



Banconomics Report

Wisconsin FDIC Insured Institutions Benchmarks by Asset Size First Quarter 2017

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Data distributed by:



- » FDIC Quarterly Data used as the source material.
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Banconomics Report

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

3/31/2017

3/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	221	238	-7.14
Number of Employees	21,420	22,141	-3.26
Total Assets	\$108,877,609	\$107,297,397	1.47
Total Deposits	\$86,553,388	\$84,877,307	1.97
Total Loan & Leases	\$78,134,575	\$76,053,850	2.74
Total Securities	\$19,416,180	\$19,846,833	-2.17
Net Interest Income (Year-to-Date)	\$848,648	\$839,334	1.11
Total Non-interest income (Year-to-Date)	\$418,889	\$399,871	4.76
Net income (Year-to-Date)	\$280,210	\$265,006	5.74
Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.64	96.22	2.52
Banks with YTD Earning Gains from Previous Yr.	57.47	59.66	-3.68
Net Interest Margin	3.39	3.42	-0.86
Non-current Loans to Loans	1.04	1.22	-14.74
Net Charge-offs to Loans	0.07	0.17	-60.72
Loss Allowance to Loans	1.38	1.47	-6.60
Net Loans and Leases to Deposits	90.27	89.60	0.75
Return on Assets	1.03	0.99	3.73
Return on Equity	8.79	8.25	6.58
Equity Capital to Assets	11.81	12.10	-2.40
Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$78,134,575	\$76,053,850	2.74
All real Estate	\$56,481,742	\$54,836,364	3.00
Construction and Land Development	\$4,989,760	\$4,396,400	13.50
Commercial Real Estate	\$20,218,733	\$19,491,795	3.73
1-4 Family Residential	\$22,750,762	\$22,794,397	-0.19
Farm Loans	\$3,819,501	\$3,403,183	12.23
Commercial and Industrial	\$12,520,222	\$13,541,802	-7.54
Loans to Individuals	\$2,466,511	\$2,423,296	1.78
Credit Cards	\$535,494	\$481,516	11.21
Small Business Loans of \$1 M or Less	\$4,470,890	\$7,127,247	-37.27





Banconomics Report

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

3/31/2017

3/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	18	18	0.00
Number of Employees	11,206	11,190	0.14
Total Assets	\$59,227,430	\$56,406,393	5.00
Total Deposits	\$45,360,218	\$42,783,002	6.02
Total Loan & Leases	\$43,102,463	\$40,641,840	6.05
Total Securities	\$10,042,833	\$9,972,485	0.71
Net Interest Income (Year-to-Date)	\$443,899	\$419,929	5.71
Total Non-interest income (Year-to-Date)	\$198,718	\$185,714	7.00
Net income (Year-to-Date)	\$144,801	\$114,963	25.95
Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00	94.44	5.88
Banks with YTD Earning Gains from Previous Yr.	72.22	44.44	62.50
Net Interest Margin	3.30	3.32	-0.50
Non-current Loans to Loans	1.05	1.22	-13.39
Net Charge-offs to Loans	0.09	0.25	-63.93
Loss Allowance to Loans	1.33	1.38	-3.40
Net Loans and Leases to Deposits	95.02	95.00	0.03
Return on Assets	0.98	0.82	18.69
Return on Equity	8.46	6.84	23.66
Equity Capital to Assets	11.65	12.03	-3.20
Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$43,102,463	\$40,641,840	6.05
All real Estate	\$28,638,977	\$26,830,890	6.74
Construction and Land Development	\$2,928,902	\$2,466,341	18.75
Commercial Real Estate	\$8,882,792	\$8,045,488	10.41
1-4 Family Residential	\$13,009,746	\$12,842,867	1.30
Farm Loans	\$2,691,531	\$2,107,666	27.70
Commercial and Industrial	\$8,095,722	\$9,009,877	-10.15
Loans to Individuals	\$1,641,599	\$1,571,113	4.49
Credit Cards	\$484,421	\$430,324	12.57
Small Business Loans of \$1 M or Less	\$2,003,916	\$1,947,614	2.89





Banconomics Report

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

3/31/2017

3/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	19	19	0.00
Number of Employees	2,595	2,730	-4.95
Total Assets	\$13,467,436	\$13,561,703	-0.70
Total Deposits	\$11,077,771	\$11,190,640	-1.01
Total Loan & Leases	\$9,390,938	\$9,755,786	-3.74
Total Securities	\$2,748,771	\$2,629,797	4.52
Net Interest Income (Year-to-Date)	\$104,502	\$108,204	-3.42
Total Non-interest income (Year-to-Date)	\$25,084	\$27,526	-8.87
Net income (Year-to-Date)	\$33,568	\$35,849	-6.36
Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00	100.00	0.00
Banks with YTD Earning Gains from Previous Yr.	52.63	63.16	-16.67
Net Interest Margin	3.32	3.42	-2.83
Non-current Loans to Loans	0.85	1.43	-40.62
Net Charge-offs to Loans	0.00	0.01	-133.64
Loss Allowance to Loans	1.15	1.46	-21.05
Net Loans and Leases to Deposits	84.77	87.18	-2.76
Return on Assets	1.00	1.06	-5.63
Return on Equity	8.67	8.95	-3.07
Equity Capital to Assets	11.61	11.90	-2.38
Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$9,390,938	\$9,755,786	-3.74
All real Estate	\$7,325,704	\$7,583,359	-3.40
Construction and Land Development	\$589,329	\$505,434	16.60
Commercial Real Estate	\$2,991,336	\$3,091,840	-3.25
1-4 Family Residential	\$2,825,020	\$2,868,625	-1.52
Farm Loans	\$152,728	\$349,859	-56.35
Commercial and Industrial	\$1,361,858	\$1,369,594	-0.56
Loans to Individuals	\$291,264	\$310,408	-6.17
Credit Cards	\$25,849	\$21,177	22.06
Small Business Loans of \$1 M or Less	\$599,409	\$1,122,206	-46.59





Banconomics Report

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

3/31/2017

3/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	57	56	1.79
Number of Employees	3,870	3,931	-1.55
Total Assets	\$19,708,608	\$19,162,944	2.85
Total Deposits	\$16,464,783	\$15,838,328	3.96
Total Loan & Leases	\$14,416,150	\$13,328,147	8.16
Total Securities	\$3,367,503	\$3,582,796	-6.01
Net Interest Income (Year-to-Date)	\$164,220	\$158,914	3.34
Total Non-interest income (Year-to-Date)	\$31,679	\$43,988	-27.98
Net income (Year-to-Date)	\$55,506	\$67,742	-18.06
Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	96.49	100.00	-3.51
Banks with YTD Earning Gains from Previous Yr.	63.16	67.86	-6.93
Net Interest Margin	3.56	3.55	0.39
Non-current Loans to Loans	0.95	0.94	0.55
Net Charge-offs to Loans	0.07	0.08	-8.71
Loss Allowance to Loans	1.62	1.75	-7.64
Net Loans and Leases to Deposits	87.56	84.15	4.05
Return on Assets	1.13	1.41	-20.29
Return on Equity	10.00	12.35	-18.97
Equity Capital to Assets	11.40	11.66	-2.24
Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$14,416,150	\$13,328,147	8.16
All real Estate	\$11,495,891	\$10,510,218	9.38
Construction and Land Development	\$870,388	\$821,786	5.91
Commercial Real Estate	\$5,247,024	\$4,940,687	6.20
1-4 Family Residential	\$3,292,309	\$3,048,025	8.01
Farm Loans	\$502,791	\$396,513	26.80
Commercial and Industrial	\$1,889,862	\$1,879,270	0.56
Loans to Individuals	\$228,609	\$216,876	5.41
Credit Cards	\$14,894	\$18,025	-17.37
Small Business Loans of \$1 M or Less	\$1,305,654	\$1,971,456	-33.77

 **Bankers Benefits**

 **Wisconsin Bankers
ASSOCIATION**



Banconomics Report

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

3/31/2017

3/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	79	85	-7.06
Number of Employees	2,941	3,226	-8.83
Total Assets	\$13,309,666	\$14,207,546	-6.32
Total Deposits	\$10,987,293	\$11,705,243	-6.13
Total Loan & Leases	\$9,153,595	\$9,784,793	-6.45
Total Securities	\$2,675,981	\$2,912,018	-8.11
Net Interest Income (Year-to-Date)	\$109,266	\$118,669	-7.92
Total Non-interest income (Year-to-Date)	\$157,088	\$136,096	15.42
Net income (Year-to-Date)	\$39,644	\$39,029	1.58
Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.73	97.65	1.11
Banks with YTD Earning Gains from Previous Yr.	58.23	57.65	1.01
Net Interest Margin	3.53	3.57	-0.93
Non-current Loans to Loans	1.16	1.20	-3.24
Net Charge-offs to Loans	0.01	0.12	-87.34
Loss Allowance to Loans	1.42	1.48	-4.19
Net Loans and Leases to Deposits	83.31	83.59	-0.34
Return on Assets	1.19	1.09	9.13
Return on Equity	9.17	8.50	7.78
Equity Capital to Assets	13.05	13.00	0.40
Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$9,153,595	\$9,784,793	-6.45
All real Estate	\$7,416,868	\$7,946,357	-6.66
Construction and Land Development	\$505,259	\$489,534	3.21
Commercial Real Estate	\$2,646,995	\$2,842,921	-6.89
1-4 Family Residential	\$2,874,189	\$3,082,242	-6.75
Farm Loans	\$351,551	\$416,018	-15.50
Commercial and Industrial	\$949,497	\$987,512	-3.85
Loans to Individuals	\$233,643	\$230,954	1.16
Credit Cards	\$7,545	\$7,958	-5.19
Small Business Loans of \$1 M or Less	\$466,700	\$1,635,524	-71.46





Banconomics Report

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

3/31/2017

3/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	48	60	-20.00
Number of Employees	808	1,064	-24.06
Total Assets	\$3,164,469	\$3,958,811	-20.07
Total Deposits	\$2,663,323	\$3,360,094	-20.74
Total Loan & Leases	\$2,071,429	\$2,543,284	-18.55
Total Securities	\$581,092	\$749,737	-22.49
Net Interest Income (Year-to-Date)	\$26,761	\$33,618	-20.40
Total Non-interest income (Year-to-Date)	\$6,320	\$6,547	-3.47
Net income (Year-to-Date)	\$6,691	\$7,423	-9.86
Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00	90.00	11.11
Banks with YTD Earning Gains from Previous Yr.	45.83	58.33	-21.43
Net Interest Margin	3.65	3.69	-0.91
Non-current Loans to Loans	1.61	1.88	-14.79
Net Charge-offs to Loans	0.00	0.02	-80.76
Loss Allowance to Loans	1.49	1.59	-6.37
Net Loans and Leases to Deposits	77.78	75.69	2.75
Return on Assets	0.84	0.75	12.75
Return on Equity	6.52	5.93	9.91
Equity Capital to Assets	13.07	12.72	2.81
Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$2,071,429	\$2,543,284	-18.55
All real Estate	\$1,604,302	\$1,965,540	-18.38
Construction and Land Development	\$95,882	\$113,305	-15.38
Commercial Real Estate	\$450,586	\$570,859	-21.07
1-4 Family Residential	\$749,498	\$952,638	-21.32
Farm Loans	\$120,900	\$133,127	-9.18
Commercial and Industrial	\$223,283	\$295,549	-24.45
Loans to Individuals	\$71,396	\$93,945	-24.00
Credit Cards	\$2,785	\$4,032	-30.93
Small Business Loans of \$1 M or Less	\$95,211	\$450,447	-78.86





» **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.

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