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BANKING INDUSTRY DATA

Wisconsin FDIC Insured Institutions
Fourth Quarter 2018

Data compiled by:  CliftonLarsonAllen

Data distributed by:  Wisconsin Bankers
ASSOCIATION

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

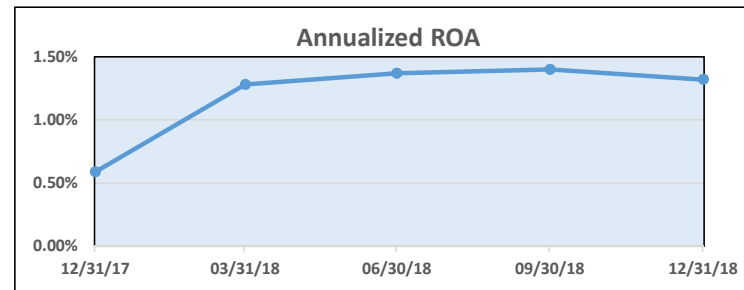
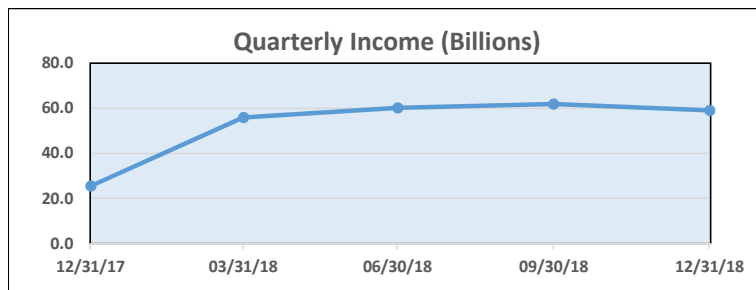
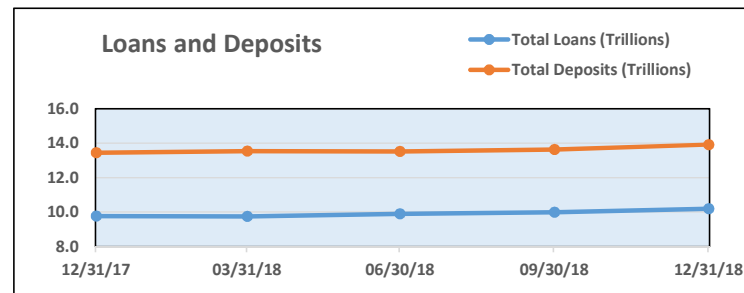
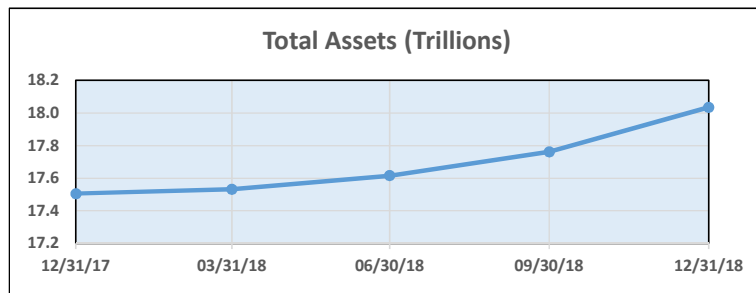
David Braden, CliftonLarsonAllen
david.braden@CLAconnect.com
414-721-7606

Mike Stoetzel, CliftonLarsonAllen
mike.stoetzel@CLAconnect.com
608-662-8663

Eric Skrum, Wisconsin Bankers Association
eskrum@wisbank.com
608-441-1216

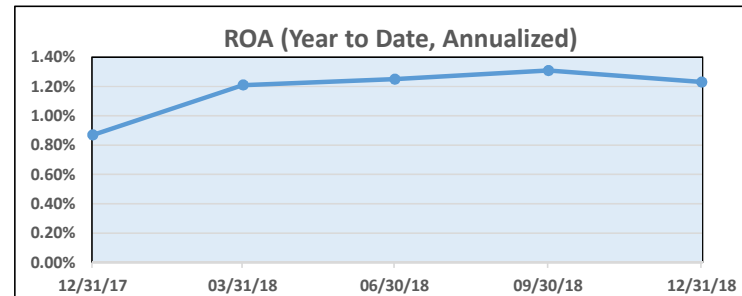
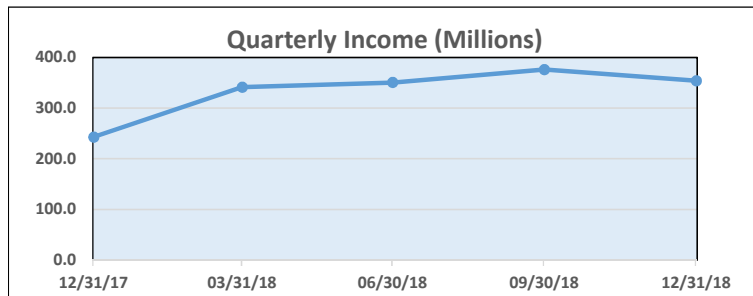
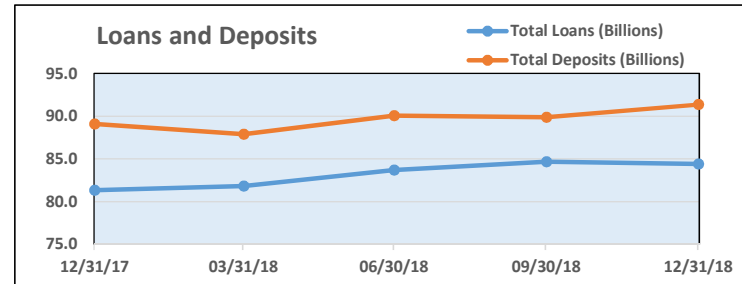
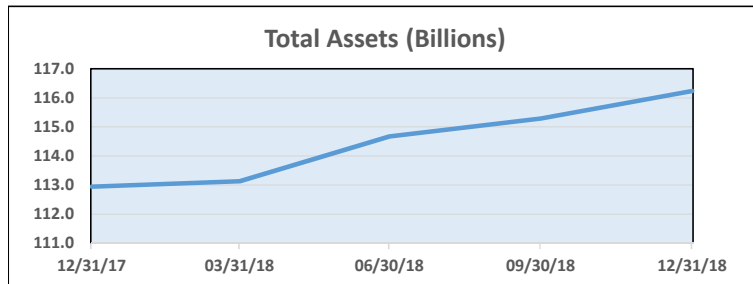
Quarter Ending	12/31/17	03/31/18	06/30/18	09/30/18	12/31/18
Number of Banks	5,679	5,606	5,551	5,486	5,415
Total Assets (Trillions)	17.51	17.53	17.62	17.76	18.03
Total Loans (Trillions)	9.77	9.75	9.90	9.98	10.20
Total Deposits (Trillions)	13.45	13.53	13.52	13.62	13.91
Quarterly Income (Billions)	25.53	55.98	60.20	61.97	59.06
Ratios, %					
Efficiency Ratio *	60.51%	57.53%	55.47%	55.12%	57.09%
Equity Capital / Asset	11.16%	11.21%	11.24%	11.23%	11.20%
ROA (Year to Date, Annualized)	0.59%	1.28%	1.37%	1.40%	1.32%
ROE (Year to Date, Annualized)	5.24%	11.44%	12.22%	12.48%	11.78%
Loans/Deposit	72.63%	72.09%	73.26%	73.28%	73.33%
Net Interest Margin	3.31%	3.32%	3.38%	3.45%	3.48%
Net Charge-offs/ Loans	0.54%	0.50%	0.47%	0.45%	0.50%
Noncurrent Loans/Loans	1.19%	1.15%	1.06%	1.02%	0.99%
Nonperforming Assets/Assets	0.72%	0.69%	0.64%	0.61%	0.60%

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



Quarter Ending	12/31/17	03/31/18	06/30/18	09/30/18	12/31/18
Number of Banks	211	210	208	204	201
Total Assets (Billions)	112.95	113.13	114.67	115.29	116.24
Total Loans (Billions)	81.33	81.82	83.68	84.68	84.41
Total Deposits (Billions)	89.08	87.89	90.05	89.86	91.35
Quarterly Income (Millions)	243.40	341.61	350.81	376.50	354.08
Ratios, %					
Efficiency Ratio *	68.63%	67.98%	67.09%	66.60%	67.45%
Equity Capital / Asset	11.76%	11.96%	11.93%	11.91%	11.95%
ROA (Year to Date, Annualized)	0.87%	1.21%	1.25%	1.31%	1.23%
ROE (Year to Date, Annualized)	7.34%	10.21%	10.50%	11.00%	10.27%
Loans/Deposit	91.31%	93.09%	92.93%	94.23%	92.39%
Net Interest Margin	3.48%	3.45%	3.68%	3.59%	3.57%
Net Charge-offs/ Loans	0.17%	0.09%	0.17%	0.12%	0.09%
Noncurrent Loans/Loans	0.82%	0.83%	0.83%	0.76%	0.70%
Nonperforming Assets/Assets	0.71%	0.71%	0.72%	0.67%	0.59%

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





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