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BANKING INDUSTRY DATA

Wisconsin FDIC Insured Institutions
First 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:

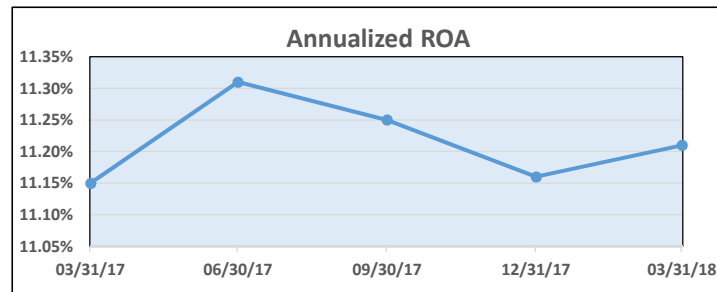
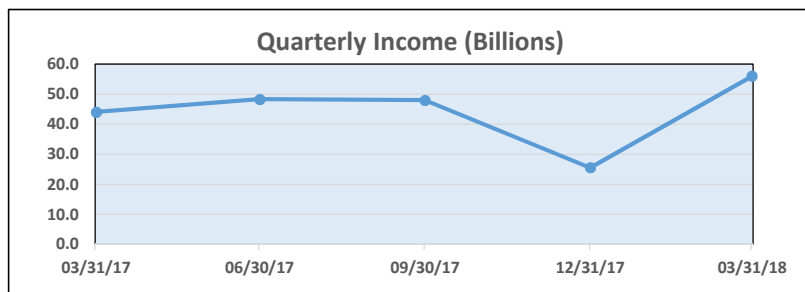
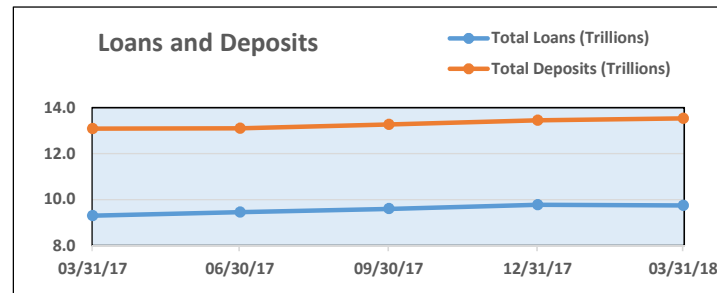
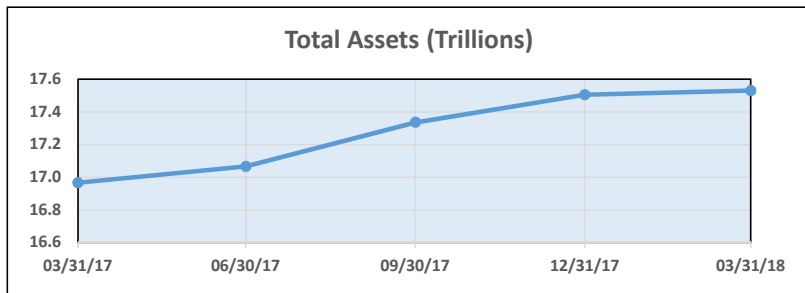
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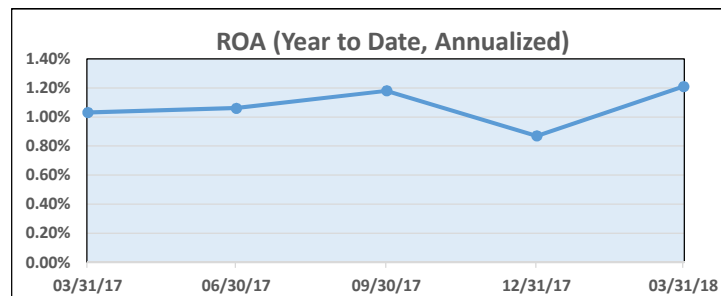
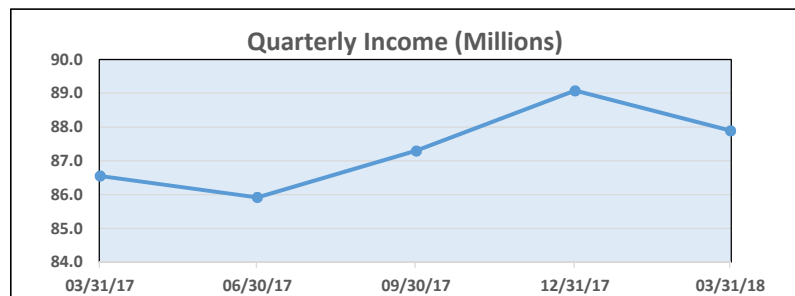
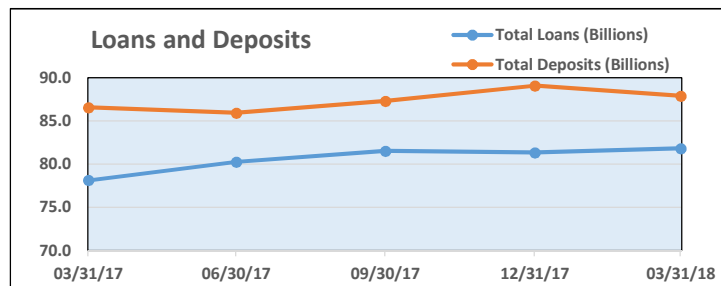
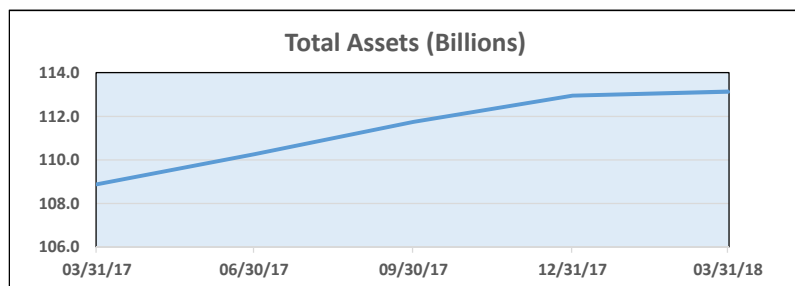
Quarter Ending	03/31/17	06/30/17	09/30/17	12/31/17	03/31/18
Number of Banks	5,856	5,787	5,746	5,679	5,606
Total Assets (Trillions)	16.97	17.07	17.34	17.51	17.53
Total Loans (Trillions)	9.30	9.46	9.60	9.77	9.75
Total Deposits (Trillions)	13.08	13.11	13.26	13.45	13.53
Quarterly Income (Billions)	43.97	48.26	47.94	25.53	55.98
Ratios, %					
Efficiency Ratio *	58.77%	56.32%	56.15%	60.51%	57.53%
Equity Capital / Asset	11.15%	11.31%	11.25%	11.16%	11.21%
ROA (Year to Date, Annualized)	1.04%	1.14%	1.11%	0.59%	1.28%
ROE (Year to Date, Annualized)	9.37%	10.11%	9.89%	5.24%	11.44%
Loans/Deposit	71.06%	72.17%	72.38%	72.63%	72.09%
Net Interest Margin	3.19%	3.22%	3.30%	3.31%	3.32%
Net Charge-offs/ Loans	0.49%	0.48%	0.46%	0.54%	0.50%
Noncurrent Loans/Loans	1.34%	1.23%	1.19%	1.19%	1.15%
Nonperforming Assets/Assets	0.81%	0.75%	0.72%	0.72%	0.69%

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



Quarter Ending	03/31/17	06/30/17	09/30/17	12/31/17	03/31/18
Number of Banks	221	215	212	211	210
Total Assets (Billions)	108.88	110.26	111.75	112.95	113.13
Total Loans (Billions)	78.13	80.26	81.51	81.33	81.82
Total Deposits (Billions)	86.55	85.92	87.29	89.08	87.89
Quarterly Income (Millions)	279.98	287.64	326.94	243.40	341.61
Ratios, %					
Efficiency Ratio *	68.35%	66.49%	65.53%	68.63%	67.98%
Equity Capital / Asset	11.81%	11.87%	11.92%	11.76%	11.96%
ROA (Year to Date, Annualized)	1.03%	1.06%	1.18%	0.87%	1.21%
ROE (Year to Date, Annualized)	8.78%	8.89%	9.92%	7.34%	10.21%
Loans/Deposit	90.27%	93.41%	93.38%	91.31%	93.09%
Net Interest Margin	3.39%	3.47%	3.53%	3.48%	3.45%
Net Charge-offs/ Loans	0.07%	0.24%	0.14%	0.17%	0.09%
Noncurrent Loans/Loans	1.04%	0.93%	0.88%	0.82%	0.83%
Nonperforming Assets/Assets	0.88%	0.81%	0.77%	0.71%	0.71%

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





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- Regulatory compliance
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- Assessing and advising on vendor contracts

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