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## BANKING INDUSTRY DATA

Wisconsin FDIC Insured Institutions  
Second 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:

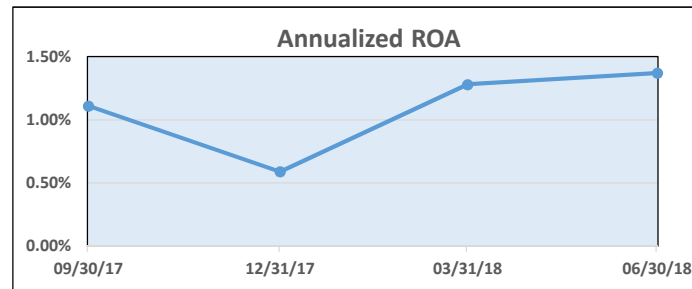
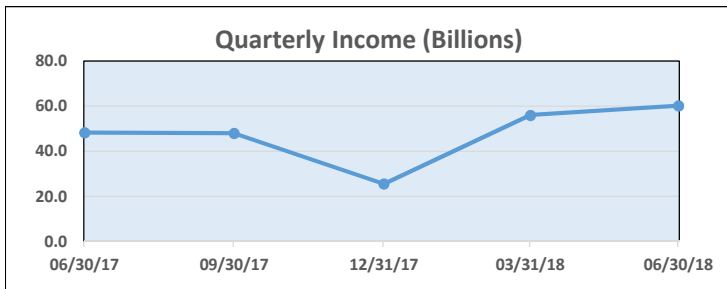
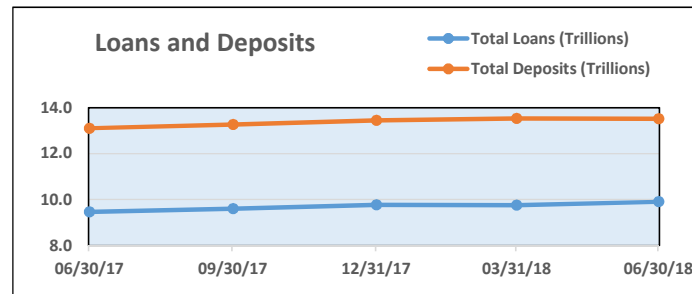
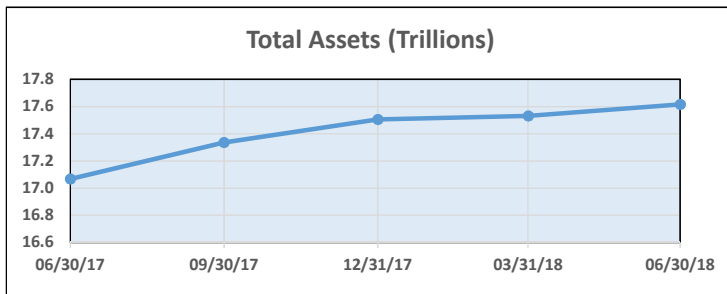
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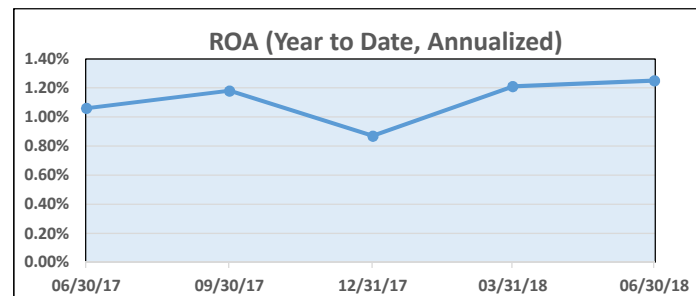
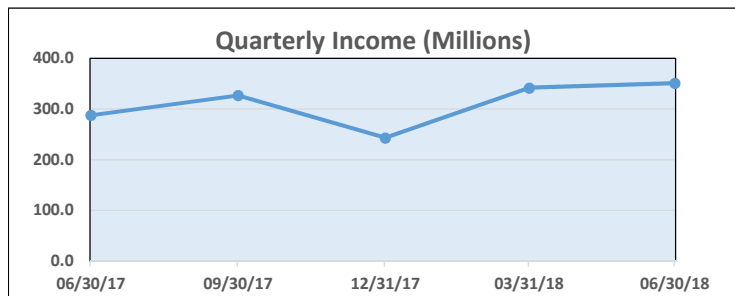
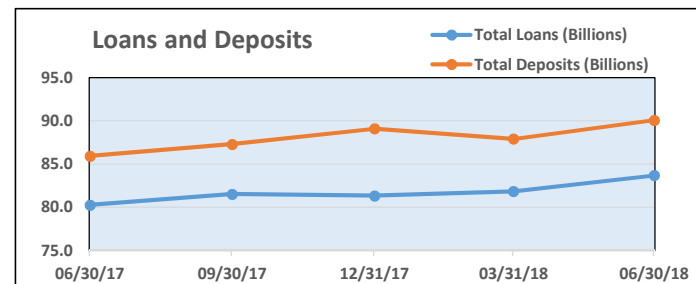
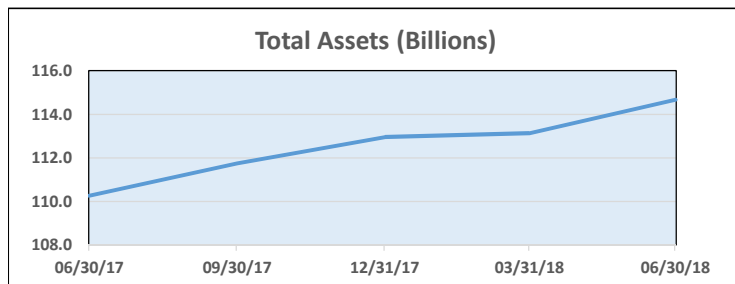
Quarter Ending	06/30/17	09/30/17	12/31/17	03/31/18	06/30/18
<b>Number of Banks</b>	5,787	5,746	5,679	5,606	5,551
<b>Total Assets (Trillions)</b>	17.07	17.34	17.51	17.53	17.62
<b>Total Loans (Trillions)</b>	9.46	9.60	9.77	9.75	9.90
<b>Total Deposits (Trillions)</b>	13.11	13.26	13.45	13.53	13.52
<b>Quarterly Income (Billions)</b>	48.26	47.94	25.53	55.98	60.20
<b>Ratios, %</b>					
<b>Efficiency Ratio *</b>	56.32%	56.15%	60.51%	57.53%	55.47%
<b>Equity Capital / Asset</b>	11.31%	11.25%	11.16%	11.21%	11.24%
<b>ROA (Year to Date, Annualized)</b>	1.14%	1.11%	0.59%	1.28%	1.37%
<b>ROE (Year to Date, Annualized)</b>	10.11%	9.89%	5.24%	11.44%	12.22%
<b>Loans/Deposit</b>	72.17%	72.38%	72.63%	72.09%	73.26%
<b>Net Interest Margin</b>	3.22%	3.30%	3.31%	3.32%	3.38%
<b>Net Charge-offs/ Loans</b>	0.48%	0.46%	0.54%	0.50%	0.47%
<b>Noncurrent Loans/Loans</b>	1.23%	1.19%	1.19%	1.15%	1.06%
<b>Nonperforming Assets/Assets</b>	0.75%	0.72%	0.72%	0.69%	0.64%

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



Quarter Ending	06/30/17	09/30/17	12/31/17	03/31/18	06/30/18
<b>Number of Banks</b>	215	212	211	210	208
<b>Total Assets (Billions)</b>	110.26	111.75	112.95	113.13	114.67
<b>Total Loans (Billions)</b>	80.26	81.51	81.33	81.82	83.68
<b>Total Deposits (Billions)</b>	85.92	87.29	89.08	87.89	90.05
<b>Quarterly Income (Millions)</b>	287.64	326.94	243.40	341.61	350.81
<b>Ratios, %</b>					
<b>Efficiency Ratio *</b>	66.49%	65.53%	68.63%	67.98%	67.09%
<b>Equity Capital / Asset</b>	11.87%	11.92%	11.76%	11.96%	11.93%
<b>ROA (Year to Date, Annualized)</b>	1.06%	1.18%	0.87%	1.21%	1.25%
<b>ROE (Year to Date, Annualized)</b>	8.89%	9.92%	7.34%	10.21%	10.50%
<b>Loans/Deposit</b>	93.41%	93.38%	91.31%	93.09%	92.93%
<b>Net Interest Margin</b>	3.47%	3.53%	3.48%	3.45%	3.68%
<b>Net Charge-offs/ Loans</b>	0.24%	0.14%	0.17%	0.09%	0.17%
<b>Noncurrent Loans/Loans</b>	0.93%	0.88%	0.82%	0.83%	0.83%
<b>Nonperforming Assets/Assets</b>	0.81%	0.77%	0.71%	0.71%	0.72%

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





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