



# Banconomics Report

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## Banking Industry Performance Benchmarks Year-end 2016

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» FDIC Quarterly Data used as the source material.

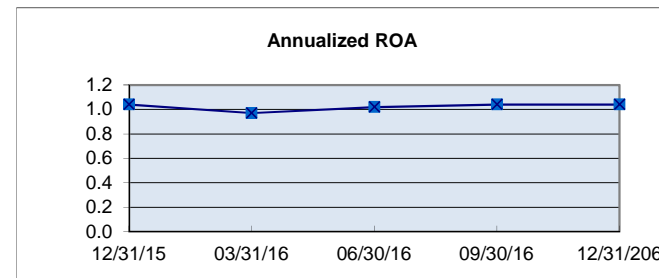
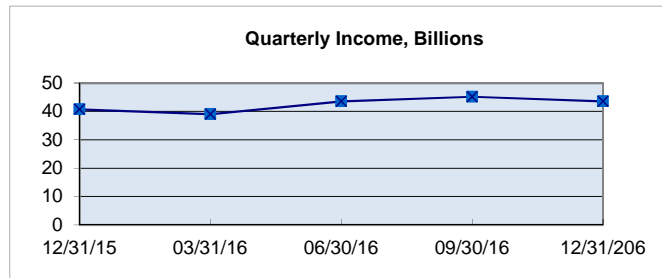
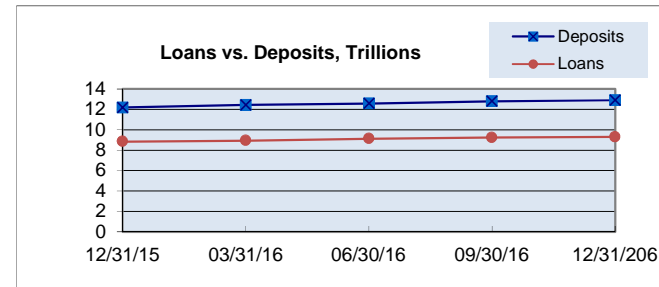
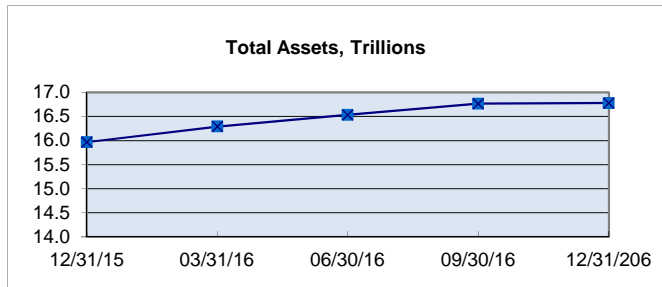
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# Banconomics Report

## Banking Industry Performance Benchmark All FDIC Insured Banks

| Quarter Ending                            | 12/31/15 | 03/31/16 | 06/30/16 | 09/30/16 | 12/31/206 |
|---|----------|----------|----------|----------|-----------|
| <b>Number of Banks</b>                    | 6,182    | 6,122    | 6,058    | 5,980    | 5,913     |
| <b>Total Assets (Trillions)</b>           | 15.97    | 16.29    | 16.53    | 16.77    | 16.78     |
| <b>Total Loans and Leases (Trillions)</b> | 8.84     | 8.94     | 9.12     | 9.23     | 9.31      |
| <b>Total Deposits (Trillions)</b>         | 12.19    | 12.43    | 12.58    | 12.80    | 12.89     |
| <b>Quarterly Income (Billions)</b>        | 40.73    | 39.06    | 43.55    | 45.18    | 43.58     |
| <b>Ratios, %</b>                          |          |          |          |          |           |
| <b>Profitable Banks</b>                   | 95.39    | 95.00    | 95.71    | 96.02    | 95.81     |
| <b>Equity Capitals/ Asset</b>             | 11.24    | 11.26    | 11.28    | 11.22    | 11.11     |
| <b>ROA (Year to Date, Annualized)</b>     | 1.04     | 0.97     | 1.02     | 1.04     | 1.04      |
| <b>ROE (Year to Date, Annualized)</b>     | 9.31     | 8.62     | 9.05     | 9.29     | 9.32      |
| <b>Loans/Deposit</b>                      | 72.52    | 71.92    | 72.51    | 72.12    | 72.17     |
| <b>Net Interest Margin</b>                | 3.07     | 3.10     | 3.10     | 3.11     | 3.13      |
| <b>Net Charge-offs/ Loans</b>             | 0.44     | 0.46     | 0.45     | 0.45     | 0.47      |
| <b>Noncurrent Loans/Loans</b>             | 1.56     | 1.58     | 1.50     | 1.45     | 1.41      |
| <b>Nonperforming Assets/Assets</b>        | 0.96     | 0.96     | 0.91     | 0.88     | 0.88      |



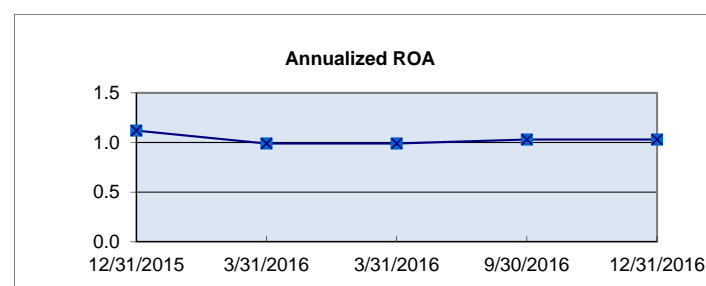
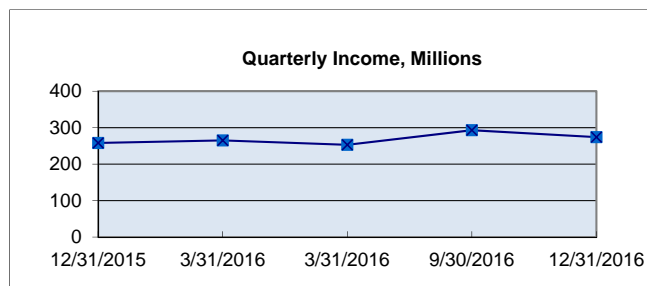
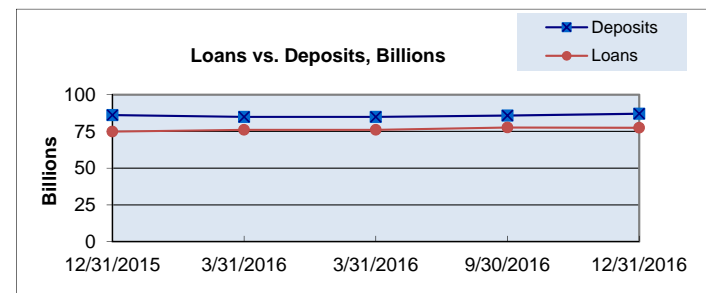
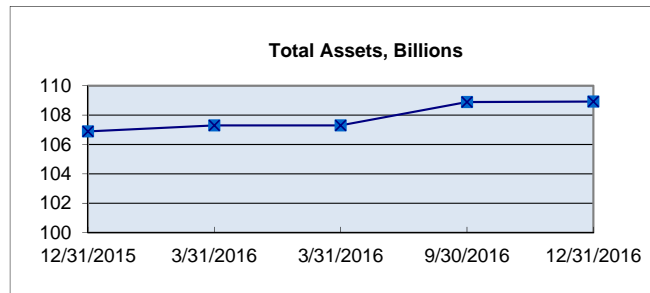
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# Banconomics Report

## Wisconsin Banking Industry Performance Benchmark All FDIC Insured Banks

| Quarter Ending                           | 12/31/2015 | 3/31/2016 | 3/31/2016 | 9/30/2016 | 12/31/2016 |
|--|------------|-----------|-----------|-----------|------------|
| <b>Number of Banks</b>                   | 243        | 238       | 238       | 227       | 222        |
| <b>Total Assets (Billions)</b>           | 106.89     | 107.30    | 107.30    | 108.89    | 108.92     |
| <b>Total Loans and Leases (Billions)</b> | 74.87      | 76.05     | 76.05     | 77.64     | 77.47      |
| <b>Total Deposits (Billions)</b>         | 86.11      | 84.88     | 84.88     | 85.77     | 87.02      |
| <b>Quarterly Income (Millions)</b>       | 258        | 265       | 253       | 293       | 274        |
| <b>Ratios, %</b>                         |            |           |           |           |            |
| <b>Profitable Banks</b>                  | 96.71      | 96.22     | 96.22     | 97.36     | 97.30      |
| <b>Equity Capitals/ Asset</b>            | 11.97      | 12.10     | 12.10     | 11.89     | 11.61      |
| <b>ROA (Year to Date, Annualized)</b>    | 1.12       | 0.99      | 0.99      | 1.03      | 1.03       |
| <b>ROE (Year to Date, Annualized)</b>    | 9.28       | 8.25      | 8.25      | 8.59      | 8.64       |
| <b>Loans/Deposit</b>                     | 86.95      | 89.60     | 89.60     | 90.52     | 89.03      |
| <b>Net Interest Margin</b>               | 3.49       | 3.42      | 3.42      | 3.44      | 3.43       |
| <b>Net Charge-offs/ Loans</b>            | 0.18       | 0.17      | 0.17      | 0.22      | 0.21       |
| <b>Noncurrent Loans/Loans</b>            | 1.11       | 1.22      | 1.22      | 1.14      | 1.08       |
| <b>Nonperforming Assets/Assets</b>       | 1.00       | 1.08      | 1.08      | 0.99      | 0.91       |



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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.**

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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.

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