



# BANCONOMICS®

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## BANKING INDUSTRY DATA

### Wisconsin FDIC Insured Institutions – 4th Quarter 2020

Data distributed by



Data compiled by



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



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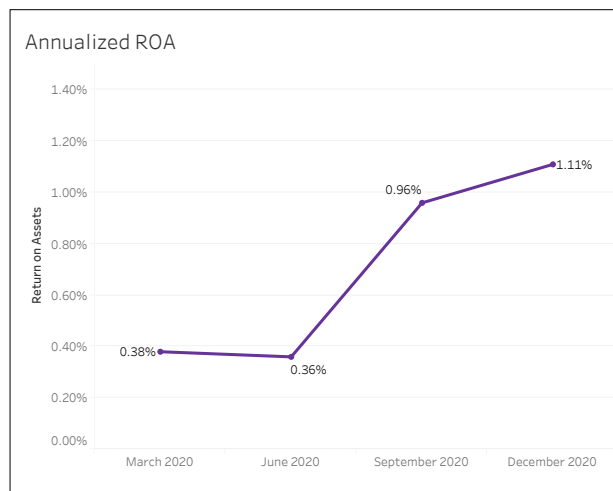
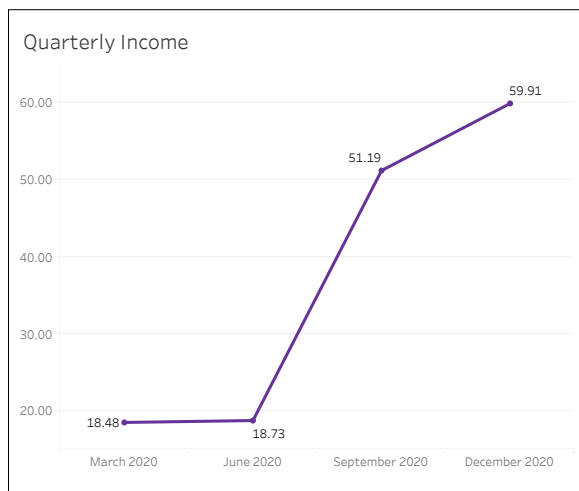
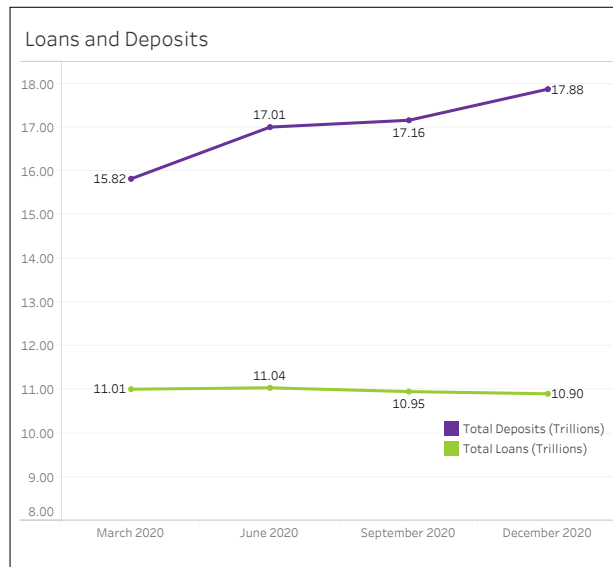
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### Quarter Ending

	March 2020	June 2020	September 2020	December 2020
Number of Banks	5,125	5,075	5,042	5,010
Total Assets (Trillions)	20.34	21.23	21.32	21.99
Total Loans (Trillions)	11.01	11.04	10.95	10.90
Total Deposits (Trillions)	15.82	17.01	17.16	17.88
Quarterly Income (Billions)	18.48	18.73	51.19	59.91

### Ratios

	March 2020	June 2020	September 2020	December 2020
Efficiency Ratio	58.48%	58.71%	60.58%	61.42%
Equity Capital to Assets	10.40%	10.11%	10.24%	10.12%
Return on Assets	0.38%	0.36%	0.96%	1.11%
Return on Equity	3.50%	3.52%	9.47%	10.87%
Loans to Deposits	68.33%	63.48%	62.39%	59.67%
Net Interest Margin	3.13%	2.81%	2.68%	2.68%
Net Charge-offs To Loans	0.54%	0.57%	0.46%	0.41%
Noncurrent Loans to Loans	0.93%	1.07%	1.17%	1.18%
Nonperforming Assets to Assets	0.54%	0.59%	0.62%	0.61%



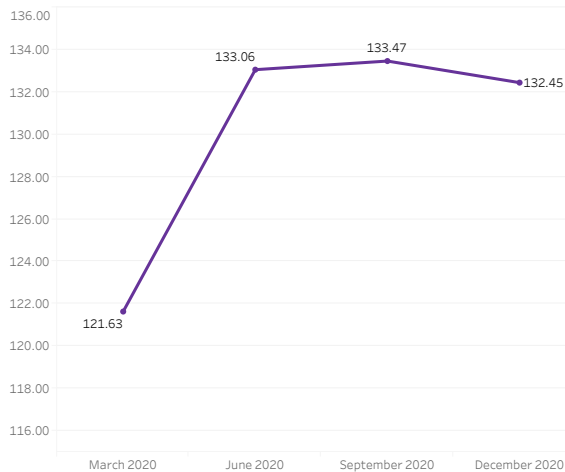
## Quarter Ending

	March 2020	June 2020	September 2020	December 2020
Number of Banks	186	183	180	178
Total Assets (Billions)	121.63	133.06	133.47	132.45
Total Loans (Billions)	89.67	95.94	96.70	93.04
Total Deposits (Billions)	94.97	103.62	104.97	106.78
Quarterly Income (Millions)	318.55	491.35	444.24	470.94

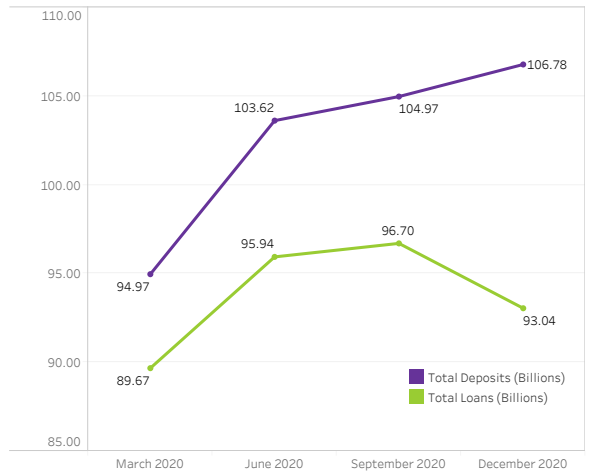
## Ratios

	March 2020	June 2020	September 2020	December 2020
Efficiency Ratio	68.83%	56.31%	64.58%	61.62%
Equity Capital to Assets	12.60%	11.78%	11.92%	12.13%
Return on Assets	1.06%	1.55%	1.33%	1.42%
Return on Equity	8.42%	12.76%	11.26%	11.81%
Loans to Deposits	93.23%	91.42%	90.90%	85.92%
Net Interest Margin	3.37%	3.31%	3.13%	3.27%
Net Charge-offs To Loans	0.11%	0.29%	0.19%	0.21%
Noncurrent Loans to Loans	0.77%	0.79%	0.80%	0.73%
Nonperforming Assets to Assets	0.65%	0.63%	0.63%	0.56%

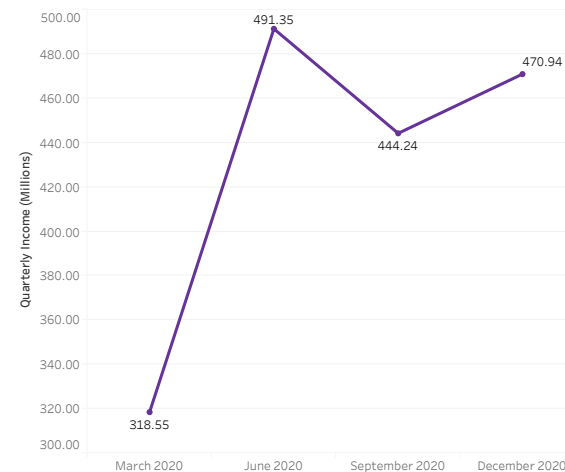
Total Assets



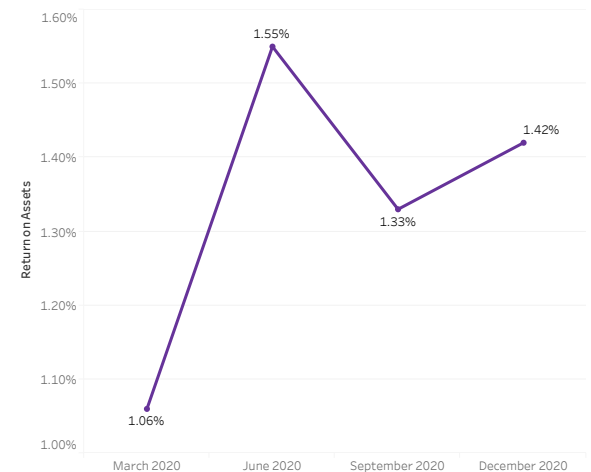
Loans and Deposits



Quarterly Income



Annualized ROA





# BANCONOMICS®



## ***UFS – created by bankers, for bankers.***

*Nearly 30 years ago, a visionary group of community bankers collaborated to leverage the intersection of passionate people, best of breed technology, and continually evolving community expectations to empower bankers to simply be great bankers. Owned by community banks and heavily staffed with former bankers, UFS provides confidence in the execution of each bank's unique strategy. Sharing data insight around financial, customer, and technology trends is just one way to drive success.*

*Today, UFS is the community bank technology outfitter that inspires confidence for community banks by providing purpose-built solutions that make technology work for them, instead of the other way around.*

*Whether you need efficiency through bank exclusive cloud services, confidence around cybersecurity, regulatory compliant IT, or meeting changing customer digital expectations, let's start a conversation to see how UFS can support your strategies.*



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