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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions
Third 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 contact:

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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

9/30/2017

9/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	212	227	↓ -6.6%
Number of Employees	20,964	21,795	↓ -3.8%
Total Assets	\$ 111,745,697	\$ 108,583,918	↑ 2.9%
Total Deposits	\$ 87,294,228	\$ 85,771,691	→ 1.8%
Total Loan & Leases	\$ 81,511,254	\$ 77,635,875	↑ 5.0%
Total Securities	\$ 19,288,085	\$ 19,483,427	→ -1.0%
Net Interest Income (Year-to-Date)	\$ 2,604,749	\$ 2,499,481	↑ 4.2%
Total Non-interest Income (YTD)	\$ 1,305,989	\$ 1,297,317	→ 0.7%
Net income (Year-to-Date)	\$ 891,482	\$ 806,038	↑ 10.6%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.58%	97.36%	→ 1.3%
Banks with Earning Gains from Prior Yr.	63.68%	63.88%	→ -0.3%
Net Interest Margin	3.46%	3.44%	→ 0.6%
Non-current Loans to Loans	0.88%	1.14%	↓ -22.8%
Net Charge-offs to Loans	0.15%	0.22%	↓ -31.8%
Loss Allowance to Loans	1.31%	1.39%	↓ -5.8%
Net Loans and Leases to Deposits	92.16%	89.25%	↑ 3.3%
Return on Assets	1.09%	1.02%	↑ 6.9%
Return on Equity	9.20%	8.54%	↑ 7.7%
Equity Capital to Assets	11.92%	11.89%	→ 0.3%
Efficiency Ratio	66.58%	68.20%	↑ -2.4%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 81,511,254	\$ 77,635,875	↑ 5.0%
All Real Estate	\$ 58,166,445	\$ 55,187,949	↑ 5.4%
Construction and Land Development	\$ 5,202,096	\$ 4,670,409	↑ 11.4%
Commercial Real Estate	\$ 20,558,809	\$ 19,856,959	↑ 3.5%
1-4 Family Residential	\$ 23,392,052	\$ 22,439,042	↑ 4.2%
Farm Loans	\$ 4,572,229	\$ 4,125,046	↑ 10.8%
Commercial and Industrial	\$ 13,127,399	\$ 12,681,636	↑ 3.5%
Loans to Individuals	\$ 2,624,455	\$ 2,546,133	↑ 3.1%
Credit Cards	\$ 627,946	\$ 581,906	↑ 7.9%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

9/30/2017

9/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	17	17	→ 0.0%
Number of Employees	10,524	10,414	→ 1.1%
Total Assets	\$ 61,600,361	\$ 58,549,555	↑ 5.2%
Total Deposits	\$ 46,103,297	\$ 44,417,283	↑ 3.8%
Total Loan & Leases	\$ 45,641,841	\$ 42,344,896	↑ 7.8%
Total Securities	\$ 10,105,990	\$ 10,152,987	→ -0.5%
Net Interest Income (Year-to-Date)	\$ 1,385,354	\$ 1,274,776	↑ 8.7%
Total Non-interest Income (YTD)	\$ 592,580	\$ 586,536	→ 1.0%
Net income (Year-to-Date)	\$ 463,998	\$ 389,097	↑ 19.2%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	82.35%	64.71%	↑ 27.3%
Net Interest Margin	3.38%	3.34%	→ 1.2%
Non-current Loans to Loans	0.80%	1.08%	↓ -25.9%
Net Charge-offs to Loans	0.22%	0.32%	↓ -31.3%
Loss Allowance to Loans	1.24%	1.29%	↓ -3.9%
Net Loans and Leases to Deposits	97.77%	94.11%	↑ 3.9%
Return on Assets	1.03%	0.93%	↑ 10.8%
Return on Equity	8.82%	7.79%	↑ 13.2%
Equity Capital to Assets	11.67%	11.66%	→ 0.1%
Efficiency Ratio	62.26%	64.52%	↑ -3.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 45,641,841	\$ 42,344,896	↑ 7.8%
All Real Estate	\$ 29,607,308	\$ 27,332,927	↑ 8.3%
Construction and Land Development	\$ 3,016,699	\$ 2,641,527	↑ 14.2%
Commercial Real Estate	\$ 9,074,854	\$ 8,808,132	↑ 3.0%
1-4 Family Residential	\$ 13,444,715	\$ 12,164,103	↑ 10.5%
Farm Loans	\$ 3,361,705	\$ 2,943,784	↑ 14.2%
Commercial and Industrial	\$ 8,718,492	\$ 8,285,766	↑ 5.2%
Loans to Individuals	\$ 1,800,752	\$ 1,639,249	↑ 9.9%
Credit Cards	\$ 577,452	\$ 530,428	↑ 8.9%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

9/30/2017

9/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	22	18	↑ 22.2%
Number of Employees	2,961	3,313	↓ -10.6%
Total Assets	\$ 15,953,844	\$ 13,046,704	↑ 22.3%
Total Deposits	\$ 13,035,342	\$ 10,825,915	↑ 20.4%
Total Loan & Leases	\$ 11,534,610	\$ 9,134,023	↑ 26.3%
Total Securities	\$ 2,932,738	\$ 2,442,764	↑ 20.1%
Net Interest Income (Year-to-Date)	\$ 371,448	\$ 299,676	↑ 23.9%
Total Non-interest Income (YTD)	\$ 90,531	\$ 131,325	↓ -31.1%
Net income (Year-to-Date)	\$ 126,378	\$ 96,769	↑ 30.6%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	94.44%	↑ 5.9%
Banks with Earning Gains from Prior Yr.	63.64%	72.22%	↓ -11.9%
Net Interest Margin	3.42%	3.37%	→ 1.5%
Non-current Loans to Loans	0.84%	1.34%	↓ -37.3%
Net Charge-offs to Loans	0.01%	0.11%	↓ -90.9%
Loss Allowance to Loans	1.13%	1.31%	↓ -13.7%
Net Loans and Leases to Deposits	87.49%	83.26%	↑ 5.1%
Return on Assets	1.09%	1.01%	↑ 7.9%
Return on Equity	9.46%	8.94%	↑ 5.8%
Equity Capital to Assets	11.61%	11.32%	↑ 2.6%
Efficiency Ratio	64.63%	72.04%	↑ -10.3%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 11,534,610	\$ 9,134,023	↑ 26.3%
All Real Estate	\$ 9,100,976	\$ 7,015,732	↑ 29.7%
Construction and Land Development	\$ 808,987	\$ 459,042	↑ 76.2%
Commercial Real Estate	\$ 3,835,574	\$ 2,578,334	↑ 48.8%
1-4 Family Residential	\$ 3,271,846	\$ 3,187,616	↑ 2.6%
Farm Loans	\$ 174,374	\$ 142,392	↑ 22.5%
Commercial and Industrial	\$ 1,652,541	\$ 1,215,703	↑ 35.9%
Loans to Individuals	\$ 285,780	\$ 338,914	↓ -15.7%
Credit Cards	\$ 27,472	\$ 23,723	↑ 15.8%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

9/30/2017

9/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	53	56 ↓	-5.4%
Number of Employees	3,631	4,053 ↓	-10.4%
Total Assets	\$ 18,331,662	\$ 19,568,267 ↓	-6.3%
Total Deposits	\$ 15,115,431	\$ 16,158,889 ↓	-6.5%
Total Loan & Leases	\$ 13,359,530	\$ 14,219,832 ↓	-6.1%
Total Securities	\$ 3,165,550	\$ 3,437,682 ↓	-7.9%
Net Interest Income (Year-to-Date)	\$ 452,945	\$ 491,834 ↓	-7.9%
Total Non-interest Income (YTD)	\$ 85,191	\$ 133,068 ↓	-36.0%
Net income (Year-to-Date)	\$ 156,600	\$ 177,336 ↓	-11.7%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	96.43% ↑	3.7%
Banks with Earning Gains from Prior Yr.	73.58%	64.29% ↑	14.5%
Net Interest Margin	3.60%	3.66% →	-1.6%
Non-current Loans to Loans	0.87%	1.09% ↓	-20.2%
Net Charge-offs to Loans	0.07%	0.14% ↓	-50.0%
Loss Allowance to Loans	1.61%	1.72% ↓	-6.4%
Net Loans and Leases to Deposits	86.96%	86.49% →	0.5%
Return on Assets	1.16%	1.23% ↓	-5.7%
Return on Equity	10.12%	10.60% ↓	-4.5%
Equity Capital to Assets	11.64%	11.76% →	-1.0%
Efficiency Ratio	63.07%	62.05% →	1.6%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 13,359,530	\$ 14,219,832 ↓	-6.1%
All Real Estate	\$ 10,691,818	\$ 11,334,024 ↓	-5.7%
Construction and Land Development	\$ 759,393	\$ 927,237 ↓	-18.1%
Commercial Real Estate	\$ 4,690,013	\$ 5,247,547 ↓	-10.6%
1-4 Family Residential	\$ 3,136,368	\$ 3,279,491 ↓	-4.4%
Farm Loans	\$ 527,098	\$ 459,472 ↑	14.7%
Commercial and Industrial	\$ 1,618,006	\$ 1,919,534 ↓	-15.7%
Loans to Individuals	\$ 214,856	\$ 235,842 ↓	-8.9%
Credit Cards	\$ 12,657	\$ 16,801 ↓	-24.7%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

9/30/2017

9/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	74	82 ↓	-9.8%
Number of Employees	2,800	3,076 ↓	-9.0%
Total Assets	\$ 12,694,179	\$ 13,866,378 ↓	-8.5%
Total Deposits	\$ 10,426,787	\$ 11,386,123 ↓	-8.4%
Total Loan & Leases	\$ 8,902,763	\$ 9,608,197 ↓	-7.3%
Total Securities	\$ 2,499,206	\$ 2,799,431 ↓	-10.7%
Net Interest Income (Year-to-Date)	\$ 315,291	\$ 342,374 ↓	-7.9%
Total Non-interest Income (YTD)	\$ 508,869	\$ 425,012 ↑	19.7%
Net income (Year-to-Date)	\$ 123,233	\$ 119,508 ↑	3.1%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.65%	98.78% →	-0.1%
Banks with Earning Gains from Prior Yr.	56.76%	67.07% ↓	-15.4%
Net Interest Margin	3.60%	3.55% →	1.4%
Non-current Loans to Loans	1.20%	1.18% →	1.7%
Net Charge-offs to Loans	0.09%	0.07% ↑	28.6%
Loss Allowance to Loans	1.36%	1.43% ↓	-4.9%
Net Loans and Leases to Deposits	84.22%	83.18% →	1.3%
Return on Assets	1.31%	1.16% ↑	12.9%
Return on Equity	9.96%	8.90% ↑	11.9%
Equity Capital to Assets	13.44%	13.25% →	1.4%
Efficiency Ratio	79.05%	79.21% →	-0.2%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 8,902,763	\$ 9,608,197 ↓	-7.3%
All Real Estate	\$ 7,172,714	\$ 7,707,806 ↓	-6.9%
Construction and Land Development	\$ 510,451	\$ 520,328 →	-1.9%
Commercial Real Estate	\$ 2,509,335	\$ 2,741,520 ↓	-8.5%
1-4 Family Residential	\$ 2,797,530	\$ 2,934,317 ↓	-4.7%
Farm Loans	\$ 370,715	\$ 438,286 ↓	-15.4%
Commercial and Industrial	\$ 917,868	\$ 1,012,258 ↓	-9.3%
Loans to Individuals	\$ 246,492	\$ 243,779 →	1.1%
Credit Cards	\$ 7,587	\$ 6,869 ↑	10.5%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

9/30/2017

9/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	46	54 ↓	-14.8%
Number of Employees	1,048	939 ↑	11.6%
Total Assets	\$ 3,165,651	\$ 3,553,014 ↓	-10.9%
Total Deposits	\$ 2,613,371	\$ 2,983,481 ↓	-12.4%
Total Loan & Leases	\$ 2,072,510	\$ 2,328,927 ↓	-11.0%
Total Securities	\$ 584,601	\$ 650,563 ↓	-10.1%
Net Interest Income (Year-to-Date)	\$ 79,711	\$ 90,821 ↓	-12.2%
Total Non-interest Income (YTD)	\$ 28,818	\$ 21,376 ↑	34.8%
Net income (Year-to-Date)	\$ 21,273	\$ 23,328 ↓	-8.8%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	95.65%	96.30% →	-0.7%
Banks with Earning Gains from Prior Yr.	56.52%	55.56% →	1.7%
Net Interest Margin	3.72%	3.74% →	-0.5%
Non-current Loans to Loans	1.54%	1.56% →	-1.3%
Net Charge-offs to Loans	0.09%	0.07% ↑	28.6%
Loss Allowance to Loans	1.45%	1.48% ↓	-2.0%
Net Loans and Leases to Deposits	78.15%	76.91% →	1.6%
Return on Assets	0.92%	0.88% ↑	4.5%
Return on Equity	6.88%	6.80% →	1.2%
Equity Capital to Assets	13.99%	13.10% ↑	6.8%
Efficiency Ratio	76.21%	73.38% ↓	3.9%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 2,072,510	\$ 2,328,927 ↓	-11.0%
All Real Estate	\$ 1,593,629	\$ 1,797,460 ↓	-11.3%
Construction and Land Development	\$ 106,566	\$ 122,275 ↓	-12.8%
Commercial Real Estate	\$ 449,033	\$ 481,426 ↓	-6.7%
1-4 Family Residential	\$ 741,593	\$ 873,515 ↓	-15.1%
Farm Loans	\$ 138,337	\$ 141,112 →	-2.0%
Commercial and Industrial	\$ 220,492	\$ 248,375 ↓	-11.2%
Loans to Individuals	\$ 76,575	\$ 88,349 ↓	-13.3%
Credit Cards	\$ 2,778	\$ 4,085 ↓	-32.0%



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What's on your mind?

- Implementing the Current Expected Credit Loss (CECL) model
- Risks regarding capital, liquidity, and interest rates
- Asset quality management
- Tax planning and compliance
- Regulatory compliance
- Safeguarding customer information
- Assessing and advising on vendor contracts

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