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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions
First Quarter 2019

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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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

3/31/2019

3/31/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	200	210	↓ -4.8%
Number of Employees	20,550	20,935	→ -1.8%
Total Assets	\$ 116,588,685	\$ 113,129,758	↑ 3.1%
Total Deposits	\$ 91,981,152	\$ 87,892,784	↑ 4.7%
Total Loan & Leases	\$ 85,243,007	\$ 81,821,214	↑ 4.2%
Total Securities	\$ 19,105,821	\$ 19,629,358	↓ -2.7%
Net Interest Income (Year-to-Date)	\$ 931,791	\$ 895,975	↑ 4.0%
Total Non-interest Income (YTD)	\$ 493,932	\$ 478,987	↑ 3.1%
Net income (Year-to-Date)	\$ 358,696	\$ 341,611	↑ 5.0%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.50%	96.19%	→ 1.4%
Banks with Earning Gains from Prior Yr.	61.50%	73.33%	↓ -16.1%
Net Interest Margin	3.47%	3.45%	→ 0.6%
Non-current Loans to Loans	0.78%	0.83%	↓ -6.0%
Net Charge-offs to Loans	0.08%	0.09%	↓ -11.1%
Loss Allowance to Loans	1.18%	1.21%	↓ -2.5%
Net Loans and Leases to Deposits	91.58%	91.96%	→ -0.4%
Return on Assets	1.23%	1.21%	→ 1.7%
Return on Equity	10.19%	10.21%	→ -0.2%
Equity Capital to Assets	12.21%	11.96%	↓ 2.1%
Efficiency Ratio	67.63%	67.98%	→ -0.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 85,243,007	\$ 81,821,214	↑ 4.2%
All Real Estate	\$ 60,392,742	\$ 58,864,411	↑ 2.6%
Construction and Land Development	\$ 5,297,871	\$ 5,138,822	↑ 3.1%
Commercial Real Estate	\$ 21,787,953	\$ 20,996,412	↑ 3.8%
1-4 Family Residential	\$ 23,658,848	\$ 23,480,016	→ 0.8%
Farm Loans	\$ 4,105,051	\$ 3,984,832	↑ 3.0%
Commercial and Industrial	\$ 14,939,184	\$ 13,505,087	↑ 10.6%
Loans to Individuals	\$ 2,661,563	\$ 2,548,849	↑ 4.4%
Credit Cards	\$ 598,379	\$ 567,533	↑ 5.4%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

3/31/2019

3/31/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	18	17	↑ 5.9%
Number of Employees	10,526	10,559	→ -0.3%
Total Assets	\$ 66,448,878	\$ 62,805,600	↑ 5.8%
Total Deposits	\$ 50,761,242	\$ 46,485,893	↑ 9.2%
Total Loan & Leases	\$ 48,861,416	\$ 45,623,230	↑ 7.1%
Total Securities	\$ 10,631,779	\$ 10,538,766	→ 0.9%
Net Interest Income (Year-to-Date)	\$ 512,791	\$ 480,973	↑ 6.6%
Total Non-interest Income (YTD)	\$ 199,375	\$ 196,724	→ 1.3%
Net income (Year-to-Date)	\$ 201,070	\$ 182,273	↑ 10.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	94.12%	↑ 6.2%
Banks with Earning Gains from Prior Yr.	55.56%	94.12%	↓ -41.0%
Net Interest Margin	3.40%	3.40%	→ 0.0%
Non-current Loans to Loans	0.74%	0.82%	↓ -9.8%
Net Charge-offs to Loans	0.11%	0.13%	↓ -15.4%
Loss Allowance to Loans	1.08%	1.14%	↓ -5.3%
Net Loans and Leases to Deposits	95.22%	97.02%	→ -1.9%
Return on Assets	1.21%	1.17%	↑ 3.4%
Return on Equity	10.08%	9.88%	↑ 2.0%
Equity Capital to Assets	12.10%	11.95%	→ 1.3%
Efficiency Ratio	62.51%	64.23%	↑ -2.7%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 48,861,416	\$ 45,623,230	↑ 7.1%
All Real Estate	\$ 31,548,416	\$ 30,092,385	↑ 4.8%
Construction and Land Development	\$ 2,906,610	\$ 2,965,567	→ -2.0%
Commercial Real Estate	\$ 10,083,246	\$ 9,318,226	↑ 8.2%
1-4 Family Residential	\$ 14,118,451	\$ 13,625,328	↑ 3.6%
Farm Loans	\$ 2,958,364	\$ 2,817,533	↑ 5.0%
Commercial and Industrial	\$ 10,162,329	\$ 8,884,457	↑ 14.4%
Loans to Individuals	\$ 1,992,576	\$ 1,793,402	↑ 11.1%
Credit Cards	\$ 557,660	\$ 521,475	↑ 6.9%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

3/31/2019

3/31/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	23	22	↑ 4.5%
Number of Employees	2,884	2,986	↓ -3.4%
Total Assets	\$ 16,746,446	\$ 16,322,056	↑ 2.6%
Total Deposits	\$ 13,855,419	\$ 13,441,284	↑ 3.1%
Total Loan & Leases	\$ 12,596,561	\$ 11,964,037	↑ 5.3%
Total Securities	\$ 2,551,907	\$ 2,858,958	↓ -10.7%
Net Interest Income (Year-to-Date)	\$ 134,792	\$ 130,951	↑ 2.9%
Total Non-interest Income (YTD)	\$ 29,528	\$ 29,796	→ -0.9%
Net income (Year-to-Date)	\$ 48,583	\$ 47,620	↑ 2.0%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	56.52%	77.27%	↓ -26.9%
Net Interest Margin	3.43%	3.41%	→ 0.6%
Non-current Loans to Loans	0.63%	0.65%	↓ -3.1%
Net Charge-offs to Loans	0.05%	0.01%	↑ 400.0%
Loss Allowance to Loans	1.12%	1.09%	↑ 2.8%
Net Loans and Leases to Deposits	89.90%	88.04%	↑ 2.1%
Return on Assets	1.16%	1.17%	→ -0.9%
Return on Equity	10.20%	10.36%	→ -1.5%
Equity Capital to Assets	11.57%	11.24%	↑ 2.9%
Efficiency Ratio	64.00%	64.12%	→ -0.2%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 12,596,561	\$ 11,964,037	↑ 5.3%
All Real Estate	\$ 10,147,316	\$ 9,439,553	↑ 7.5%
Construction and Land Development	\$ 894,596	\$ 804,461	↑ 11.2%
Commercial Real Estate	\$ 4,410,913	\$ 4,060,160	↑ 8.6%
1-4 Family Residential	\$ 3,222,250	\$ 3,300,109	↓ -2.4%
Farm Loans	\$ 193,051	\$ 177,958	↑ 8.5%
Commercial and Industrial	\$ 1,805,215	\$ 1,782,308	→ 1.3%
Loans to Individuals	\$ 128,929	\$ 245,783	↓ -47.5%
Credit Cards	\$ 21,519	\$ 24,141	↓ -10.9%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

3/31/2019

3/31/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	53	53	→ 0.0%
Number of Employees	3,778	3,680	↑ 2.7%
Total Assets	\$ 19,167,861	\$ 18,485,852	↑ 3.7%
Total Deposits	\$ 15,656,451	\$ 15,074,141	↑ 3.9%
Total Loan & Leases	\$ 13,891,979	\$ 13,363,175	↑ 4.0%
Total Securities	\$ 3,393,996	\$ 3,401,794	→ -0.2%
Net Interest Income (Year-to-Date)	\$ 162,653	\$ 151,745	↑ 7.2%
Total Non-interest Income (YTD)	\$ 229,658	\$ 215,824	↑ 6.4%
Net income (Year-to-Date)	\$ 70,939	\$ 70,308	→ 0.9%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.11%	96.23%	→ 2.0%
Banks with Earning Gains from Prior Yr.	67.92%	71.70%	↓ -5.3%
Net Interest Margin	3.61%	3.50%	↑ 3.1%
Non-current Loans to Loans	0.76%	0.71%	↑ 7.0%
Net Charge-offs to Loans	-0.01%	0.05%	↓ -120.0%
Loss Allowance to Loans	1.47%	1.47%	→ 0.0%
Net Loans and Leases to Deposits	87.43%	87.35%	→ 0.1%
Return on Assets	1.48%	1.52%	↓ -2.6%
Return on Equity	12.19%	12.79%	↓ -4.7%
Equity Capital to Assets	12.34%	11.96%	↑ 3.2%
Efficiency Ratio	77.23%	75.43%	↓ 2.4%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 13,891,979	\$ 13,363,175	↑ 4.0%
All Real Estate	\$ 10,773,322	\$ 10,604,231	→ 1.6%
Construction and Land Development	\$ 930,127	\$ 777,494	↑ 19.6%
Commercial Real Estate	\$ 4,784,695	\$ 4,645,182	↑ 3.0%
1-4 Family Residential	\$ 3,055,810	\$ 3,061,998	→ -0.2%
Farm Loans	\$ 515,235	\$ 505,991	→ 1.8%
Commercial and Industrial	\$ 2,010,501	\$ 1,736,222	↑ 15.8%
Loans to Individuals	\$ 221,897	\$ 198,409	↑ 11.8%
Credit Cards	\$ 12,162	\$ 11,685	↑ 4.1%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

3/31/2019

3/31/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	68	72 ↓	-5.6%
Number of Employees	2,449	2,644 ↓	-7.4%
Total Assets	\$ 11,541,582	\$ 12,312,171 ↓	-6.3%
Total Deposits	\$ 9,514,258	\$ 10,244,501 ↓	-7.1%
Total Loan & Leases	\$ 8,140,490	\$ 8,792,918 ↓	-7.4%
Total Securities	\$ 2,080,832	\$ 2,243,006 ↓	-7.2%
Net Interest Income (Year-to-Date)	\$ 98,895	\$ 105,044 ↓	-5.9%
Total Non-interest Income (YTD)	\$ 14,461	\$ 14,626 →	-1.1%
Net income (Year-to-Date)	\$ 32,766	\$ 34,217 ↓	-4.2%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.53%	97.22% →	1.3%
Banks with Earning Gains from Prior Yr.	63.24%	75.00% ↓	-15.7%
Net Interest Margin	3.65%	3.64% →	0.3%
Non-current Loans to Loans	1.18%	1.19% →	-0.8%
Net Charge-offs to Loans	0.11%	0.01% ↑	1000.0%
Loss Allowance to Loans	1.33%	1.31% →	1.5%
Net Loans and Leases to Deposits	84.43%	84.70% →	-0.3%
Return on Assets	1.14%	1.11% ↑	2.7%
Return on Equity	8.76%	8.90% →	-1.6%
Equity Capital to Assets	13.14%	12.51% ↑	5.0%
Efficiency Ratio	65.06%	65.72% →	-1.0%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 8,140,490	\$ 8,792,918 ↓	-7.4%
All Real Estate	\$ 6,562,676	\$ 7,115,344 ↓	-7.8%
Construction and Land Development	\$ 489,580	\$ 488,632 →	0.2%
Commercial Real Estate	\$ 2,122,756	\$ 2,507,847 ↓	-15.4%
1-4 Family Residential	\$ 2,601,433	\$ 2,744,739 ↓	-5.2%
Farm Loans	\$ 336,259	\$ 349,977 ↓	-3.9%
Commercial and Industrial	\$ 769,592	\$ 884,730 ↓	-13.0%
Loans to Individuals	\$ 256,697	\$ 236,459 ↑	8.6%
Credit Cards	\$ 5,193	\$ 7,544 ↓	-31.2%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

3/31/2019

3/31/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	38	46	↓ -17.4%
Number of Employees	913	1,066	↓ -14.4%
Total Assets	\$ 2,683,918	\$ 3,204,079	↓ -16.2%
Total Deposits	\$ 2,193,782	\$ 2,646,965	↓ -17.1%
Total Loan & Leases	\$ 1,752,561	\$ 2,077,854	↓ -15.7%
Total Securities	\$ 447,307	\$ 586,834	↓ -23.8%
Net Interest Income (Year-to-Date)	\$ 22,660	\$ 27,262	↓ -16.9%
Total Non-interest Income (YTD)	\$ 20,910	\$ 22,017	↓ -5.0%
Net income (Year-to-Date)	\$ 5,338	\$ 7,193	↓ -25.8%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	92.11%	93.48%	→ -1.5%
Banks with Earning Gains from Prior Yr.	55.26%	63.04%	↓ -12.3%
Net Interest Margin	3.69%	3.68%	→ 0.3%
Non-current Loans to Loans	1.23%	1.50%	↓ -18.0%
Net Charge-offs to Loans	0.03%	0.15%	↓ -80.0%
Loss Allowance to Loans	1.33%	1.44%	↓ -7.6%
Net Loans and Leases to Deposits	78.82%	77.37%	→ 1.9%
Return on Assets	0.79%	0.89%	↓ -11.2%
Return on Equity	5.74%	6.57%	↓ -12.6%
Equity Capital to Assets	14.02%	13.68%	↑ 2.5%
Efficiency Ratio	85.38%	81.98%	↓ 4.1%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 1,752,561	\$ 2,077,854	↓ -15.7%
All Real Estate	\$ 1,361,012	\$ 1,612,898	↓ -15.6%
Construction and Land Development	\$ 76,958	\$ 102,668	↓ -25.0%
Commercial Real Estate	\$ 386,343	\$ 464,997	↓ -16.9%
1-4 Family Residential	\$ 660,904	\$ 747,842	↓ -11.6%
Farm Loans	\$ 102,142	\$ 133,373	↓ -23.4%
Commercial and Industrial	\$ 191,547	\$ 217,370	↓ -11.9%
Loans to Individuals	\$ 61,464	\$ 74,796	↓ -17.8%
Credit Cards	\$ 1,845	\$ 2,688	↓ -31.4%



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- Implementing the Current Expected Credit Loss (CECL) model
- Core contract negotiation and advisory services
- Asset quality management
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- Mortgage Electronic Registration System (MERS) Compliance

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