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BANKING INDUSTRY DATA

Wisconsin FDIC Insured Institutions
Third Quarter 2018

Data compiled by: CliftonLarsonAllen   Data distributed by: Wisconsin Bankers ASSOCIATION

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Quarter Ending	09/30/17	12/31/17	03/31/18	06/30/18	09/30/18
Number of Banks	5,746	5,679	5,606	5,551	5,486
Total Assets (Trillions)	17.34	17.51	17.53	17.62	17.76
Total Loans (Trillions)	9.60	9.77	9.75	9.90	9.98
Total Deposits (Trillions)	13.26	13.45	13.53	13.52	13.62
Quarterly Income (Billions)	47.94	25.53	55.98	60.20	61.97
Ratios, %					
Efficiency Ratio *	56.15%	60.51%	57.53%	55.47%	55.12%
Equity Capital / Asset	11.25%	11.16%	11.21%	11.24%	11.23%
ROA (Year to Date, Annualized)	1.11%	0.59%	1.28%	1.37%	1.40%
ROE (Year to Date, Annualized)	9.89%	5.24%	11.44%	12.22%	12.48%
Loans/Deposit	72.38%	72.63%	72.09%	73.26%	73.28%
Net Interest Margin	3.30%	3.31%	3.32%	3.38%	3.45%
Net Charge-offs/ Loans	0.46%	0.54%	0.50%	0.47%	0.45%
Noncurrent Loans/Loans	1.19%	1.19%	1.15%	1.06%	1.02%
Nonperforming Assets/Assets	0.72%	0.72%	0.69%	0.64%	0.61%

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

Total Assets (Trillions)

Loans and Deposits

Quarterly Income (Billions)

Annualized ROA

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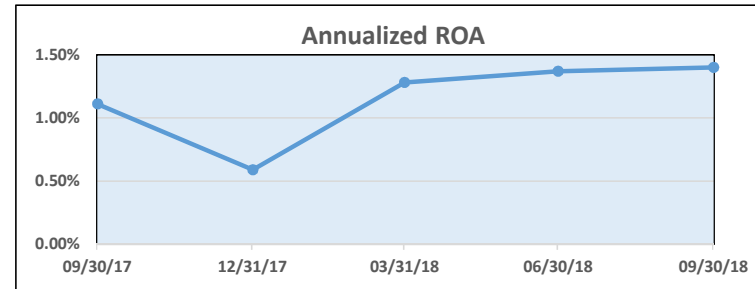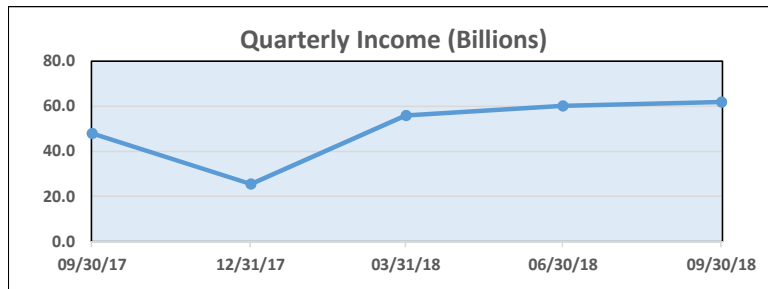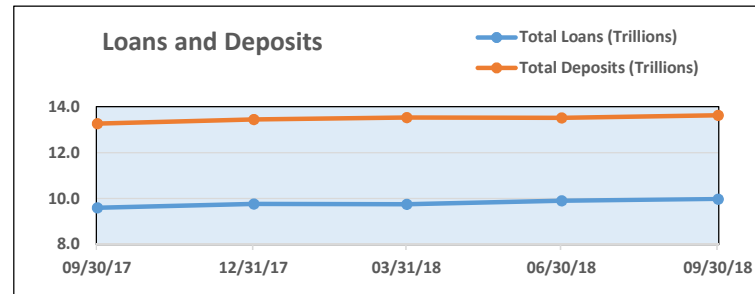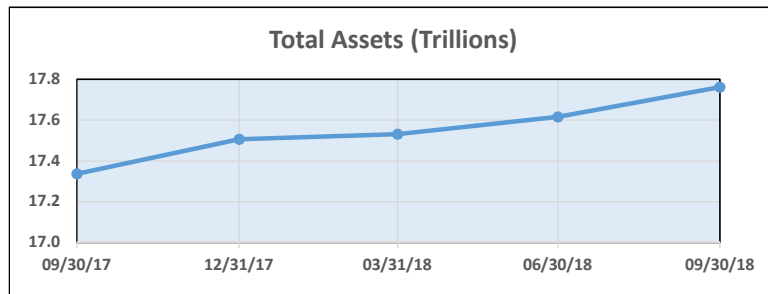
Quarter Ending	09/30/17	12/31/17	03/31/18	06/30/18	09/30/18
Number of Banks	212	211	210	208	204
Total Assets (Billions)	111.75	112.95	113.13	114.67	115.29
Total Loans (Billions)	81.51	81.33	81.82	83.68	84.68
Total Deposits (Billions)	87.29	89.08	87.89	90.05	89.86
Quarterly Income (Millions)	326.94	243.40	341.61	350.81	376.50
Ratios, %					
Efficiency Ratio *	65.53%	68.63%	67.98%	67.09%	66.60%
Equity Capital / Asset	11.92%	11.76%	11.96%	11.93%	11.91%
ROA (Year to Date, Annualized)	1.18%	0.87%	1.21%	1.25%	1.31%
ROE (Year to Date, Annualized)	9.92%	7.34%	10.21%	10.50%	11.00%
Loans/Deposit	93.38%	91.31%	93.09%	92.93%	94.23%
Net Interest Margin	3.53%	3.48%	3.45%	3.68%	3.59%
Net Charge-offs/ Loans	0.14%	0.17%	0.09%	0.17%	0.12%
Noncurrent Loans/Loans	0.88%	0.82%	0.83%	0.83%	0.76%
Nonperforming Assets/Assets	0.77%	0.71%	0.71%	0.72%	0.67%

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

Total Assets (Billions)

Loans and Deposits

Quarterly Income (Millions)

ROA (Year to Date, Annualized)

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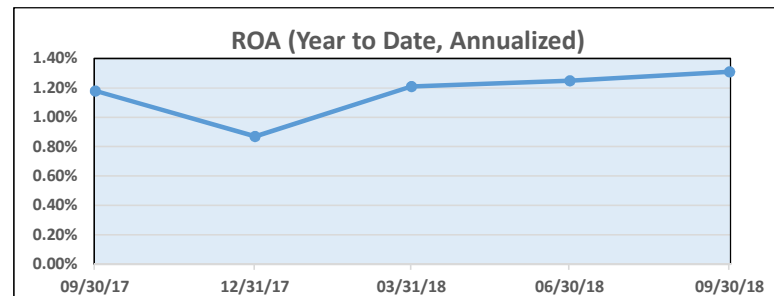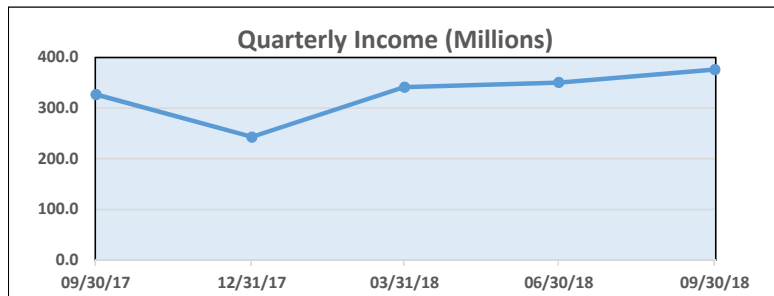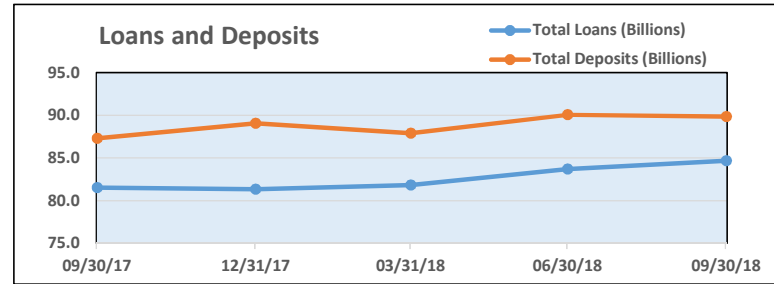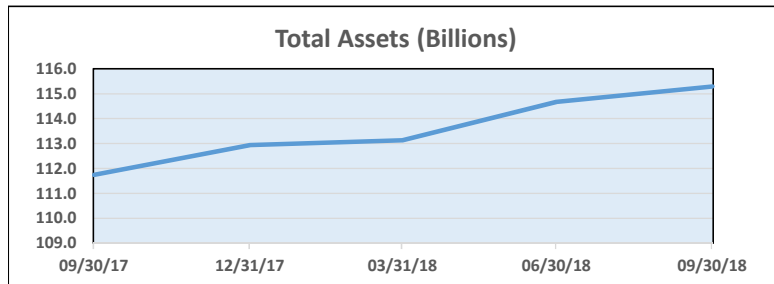
Our vision is to be thought leaders who impact the future of banking.

CECL Modeling and Accounting
Compliance with the current expected credit loss (CECL) standard starts with organizing your data and selecting the right models. Whether you're evaluating models, tweaking your CECL allowance model, or are just learning about CECL and need some direction, CLA professionals can help.

Our CECL resources provide the latest information, key insights, and examples to help your team create project plan that will meet compliance requirements.

CECL Allowance Calculator
Estimate the potential impact of the new ALLL accounting standard on your financial institution by pairing this interactive calculating tool with consulting support from CLA professionals. Learn More

Together, we can:
- Teach leaders in your institution how to use the CECL allowance calculator
- Help management or board members understand CECL concepts
- Evaluate CECL models, including data requirement identification and retention

For more information visit CLAconnect.com/banks or contact us with questions.

I need help with:
- Calculating my CECL allowance
- Learning about CECL
- Implementing CECL

Not sure where to start? Talk to someone who knows CECL.

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