



BANCONOMICS

Wisconsin FDIC Insured Institutions
Benchmarks Trending
Second Quarter 2017

Data compiled by:



Data distributed by:



FDIC Quarterly Data used as the source material. For updates or questions, please reach out to:

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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

6/30/2017

6/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	215	231	↓ -6.9%
Number of Employees	20,775	21,843	↓ -4.9%
Total Assets	\$ 110,260,587	\$ 107,234,462	↑ 2.8%
Total Deposits	\$ 85,920,683	\$ 83,081,328	↑ 3.4%
Total Loan & Leases	\$ 80,258,001	\$ 76,774,193	↑ 4.5%
Total Securities	\$ 19,245,174	\$ 19,394,402	→ -0.8%
Net Interest Income (Year-to-Date)	\$ 1,708,133	\$ 1,644,232	↑ 3.9%
Total Non-interest Income (YTD)	\$ 843,044	\$ 828,934	→ 1.7%
Net income (Year-to-Date)	\$ 565,421	\$ 518,078	↑ 9.1%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.67%	96.10%	→ 1.6%
Banks with Earning Gains from Prior Yr.	59.53%	61.47%	↓ -3.2%
Net Interest Margin	3.42%	3.43%	→ -0.3%
Non-current Loans to Loans	0.93%	1.15%	↓ -19.1%
Net Charge-offs to Loans	0.15%	0.24%	↓ -37.5%
Loss Allowance to Loans	1.34%	1.40%	↓ -4.3%
Net Loans and Leases to Deposits	92.16%	91.11%	→ 1.2%
Return on Assets	1.04%	0.99%	↑ 5.1%
Return on Equity	8.82%	8.29%	↑ 6.4%
Equity Capital to Assets	11.87%	12.00%	→ -1.1%
Efficiency Ratio	67.16%	69.05%	↑ -2.7%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 80,258,001	\$ 76,774,193	↑ 4.5%
All Real Estate	\$ 57,321,798	\$ 54,508,315	↑ 5.2%
Construction and Land Development	\$ 5,246,004	\$ 4,402,932	↑ 19.1%
Commercial Real Estate	\$ 20,462,341	\$ 19,539,589	↑ 4.7%
1-4 Family Residential	\$ 22,883,552	\$ 22,428,393	↑ 2.0%
Farm Loans	\$ 4,432,700	\$ 3,945,381	↑ 12.4%
Commercial and Industrial	\$ 13,031,571	\$ 12,760,719	↑ 2.1%
Loans to Individuals	\$ 2,592,895	\$ 2,519,999	↑ 2.9%
Credit Cards	\$ 635,893	\$ 565,567	↑ 12.4%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

6/30/2017

6/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	17	17	→ 0.0%
Number of Employees	10,545	10,344	→ 1.9%
Total Assets	\$ 60,826,384	\$ 57,066,126	↑ 6.6%
Total Deposits	\$ 45,175,588	\$ 41,660,807	↑ 8.4%
Total Loan & Leases	\$ 45,033,455	\$ 41,597,733	↑ 8.3%
Total Securities	\$ 10,076,778	\$ 10,005,958	→ 0.7%
Net Interest Income (Year-to-Date)	\$ 901,772	\$ 823,016	↑ 9.6%
Total Non-interest Income (YTD)	\$ 388,005	\$ 367,279	↑ 5.6%
Net income (Year-to-Date)	\$ 289,418	\$ 235,597	↑ 22.8%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	70.59%	52.94%	↑ 33.3%
Net Interest Margin	3.33%	3.31%	→ 0.6%
Non-current Loans to Loans	0.89%	1.11%	↓ -19.8%
Net Charge-offs to Loans	0.24%	0.37%	↓ -35.1%
Loss Allowance to Loans	1.28%	1.27%	→ 0.8%
Net Loans and Leases to Deposits	98.41%	98.58%	→ -0.2%
Return on Assets	0.97%	0.86%	↑ 12.8%
Return on Equity	8.33%	7.20%	↑ 15.7%
Equity Capital to Assets	11.64%	11.89%	↓ -2.1%
Efficiency Ratio	63.08%	65.90%	↑ -4.3%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 45,033,455	\$ 41,597,733	↑ 8.3%
All Real Estate	\$ 29,363,394	\$ 26,838,430	↑ 9.4%
Construction and Land Development	\$ 3,151,610	\$ 2,457,530	↑ 28.2%
Commercial Real Estate	\$ 9,176,366	\$ 8,558,985	↑ 7.2%
1-4 Family Residential	\$ 13,111,810	\$ 12,140,464	↑ 8.0%
Farm Loans	\$ 3,248,521	\$ 2,799,431	↑ 16.0%
Commercial and Industrial	\$ 8,584,444	\$ 8,227,635	↑ 4.3%
Loans to Individuals	\$ 1,776,323	\$ 1,619,669	↑ 9.7%
Credit Cards	\$ 585,107	\$ 514,288	↑ 13.8%



BANCONOMICS

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

6/30/2017

6/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	22	19	↑ 15.8%
Number of Employees	2,906	3,410	↓ -14.8%
Total Assets	\$ 15,458,547	\$ 13,416,212	↑ 15.2%
Total Deposits	\$ 12,651,883	\$ 11,055,550	↑ 14.4%
Total Loan & Leases	\$ 11,050,891	\$ 9,412,025	↑ 17.4%
Total Securities	\$ 2,956,815	\$ 2,470,458	↑ 19.7%
Net Interest Income (Year-to-Date)	\$ 243,572	\$ 207,714	↑ 17.3%
Total Non-interest Income (YTD)	\$ 59,460	\$ 86,750	↓ -31.5%
Net income (Year-to-Date)	\$ 81,581	\$ 64,112	↑ 27.2%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	94.74%	↑ 5.6%
Banks with Earning Gains from Prior Yr.	72.73%	68.42%	↑ 6.3%
Net Interest Margin	3.40%	3.38%	→ 0.6%
Non-current Loans to Loans	0.83%	1.69%	↓ -50.9%
Net Charge-offs to Loans	0.00%	0.11%	↓ -100.0%
Loss Allowance to Loans	1.16%	1.52%	↓ -23.7%
Net Loans and Leases to Deposits	86.33%	83.84%	↑ 3.0%
Return on Assets	1.07%	0.97%	↑ 10.3%
Return on Equity	9.28%	8.49%	↑ 9.3%
Equity Capital to Assets	11.65%	11.54%	→ 1.0%
Efficiency Ratio	65.19%	72.00%	↑ -9.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 11,050,891	\$ 9,412,025	↑ 17.4%
All Real Estate	\$ 8,638,935	\$ 7,249,228	↑ 19.2%
Construction and Land Development	\$ 764,298	\$ 447,699	↑ 70.7%
Commercial Real Estate	\$ 3,680,112	\$ 2,700,548	↑ 36.3%
1-4 Family Residential	\$ 3,126,432	\$ 3,254,494	↓ -3.9%
Farm Loans	\$ 170,532	\$ 148,734	↑ 14.7%
Commercial and Industrial	\$ 1,663,098	\$ 1,277,115	↑ 30.2%
Loans to Individuals	\$ 290,384	\$ 346,573	↓ -16.2%
Credit Cards	\$ 27,638	\$ 23,819	↑ 16.0%



BANCONOMICS

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

6/30/2017

6/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	52	56 ↓	-7.1%
Number of Employees	3,586	3,976 ↓	-9.8%
Total Assets	\$ 17,701,725	\$ 19,248,627 ↓	-8.0%
Total Deposits	\$ 14,669,791	\$ 15,936,739 ↓	-7.9%
Total Loan & Leases	\$ 12,978,240	\$ 13,817,855 ↓	-6.1%
Total Securities	\$ 3,037,150	\$ 3,431,415 ↓	-11.5%
Net Interest Income (Year-to-Date)	\$ 294,272	\$ 321,168 ↓	-8.4%
Total Non-interest Income (YTD)	\$ 55,860	\$ 85,670 ↓	-34.8%
Net income (Year-to-Date)	\$ 102,157	\$ 125,355 ↓	-18.5%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.08%	100.00% →	-1.9%
Banks with Earning Gains from Prior Yr.	65.38%	71.43% ↓	-8.5%
Net Interest Margin	3.58%	3.62% →	-1.1%
Non-current Loans to Loans	0.85%	0.83% ↑	2.4%
Net Charge-offs to Loans	0.04%	0.08% ↓	-50.0%
Loss Allowance to Loans	1.66%	1.65% →	0.6%
Net Loans and Leases to Deposits	87.00%	85.27% ↑	2.0%
Return on Assets	1.16%	1.32% ↓	-12.1%
Return on Equity	10.19%	11.54% ↓	-11.7%
Equity Capital to Assets	11.60%	11.61% →	-0.1%
Efficiency Ratio	63.41%	62.32% →	1.7%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 12,978,240	\$ 13,817,855 ↓	-6.1%
All Real Estate	\$ 10,347,943	\$ 10,868,886 ↓	-4.8%
Construction and Land Development	\$ 732,801	\$ 881,904 ↓	-16.9%
Commercial Real Estate	\$ 4,571,459	\$ 5,046,339 ↓	-9.4%
1-4 Family Residential	\$ 3,010,546	\$ 3,158,271 ↓	-4.7%
Farm Loans	\$ 517,885	\$ 440,854 ↑	17.5%
Commercial and Industrial	\$ 1,614,821	\$ 1,992,521 ↓	-19.0%
Loans to Individuals	\$ 213,891	\$ 225,662 ↓	-5.2%
Credit Cards	\$ 12,799	\$ 15,986 ↓	-19.9%



BANCONOMICS

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

6/30/2017

6/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	77	81 ↓	-4.9%
Number of Employees	2,941	3,071 ↓	-4.2%
Total Assets	\$ 13,167,644	\$ 13,666,216 ↓	-3.6%
Total Deposits	\$ 10,824,952	\$ 11,190,600 ↓	-3.3%
Total Loan & Leases	\$ 9,144,906	\$ 9,443,559 ↓	-3.2%
Total Securities	\$ 2,605,939	\$ 2,767,645 ↓	-5.8%
Net Interest Income (Year-to-Date)	\$ 215,933	\$ 226,579 ↓	-4.7%
Total Non-interest Income (YTD)	\$ 327,106	\$ 275,067 ↑	18.9%
Net income (Year-to-Date)	\$ 79,096	\$ 77,772 →	1.7%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.40%	97.53% →	-0.1%
Banks with Earning Gains from Prior Yr.	57.14%	60.49% ↓	-5.5%
Net Interest Margin	3.56%	3.57% →	-0.3%
Non-current Loans to Loans	1.21%	1.12% ↑	8.0%
Net Charge-offs to Loans	0.08%	0.09% ↓	-11.1%
Loss Allowance to Loans	1.37%	1.44% ↓	-4.9%
Net Loans and Leases to Deposits	83.33%	83.17% →	0.2%
Return on Assets	1.22%	1.14% ↑	7.0%
Return on Equity	9.27%	8.75% ↑	5.9%
Equity Capital to Assets	13.24%	13.23% →	0.1%
Efficiency Ratio	79.52%	79.23% →	0.4%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 9,144,906	\$ 9,443,559 ↓	-3.2%
All Real Estate	\$ 7,387,184	\$ 7,619,538 ↓	-3.0%
Construction and Land Development	\$ 501,375	\$ 500,327 →	0.2%
Commercial Real Estate	\$ 2,588,185	\$ 2,688,133 ↓	-3.7%
1-4 Family Residential	\$ 2,900,298	\$ 2,931,943 →	-1.1%
Farm Loans	\$ 366,477	\$ 416,523 ↓	-12.0%
Commercial and Industrial	\$ 954,349	\$ 982,784 ↓	-2.9%
Loans to Individuals	\$ 239,583	\$ 234,258 ↑	2.3%
Credit Cards	\$ 7,560	\$ 7,499 →	0.8%



BANCONOMICS

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

6/30/2017

6/30/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	47	58 ↓	-19.0%
Number of Employees	797	1,042 ↓	-23.5%
Total Assets	\$ 3,106,287	\$ 3,837,281 ↓	-19.0%
Total Deposits	\$ 2,598,469	\$ 3,237,632 ↓	-19.7%
Total Loan & Leases	\$ 2,050,509	\$ 2,503,021 ↓	-18.1%
Total Securities	\$ 568,492	\$ 718,926 ↓	-20.9%
Net Interest Income (Year-to-Date)	\$ 52,584	\$ 65,755 ↓	-20.0%
Total Non-interest Income (YTD)	\$ 12,613	\$ 14,168 ↓	-11.0%
Net income (Year-to-Date)	\$ 13,169	\$ 15,242 ↓	-13.6%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	95.74%	89.66% ↑	6.8%
Banks with Earning Gains from Prior Yr.	46.81%	53.45% ↓	-12.4%
Net Interest Margin	3.67%	3.73% →	-1.6%
Non-current Loans to Loans	1.69%	1.75% ↓	-3.4%
Net Charge-offs to Loans	0.05%	0.08% ↓	-37.5%
Loss Allowance to Loans	1.48%	1.51% →	-2.0%
Net Loans and Leases to Deposits	77.74%	76.14% ↑	2.1%
Return on Assets	0.85%	0.79% ↑	7.6%
Return on Equity	6.56%	6.24% ↑	5.1%
Equity Capital to Assets	13.12%	12.90% →	1.7%
Efficiency Ratio	74.35%	75.65% →	-1.7%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 2,050,509	\$ 2,503,021 ↓	-18.1%
All Real Estate	\$ 1,584,342	\$ 1,932,233 ↓	-18.0%
Construction and Land Development	\$ 95,920	\$ 115,472 ↓	-16.9%
Commercial Real Estate	\$ 446,219	\$ 545,584 ↓	-18.2%
1-4 Family Residential	\$ 734,466	\$ 943,221 ↓	-22.1%
Farm Loans	\$ 129,285	\$ 139,839 ↓	-7.5%
Commercial and Industrial	\$ 214,859	\$ 280,664 ↓	-23.4%
Loans to Individuals	\$ 72,714	\$ 93,837 ↓	-22.5%
Credit Cards	\$ 2,789	\$ 3,975 ↓	-29.8%



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- Risks regarding capital, liquidity, and interest rates
- Asset quality management
- Tax planning and compliance
- Regulatory compliance
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