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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions
Third 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:

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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

9/30/2018

9/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	204	212	↓ -3.8%
Number of Employees	20,757	20,964	→ -1.0%
Total Assets	\$ 115,293,557	\$ 111,745,697	↑ 3.2%
Total Deposits	\$ 89,861,365	\$ 87,294,228	↑ 2.9%
Total Loan & Leases	\$ 84,677,226	\$ 81,511,254	↑ 3.9%
Total Securities	\$ 19,235,607	\$ 19,288,085	→ -0.3%
Net Interest Income (Year-to-Date)	\$ 2,776,017	\$ 2,604,749	↑ 6.6%
Total Non-interest Income (YTD)	\$ 1,496,761	\$ 1,305,989	↑ 14.6%
Net income (Year-to-Date)	\$ 1,070,309	\$ 891,482	↑ 20.1%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	96.08%	98.58%	↓ -2.5%
Banks with Earning Gains from Prior Yr.	75.98%	63.68%	↑ 19.3%
Net Interest Margin	3.54%	3.46%	↑ 2.3%
Non-current Loans to Loans	0.76%	0.88%	↓ -13.6%
Net Charge-offs to Loans	0.12%	0.15%	↓ -20.0%
Loss Allowance to Loans	1.18%	1.31%	↓ -9.9%
Net Loans and Leases to Deposits	93.12%	92.16%	→ 1.0%
Return on Assets	1.26%	1.09%	↑ 15.6%
Return on Equity	10.56%	9.20%	↑ 14.8%
Equity Capital to Assets	11.91%	11.92%	→ -0.1%
Efficiency Ratio	66.95%	66.58%	→ 0.6%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 84,677,226	\$ 81,511,254	↑ 3.9%
All Real Estate	\$ 59,566,957	\$ 58,166,445	↑ 2.4%
Construction and Land Development	\$ 5,218,180	\$ 5,202,096	→ 0.3%
Commercial Real Estate	\$ 21,217,659	\$ 20,558,809	↑ 3.2%
1-4 Family Residential	\$ 23,721,652	\$ 23,392,052	→ 1.4%
Farm Loans	\$ 4,936,455	\$ 4,572,229	↑ 8.0%
Commercial and Industrial	\$ 14,300,257	\$ 13,127,399	↑ 8.9%
Loans to Individuals	\$ 2,755,230	\$ 2,624,455	↑ 5.0%
Credit Cards	\$ 655,494	\$ 627,946	↑ 4.4%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

9/30/2018

9/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	16	17	↓ -5.9%
Number of Employees	10,343	10,524	→ -1.7%
Total Assets	\$ 64,125,841	\$ 61,600,361	↑ 4.1%
Total Deposits	\$ 47,922,497	\$ 46,103,297	↑ 3.9%
Total Loan & Leases	\$ 47,414,484	\$ 45,641,841	↑ 3.9%
Total Securities	\$ 10,357,933	\$ 10,105,990	↑ 2.5%
Net Interest Income (Year-to-Date)	\$ 1,503,917	\$ 1,385,354	↑ 8.6%
Total Non-interest Income (YTD)	\$ 614,871	\$ 592,580	↑ 3.8%
Net income (Year-to-Date)	\$ 590,674	\$ 463,998	↑ 27.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	100.00%	82.35%	↑ 21.4%
Net Interest Margin	3.50%	3.38%	↑ 3.6%
Non-current Loans to Loans	0.73%	0.80%	↓ -8.8%
Net Charge-offs to Loans	0.18%	0.22%	↓ -18.2%
Loss Allowance to Loans	1.08%	1.24%	↓ -12.9%
Net Loans and Leases to Deposits	97.87%	97.77%	→ 0.1%
Return on Assets	1.25%	1.03%	↑ 21.4%
Return on Equity	10.54%	8.82%	↑ 19.5%
Equity Capital to Assets	11.80%	11.67%	→ 1.1%
Efficiency Ratio	62.27%	62.26%	→ 0.0%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 47,414,484	\$ 45,641,841	↑ 3.9%
All Real Estate	\$ 30,080,735	\$ 29,607,308	→ 1.6%
Construction and Land Development	\$ 2,845,097	\$ 3,016,699	↓ -5.7%
Commercial Real Estate	\$ 9,351,086	\$ 9,074,854	↑ 3.0%
1-4 Family Residential	\$ 13,714,614	\$ 13,444,715	↑ 2.0%
Farm Loans	\$ 3,722,650	\$ 3,361,705	↑ 10.7%
Commercial and Industrial	\$ 9,446,416	\$ 8,718,492	↑ 8.3%
Loans to Individuals	\$ 1,986,058	\$ 1,800,752	↑ 10.3%
Credit Cards	\$ 609,462	\$ 577,452	↑ 5.5%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

9/30/2018

9/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	21	22 ↓	-4.5%
Number of Employees	2,940	2,961 →	-0.7%
Total Assets	\$ 16,281,897	\$ 15,953,844 ↑	2.1%
Total Deposits	\$ 13,459,506	\$ 13,035,342 ↑	3.3%
Total Loan & Leases	\$ 12,166,478	\$ 11,534,610 ↑	5.5%
Total Securities	\$ 2,596,381	\$ 2,932,738 ↓	-11.5%
Net Interest Income (Year-to-Date)	\$ 394,215	\$ 371,448 ↑	6.1%
Total Non-interest Income (YTD)	\$ 92,452	\$ 90,531 ↑	2.1%
Net income (Year-to-Date)	\$ 144,054	\$ 126,378 ↑	14.0%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00% →	0.0%
Banks with Earning Gains from Prior Yr.	80.95%	63.64% ↑	27.2%
Net Interest Margin	3.49%	3.42% ↑	2.0%
Non-current Loans to Loans	0.65%	0.84% ↓	-22.6%
Net Charge-offs to Loans	0.02%	0.01% ↑	100.0%
Loss Allowance to Loans	1.08%	1.13% ↓	-4.4%
Net Loans and Leases to Deposits	89.41%	87.49% ↑	2.2%
Return on Assets	1.20%	1.09% ↑	10.1%
Return on Equity	10.69%	9.46% ↑	13.0%
Equity Capital to Assets	11.20%	11.61% ↓	-3.5%
Efficiency Ratio	62.67%	64.63% ↑	-3.0%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 12,166,478	\$ 11,534,610 ↑	5.5%
All Real Estate	\$ 9,610,180	\$ 9,100,976 ↑	5.6%
Construction and Land Development	\$ 844,560	\$ 808,987 ↑	4.4%
Commercial Real Estate	\$ 4,134,395	\$ 3,835,574 ↑	7.8%
1-4 Family Residential	\$ 3,324,572	\$ 3,271,846 →	1.6%
Farm Loans	\$ 183,789	\$ 174,374 ↑	5.4%
Commercial and Industrial	\$ 1,825,011	\$ 1,652,541 ↑	10.4%
Loans to Individuals	\$ 224,056	\$ 285,780 ↓	-21.6%
Credit Cards	\$ 25,620	\$ 27,472 ↓	-6.7%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

9/30/2018

9/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	56	53	↑ 5.7%
Number of Employees	3,952	3,631	↑ 8.8%
Total Assets	\$ 20,104,038	\$ 18,331,662	↑ 9.7%
Total Deposits	\$ 16,275,886	\$ 15,115,431	↑ 7.7%
Total Loan & Leases	\$ 14,622,538	\$ 13,359,530	↑ 9.5%
Total Securities	\$ 3,650,488	\$ 3,165,550	↑ 15.3%
Net Interest Income (Year-to-Date)	\$ 495,217	\$ 452,945	↑ 9.3%
Total Non-interest Income (YTD)	\$ 681,158	\$ 85,191	↑ 699.6%
Net income (Year-to-Date)	\$ 227,108	\$ 156,600	↑ 45.0%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	96.43%	100.00%	↓ -3.6%
Banks with Earning Gains from Prior Yr.	76.79%	73.58%	↑ 4.4%
Net Interest Margin	3.57%	3.60%	→ -0.8%
Non-current Loans to Loans	0.54%	0.87%	↓ -37.9%
Net Charge-offs to Loans	0.01%	0.07%	↓ -85.7%
Loss Allowance to Loans	1.43%	1.61%	↓ -11.2%
Net Loans and Leases to Deposits	88.56%	86.96%	→ 1.8%
Return on Assets	1.54%	1.16%	↑ 32.8%
Return on Equity	12.93%	10.12%	↑ 27.8%
Equity Capital to Assets	12.03%	11.64%	↑ 3.4%
Efficiency Ratio	75.80%	63.07%	↓ 20.2%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 14,622,538	\$ 13,359,530	↑ 9.5%
All Real Estate	\$ 11,488,451	\$ 10,691,818	↑ 7.5%
Construction and Land Development	\$ 895,587	\$ 759,393	↑ 17.9%
Commercial Real Estate	\$ 4,942,750	\$ 4,690,013	↑ 5.4%
1-4 Family Residential	\$ 3,367,206	\$ 3,136,368	↑ 7.4%
Farm Loans	\$ 520,192	\$ 527,098	→ -1.3%
Commercial and Industrial	\$ 1,970,706	\$ 1,618,006	↑ 21.8%
Loans to Individuals	\$ 274,862	\$ 214,856	↑ 27.9%
Credit Cards	\$ 12,997	\$ 12,657	↑ 2.7%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

9/30/2018

9/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	69	74 ↓	-6.8%
Number of Employees	2,513	2,800 ↓	-10.3%
Total Assets	\$ 11,790,761	\$ 12,694,179 ↓	-7.1%
Total Deposits	\$ 9,758,534	\$ 10,426,787 ↓	-6.4%
Total Loan & Leases	\$ 8,496,963	\$ 8,902,763 ↓	-4.6%
Total Securities	\$ 2,107,458	\$ 2,499,206 ↓	-15.7%
Net Interest Income (Year-to-Date)	\$ 306,306	\$ 315,291 ↓	-2.8%
Total Non-interest Income (YTD)	\$ 42,454	\$ 508,869 ↓	-91.7%
Net income (Year-to-Date)	\$ 87,093	\$ 123,233 ↓	-29.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	94.20%	98.65% ↓	-4.5%
Banks with Earning Gains from Prior Yr.	75.36%	56.76% ↑	32.8%
Net Interest Margin	3.70%	3.60% ↑	2.8%
Non-current Loans to Loans	1.38%	1.20% ↑	15.0%
Net Charge-offs to Loans	0.15%	0.09% ↑	66.7%
Loss Allowance to Loans	1.40%	1.36% ↑	2.9%
Net Loans and Leases to Deposits	85.85%	84.22% →	1.9%
Return on Assets	0.99%	1.31% ↓	-24.4%
Return on Equity	7.80%	9.96% ↓	-21.7%
Equity Capital to Assets	12.76%	13.44% ↓	-5.1%
Efficiency Ratio	65.20%	79.05% ↑	-17.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 8,496,963	\$ 8,902,763 ↓	-4.6%
All Real Estate	\$ 6,855,547	\$ 7,172,714 ↓	-4.4%
Construction and Land Development	\$ 537,574	\$ 510,451 ↑	5.3%
Commercial Real Estate	\$ 2,354,703	\$ 2,509,335 ↓	-6.2%
1-4 Family Residential	\$ 2,594,668	\$ 2,797,530 ↓	-7.3%
Farm Loans	\$ 381,274	\$ 370,715 ↑	2.8%
Commercial and Industrial	\$ 852,014	\$ 917,868 ↓	-7.2%
Loans to Individuals	\$ 198,958	\$ 246,492 ↓	-19.3%
Credit Cards	\$ 5,029	\$ 7,587 ↓	-33.7%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

9/30/2018

9/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	42	46	↓ -8.7%
Number of Employees	1,009	1,048	↓ -3.7%
Total Assets	\$ 2,991,020	\$ 3,165,651	↓ -5.5%
Total Deposits	\$ 2,444,942	\$ 2,613,371	↓ -6.4%
Total Loan & Leases	\$ 1,976,763	\$ 2,072,510	↓ -4.6%
Total Securities	\$ 523,347	\$ 584,601	↓ -10.5%
Net Interest Income (Year-to-Date)	\$ 76,362	\$ 79,711	↓ -4.2%
Total Non-interest Income (YTD)	\$ 65,826	\$ 28,818	↑ 128.4%
Net income (Year-to-Date)	\$ 21,380	\$ 21,273	→ 0.5%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	95.24%	95.65%	→ -0.4%
Banks with Earning Gains from Prior Yr.	64.29%	56.52%	↑ 13.7%
Net Interest Margin	3.75%	3.72%	→ 0.8%
Non-current Loans to Loans	1.27%	1.54%	↓ -17.5%
Net Charge-offs to Loans	0.17%	0.09%	↑ 88.9%
Loss Allowance to Loans	1.38%	1.45%	↓ -4.8%
Net Loans and Leases to Deposits	79.74%	78.15%	↑ 2.0%
Return on Assets	0.96%	0.92%	↑ 4.3%
Return on Equity	6.94%	6.88%	→ 0.9%
Equity Capital to Assets	13.97%	13.99%	→ -0.1%
Efficiency Ratio	82.25%	76.21%	↓ 7.9%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 1,976,763	\$ 2,072,510	↓ -4.6%
All Real Estate	\$ 1,532,044	\$ 1,593,629	↓ -3.9%
Construction and Land Development	\$ 95,362	\$ 106,566	↓ -10.5%
Commercial Real Estate	\$ 434,725	\$ 449,033	↓ -3.2%
1-4 Family Residential	\$ 720,592	\$ 741,593	↓ -2.8%
Farm Loans	\$ 128,550	\$ 138,337	↓ -7.1%
Commercial and Industrial	\$ 206,110	\$ 220,492	↓ -6.5%
Loans to Individuals	\$ 71,296	\$ 76,575	↓ -6.9%
Credit Cards	\$ 2,386	\$ 2,778	↓ -14.1%



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