



# Banconomics Report

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## Wisconsin FDIC Insured Institutions Benchmarks by Asset Size Year-end 2016

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» FDIC Quarterly Data used as the source material.

» For update sor copies please email [info@bankersbenefits.com](mailto:info@bankersbenefits.com).



# Banconomics Report

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

12/31/2016

12/31/2015

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	222	243	-8.64
Number of Employees	21,661	22,202	-2.44
Total Assets	\$108,923,089	\$106,884,249	1.91
Total Deposits	\$87,017,262	\$86,113,005	1.05
Total Loan & Leases	\$77,472,029	\$74,845,474	3.51
Total Securities	\$19,408,667	\$19,876,815	-2.36
Net Interest Income (Year-to-Date)	\$3,323,684	\$3,328,861	-0.16
Total Non-interest income (Year-to-Date)	\$1,712,390	\$1,552,877	10.27
Net income (Year-to-Date)	\$1,080,039	\$1,161,639	-7.02

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.30	96.30	1.04
Banks with YTD Earning Gains from Previous Yr.	68.47	73.25	-6.53
Net Interest Margin	3.43	3.49	-1.53
Non-current Loans to Loans	1.08	1.11	-2.87
Net Charge-offs to Loans	0.21	0.18	16.50
Loss Allowance to Loans	1.38	1.50	-8.33
Net Loans and Leases to Deposits	89.03	86.92	2.43
Return on Assets	1.03	1.12	-8.02
Return on Equity	8.64	9.22	-6.33
Equity Capital to Assets	11.61	11.96	-2.94

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$77,472,029	\$74,845,474	3.51
All real Estate	\$55,906,907	\$54,379,647	2.81
Construction and Land Development	\$4,853,328	\$4,321,975	12.29
Commercial Real Estate	\$19,996,918	\$19,283,025	3.70
1-4 Family Residential	\$22,653,332	\$22,861,402	-0.91
Farm Loans	\$3,208,685	\$2,898,430	10.70
Commercial and Industrial	\$12,429,098	\$13,085,337	-5.02
Loans to Individuals	\$2,530,318	\$2,454,027	3.11
Credit Cards	\$569,285	\$511,835	11.22
Small Business Loans of \$1 M or Less	\$6,961,292	\$7,133,437	-2.41

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# Banconomics Report

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

12/31/2016

12/31/2015

<b>Banking Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Number of Banks	18	17	5.88
Number of Employees	11,376	10,928	4.10
Total Assets	\$59,326,677	\$54,436,067	8.98
Total Deposits	\$45,820,344	\$42,525,325	7.75
Total Loan & Leases	\$42,920,340	\$38,947,482	10.20
Total Securities	\$10,105,004	\$9,756,765	3.57
Net Interest Income (Year-to-Date)	\$1,747,077	\$1,640,814	6.48
Total Non-interest income (Year-to-Date)	\$856,205	\$779,791	9.80
Net income (Year-to-Date)	\$541,998	\$616,729	-12.12
<b>Performance Ratios (Year-to Date)</b>	<b>%</b>	<b>%</b>	<b>% Change</b>
Profitable Banks	94.44	94.12	0.35
Banks with YTD Earning Gains from Previous Yr.	83.33	70.59	18.06
Net Interest Margin	3.35	3.40	-1.54
Non-current Loans to Loans	1.10	1.01	8.90
Net Charge-offs to Loans	0.25	0.22	15.01
Loss Allowance to Loans	1.32	1.41	-6.21
Net Loans and Leases to Deposits	93.67	91.59	2.28
Return on Assets	0.94	1.16	-18.42
Return on Equity	8.08	9.53	-15.18
Equity Capital to Assets	11.45	12.04	-4.85
<b>Lending Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Total Loans and Leases	\$42,920,340	\$38,947,482	10.20
All real Estate	\$28,468,875	\$25,954,612	9.69
Construction and Land Development	\$2,784,992	\$2,316,868	20.21
Commercial Real Estate	\$8,975,879	\$7,727,907	16.15
1-4 Family Residential	\$12,900,205	\$12,630,289	2.14
Farm Loans	\$633,864	\$237,213	167.21
Commercial and Industrial	\$8,118,454	\$8,553,460	-5.09
Loans to Individuals	\$1,668,114	\$1,555,230	7.26
Credit Cards	\$515,974	\$455,738	13.22
Small Business Loans of \$1 M or Less	\$2,025,510	\$1,873,869	8.09

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# Banconomics Report

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

12/31/2016

12/31/2015

<b>Banking Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Number of Banks	19	20	-5.00
Number of Employees	2,611	2,920	-10.58
Total Assets	\$13,414,162	\$14,408,131	-6.90
Total Deposits	\$11,082,864	\$11,950,015	-7.26
Total Loan & Leases	\$9,162,421	\$10,192,456	-10.11
Total Securities	\$2,729,744	\$2,791,319	-2.21
Net Interest Income (Year-to-Date)	\$401,129	\$458,049	-12.43
Total Non-interest income (Year-to-Date)	\$112,766	\$115,548	-2.41
Net income (Year-to-Date)	\$140,620	\$143,577	-2.06
<b>Performance Ratios (Year-to Date)</b>	<b>%</b>	<b>%</b>	<b>% Change</b>
Profitable Banks	100.00	100.00	0.00
Banks with YTD Earning Gains from Previous Yr.	68.42	95.00	-27.98
Net Interest Margin	3.33	3.52	-5.49
Non-current Loans to Loans	0.91	1.49	-38.79
Net Charge-offs to Loans	0.15	0.16	-6.61
Loss Allowance to Loans	1.17	1.47	-20.27
Net Loans and Leases to Deposits	82.67	85.29	-3.07
Return on Assets	1.09	1.03	6.45
Return on Equity	9.18	8.60	6.75
Equity Capital to Assets	11.42	11.77	-2.97
<b>Lending Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Total Loans and Leases	\$9,162,421	\$10,192,456	-10.11
All real Estate	\$7,117,632	\$7,941,217	-10.37
Construction and Land Development	\$538,590	\$542,628	-0.74
Commercial Real Estate	\$2,887,192	\$3,229,088	-10.59
1-4 Family Residential	\$2,810,956	\$3,015,160	-6.77
Farm Loans	\$276,174	\$571,667	-51.69
Commercial and Industrial	\$1,331,476	\$1,415,509	-5.94
Loans to Individuals	\$308,349	\$319,225	-3.41
Credit Cards	\$26,495	\$24,449	8.37
Small Business Loans of \$1 M or Less	\$1,009,869	\$1,183,773	-14.69





# Banconomics Report

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

12/31/2016

12/31/2015

<b>Banking Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Number of Banks	56	53	5.66
Number of Employees	3,850	3,799	1.34
Total Assets	\$19,444,561	\$18,487,981	5.17
Total Deposits	\$16,221,861	\$15,345,509	5.71
Total Loan & Leases	\$14,043,469	\$12,568,038	11.74
Total Securities	\$3,313,198	\$3,406,369	-2.74
Net Interest Income (Year-to-Date)	\$632,578	\$592,353	6.79
Total Non-interest income (Year-to-Date)	\$137,382	\$163,357	-15.90
Net income (Year-to-Date)	\$217,494	\$190,742	14.03
<b>Performance Ratios (Year-to Date)</b>	<b>%</b>	<b>%</b>	<b>% Change</b>
Profitable Banks	96.43	98.11	-1.72
Banks with YTD Earning Gains from Previous Yr.	69.64	77.36	-9.97
Net Interest Margin	3.62	3.56	1.63
Non-current Loans to Loans	0.98	0.86	13.53
Net Charge-offs to Loans	0.14	0.11	30.90
Loss Allowance to Loans	1.65	1.77	-7.09
Net Loans and Leases to Deposits	86.57	81.90	5.70
Return on Assets	1.16	1.07	8.82
Return on Equity	10.16	9.33	8.88
Equity Capital to Assets	11.13	11.19	-0.54
<b>Lending Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Total Loans and Leases	\$14,043,469	\$12,568,038	11.74
All real Estate	\$11,229,310	\$9,991,609	12.39
Construction and Land Development	\$912,160	\$807,476	12.96
Commercial Real Estate	\$5,117,278	\$4,631,773	10.48
1-4 Family Residential	\$3,249,057	\$2,963,489	9.64
Farm Loans	\$1,019,592	\$759,560	34.23
Commercial and Industrial	\$1,836,662	\$1,677,926	9.46
Loans to Individuals	\$231,587	\$205,753	12.56
Credit Cards	\$15,843	\$18,254	-13.21
Small Business Loans of \$1 M or Less	\$2,056,593	\$1,883,768	9.17

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# Banconomics Report

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

12/31/2016

12/31/2015

<b>Banking Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Number of Banks	81	90	-10.00
Number of Employees	3,034	3,443	-11.88
Total Assets	\$13,610,819	\$15,393,812	-11.58
Total Deposits	\$11,253,807	\$12,744,448	-11.70
Total Loan & Leases	\$9,304,273	\$10,500,863	-11.40
Total Securities	\$2,705,697	\$3,132,067	-13.61
Net Interest Income (Year-to-Date)	\$436,799	\$501,583	-12.92
Total Non-interest income (Year-to-Date)	\$580,018	\$465,289	24.66
Net income (Year-to-Date)	\$152,395	\$179,225	-14.97
<b>Performance Ratios (Year-to Date)</b>	<b>%</b>	<b>%</b>	<b>% Change</b>
Profitable Banks	98.77	98.89	-0.12
Banks with YTD Earning Gains from Previous Yr.	64.20	73.33	-12.46
Net Interest Margin	3.55	3.62	-1.84
Non-current Loans to Loans	1.16	1.18	-1.73
Net Charge-offs to Loans	0.16	0.09	82.91
Loss Allowance to Loans	1.42	1.53	-7.08
Net Loans and Leases to Deposits	82.68	82.40	0.34
Return on Assets	1.15	1.20	-4.09
Return on Equity	8.83	9.41	-6.16
Equity Capital to Assets	12.91	12.71	1.58
<b>Lending Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Total Loans and Leases	\$9,304,273	\$10,500,863	-11.40
All real Estate	\$7,518,393	\$8,448,907	-11.01
Construction and Land Development	\$516,735	\$533,115	-3.07
Commercial Real Estate	\$2,588,910	\$3,085,363	-16.09
1-4 Family Residential	\$2,951,969	\$3,269,433	-9.71
Farm Loans	\$1,007,755	\$1,041,796	-3.27
Commercial and Industrial	\$919,879	\$1,133,243	-18.83
Loans to Individuals	\$250,597	\$275,947	-9.19
Credit Cards	\$7,886	\$9,275	-14.98
Small Business Loans of \$1 M or Less	\$1,531,647	\$1,710,711	-10.47

 **Bankers Benefits**

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# Banconomics Report

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

12/31/2016

12/31/2015

<b>Banking Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Number of Banks	48	63	-23.81
Number of Employees	790	1,112	-28.96
Total Assets	\$3,126,870	\$4,158,258	-24.80
Total Deposits	\$2,638,386	\$3,547,708	-25.63
Total Loan & Leases	\$2,041,526	\$2,636,635	-22.57
Total Securities	\$555,024	\$790,295	-29.77
Net Interest Income (Year-to-Date)	\$106,101	\$136,062	-22.02
Total Non-interest income (Year-to-Date)	\$26,019	\$28,892	-9.94
Net income (Year-to-Date)	\$27,532	\$31,366	-12.22
<b>Performance Ratios (Year-to Date)</b>	<b>%</b>	<b>%</b>	<b>% Change</b>
Profitable Banks	95.83	90.48	5.92
Banks with YTD Earning Gains from Previous Yr.	68.75	63.49	8.28
Net Interest Margin	3.78	3.65	3.56
Non-current Loans to Loans	1.53	1.92	-19.95
Net Charge-offs to Loans	0.11	0.28	-61.18
Loss Allowance to Loans	1.47	1.66	-11.57
Net Loans and Leases to Deposits	77.38	74.32	4.12
Return on Assets	0.90	0.77	17.63
Return on Equity	6.83	6.16	10.89
Equity Capital to Assets	12.82	12.36	3.72
<b>Lending Indicators</b>	<b>Total (\$ in 000's)</b>	<b>Total (\$ in 000's)</b>	<b>% Change</b>
Total Loans and Leases	\$2,041,526	\$2,636,635	-22.57
All real Estate	\$1,572,697	\$2,043,302	-23.03
Construction and Land Development	\$100,851	\$121,888	-17.26
Commercial Real Estate	\$427,659	\$608,894	-29.76
1-4 Family Residential	\$741,145	\$983,031	-24.61
Farm Loans	\$271,300	\$288,194	-5.86
Commercial and Industrial	\$222,627	\$305,199	-27.06
Loans to Individuals	\$71,671	\$97,872	-26.77
Credit Cards	\$3,087	\$4,119	-25.05
Small Business Loans of \$1 M or Less	\$337,673	\$481,316	-29.84

 **Bankers Benefits**

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» **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.

**Tom Kosanda**

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