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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions
Second Quarter 2018

Data compiled by:



Data distributed by:



FDIC Quarterly Data used as the source material. For updates or questions,
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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

6/30/2018

6/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	208	215	↓ -3.3%
Number of Employees	21,037	20,775	→ 1.3%
Total Assets	\$ 114,674,967	\$ 110,260,587	↑ 4.0%
Total Deposits	\$ 90,054,853	\$ 85,920,683	↑ 4.8%
Total Loan & Leases	\$ 83,684,705	\$ 80,258,001	↑ 4.3%
Total Securities	\$ 19,493,329	\$ 19,245,174	→ 1.3%
Net Interest Income (Year-to-Date)	\$ 1,831,411	\$ 1,708,133	↑ 7.2%
Total Non-interest Income (YTD)	\$ 984,414	\$ 843,044	↑ 16.8%
Net income (Year-to-Date)	\$ 696,257	\$ 565,421	↑ 23.1%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	95.67%	97.67%	↓ -2.0%
Banks with Earning Gains from Prior Yr.	77.40%	59.53%	↑ 30.0%
Net Interest Margin	3.56%	3.42%	↑ 4.1%
Non-current Loans to Loans	0.83%	0.93%	↓ -10.8%
Net Charge-offs to Loans	0.13%	0.15%	↓ -13.3%
Loss Allowance to Loans	1.20%	1.34%	↓ -10.4%
Net Loans and Leases to Deposits	91.81%	92.16%	→ -0.4%
Return on Assets	1.25%	1.04%	↑ 20.2%
Return on Equity	10.52%	8.82%	↑ 19.3%
Equity Capital to Assets	11.93%	11.87%	→ 0.5%
Efficiency Ratio	67.14%	67.16%	→ 0.0%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 83,684,705	\$ 80,258,001	↑ 4.3%
All Real Estate	\$ 59,123,145	\$ 57,321,798	↑ 3.1%
Construction and Land Development	\$ 5,173,121	\$ 5,246,004	→ -1.4%
Commercial Real Estate	\$ 21,021,411	\$ 20,462,341	↑ 2.7%
1-4 Family Residential	\$ 23,632,126	\$ 22,883,552	↑ 3.3%
Farm Loans	\$ 4,729,078	\$ 4,432,700	↑ 6.7%
Commercial and Industrial	\$ 14,073,172	\$ 13,031,571	↑ 8.0%
Loans to Individuals	\$ 2,689,552	\$ 2,592,895	↑ 3.7%
Credit Cards	\$ 644,938	\$ 635,893	→ 1.4%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

6/30/2018

6/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	16	17	↓ -5.9%
Number of Employees	10,576	10,545	→ 0.3%
Total Assets	\$ 63,766,202	\$ 60,826,384	↑ 4.8%
Total Deposits	\$ 48,370,479	\$ 45,175,588	↑ 7.1%
Total Loan & Leases	\$ 46,919,717	\$ 45,033,455	↑ 4.2%
Total Securities	\$ 10,472,771	\$ 10,076,778	↑ 3.9%
Net Interest Income (Year-to-Date)	\$ 990,701	\$ 901,772	↑ 9.9%
Total Non-interest Income (YTD)	\$ 407,775	\$ 388,005	↑ 5.1%
Net income (Year-to-Date)	\$ 377,512	\$ 289,418	↑ 30.4%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	93.75%	70.59%	↑ 32.8%
Net Interest Margin	3.57%	3.33%	↑ 7.2%
Non-current Loans to Loans	0.82%	0.89%	↓ -7.9%
Net Charge-offs to Loans	0.19%	0.24%	↓ -20.8%
Loss Allowance to Loans	1.12%	1.28%	↓ -12.5%
Net Loans and Leases to Deposits	95.91%	98.41%	↓ -2.5%
Return on Assets	1.23%	0.97%	↑ 26.8%
Return on Equity	10.48%	8.33%	↑ 25.8%
Equity Capital to Assets	11.88%	11.64%	↑ 2.1%
Efficiency Ratio	62.77%	63.08%	→ -0.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 46,919,717	\$ 45,033,455	↑ 4.2%
All Real Estate	\$ 30,054,854	\$ 29,363,394	↑ 2.4%
Construction and Land Development	\$ 2,928,053	\$ 3,151,610	↓ -7.1%
Commercial Real Estate	\$ 9,293,684	\$ 9,176,366	→ 1.3%
1-4 Family Residential	\$ 13,676,578	\$ 13,111,810	↑ 4.3%
Farm Loans	\$ 3,529,123	\$ 3,248,521	↑ 8.6%
Commercial and Industrial	\$ 9,227,504	\$ 8,584,444	↑ 7.5%
Loans to Individuals	\$ 1,919,489	\$ 1,776,323	↑ 8.1%
Credit Cards	\$ 598,120	\$ 585,107	↑ 2.2%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

6/30/2018

6/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	22	22	→ 0.0%
Number of Employees	3,048	2,906	↑ 4.9%
Total Assets	\$ 16,680,785	\$ 15,458,547	↑ 7.9%
Total Deposits	\$ 13,736,899	\$ 12,651,883	↑ 8.6%
Total Loan & Leases	\$ 12,222,255	\$ 11,050,891	↑ 10.6%
Total Securities	\$ 2,870,596	\$ 2,956,815	↓ -2.9%
Net Interest Income (Year-to-Date)	\$ 266,382	\$ 243,572	↑ 9.4%
Total Non-interest Income (YTD)	\$ 60,801	\$ 59,460	↑ 2.3%
Net income (Year-to-Date)	\$ 96,630	\$ 81,581	↑ 18.4%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	77.27%	72.73%	↑ 6.2%
Net Interest Margin	3.45%	3.40%	→ 1.5%
Non-current Loans to Loans	0.63%	0.83%	↓ -24.1%
Net Charge-offs to Loans	0.02%	0.00%	#DIV/0!
Loss Allowance to Loans	1.08%	1.16%	↓ -6.9%
Net Loans and Leases to Deposits	88.01%	86.33%	→ 1.9%
Return on Assets	1.17%	1.07%	↑ 9.3%
Return on Equity	10.47%	9.28%	↑ 12.8%
Equity Capital to Assets	11.15%	11.65%	↓ -4.3%
Efficiency Ratio	63.60%	65.19%	↑ -2.4%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 12,222,255	\$ 11,050,891	↑ 10.6%
All Real Estate	\$ 9,622,536	\$ 8,638,935	↑ 11.4%
Construction and Land Development	\$ 824,358	\$ 764,298	↑ 7.9%
Commercial Real Estate	\$ 4,124,068	\$ 3,680,112	↑ 12.1%
1-4 Family Residential	\$ 3,370,575	\$ 3,126,432	↑ 7.8%
Farm Loans	\$ 187,075	\$ 170,532	↑ 9.7%
Commercial and Industrial	\$ 1,858,108	\$ 1,663,098	↑ 11.7%
Loans to Individuals	\$ 236,447	\$ 290,384	↓ -18.6%
Credit Cards	\$ 24,584	\$ 27,638	↓ -11.1%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

6/30/2018

6/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	55	52 ↑	5.8%
Number of Employees	3,824	3,586 ↑	6.6%
Total Assets	\$ 19,254,908	\$ 17,701,725 ↑	8.8%
Total Deposits	\$ 15,544,513	\$ 14,669,791 ↑	6.0%
Total Loan & Leases	\$ 14,042,305	\$ 12,978,240 ↑	8.2%
Total Securities	\$ 3,426,948	\$ 3,037,150 ↑	12.8%
Net Interest Income (Year-to-Date)	\$ 317,690	\$ 294,272 ↑	8.0%
Total Non-interest Income (YTD)	\$ 443,671	\$ 55,860 ↑	694.3%
Net income (Year-to-Date)	\$ 149,459	\$ 102,157 ↑	46.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	96.36%	98.08% →	-1.8%
Banks with Earning Gains from Prior Yr.	76.36%	65.38% ↑	16.8%
Net Interest Margin	3.55%	3.58% →	-0.8%
Non-current Loans to Loans	0.59%	0.85% ↓	-30.6%
Net Charge-offs to Loans	0.02%	0.04% ↓	-50.0%
Loss Allowance to Loans	1.42%	1.66% ↓	-14.5%
Net Loans and Leases to Deposits	89.05%	87.00% ↑	2.4%
Return on Assets	1.57%	1.16% ↑	35.3%
Return on Equity	13.23%	10.19% ↑	29.8%
Equity Capital to Assets	11.94%	11.60% ↑	2.9%
Efficiency Ratio	75.41%	63.41% ↓	18.9%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 14,042,305	\$ 12,978,240 ↑	8.2%
All Real Estate	\$ 11,058,230	\$ 10,347,943 ↑	6.9%
Construction and Land Development	\$ 828,227	\$ 732,801 ↑	13.0%
Commercial Real Estate	\$ 4,782,661	\$ 4,571,459 ↑	4.6%
1-4 Family Residential	\$ 3,271,439	\$ 3,010,546 ↑	8.7%
Farm Loans	\$ 505,693	\$ 517,885 ↓	-2.4%
Commercial and Industrial	\$ 1,889,017	\$ 1,614,821 ↑	17.0%
Loans to Individuals	\$ 261,063	\$ 213,891 ↑	22.1%
Credit Cards	\$ 13,229	\$ 12,799 ↑	3.4%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

6/30/2018

6/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	69	77 ↓	-10.4%
Number of Employees	2,500	2,941 ↓	-15.0%
Total Assets	\$ 11,757,716	\$ 13,167,643 ↓	-10.7%
Total Deposits	\$ 9,759,464	\$ 10,825,017 ↓	-9.8%
Total Loan & Leases	\$ 8,381,702	\$ 9,144,906 ↓	-8.3%
Total Securities	\$ 2,139,909	\$ 2,605,939 ↓	-17.9%
Net Interest Income (Year-to-Date)	\$ 201,503	\$ 215,933 ↓	-6.7%
Total Non-interest Income (YTD)	\$ 27,956	\$ 326,956 ↓	-91.4%
Net income (Year-to-Date)	\$ 58,130	\$ 79,096 ↓	-26.5%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	95.65%	97.40% →	-1.8%
Banks with Earning Gains from Prior Yr.	81.16%	57.14% ↑	42.0%
Net Interest Margin	3.67%	3.56% ↑	3.1%
Non-current Loans to Loans	1.51%	1.21% ↑	24.8%
Net Charge-offs to Loans	0.15%	0.08% ↑	87.5%
Loss Allowance to Loans	1.38%	1.37% →	0.7%
Net Loans and Leases to Deposits	84.70%	83.33% →	1.6%
Return on Assets	0.99%	1.22% ↓	-18.9%
Return on Equity	7.80%	9.27% ↓	-15.9%
Equity Capital to Assets	12.78%	13.24% ↓	-3.5%
Efficiency Ratio	64.81%	79.52% ↑	-18.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 8,381,702	\$ 9,144,906 ↓	-8.3%
All Real Estate	\$ 6,751,445	\$ 7,387,184 ↓	-8.6%
Construction and Land Development	\$ 490,649	\$ 501,375 ↓	-2.1%
Commercial Real Estate	\$ 2,351,233	\$ 2,588,185 ↓	-9.2%
1-4 Family Residential	\$ 2,557,576	\$ 2,900,298 ↓	-11.8%
Farm Loans	\$ 369,067	\$ 366,477 →	0.7%
Commercial and Industrial	\$ 868,651	\$ 954,349 ↓	-9.0%
Loans to Individuals	\$ 198,250	\$ 239,583 ↓	-17.3%
Credit Cards	\$ 6,204	\$ 7,560 ↓	-17.9%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

6/30/2018

6/30/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	46	47 ↓	-2.1%
Number of Employees	1,089	797 ↑	36.6%
Total Assets	\$ 3,215,356	\$ 3,106,250 ↑	3.5%
Total Deposits	\$ 2,643,498	\$ 2,598,469 →	1.7%
Total Loan & Leases	\$ 2,118,726	\$ 2,050,509 ↑	3.3%
Total Securities	\$ 583,105	\$ 568,492 ↑	2.6%
Net Interest Income (Year-to-Date)	\$ 55,135	\$ 52,585 ↑	4.8%
Total Non-interest Income (YTD)	\$ 44,211	\$ 12,612 ↑	250.5%
Net income (Year-to-Date)	\$ 14,526	\$ 13,169 ↑	10.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	91.30%	95.74% ↓	-4.6%
Banks with Earning Gains from Prior Yr.	67.39%	46.81% ↑	44.0%
Net Interest Margin	3.72%	3.67% →	1.4%
Non-current Loans to Loans	1.38%	1.69% ↓	-18.3%
Net Charge-offs to Loans	0.09%	0.05% ↑	80.0%
Loss Allowance to Loans	1.43%	1.48% ↓	-3.4%
Net Loans and Leases to Deposits	79.00%	77.74% →	1.6%
Return on Assets	0.90%	0.85% ↑	5.9%
Return on Equity	6.62%	6.56% →	0.9%
Equity Capital to Assets	13.73%	13.12% ↑	4.6%
Efficiency Ratio	82.16%	74.35% ↓	10.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 2,118,726	\$ 2,050,509 ↑	3.3%
All Real Estate	\$ 1,636,080	\$ 1,584,342 ↑	3.3%
Construction and Land Development	\$ 101,834	\$ 95,920 ↑	6.2%
Commercial Real Estate	\$ 469,765	\$ 446,219 ↑	5.3%
1-4 Family Residential	\$ 755,958	\$ 734,466 ↑	2.9%
Farm Loans	\$ 138,120	\$ 129,285 ↑	6.8%
Commercial and Industrial	\$ 229,892	\$ 214,859 ↑	7.0%
Loans to Individuals	\$ 74,303	\$ 72,714 ↑	2.2%
Credit Cards	\$ 2,801	\$ 2,789 →	0.4%



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