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## BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions  
Second Quarter 2019

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Data distributed by:  Wisconsin Bankers  
ASSOCIATION

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

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# BANCONOMICS®

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

6/30/2019

6/30/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	196	208 ↓	-5.8%
Number of Employees	20,659	21,037 →	-1.8%
Total Assets	\$ 117,414,980	\$ 114,674,967 ↑	2.4%
Total Deposits	\$ 91,990,085	\$ 90,054,853 ↑	2.1%
Total Loan & Leases	\$ 87,073,083	\$ 83,684,705 ↑	4.0%
Total Securities	\$ 18,173,685	\$ 19,493,329 ↓	-6.8%
Net Interest Income (Year-to-Date)	\$ 1,869,053	\$ 1,831,411 ↑	2.1%
Total Non-interest Income (YTD)	\$ 1,048,512	\$ 984,414 ↑	6.5%
Net income (Year-to-Date)	\$ 731,294	\$ 696,257 ↑	5.0%

### Performance Ratios (Year-to Date)

	%	%	% Change
Profitable Banks	96.94%	95.67% →	1.3%
Banks with Earning Gains from Prior Yr.	63.27%	77.40% ↓	-18.3%
Net Interest Margin	3.49%	3.56% →	-2.0%
Non-current Loans to Loans	0.77%	0.83% ↓	-7.2%
Net Charge-offs to Loans	0.16%	0.13% ↑	23.1%
Loss Allowance to Loans	1.15%	1.20% ↓	-4.2%
Net Loans and Leases to Deposits	93.56%	91.81% →	1.9%
Return on Assets	1.26%	1.25% →	0.8%
Return on Equity	10.32%	10.52% →	-1.9%
Equity Capital to Assets	12.37%	11.93% ↓	3.7%
Efficiency Ratio	66.78%	67.14% →	-0.5%

### Lending Indicators

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 87,073,083	\$ 83,684,705 ↑	4.0%
All Real Estate	\$ 61,061,789	\$ 59,123,145 ↑	3.3%
Construction and Land Development	\$ 5,533,094	\$ 5,173,121 ↑	7.0%
Commercial Real Estate	\$ 21,932,042	\$ 21,021,411 ↑	4.3%
1-4 Family Residential	\$ 23,927,934	\$ 23,632,126 →	1.3%
Farm Loans	\$ 4,784,922	\$ 4,729,078 →	1.2%
Commercial and Industrial	\$ 14,804,147	\$ 14,073,172 ↑	5.2%
Loans to Individuals	\$ 2,814,613	\$ 2,689,552 ↑	4.6%
Credit Cards	\$ 700,775	\$ 644,938 ↑	8.7%



# BANCONOMICS®

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

6/30/2019

6/30/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	19	16	↑ 18.8%
Number of Employees	10,888	10,576	↑ 3.0%
Total Assets	\$ 68,368,895	\$ 63,766,202	↑ 7.2%
Total Deposits	\$ 51,921,516	\$ 48,370,479	↑ 7.3%
Total Loan & Leases	\$ 51,253,044	\$ 46,919,717	↑ 9.2%
Total Securities	\$ 10,032,429	\$ 10,472,771	↓ -4.2%
Net Interest Income (Year-to-Date)	\$ 1,048,580	\$ 990,701	↑ 5.8%
Total Non-interest Income (YTD)	\$ 436,659	\$ 407,775	↑ 7.1%
Net income (Year-to-Date)	\$ 410,242	\$ 377,512	↑ 8.7%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	57.89%	93.75%	↓ -38.3%
Net Interest Margin	3.41%	3.57%	↓ -4.5%
Non-current Loans to Loans	0.69%	0.82%	↓ -15.9%
Net Charge-offs to Loans	0.24%	0.19%	↑ 26.3%
Loss Allowance to Loans	1.04%	1.12%	↓ -7.1%
Net Loans and Leases to Deposits	97.68%	95.91%	→ 1.8%
Return on Assets	1.21%	1.23%	→ -1.6%
Return on Equity	10.05%	10.48%	↓ -4.1%
Equity Capital to Assets	12.15%	11.88%	↑ 2.3%
Efficiency Ratio	61.50%	62.77%	↑ -2.0%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 51,253,044	\$ 46,919,717	↑ 9.2%
All Real Estate	\$ 32,723,469	\$ 30,054,854	↑ 8.9%
Construction and Land Development	\$ 3,121,148	\$ 2,928,053	↑ 6.6%
Commercial Real Estate	\$ 10,469,856	\$ 9,293,684	↑ 12.7%
1-4 Family Residential	\$ 14,532,526	\$ 13,676,578	↑ 6.3%
Farm Loans	\$ 3,682,606	\$ 3,529,123	↑ 4.3%
Commercial and Industrial	\$ 10,081,214	\$ 9,227,504	↑ 9.3%
Loans to Individuals	\$ 2,144,175	\$ 1,919,489	↑ 11.7%
Credit Cards	\$ 663,876	\$ 598,120	↑ 11.0%



# BANCONOMICS®

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

6/30/2019

6/30/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	23	22	↑ 4.5%
Number of Employees	2,896	3,048	↓ -5.0%
Total Assets	\$ 16,445,613	\$ 16,680,785	→ -1.4%
Total Deposits	\$ 13,477,060	\$ 13,736,899	→ -1.9%
Total Loan & Leases	\$ 12,455,106	\$ 12,222,255	→ 1.9%
Total Securities	\$ 2,412,802	\$ 2,870,596	↓ -15.9%
Net Interest Income (Year-to-Date)	\$ 266,478	\$ 266,382	→ 0.0%
Total Non-interest Income (YTD)	\$ 58,742	\$ 60,801	↓ -3.4%
Net income (Year-to-Date)	\$ 94,436	\$ 96,630	↓ -2.3%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	60.87%	77.27%	↓ -21.2%
Net Interest Margin	3.48%	3.45%	→ 0.9%
Non-current Loans to Loans	0.77%	0.63%	↑ 22.2%
Net Charge-offs to Loans	0.07%	0.02%	↑ 250.0%
Loss Allowance to Loans	1.13%	1.08%	↑ 4.6%
Net Loans and Leases to Deposits	91.37%	88.01%	↑ 3.8%
Return on Assets	1.16%	1.17%	→ -0.9%
Return on Equity	10.12%	10.47%	↓ -3.3%
Equity Capital to Assets	11.70%	11.15%	↑ 4.9%
Efficiency Ratio	64.09%	63.60%	→ 0.8%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 12,455,106	\$ 12,222,255	→ 1.9%
All Real Estate	\$ 9,814,359	\$ 9,622,536	→ 2.0%
Construction and Land Development	\$ 892,597	\$ 824,358	↑ 8.3%
Commercial Real Estate	\$ 4,233,075	\$ 4,124,068	↑ 2.6%
1-4 Family Residential	\$ 3,152,720	\$ 3,370,575	↓ -6.5%
Farm Loans	\$ 237,685	\$ 187,075	↑ 27.1%
Commercial and Industrial	\$ 1,891,983	\$ 1,858,108	→ 1.8%
Loans to Individuals	\$ 141,789	\$ 236,447	↓ -40.0%
Credit Cards	\$ 17,394	\$ 24,584	↓ -29.2%



# BANCONOMICS®

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

6/30/2019

6/30/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	52	55 ↓	-5.5%
Number of Employees	3,653	3,824 ↓	-4.5%
Total Assets	\$ 18,852,707	\$ 19,254,908 ↓	-2.1%
Total Deposits	\$ 15,312,418	\$ 15,544,513 →	-1.5%
Total Loan & Leases	\$ 13,758,034	\$ 14,042,305 ↓	-2.0%
Total Securities	\$ 3,344,058	\$ 3,426,948 ↓	-2.4%
Net Interest Income (Year-to-Date)	\$ 318,285	\$ 317,690 →	0.2%
Total Non-interest Income (YTD)	\$ 483,111	\$ 443,671 ↑	8.9%
Net income (Year-to-Date)	\$ 152,678	\$ 149,459 ↑	2.2%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	98.08%	96.36% →	1.8%
Banks with Earning Gains from Prior Yr.	75.00%	76.36% →	-1.8%
Net Interest Margin	3.61%	3.55% →	1.7%
Non-current Loans to Loans	0.79%	0.59% ↑	33.9%
Net Charge-offs to Loans	0.01%	0.02% ↓	-50.0%
Loss Allowance to Loans	1.46%	1.42% ↑	2.8%
Net Loans and Leases to Deposits	88.54%	89.05% →	-0.6%
Return on Assets	1.63%	1.57% ↑	3.8%
Return on Equity	13.13%	13.23% →	-0.8%
Equity Capital to Assets	12.85%	11.94% ↑	7.6%
Efficiency Ratio	76.22%	75.41% →	1.1%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 13,758,034	\$ 14,042,305 ↓	-2.0%
All Real Estate	\$ 10,838,464	\$ 11,058,230 →	-2.0%
Construction and Land Development	\$ 990,518	\$ 828,227 ↑	19.6%
Commercial Real Estate	\$ 4,796,032	\$ 4,782,661 →	0.3%
1-4 Family Residential	\$ 3,054,101	\$ 3,271,439 ↓	-6.6%
Farm Loans	\$ 436,365	\$ 505,693 ↓	-13.7%
Commercial and Industrial	\$ 1,897,296	\$ 1,889,017 →	0.4%
Loans to Individuals	\$ 213,336	\$ 261,063 ↓	-18.3%
Credit Cards	\$ 12,444	\$ 13,229 ↓	-5.9%



# BANCONOMICS®

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

6/30/2019

6/30/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	68	69 →	-1.4%
Number of Employees	2,360	2,500 ↓	-5.6%
Total Assets	\$ 11,422,580	\$ 11,757,716 ↓	-2.9%
Total Deposits	\$ 9,378,495	\$ 9,759,464 ↓	-3.9%
Total Loan & Leases	\$ 8,101,635	\$ 8,381,702 ↓	-3.3%
Total Securities	\$ 1,983,423	\$ 2,139,909 ↓	-7.3%
Net Interest Income (Year-to-Date)	\$ 196,562	\$ 201,503 ↓	-2.5%
Total Non-interest Income (YTD)	\$ 28,005	\$ 27,956 →	0.2%
Net income (Year-to-Date)	\$ 64,530	\$ 58,130 ↑	11.0%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.06%	95.65% →	1.5%
Banks with Earning Gains from Prior Yr.	61.76%	81.16% ↓	-23.9%
Net Interest Margin	3.69%	3.67% →	0.5%
Non-current Loans to Loans	1.16%	1.51% ↓	-23.2%
Net Charge-offs to Loans	0.10%	0.15% ↓	-33.3%
Loss Allowance to Loans	1.34%	1.38% ↓	-2.9%
Net Loans and Leases to Deposits	85.23%	84.70% →	0.6%
Return on Assets	1.14%	0.99% ↑	15.2%
Return on Equity	8.64%	7.80% ↑	10.8%
Equity Capital to Assets	13.40%	12.78% ↑	4.9%
Efficiency Ratio	64.95%	64.81% →	0.2%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 8,101,635	\$ 8,381,702 ↓	-3.3%
All Real Estate	\$ 6,522,277	\$ 6,751,445 ↓	-3.4%
Construction and Land Development	\$ 466,713	\$ 490,649 ↓	-4.9%
Commercial Real Estate	\$ 2,137,460	\$ 2,351,233 ↓	-9.1%
1-4 Family Residential	\$ 2,600,949	\$ 2,557,576 →	1.7%
Farm Loans	\$ 329,870	\$ 369,067 ↓	-10.6%
Commercial and Industrial	\$ 778,524	\$ 868,651 ↓	-10.4%
Loans to Individuals	\$ 260,235	\$ 198,250 ↑	31.3%
Credit Cards	\$ 5,979	\$ 6,204 ↓	-3.6%



# BANCONOMICS®

## Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

6/30/2019

6/30/2018

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	34	46 ↓	-26.1%
Number of Employees	862	1,089 ↓	-20.8%
Total Assets	\$ 2,325,185	\$ 3,215,356 ↓	-27.7%
Total Deposits	\$ 1,900,596	\$ 2,643,498 ↓	-28.1%
Total Loan & Leases	\$ 1,505,264	\$ 2,118,726 ↓	-29.0%
Total Securities	\$ 400,973	\$ 583,105 ↓	-31.2%
Net Interest Income (Year-to-Date)	\$ 39,148	\$ 55,135 ↓	-29.0%
Total Non-interest Income (YTD)	\$ 41,995	\$ 44,211 ↓	-5.0%
Net income (Year-to-Date)	\$ 9,408	\$ 14,526 ↓	-35.2%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	91.18%	91.30% →	-0.1%
Banks with Earning Gains from Prior Yr.	52.94%	67.39% ↓	-21.4%
Net Interest Margin	3.70%	3.72% →	-0.5%
Non-current Loans to Loans	0.94%	1.38% ↓	-31.9%
Net Charge-offs to Loans	0.07%	0.09% ↓	-22.2%
Loss Allowance to Loans	1.27%	1.43% ↓	-11.2%
Net Loans and Leases to Deposits	78.19%	79.00% →	-1.0%
Return on Assets	0.81%	0.90% ↓	-10.0%
Return on Equity	5.69%	6.62% ↓	-14.0%
Equity Capital to Assets	14.49%	13.73% ↑	5.5%
Efficiency Ratio	86.20%	82.16% ↓	4.9%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 1,505,264	\$ 2,118,726 ↓	-29.0%
All Real Estate	\$ 1,163,220	\$ 1,636,080 ↓	-28.9%
Construction and Land Development	\$ 62,118	\$ 101,834 ↓	-39.0%
Commercial Real Estate	\$ 295,619	\$ 469,765 ↓	-37.1%
1-4 Family Residential	\$ 587,638	\$ 755,958 ↓	-22.3%
Farm Loans	\$ 98,396	\$ 138,120 ↓	-28.8%
Commercial and Industrial	\$ 155,130	\$ 229,892 ↓	-32.5%
Loans to Individuals	\$ 55,078	\$ 74,303 ↓	-25.9%
Credit Cards	\$ 1,082	\$ 2,801 ↓	-61.4%



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**What's on your mind?**

- Implementing the Current Expected Credit Loss (CECL) model
- Core contract negotiation and advisory services
- Asset quality management
- Tax planning and compliance
- Regulatory compliance, IT audit and examination services
- Mortgage Electronic Registration System (MERS) Compliance

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