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BANKING INDUSTRY DATA

Wisconsin FDIC Insured Institutions
Fourth Quarter 2017

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers
ASSOCIATION**

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

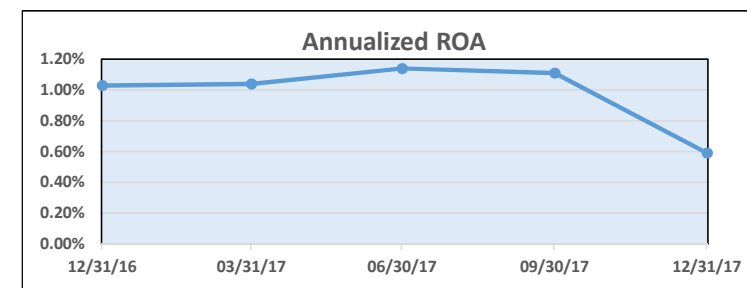
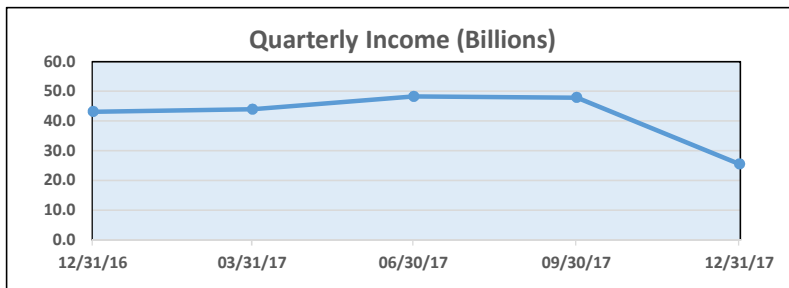
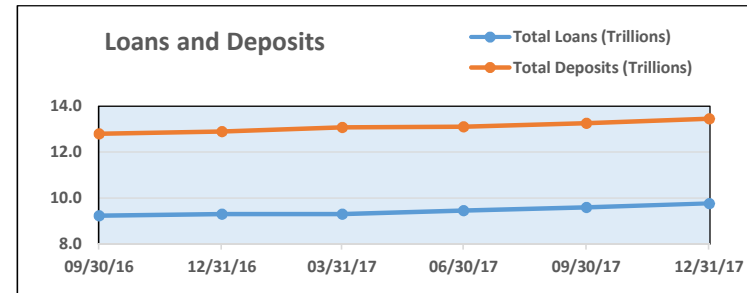
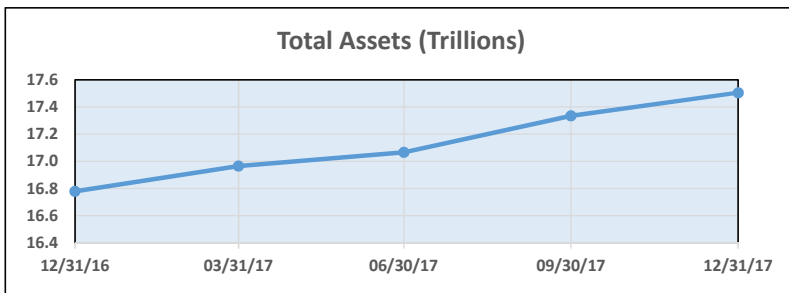
David Braden, CliftonLarsonAllen
david.braden@CLAconnect.com
414-721-7606

Mike Stoetzel, CliftonLarsonAllen
mike.stoetzel@CLAconnect.com
608-662-8663

Eric Skrum, Wisconsin Bankers Association
eskrum@wisbank.com
608-441-1216

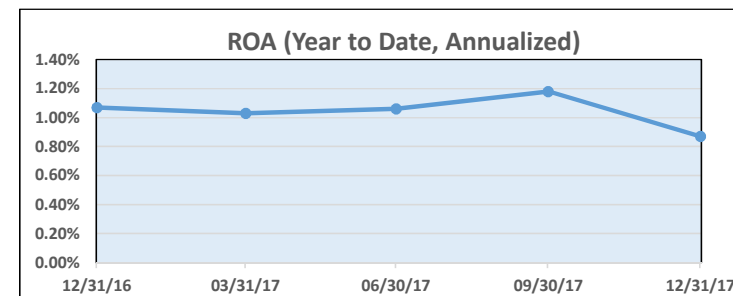
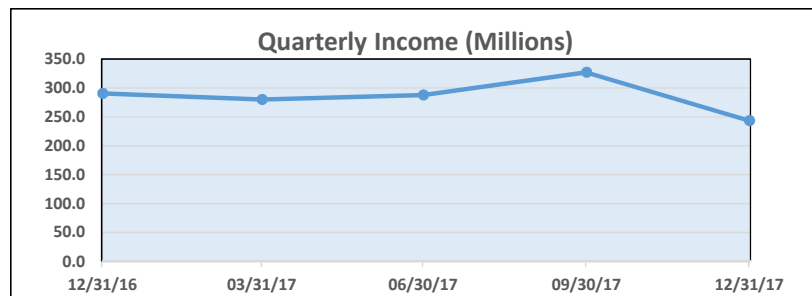
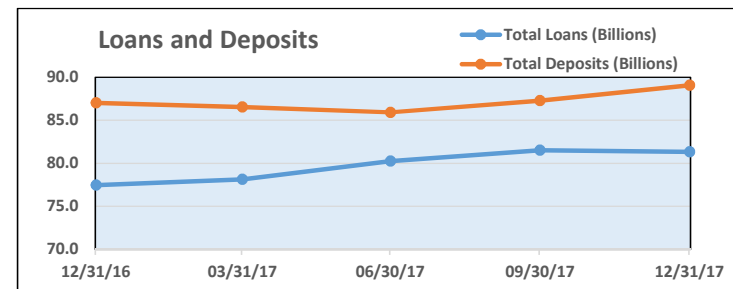
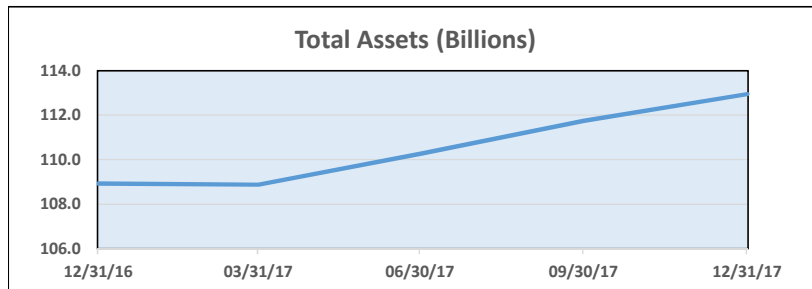
Quarter Ending	12/31/16	03/31/17	06/30/17	09/30/17	12/31/17
Number of Banks	5,913	5,856	5,787	5,746	5,679
Total Assets (Trillions)	16.78	16.97	17.07	17.34	17.51
Total Loans (Trillions)	9.30	9.30	9.46	9.60	9.77
Total Deposits (Trillions)	12.89	13.08	13.11	13.26	13.45
Quarterly Income (Billions)	43.20	43.97	48.26	47.94	25.53
Ratios, %					
Efficiency Ratio *	58.42%	58.77%	56.32%	56.15%	60.51%
Equity Capital / Asset	11.10%	11.15%	11.31%	11.25%	11.16%
ROA (Year to Date, Annualized)	1.03%	1.04%	1.14%	1.11%	0.59%
ROE (Year to Date, Annualized)	9.24%	9.37%	10.11%	9.89%	5.24%
Loans/Deposit	72.16%	71.06%	72.17%	72.38%	72.63%
Net Interest Margin	3.16%	3.19%	3.22%	3.30%	3.31%
Net Charge-offs/ Loans	0.52%	0.49%	0.48%	0.46%	0.54%
Noncurrent Loans/Loans	1.42%	1.34%	1.23%	1.19%	1.19%
Nonperforming Assets/Assets	0.86%	0.81%	0.75%	0.72%	0.72%

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



Quarter Ending	12/31/16	03/31/17	06/30/17	09/30/17	12/31/17
Number of Banks	222	221	215	212	211
Total Assets (Billions)	108.92	108.88	110.26	111.75	112.95
Total Loans (Billions)	77.47	78.13	80.26	81.51	81.33
Total Deposits (Billions)	87.02	86.55	85.92	87.29	89.08
Quarterly Income (Millions)	290.49	279.98	287.64	326.94	243.40
Ratios, %					
Efficiency Ratio *	67.90%	68.35%	66.49%	65.53%	68.63%
Equity Capital / Asset	11.61%	11.81%	11.87%	11.92%	11.76%
ROA (Year to Date, Annualized)	1.07%	1.03%	1.06%	1.18%	0.87%
ROE (Year to Date, Annualized)	9.14%	8.78%	8.89%	9.92%	7.34%
Loans/Deposit	89.03%	90.27%	93.41%	93.38%	91.31%
Net Interest Margin	3.44%	3.39%	3.47%	3.53%	3.48%
Net Charge-offs/ Loans	0.20%	0.07%	0.24%	0.14%	0.17%
Noncurrent Loans/Loans	1.08%	1.04%	0.93%	0.88%	0.82%
Nonperforming Assets/Assets	0.91%	0.88%	0.81%	0.77%	0.71%

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





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