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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions
First 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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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

3/31/2018

3/31/2017

| Banking Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|------------------------------------|---------------------|---------------------|----------|
| Number of Banks | 210 | 221 | ↓ -5.0% |
| Number of Employees | 20,935 | 21,436 | ↓ -2.3% |
| Total Assets | \$ 113,129,758 | \$ 108,877,230 | ↑ 3.9% |
| Total Deposits | \$ 87,892,784 | \$ 86,553,388 | → 1.5% |
| Total Loan & Leases | \$ 81,821,214 | \$ 78,134,575 | ↑ 4.7% |
| Total Securities | \$ 19,629,358 | \$ 19,416,180 | → 1.1% |
| Net Interest Income (Year-to-Date) | \$ 895,975 | \$ 848,628 | ↑ 5.6% |
| Total Non-interest Income (YTD) | \$ 478,987 | \$ 418,909 | ↑ 14.3% |
| Net income (Year-to-Date) | \$ 341,611 | \$ 279,977 | ↑ 22.0% |

| Performance Ratios (Year-to Date) | % | % | % Change |
|---|--------|--------|----------|
| Profitable Banks | 96.19% | 98.19% | ↓ -2.0% |
| Banks with Earning Gains from Prior Yr. | 73.33% | 57.01% | ↑ 28.6% |
| Net Interest Margin | 3.45% | 3.39% | → 1.8% |
| Non-current Loans to Loans | 0.83% | 1.04% | ↓ -20.2% |
| Net Charge-offs to Loans | 0.09% | 0.07% | ↑ 28.6% |
| Loss Allowance to Loans | 1.21% | 1.38% | ↓ -12.3% |
| Net Loans and Leases to Deposits | 91.96% | 89.03% | ↑ 3.3% |
| Return on Assets | 1.21% | 1.03% | ↑ 17.5% |
| Return on Equity | 10.21% | 8.78% | ↑ 16.3% |
| Equity Capital to Assets | 11.96% | 11.81% | → 1.3% |
| Efficiency Ratio | 67.98% | 68.35% | → -0.5% |

| Lending Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|-----------------------------------|---------------------|---------------------|----------|
| Total Loans and Leases | \$ 81,821,214 | \$ 78,134,575 | ↑ 4.7% |
| All Real Estate | \$ 58,864,411 | \$ 56,481,742 | ↑ 4.2% |
| Construction and Land Development | \$ 5,138,822 | \$ 4,993,295 | ↑ 2.9% |
| Commercial Real Estate | \$ 20,996,412 | \$ 20,217,122 | ↑ 3.9% |
| 1-4 Family Residential | \$ 23,480,016 | \$ 22,748,838 | ↑ 3.2% |
| Farm Loans | \$ 3,984,832 | \$ 3,819,501 | ↑ 4.3% |
| Commercial and Industrial | \$ 13,505,087 | \$ 12,520,222 | ↑ 7.9% |
| Loans to Individuals | \$ 2,548,849 | \$ 2,466,511 | ↑ 3.3% |
| Credit Cards | \$ 567,533 | \$ 535,494 | ↑ 6.0% |



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

3/31/2018

3/31/2017

| Banking Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|------------------------------------|---------------------|---------------------|----------|
| Number of Banks | 17 | 18 ↓ | -5.6% |
| Number of Employees | 10,559 | 11,206 ↓ | -5.8% |
| Total Assets | \$ 62,805,600 | \$ 59,227,430 ↑ | 6.0% |
| Total Deposits | \$ 46,485,893 | \$ 45,360,218 ↑ | 2.5% |
| Total Loan & Leases | \$ 45,623,230 | \$ 43,102,463 ↑ | 5.8% |
| Total Securities | \$ 10,538,766 | \$ 10,042,833 ↑ | 4.9% |
| Net Interest Income (Year-to-Date) | \$ 480,973 | \$ 443,899 ↑ | 8.4% |
| Total Non-interest Income (YTD) | \$ 196,724 | \$ 198,718 → | -1.0% |
| Net income (Year-to-Date) | \$ 182,273 | \$ 144,801 ↑ | 25.9% |

| Performance Ratios (Year-to Date) | % | % | % Change |
|---|--------|-----------|----------|
| Profitable Banks | 94.12% | 100.00% ↓ | -5.9% |
| Banks with Earning Gains from Prior Yr. | 94.12% | 66.67% ↑ | 41.2% |
| Net Interest Margin | 3.40% | 3.30% ↑ | 3.0% |
| Non-current Loans to Loans | 0.82% | 1.05% ↓ | -21.9% |
| Net Charge-offs to Loans | 0.13% | 0.09% ↑ | 44.4% |
| Loss Allowance to Loans | 1.14% | 1.33% ↓ | -14.3% |
| Net Loans and Leases to Deposits | 97.02% | 93.76% ↑ | 3.5% |
| Return on Assets | 1.17% | 0.98% ↑ | 19.4% |
| Return on Equity | 9.88% | 8.46% ↑ | 16.8% |
| Equity Capital to Assets | 11.95% | 11.65% ↑ | 2.6% |
| Efficiency Ratio | 64.23% | 64.87% → | -1.0% |

| Lending Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|-----------------------------------|---------------------|---------------------|----------|
| Total Loans and Leases | \$ 45,623,230 | \$ 43,102,463 ↑ | 5.8% |
| All Real Estate | \$ 30,092,385 | \$ 28,638,977 ↑ | 5.1% |
| Construction and Land Development | \$ 2,965,567 | \$ 2,928,902 → | 1.3% |
| Commercial Real Estate | \$ 9,318,226 | \$ 8,882,792 ↑ | 4.9% |
| 1-4 Family Residential | \$ 13,625,328 | \$ 13,009,746 ↑ | 4.7% |
| Farm Loans | \$ 2,817,533 | \$ 2,691,531 ↑ | 4.7% |
| Commercial and Industrial | \$ 8,884,457 | \$ 8,095,722 ↑ | 9.7% |
| Loans to Individuals | \$ 1,793,402 | \$ 1,641,599 ↑ | 9.2% |
| Credit Cards | \$ 521,475 | \$ 484,421 ↑ | 7.6% |



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

3/31/2018

3/31/2017

| Banking Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|------------------------------------|---------------------|---------------------|----------|
| Number of Banks | 22 | 19 | ↑ 15.8% |
| Number of Employees | 2,986 | 2,595 | ↑ 15.1% |
| Total Assets | \$ 16,322,056 | \$ 13,467,436 | ↑ 21.2% |
| Total Deposits | \$ 13,441,284 | \$ 11,077,771 | ↑ 21.3% |
| Total Loan & Leases | \$ 11,964,037 | \$ 9,390,938 | ↑ 27.4% |
| Total Securities | \$ 2,858,958 | \$ 2,748,771 | ↑ 4.0% |
| Net Interest Income (Year-to-Date) | \$ 130,951 | \$ 104,481 | ↑ 25.3% |
| Total Non-interest Income (YTD) | \$ 29,796 | \$ 25,105 | ↑ 18.7% |
| Net income (Year-to-Date) | \$ 47,620 | \$ 33,568 | ↑ 41.9% |

| Performance Ratios (Year-to Date) | % | % | % Change |
|---|---------|---------|----------|
| Profitable Banks | 100.00% | 100.00% | → 0.0% |
| Banks with Earning Gains from Prior Yr. | 77.27% | 52.63% | ↑ 46.8% |
| Net Interest Margin | 3.41% | 3.32% | ↑ 2.7% |
| Non-current Loans to Loans | 0.65% | 0.85% | ↓ -23.5% |
| Net Charge-offs to Loans | 0.01% | 0.00% | #DIV/0! |
| Loss Allowance to Loans | 1.09% | 1.15% | ↓ -5.2% |
| Net Loans and Leases to Deposits | 88.04% | 83.79% | ↑ 5.1% |
| Return on Assets | 1.17% | 1.00% | ↑ 17.0% |
| Return on Equity | 10.36% | 8.67% | ↑ 19.5% |
| Equity Capital to Assets | 11.24% | 11.61% | ↓ -3.2% |
| Efficiency Ratio | 64.12% | 67.74% | ↑ -5.3% |

| Lending Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|-----------------------------------|---------------------|---------------------|----------|
| Total Loans and Leases | \$ 11,964,037 | \$ 9,390,938 | ↑ 27.4% |
| All Real Estate | \$ 9,439,553 | \$ 7,325,704 | ↑ 28.9% |
| Construction and Land Development | \$ 804,461 | \$ 589,329 | ↑ 36.5% |
| Commercial Real Estate | \$ 4,060,160 | \$ 2,991,336 | ↑ 35.7% |
| 1-4 Family Residential | \$ 3,300,109 | \$ 2,825,020 | ↑ 16.8% |
| Farm Loans | \$ 177,958 | \$ 152,728 | ↑ 16.5% |
| Commercial and Industrial | \$ 1,782,308 | \$ 1,361,858 | ↑ 30.9% |
| Loans to Individuals | \$ 245,783 | \$ 291,264 | ↓ -15.6% |
| Credit Cards | \$ 24,141 | \$ 25,849 | ↓ -6.6% |



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

3/31/2018

3/31/2017

| Banking Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|------------------------------------|---------------------|---------------------|----------|
| Number of Banks | 53 | 57 ↓ | -7.0% |
| Number of Employees | 3,680 | 3,886 ↓ | -5.3% |
| Total Assets | \$ 18,485,852 | \$ 19,708,608 ↓ | -6.2% |
| Total Deposits | \$ 15,074,141 | \$ 16,464,783 ↓ | -8.4% |
| Total Loan & Leases | \$ 13,363,175 | \$ 14,416,150 ↓ | -7.3% |
| Total Securities | \$ 3,401,794 | \$ 3,367,503 → | 1.0% |
| Net Interest Income (Year-to-Date) | \$ 151,745 | \$ 164,220 ↓ | -7.6% |
| Total Non-interest Income (YTD) | \$ 215,824 | \$ 31,679 ↑ | 581.3% |
| Net income (Year-to-Date) | \$ 70,308 | \$ 55,506 ↑ | 26.7% |

| Performance Ratios (Year-to Date) | % | % | % Change |
|---|--------|----------|----------|
| Profitable Banks | 96.23% | 96.49% → | -0.3% |
| Banks with Earning Gains from Prior Yr. | 71.70% | 63.16% ↑ | 13.5% |
| Net Interest Margin | 3.50% | 3.56% → | -1.7% |
| Non-current Loans to Loans | 0.71% | 0.95% ↓ | -25.3% |
| Net Charge-offs to Loans | 0.05% | 0.07% ↓ | -28.6% |
| Loss Allowance to Loans | 1.47% | 1.62% ↓ | -9.3% |
| Net Loans and Leases to Deposits | 87.35% | 86.14% → | 1.4% |
| Return on Assets | 1.52% | 1.13% ↑ | 34.5% |
| Return on Equity | 12.79% | 10.00% ↑ | 27.9% |
| Equity Capital to Assets | 11.96% | 11.40% ↑ | 4.9% |
| Efficiency Ratio | 75.43% | 64.34% ↓ | 17.2% |

| Lending Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|-----------------------------------|---------------------|---------------------|----------|
| Total Loans and Leases | \$ 13,363,175 | \$ 14,416,150 ↓ | -7.3% |
| All Real Estate | \$ 10,604,231 | \$ 11,495,891 ↓ | -7.8% |
| Construction and Land Development | \$ 777,494 | \$ 873,923 ↓ | -11.0% |
| Commercial Real Estate | \$ 4,645,182 | \$ 5,245,413 ↓ | -11.4% |
| 1-4 Family Residential | \$ 3,061,998 | \$ 3,290,385 ↓ | -6.9% |
| Farm Loans | \$ 505,991 | \$ 502,791 → | 0.6% |
| Commercial and Industrial | \$ 1,736,222 | \$ 1,889,862 ↓ | -8.1% |
| Loans to Individuals | \$ 198,409 | \$ 228,609 ↓ | -13.2% |
| Credit Cards | \$ 11,685 | \$ 14,894 ↓ | -21.5% |



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

3/31/2018

3/31/2017

| Banking Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|------------------------------------|---------------------|---------------------|----------|
| Number of Banks | 72 | 79 ↓ | -8.9% |
| Number of Employees | 2,644 | 2,941 ↓ | -10.1% |
| Total Assets | \$ 12,312,171 | \$ 13,309,570 ↓ | -7.5% |
| Total Deposits | \$ 10,244,501 | \$ 10,987,293 ↓ | -6.8% |
| Total Loan & Leases | \$ 8,792,918 | \$ 9,153,595 ↓ | -3.9% |
| Total Securities | \$ 2,243,006 | \$ 2,675,981 ↓ | -16.2% |
| Net Interest Income (Year-to-Date) | \$ 105,044 | \$ 109,266 ↓ | -3.9% |
| Total Non-interest Income (YTD) | \$ 14,626 | \$ 157,088 ↓ | -90.7% |
| Net income (Year-to-Date) | \$ 34,217 | \$ 39,644 ↓ | -13.7% |

| Performance Ratios (Year-to Date) | % | % | % Change |
|---|--------|----------|----------|
| Profitable Banks | 97.22% | 98.73% → | -1.5% |
| Banks with Earning Gains from Prior Yr. | 75.00% | 58.23% ↑ | 28.8% |
| Net Interest Margin | 3.64% | 3.53% ↑ | 3.1% |
| Non-current Loans to Loans | 1.19% | 1.16% ↑ | 2.6% |
| Net Charge-offs to Loans | 0.01% | 0.01% → | 0.0% |
| Loss Allowance to Loans | 1.31% | 1.42% ↓ | -7.7% |
| Net Loans and Leases to Deposits | 84.70% | 82.13% ↑ | 3.1% |
| Return on Assets | 1.11% | 1.19% ↓ | -6.7% |
| Return on Equity | 8.90% | 9.17% ↓ | -2.9% |
| Equity Capital to Assets | 12.51% | 13.05% ↓ | -4.1% |
| Efficiency Ratio | 65.72% | 79.13% ↑ | -16.9% |

| Lending Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|-----------------------------------|---------------------|---------------------|----------|
| Total Loans and Leases | \$ 8,792,918 | \$ 9,153,595 ↓ | -3.9% |
| All Real Estate | \$ 7,115,344 | \$ 7,416,868 ↓ | -4.1% |
| Construction and Land Development | \$ 488,632 | \$ 505,259 ↓ | -3.3% |
| Commercial Real Estate | \$ 2,507,847 | \$ 2,646,995 ↓ | -5.3% |
| 1-4 Family Residential | \$ 2,744,739 | \$ 2,874,189 ↓ | -4.5% |
| Farm Loans | \$ 349,977 | \$ 351,551 → | -0.4% |
| Commercial and Industrial | \$ 884,730 | \$ 949,497 ↓ | -6.8% |
| Loans to Individuals | \$ 236,459 | \$ 233,643 → | 1.2% |
| Credit Cards | \$ 7,544 | \$ 7,545 → | 0.0% |



BANCONOMICS®

Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

3/31/2018

3/31/2017

| Banking Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|------------------------------------|---------------------|---------------------|----------|
| Number of Banks | 46 | 48 ↓ | -4.2% |
| Number of Employees | 1,066 | 808 ↑ | 31.9% |
| Total Assets | \$ 3,204,079 | \$ 3,164,186 → | 1.3% |
| Total Deposits | \$ 2,646,965 | \$ 2,663,323 → | -0.6% |
| Total Loan & Leases | \$ 2,077,854 | \$ 2,071,429 → | 0.3% |
| Total Securities | \$ 586,834 | \$ 581,092 → | 1.0% |
| Net Interest Income (Year-to-Date) | \$ 27,262 | \$ 26,762 → | 1.9% |
| Total Non-interest Income (YTD) | \$ 22,017 | \$ 6,319 ↑ | 248.4% |
| Net income (Year-to-Date) | \$ 7,193 | \$ 6,458 ↑ | 11.4% |

| Performance Ratios (Year-to Date) | % | % | % Change |
|---|--------|----------|----------|
| Profitable Banks | 93.48% | 97.92% ↓ | -4.5% |
| Banks with Earning Gains from Prior Yr. | 63.04% | 45.83% ↑ | 37.6% |
| Net Interest Margin | 3.68% | 3.66% → | 0.5% |
| Non-current Loans to Loans | 1.50% | 1.62% ↓ | -7.4% |
| Net Charge-offs to Loans | 0.15% | 0.00% | #DIV/0! |
| Loss Allowance to Loans | 1.44% | 1.50% ↓ | -4.0% |
| Net Loans and Leases to Deposits | 77.37% | 76.61% → | 1.0% |
| Return on Assets | 0.89% | 0.81% ↑ | 9.9% |
| Return on Equity | 6.57% | 6.29% ↑ | 4.5% |
| Equity Capital to Assets | 13.68% | 13.07% ↑ | 4.7% |
| Efficiency Ratio | 81.98% | 75.33% ↓ | 8.8% |

| Lending Indicators | Total (\$ in 000's) | Total (\$ in 000's) | % Change |
|-----------------------------------|---------------------|---------------------|----------|
| Total Loans and Leases | \$ 2,077,854 | \$ 2,071,429 → | 0.3% |
| All Real Estate | \$ 1,612,898 | \$ 1,604,302 → | 0.5% |
| Construction and Land Development | \$ 102,668 | \$ 95,882 ↑ | 7.1% |
| Commercial Real Estate | \$ 464,997 | \$ 450,586 ↑ | 3.2% |
| 1-4 Family Residential | \$ 747,842 | \$ 749,498 → | -0.2% |
| Farm Loans | \$ 133,373 | \$ 120,900 ↑ | 10.3% |
| Commercial and Industrial | \$ 217,370 | \$ 223,283 ↓ | -2.6% |
| Loans to Individuals | \$ 74,796 | \$ 71,396 ↑ | 4.8% |
| Credit Cards | \$ 2,688 | \$ 2,785 ↓ | -3.5% |



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