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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions
Fourth 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

12/31/2017

12/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	211	222	↓ -5.0%
Number of Employees	20,924	21,661	↓ -3.4%
Total Assets	\$ 112,946,931	\$ 108,922,692	↑ 3.7%
Total Deposits	\$ 89,075,866	\$ 87,017,262	↑ 2.4%
Total Loan & Leases	\$ 81,332,342	\$ 77,471,885	↑ 5.0%
Total Securities	\$ 19,563,412	\$ 19,408,667	→ 0.8%
Net Interest Income (Year-to-Date)	\$ 3,489,808	\$ 3,323,522	↑ 5.0%
Total Non-interest Income (YTD)	\$ 1,779,768	\$ 1,711,015	↑ 4.0%
Net income (Year-to-Date)	\$ 1,131,976	\$ 1,079,717	↑ 4.8%

Performance Ratios (Year-to Date)

	%	%	% Change
Profitable Banks	97.16%	96.85%	→ 0.3%
Banks with Earning Gains from Prior Yr.	51.66%	67.57%	↓ -23.5%
Net Interest Margin	3.46%	3.43%	→ 0.9%
Non-current Loans to Loans	0.82%	1.08%	↓ -24.1%
Net Charge-offs to Loans	0.15%	0.21%	↓ -28.6%
Loss Allowance to Loans	1.25%	1.38%	↓ -9.4%
Net Loans and Leases to Deposits	90.17%	87.80%	↑ 2.7%
Return on Assets	1.03%	1.03%	→ 0.0%
Return on Equity	8.75%	8.63%	→ 1.4%
Equity Capital to Assets	11.76%	11.61%	→ 1.3%
Efficiency Ratio	67.07%	68.33%	→ -1.8%

Lending Indicators

	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 81,332,342	\$ 77,471,885	↑ 5.0%
All Real Estate	\$ 58,655,442	\$ 55,907,727	↑ 4.9%
Construction and Land Development	\$ 5,155,400	\$ 4,853,328	↑ 6.2%
Commercial Real Estate	\$ 20,837,616	\$ 19,996,869	↑ 4.2%
1-4 Family Residential	\$ 23,487,602	\$ 22,653,330	↑ 3.7%
Farm Loans	\$ 3,970,503	\$ 3,643,058	↑ 9.0%
Commercial and Industrial	\$ 13,134,394	\$ 12,429,094	↑ 5.7%
Loans to Individuals	\$ 2,601,258	\$ 2,530,318	↑ 2.8%
Credit Cards	\$ 603,731	\$ 569,285	↑ 6.1%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

12/31/2017

12/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	17	18	↓ -5.6%
Number of Employees	10,555	11,376	↓ -7.2%
Total Assets	\$ 62,160,705	\$ 59,326,677	↑ 4.8%
Total Deposits	\$ 47,171,704	\$ 45,820,344	↑ 2.9%
Total Loan & Leases	\$ 45,330,302	\$ 42,920,340	↑ 5.6%
Total Securities	\$ 10,434,351	\$ 10,105,004	↑ 3.3%
Net Interest Income (Year-to-Date)	\$ 1,863,399	\$ 1,747,077	↑ 6.7%
Total Non-interest Income (YTD)	\$ 785,324	\$ 856,205	↓ -8.3%
Net income (Year-to-Date)	\$ 598,508	\$ 541,998	↑ 10.4%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	94.44%	↑ 5.9%
Banks with Earning Gains from Prior Yr.	70.59%	77.78%	↓ -9.2%
Net Interest Margin	3.39%	3.35%	→ 1.2%
Non-current Loans to Loans	0.79%	1.10%	↓ -28.2%
Net Charge-offs to Loans	0.20%	0.26%	↓ -23.1%
Loss Allowance to Loans	1.21%	1.32%	↓ -8.3%
Net Loans and Leases to Deposits	94.94%	92.43%	↑ 2.7%
Return on Assets	0.99%	0.94%	↑ 5.3%
Return on Equity	8.48%	8.08%	↑ 5.0%
Equity Capital to Assets	11.66%	11.45%	→ 1.8%
Efficiency Ratio	62.81%	65.24%	↑ -3.7%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 45,330,302	\$ 42,920,340	↑ 5.6%
All Real Estate	\$ 30,024,053	\$ 28,468,875	↑ 5.5%
Construction and Land Development	\$ 2,976,950	\$ 2,784,992	↑ 6.9%
Commercial Real Estate	\$ 9,234,460	\$ 8,975,879	↑ 2.9%
1-4 Family Residential	\$ 13,590,778	\$ 12,900,205	↑ 5.4%
Farm Loans	\$ 2,804,189	\$ 2,514,455	↑ 11.5%
Commercial and Industrial	\$ 8,629,223	\$ 8,118,454	↑ 6.3%
Loans to Individuals	\$ 1,803,616	\$ 1,668,114	↑ 8.1%
Credit Cards	\$ 556,135	\$ 515,974	↑ 7.8%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

12/31/2017

12/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	21	19	↑ 10.5%
Number of Employees	2,856	2,611	↑ 9.4%
Total Assets	\$ 15,882,488	\$ 13,414,162	↑ 18.4%
Total Deposits	\$ 13,087,166	\$ 11,082,864	↑ 18.1%
Total Loan & Leases	\$ 11,384,992	\$ 9,162,421	↑ 24.3%
Total Securities	\$ 2,784,392	\$ 2,729,744	↑ 2.0%
Net Interest Income (Year-to-Date)	\$ 486,533	\$ 401,129	↑ 21.3%
Total Non-interest Income (YTD)	\$ 115,277	\$ 112,766	↑ 2.2%
Net income (Year-to-Date)	\$ 156,466	\$ 140,620	↑ 11.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	47.62%	68.42%	↓ -30.4%
Net Interest Margin	3.43%	3.33%	↑ 3.0%
Non-current Loans to Loans	0.58%	0.91%	↓ -36.3%
Net Charge-offs to Loans	0.04%	0.15%	↓ -73.3%
Loss Allowance to Loans	1.08%	1.17%	↓ -7.7%
Net Loans and Leases to Deposits	86.05%	81.70%	↑ 5.3%
Return on Assets	1.03%	1.09%	↓ -5.5%
Return on Equity	8.97%	9.18%	↓ -2.3%
Equity Capital to Assets	11.29%	11.42%	→ -1.1%
Efficiency Ratio	64.53%	66.75%	↑ -3.3%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 11,384,992	\$ 9,162,421	↑ 24.3%
All Real Estate	\$ 8,999,179	\$ 7,117,632	↑ 26.4%
Construction and Land Development	\$ 777,105	\$ 538,590	↑ 44.3%
Commercial Real Estate	\$ 3,809,234	\$ 2,887,192	↑ 31.9%
1-4 Family Residential	\$ 3,216,055	\$ 2,810,956	↑ 14.4%
Farm Loans	\$ 178,573	\$ 150,259	↑ 18.8%
Commercial and Industrial	\$ 1,629,829	\$ 1,331,476	↑ 22.4%
Loans to Individuals	\$ 264,181	\$ 308,349	↓ -14.3%
Credit Cards	\$ 24,587	\$ 26,495	↓ -7.2%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

12/31/2017

12/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	54	56 ↓	-3.6%
Number of Employees	3,783	3,850 →	-1.7%
Total Assets	\$ 19,005,024	\$ 19,444,512 ↓	-2.3%
Total Deposits	\$ 15,550,596	\$ 16,221,861 ↓	-4.1%
Total Loan & Leases	\$ 13,557,391	\$ 14,043,420 ↓	-3.5%
Total Securities	\$ 3,490,438	\$ 3,313,198 ↑	5.3%
Net Interest Income (Year-to-Date)	\$ 611,592	\$ 632,512 ↓	-3.3%
Total Non-interest Income (YTD)	\$ 763,149	\$ 137,399 ↑	455.4%
Net income (Year-to-Date)	\$ 228,473	\$ 217,405 ↑	5.1%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	96.30%	96.43% →	-0.1%
Banks with Earning Gains from Prior Yr.	51.85%	69.64% ↓	-25.5%
Net Interest Margin	3.56%	3.62% →	-1.7%
Non-current Loans to Loans	0.78%	0.98% ↓	-20.4%
Net Charge-offs to Loans	0.11%	0.15% ↓	-26.7%
Loss Allowance to Loans	1.46%	1.65% ↓	-11.5%
Net Loans and Leases to Deposits	85.91%	85.14% →	0.9%
Return on Assets	1.25%	1.16% ↑	7.8%
Return on Equity	10.44%	10.16% ↑	2.8%
Equity Capital to Assets	11.80%	11.13% ↑	6.0%
Efficiency Ratio	75.95%	64.21% ↓	18.3%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 13,557,391	\$ 14,043,420 ↓	-3.5%
All Real Estate	\$ 10,779,184	\$ 11,229,265 ↓	-4.0%
Construction and Land Development	\$ 778,226	\$ 912,160 ↓	-14.7%
Commercial Real Estate	\$ 4,778,964	\$ 5,117,235 ↓	-6.6%
1-4 Family Residential	\$ 3,131,039	\$ 3,249,055 ↓	-3.6%
Farm Loans	\$ 508,113	\$ 453,550 ↑	12.0%
Commercial and Industrial	\$ 1,730,112	\$ 1,836,658 ↓	-5.8%
Loans to Individuals	\$ 212,121	\$ 231,587 ↓	-8.4%
Credit Cards	\$ 12,442	\$ 15,843 ↓	-21.5%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

12/31/2017

12/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	75	81 ↓	-7.4%
Number of Employees	2,727	3,034 ↓	-10.1%
Total Assets	\$ 12,850,365	\$ 13,610,613 ↓	-5.6%
Total Deposits	\$ 10,741,154	\$ 11,253,807 ↓	-4.6%
Total Loan & Leases	\$ 9,061,323	\$ 9,304,178 ↓	-2.6%
Total Securities	\$ 2,331,533	\$ 2,705,697 ↓	-13.8%
Net Interest Income (Year-to-Date)	\$ 426,643	\$ 436,703 ↓	-2.3%
Total Non-interest Income (YTD)	\$ 66,359	\$ 578,717 ↓	-88.5%
Net income (Year-to-Date)	\$ 124,326	\$ 152,229 ↓	-18.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.33%	98.77% →	-1.5%
Banks with Earning Gains from Prior Yr.	53.33%	64.20% ↓	-16.9%
Net Interest Margin	3.65%	3.55% ↑	2.8%
Non-current Loans to Loans	1.18%	1.21% ↓	-2.5%
Net Charge-offs to Loans	0.12%	0.16% ↓	-25.0%
Loss Allowance to Loans	1.30%	1.42% ↓	-8.5%
Net Loans and Leases to Deposits	83.26%	81.50% ↑	2.2%
Return on Assets	0.99%	1.15% ↓	-13.9%
Return on Equity	8.03%	8.82% ↓	-9.0%
Equity Capital to Assets	12.34%	12.91% ↓	-4.4%
Efficiency Ratio	64.90%	79.54% ↑	-18.4%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 9,061,323	\$ 9,304,178 ↓	-2.6%
All Real Estate	\$ 7,307,791	\$ 7,519,258 ↓	-2.8%
Construction and Land Development	\$ 523,552	\$ 516,735 →	1.3%
Commercial Real Estate	\$ 2,577,279	\$ 2,588,904 →	-0.4%
1-4 Family Residential	\$ 2,828,490	\$ 2,951,969 ↓	-4.2%
Farm Loans	\$ 353,717	\$ 400,692 ↓	-11.7%
Commercial and Industrial	\$ 931,437	\$ 919,879 →	1.3%
Loans to Individuals	\$ 250,780	\$ 250,597 →	0.1%
Credit Cards	\$ 8,015	\$ 7,886 →	1.6%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

12/31/2017

12/31/2016

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	44	48 ↓	-8.3%
Number of Employees	1,003	790 ↑	27.0%
Total Assets	\$ 3,048,349	\$ 3,126,728 ↓	-2.5%
Total Deposits	\$ 2,525,246	\$ 2,638,386 ↓	-4.3%
Total Loan & Leases	\$ 1,998,334	\$ 2,041,526 ↓	-2.1%
Total Securities	\$ 522,698	\$ 555,024 ↓	-5.8%
Net Interest Income (Year-to-Date)	\$ 101,641	\$ 106,101 ↓	-4.2%
Total Non-interest Income (YTD)	\$ 49,659	\$ 25,928 ↑	91.5%
Net income (Year-to-Date)	\$ 24,203	\$ 27,465 ↓	-11.9%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	95.45%	93.75% →	1.8%
Banks with Earning Gains from Prior Yr.	43.18%	66.67% ↓	-35.2%
Net Interest Margin	3.75%	3.78% →	-0.8%
Non-current Loans to Loans	1.61%	1.53% ↑	5.2%
Net Charge-offs to Loans	0.13%	0.11% ↑	18.2%
Loss Allowance to Loans	1.43%	1.47% ↓	-2.7%
Net Loans and Leases to Deposits	78.00%	76.24% ↑	2.3%
Return on Assets	0.82%	0.90% ↓	-8.9%
Return on Equity	6.18%	6.81% ↓	-9.3%
Equity Capital to Assets	13.50%	12.82% ↑	5.3%
Efficiency Ratio	78.08%	73.32% ↓	6.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 1,998,334	\$ 2,041,526 ↓	-2.1%
All Real Estate	\$ 1,545,235	\$ 1,572,697 →	-1.7%
Construction and Land Development	\$ 99,567	\$ 100,851 →	-1.3%
Commercial Real Estate	\$ 437,679	\$ 427,659 ↑	2.3%
1-4 Family Residential	\$ 721,240	\$ 741,145 ↓	-2.7%
Farm Loans	\$ 125,911	\$ 124,102 →	1.5%
Commercial and Industrial	\$ 213,793	\$ 222,627 ↓	-4.0%
Loans to Individuals	\$ 70,560	\$ 71,671 →	-1.6%
Credit Cards	\$ 2,552	\$ 3,087 ↓	-17.3%



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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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