



BANCONOMICS

Wisconsin FDIC Insured Institutions
Banking Industry Data
Second 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 reach out to:

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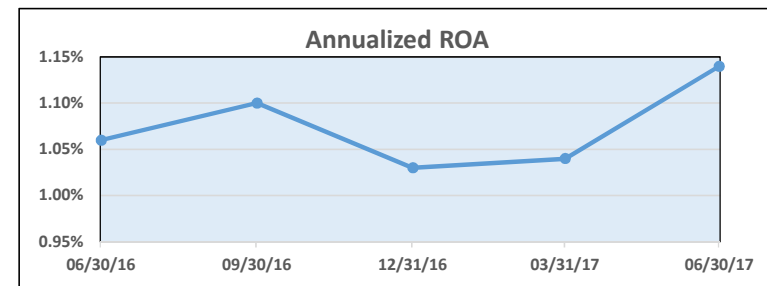
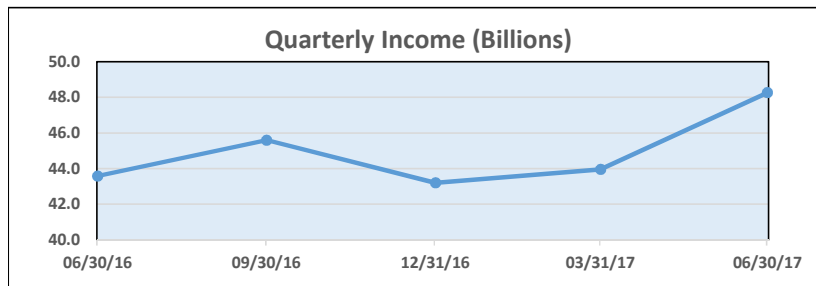
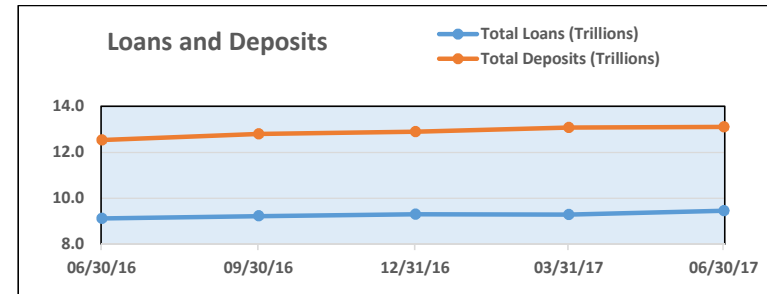
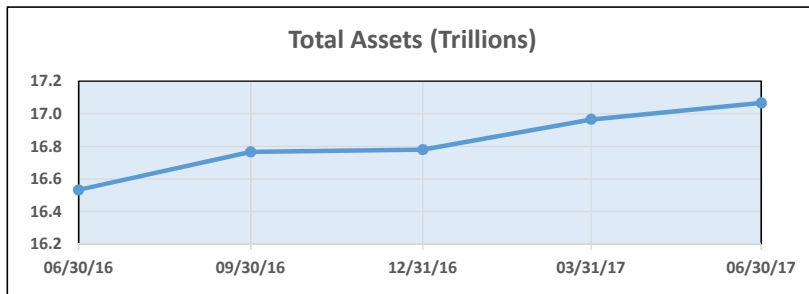
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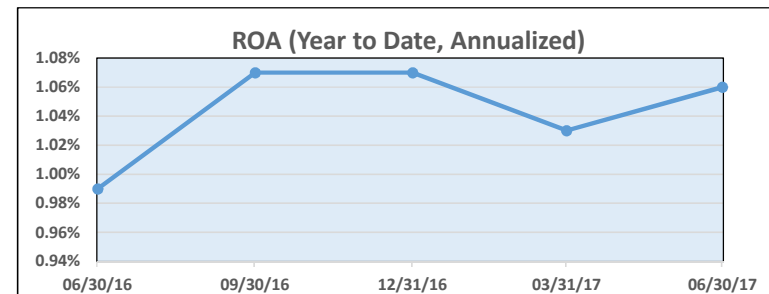
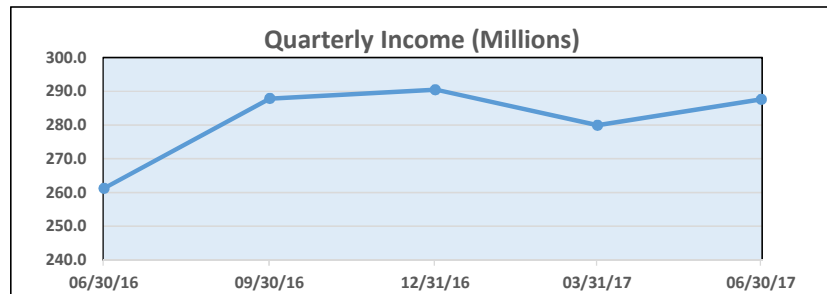
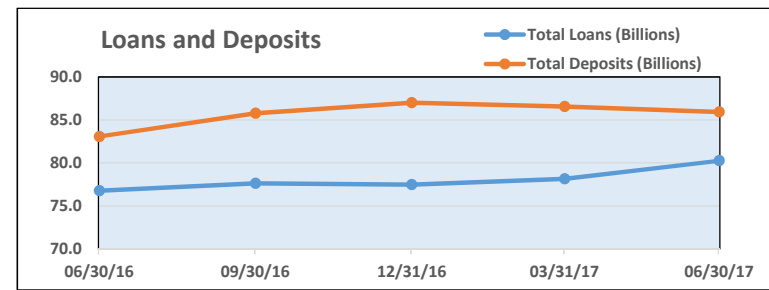
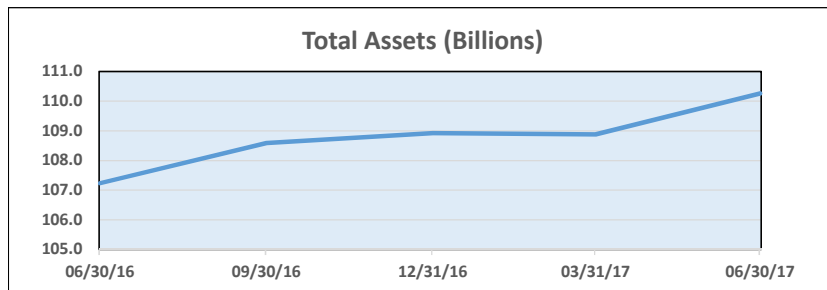
Quarter Ending	06/30/16	09/30/16	12/31/16	03/31/17	06/30/17
Number of Banks	6,058	5,980	5,913	5,856	5,787
Total Assets (Trillions)	16.53	16.77	16.78	16.97	17.07
Total Loans (Trillions)	9.12	9.23	9.30	9.30	9.46
Total Deposits (Trillions)	12.53	12.80	12.89	13.08	13.11
Quarterly Income (Billions)	43.59	45.59	43.20	43.97	48.26
Ratios, %					
Efficiency Ratio *	57.79%	57.50%	58.42%	58.77%	56.32%
Equity Capital / Asset	11.27%	11.22%	11.10%	11.15%	11.31%
ROA (Year to Date, Annualized)	1.06%	1.10%	1.03%	1.04%	1.14%
ROE (Year to Date, Annualized)	9.45%	9.76%	9.24%	9.37%	10.11%
Loans/Deposit	72.80%	72.14%	72.16%	71.06%	72.17%
Net Interest Margin	3.08%	3.18%	3.16%	3.19%	3.22%
Net Charge-offs/ Loans	0.45%	0.44%	0.52%	0.49%	0.48%
Noncurrent Loans/Loans	1.50%	1.45%	1.42%	1.34%	1.23%
Nonperforming Assets/Assets	0.91%	0.88%	0.86%	0.81%	0.75%

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



Quarter Ending	06/30/16	09/30/16	12/31/16	03/31/17	06/30/17
Number of Banks	231	227	222	221	215
Total Assets (Billions)	107.23	108.58	108.92	108.88	110.26
Total Loans (Billions)	76.77	77.64	77.47	78.13	80.26
Total Deposits (Billions)	83.08	85.77	87.02	86.55	85.92
Quarterly Income (Millions)	261.32	287.87	290.49	279.98	287.64
Ratios, %					
Efficiency Ratio *	68.67%	66.72%	67.90%	68.35%	66.49%
Equity Capital / Asset	12.00%	11.89%	11.61%	11.81%	11.87%
ROA (Year to Date, Annualized)	0.99%	1.07%	1.07%	1.03%	1.06%
ROE (Year to Date, Annualized)	8.26%	8.94%	9.14%	8.78%	8.89%
Loans/Deposit	92.41%	90.51%	89.03%	90.27%	93.41%
Net Interest Margin	3.45%	3.46%	3.44%	3.39%	3.47%
Net Charge-offs/ Loans	0.30%	0.18%	0.20%	0.07%	0.24%
Noncurrent Loans/Loans	1.15%	1.14%	1.08%	1.04%	0.93%
Nonperforming Assets/Assets	1.00%	0.98%	0.91%	0.88%	0.81%

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





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- Assessing and advising on vendor contracts

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