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BANKING INDUSTRY DATA

Wisconsin FDIC Insured Institutions
Second Quarter 2019

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers
ASSOCIATION**

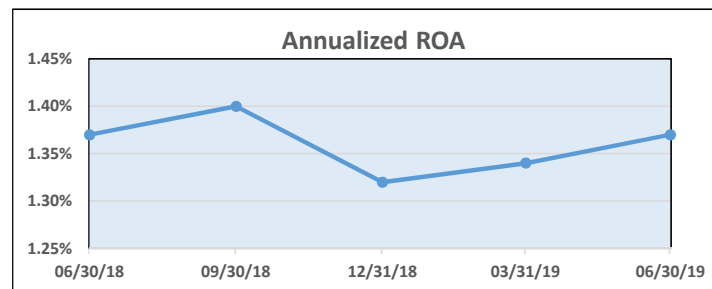
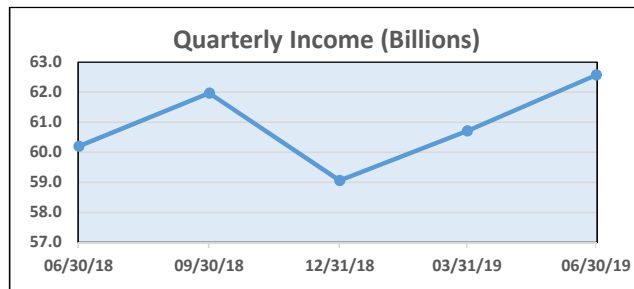
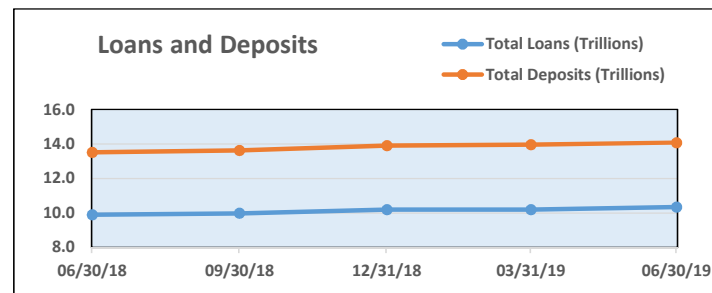
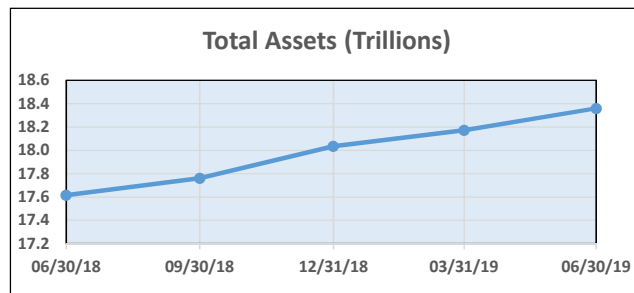
FDIC Quarterly Data used as the source material. For updates or questions, please contact:

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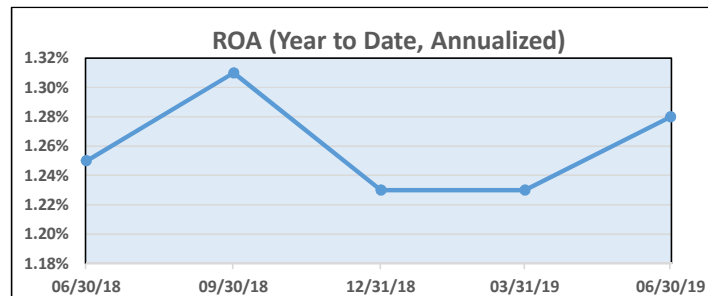
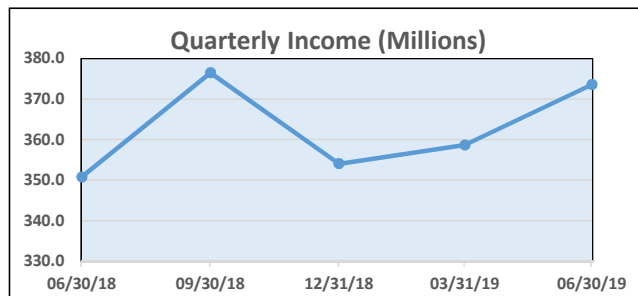
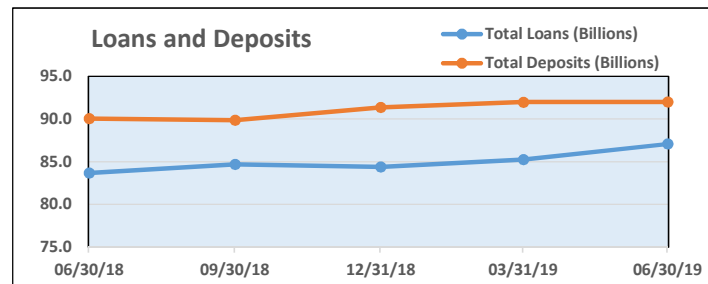
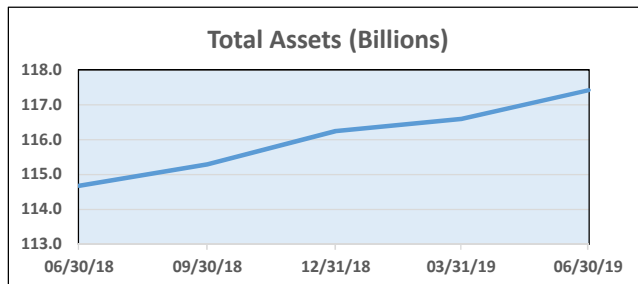
Quarter Ending	06/30/18	09/30/18	12/31/18	03/31/19	06/30/19
Number of Banks	5,551	5,486	5,415	5,371	5,312
Total Assets (Trillions)	17.62	17.76	18.03	18.17	18.36
Total Loans (Trillions)	9.90	9.98	10.20	10.19	10.34
Total Deposits (Trillions)	13.52	13.62	13.91	13.97	14.08
Quarterly Income (Billions)	60.20	61.97	59.06	60.71	62.57
Ratios, %					
Efficiency Ratio *	55.47%	55.12%	57.09%	55.85%	55.58%
Equity Capital / Asset	11.24%	11.23%	11.20%	11.31%	11.41%
ROA (Year to Date, Annualized)	1.37%	1.40%	1.32%	1.34%	1.37%
ROE (Year to Date, Annualized)	12.22%	12.48%	11.78%	11.93%	12.07%
Loans/Deposit	73.26%	73.28%	73.28%	72.96%	73.44%
Net Interest Margin	3.38%	3.45%	3.48%	3.42%	3.39%
Net Charge-offs/ Loans	0.47%	0.45%	0.50%	0.50%	0.50%
Noncurrent Loans/Loans	1.06%	1.02%	0.99%	0.99%	0.93%
Nonperforming Assets/Assets	0.64%	0.61%	0.60%	0.60%	0.56%

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



Quarter Ending	06/30/18	09/30/18	12/31/18	03/31/19	06/30/19
Number of Banks	208	204	201	200	196
Total Assets (Billions)	114.67	115.29	116.24	116.59	117.41
Total Loans (Billions)	83.68	84.68	84.41	85.24	87.07
Total Deposits (Billions)	90.05	89.86	91.35	91.98	91.99
Quarterly Income (Millions)	350.81	376.50	354.08	358.70	373.60
Ratios, %					
Efficiency Ratio *	67.09%	66.60%	67.45%	67.63%	66.03%
Equity Capital / Asset	11.93%	11.91%	11.95%	12.21%	12.37%
ROA (Year to Date, Annualized)	1.25%	1.31%	1.23%	1.23%	1.28%
ROE (Year to Date, Annualized)	10.50%	11.00%	10.27%	10.19%	10.42%
Loans/Deposit	92.93%	94.23%	92.39%	92.67%	94.65%
Net Interest Margin	3.68%	3.59%	3.57%	3.47%	3.51%
Net Charge-offs/ Loans	0.17%	0.12%	0.09%	0.08%	0.24%
Noncurrent Loans/Loans	0.83%	0.76%	0.70%	0.78%	0.77%
Nonperforming Assets/Assets	0.72%	0.67%	0.59%	0.65%	0.65%

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





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