income (Millions)</b>	287.87	290.49	279.98	287.64	326.94
<b>Ratios, %</b>					
<b>Efficiency Ratio *</b>	66.72%	67.90%	68.35%	66.49%	65.53%
<b>Equity Capital / Asset</b>	11.89%	11.61%	11.81%	11.87%	11.92%
<b>ROA (Year to Date, Annualized)</b>	1.07%	1.07%	1.03%	1.06%	1.18%
<b>ROE (Year to Date, Annualized)</b>	8.94%	9.14%	8.78%	8.89%	9.92%
<b>Loans/Deposit</b>	90.51%	89.03%	90.27%	93.41%	93.38%
<b>Net Interest Margin</b>	3.46%	3.44%	3.39%	3.47%	3.53%
<b>Net Charge-offs/ Loans</b>	0.18%	0.20%	0.07%	0.24%	0.14%
<b>Noncurrent Loans/Loans</b>	1.14%	1.08%	1.04%	0.93%	0.88%
<b>Nonperforming Assets/Assets</b>	0.98%	0.91%	0.88%	0.81%	0.77%

\* Efficiency Ratio is total overhead expense expressed as a percentage of net interest income plus noninterest income.





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- Regulatory compliance
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