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## **BANKING INDUSTRY DATA**

Wisconsin FDIC Insured Institutions  
First Quarter 2019

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers  
ASSOCIATION**

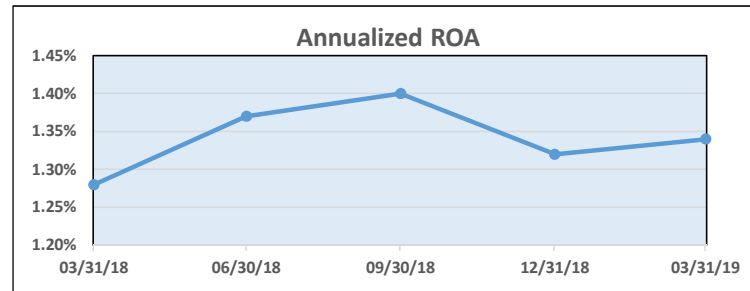
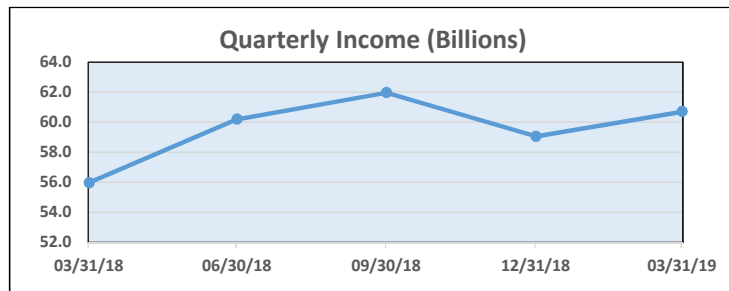
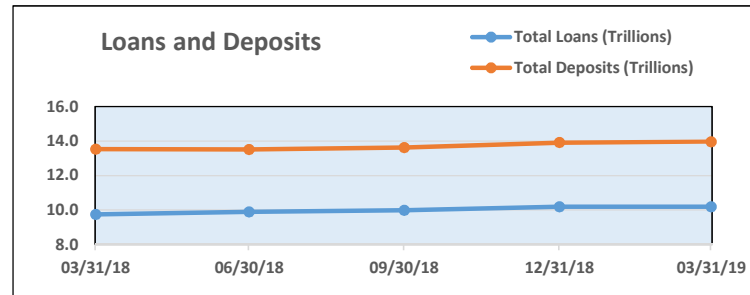
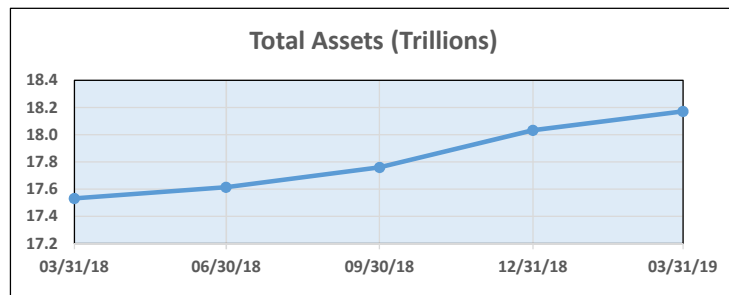
FDIC Quarterly Data used as the source material. For updates or questions, please contact:

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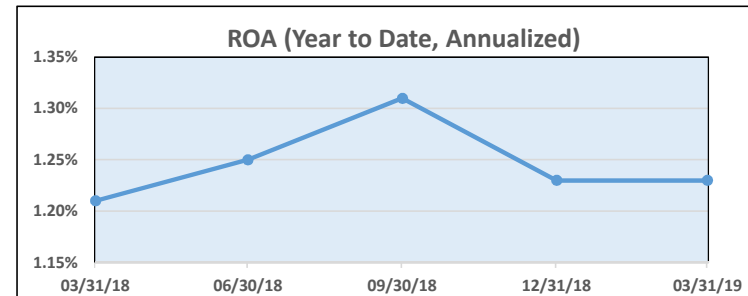
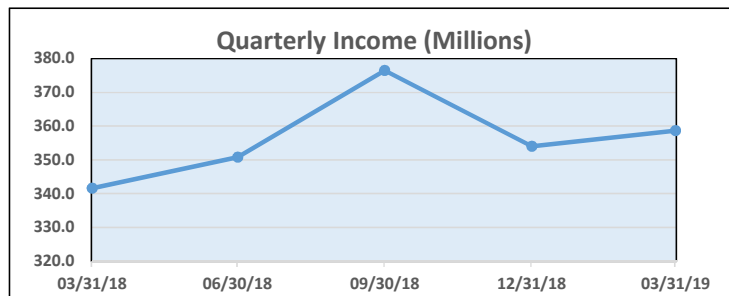
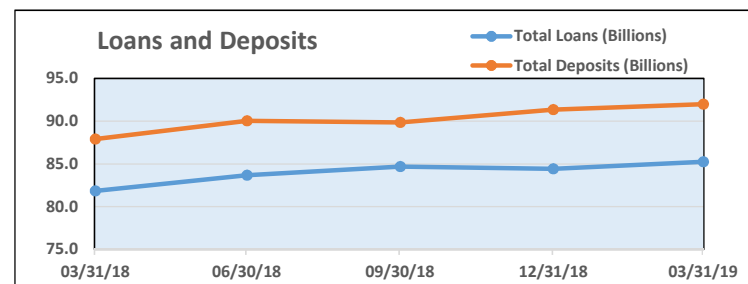
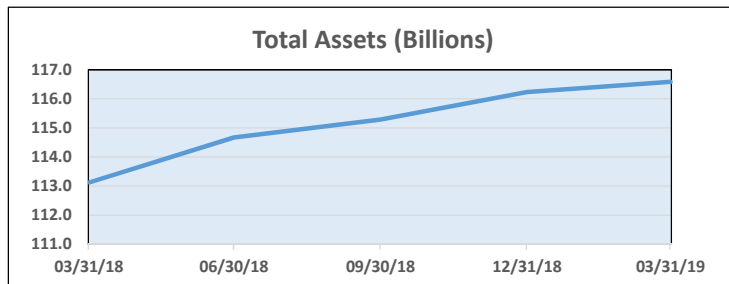
Quarter Ending	03/31/18	06/30/18	09/30/18	12/31/18	03/31/19
<b>Number of Banks</b>	5,606	5,551	5,486	5,415	5,371
<b>Total Assets (Trillions)</b>	17.53	17.62	17.76	18.03	18.17
<b>Total Loans (Trillions)</b>	9.75	9.90	9.98	10.20	10.19
<b>Total Deposits (Trillions)</b>	13.53	13.52	13.62	13.91	13.97
<b>Quarterly Income (Billions)</b>	55.98	60.20	61.97	59.06	60.71
<b>Ratios, %</b>					
<b>Efficiency Ratio *</b>	57.53%	55.47%	55.12%	57.09%	55.85%
<b>Equity Capital / Asset</b>	11.21%	11.24%	11.23%	11.20%	11.31%
<b>ROA (Year to Date, Annualized)</b>	1.28%	1.37%	1.40%	1.32%	1.34%
<b>ROE (Year to Date, Annualized)</b>	11.44%	12.22%	12.48%	11.78%	11.93%
<b>Loans/Deposit</b>	72.09%	73.26%	73.28%	73.28%	72.96%
<b>Net Interest Margin</b>	3.32%	3.38%	3.45%	3.48%	3.42%
<b>Net Charge-offs/ Loans</b>	0.50%	0.47%	0.45%	0.50%	0.50%
<b>Noncurrent Loans/Loans</b>	1.15%	1.06%	1.02%	0.99%	0.99%
<b>Nonperforming Assets/Assets</b>	0.69%	0.64%	0.61%	0.60%	0.60%

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



Quarter Ending	03/31/18	06/30/18	09/30/18	12/31/18	03/31/19
Number of Banks	210	208	204	201	200
Total Assets (Billions)	113.13	114.67	115.29	116.24	116.59
Total Loans (Billions)	81.82	83.68	84.68	84.41	85.24
Total Deposits (Billions)	87.89	90.05	89.86	91.35	91.98
Quarterly Income (Millions)	341.61	350.81	376.50	354.08	358.70
<b>Ratios, %</b>					
Efficiency Ratio *	67.98%	67.09%	66.60%	67.45%	67.63%
Equity Capital / Asset	11.96%	11.93%	11.91%	11.95%	12.21%
ROA (Year to Date, Annualized)	1.21%	1.25%	1.31%	1.23%	1.23%
ROE (Year to Date, Annualized)	10.21%	10.50%	11.00%	10.27%	10.19%
Loans/Deposit	93.09%	92.93%	94.23%	92.39%	92.67%
Net Interest Margin	3.45%	3.68%	3.59%	3.57%	3.47%
Net Charge-offs/ Loans	0.09%	0.17%	0.12%	0.09%	0.08%
Noncurrent Loans/Loans	0.83%	0.83%	0.76%	0.70%	0.78%
Nonperforming Assets/Assets	0.71%	0.72%	0.67%	0.59%	0.65%

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





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