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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions – 1st Quarter 2022

Data distributed by



Wisconsin Bankers
FOUNDATION

Data compiled by



BANK TECHNOLOGY OUTFITTER

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



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Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: ALL

03-31-2022 vs 03-31-2021

Banking Indicators

	Current Period	Previous Period	% Change
Number of Banks	174	178	-2.2%
Total Employees	19,925	19,896	0.1%

Total Assets	\$143,313,990	\$136,441,217	5.0%
Total Deposits	\$118,967,927	\$111,104,045	7.1%
Total Loans and Leases	\$95,702,107	\$93,492,459	2.4%
Total Securities	\$29,253,625	\$22,183,871	31.9%
Net Interest Income	\$978,290	\$958,557	2.1%
Total Noninterest Income	\$740,209	\$776,651	-4.7%
Net Income	\$429,366	\$525,761	-18.3%

Performance Ratios

	Current Period	Previous Period	% Change
Profitable Banks	97.70%	98.88%	-1.2%
Banks with Earning Gains from Prior Yr.	27.01%	86.52%	-68.8%
Net Interest Margin	2.95%	3.09%	-4.5%
Non-current Loans to Loans	0.51%	0.65%	-21.5%
Net Charge-offs to Loans	-0.01%	-0.04%	-75.0%
Loss Allowance to Loans	1.27%	1.37%	-7.3%
Net Loans and Leases to Deposits	79.42%	83.00%	-4.3%
Return on Assets	1.20%	1.56%	-23.1%
Return on Equity	10.46%	13.11%	-20.2%
Equity Capital to Assets	11.18%	11.75%	-4.9%
Efficiency Ratio	68.91%	63.41%	8.7%

Lending Indicators

	Current Period	Previous Period	% Change
Total Loans and Leases	95,702,107	93,492,459	2.4%
All Real Estate	67,891,014	63,969,416	6.1%
Construction and Land Development	6,756,008	6,297,366	7.3%
Commercial Real Estate	14,764,053	13,321,721	10.8%
1-4 Family Residential	22,652,214	22,701,776	-0.2%
Farm Loans	3,728,094	3,690,631	1.0%
Commercial and Industrial	15,907,329	18,588,498	-14.4%
Loans to Individuals	3,448,979	2,774,317	24.3%
Credit Cards	729,301	666,051	9.5%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: Over 1B

03-31-2022 vs 03-31-2021

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	29	28	3.6%
Total Employees	12,181	11,944	2.0%

Total Assets	\$94,801,042	\$88,656,647	6.9%
Total Deposits	\$77,488,211	\$71,073,660	9.0%
Total Loans and Leases	\$65,641,352	\$62,732,079	4.6%
Total Securities	\$17,391,132	\$12,728,767	36.6%
Net Interest Income	\$633,124	\$599,526	5.6%
Total Noninterest Income	\$241,945	\$319,582	-24.3%
Net Income	\$266,856	\$330,097	-19.2%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	100.00%	100.00%	0.0%
Banks with Earning Gains from Prior Yr.	17.24%	100.00%	-82.8%
Net Interest Margin	2.91%	3.00%	-3.0%
Non-current Loans to Loans	0.52%	0.66%	-21.2%
Net Charge-offs to Loans	0.00%	-0.06%	-100.0%
Loss Allowance to Loans	1.17%	1.33%	-12.0%
Net Loans and Leases to Deposits	83.72%	87.09%	-3.9%
Return on Assets	1.13%	1.51%	-25.2%
Return on Equity	9.68%	12.62%	-23.3%
Equity Capital to Assets	11.47%	11.83%	-3.0%
Efficiency Ratio	62.04%	57.63%	7.7%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$65,641,352	\$62,732,079	4.6%
All Real Estate	\$43,765,402	\$40,229,114	8.8%
Construction and Land Development	\$4,697,535	\$4,391,375	7.0%
Commercial Real Estate	\$10,033,912	\$8,632,159	16.2%
1-4 Family Residential	\$14,970,544	\$15,041,691	-0.5%
Farm Loans	\$2,965,499	\$2,860,811	3.7%
Commercial and Industrial	\$12,047,966	\$13,641,231	-11.7%
Loans to Individuals	\$2,861,628	\$2,208,268	29.6%
Credit Cards	\$712,169	\$648,599	9.8%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: 500M - 1B

03-31-2022 vs 03-31-2021

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	35	33	6.1%
Total Employees	3,693	3,529	4.6%

Total Assets	23,532,149	21,812,085	7.9%
Total Deposits	20,437,538	18,511,840	10.4%
Total Loans and Leases	14,692,529	14,521,953	1.2%
Total Securities	5,738,154	4,144,621	38.4%
Net Interest Income	168,215	161,380	4.2%
Total Noninterest Income	46,438	62,635	-25.9%
Net Income	60,529	71,676	-15.6%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	100.00%	100.00%	0.0%
Banks with Earning Gains from Prior Yr.	40.00%	87.88%	-54.5%
Net Interest Margin	3.05%	3.20%	-4.7%
Non-current Loans to Loans	0.59%	0.70%	-15.7%
Net Charge-offs to Loans	-0.05%	0.00%	
Loss Allowance to Loans	1.46%	1.39%	5.0%
Net Loans and Leases to Deposits	70.84%	77.36%	-8.4%
Return on Assets	1.03%	1.34%	-23.1%
Return on Equity	10.36%	12.37%	-16.2%
Equity Capital to Assets	9.51%	10.64%	-10.6%
Efficiency Ratio	64.01%	58.15%	10.1%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$14,692,529	\$14,521,953	1.2%
All Real Estate	\$11,519,276	\$11,094,827	3.8%
Construction and Land Development	\$977,246	\$944,123	3.5%
Commercial Real Estate	\$2,468,218	\$2,369,355	4.2%
1-4 Family Residential	\$3,279,417	\$3,184,531	3.0%
Farm Loans	\$376,448	\$376,387	0.0%
Commercial and Industrial	\$2,185,565	\$2,540,301	-14.0%
Loans to Individuals	\$239,961	\$194,051	23.7%
Credit Cards	\$7,132	\$6,982	2.1%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: 250-500M

03-31-2022 vs 03-31-2021

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	45	44	2.3%
Total Employees	2,503	2,585	-3.2%
Total Assets	\$15,724,511	\$15,431,075	1.9%
Total Deposits	\$13,192,670	\$12,703,377	3.9%
Total Loans and Leases	\$9,663,436	\$9,874,033	-2.1%
Total Securities	\$4,103,163	\$3,293,689	24.6%
Net Interest Income	\$111,550	\$118,159	-5.6%
Total Noninterest Income	\$424,334	\$353,925	19.9%
Net Income	\$74,777	\$90,584	-17.5%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	95.56%	100.00%	-4.4%
Banks with Earning Gains from Prior Yr.	26.67%	90.91%	-70.7%
Net Interest Margin	3.00%	3.29%	-8.8%
Non-current Loans to Loans	0.32%	0.51%	-37.3%
Net Charge-offs to Loans	-0.03%	-0.01%	200.0%
Loss Allowance to Loans	1.63%	1.56%	4.5%
Net Loans and Leases to Deposits	72.06%	76.51%	-5.8%
Return on Equity	14.85%	18.04%	-17.7%
Return on Assets	1.90%	2.38%	-20.2%
Equity Capital to Assets	12.06%	12.81%	-5.9%
Efficiency Ratio	83.13%	76.62%	8.5%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$9,663,436	\$9,874,033	-2.1%
All Real Estate	\$7,884,548	\$7,604,516	3.7%
Construction and Land Development	\$721,583	\$586,758	23.0%
Commercial Real Estate	\$1,545,164	\$1,644,254	-6.0%
1-4 Family Residential	\$2,479,178	\$2,283,425	8.6%
Farm Loans	\$204,273	\$231,552	-11.8%
Commercial and Industrial	\$1,142,915	\$1,602,789	-28.7%
Loans to Individuals	\$202,539	\$202,354	0.1%
Credit Cards	\$5,541	\$5,739	-3.5%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: 100-250M

03-31-2022 vs 03-31-2021

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	47	54	-13.0%
Total Employees	1,302	1,545	-15.7%

Total Assets	\$8,021,771	\$9,274,140	-13.5%
Total Deposits	\$6,814,979	\$7,767,361	-12.3%
Total Loans and Leases	\$5,031,676	\$5,628,108	-10.6%
Total Securities	\$1,765,189	\$1,808,716	-2.4%
Net Interest Income	\$57,320	\$69,652	-17.7%
Total Noninterest Income	\$10,707	\$18,754	-42.9%
Net Income	\$17,024	\$28,929	-41.2%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	97.87%	98.15%	-0.3%
Banks with Earning Gains from Prior Yr.	25.53%	83.33%	-69.4%
Net Interest Margin	3.06%	3.29%	-7.0%
Non-current Loans to Loans	0.34%	0.65%	-47.7%
Net Charge-offs to Loans	-0.01%	0.04%	-125.0%
Loss Allowance to Loans	1.32%	1.38%	-4.3%
Net Loans and Leases to Deposits	72.86%	71.46%	2.0%
Return on Assets	0.85%	1.27%	-33.1%
Return on Equity	7.72%	10.83%	-28.7%
Equity Capital to Assets	10.66%	11.54%	-7.6%
Efficiency Ratio	68.44%	59.25%	15.5%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$5,031,676	\$5,628,108	-10.6%
All Real Estate	\$4,187,780	\$4,473,967	-6.4%
Construction and Land Development	\$336,386	\$351,438	-4.3%
Commercial Real Estate	\$695,578	\$649,978	7.0%
1-4 Family Residential	\$1,606,683	\$1,859,676	-13.6%
Farm Loans	\$137,144	\$172,423	-20.5%
Commercial and Industrial	\$480,515	\$731,595	-34.3%
Loans to Individuals	\$118,390	\$140,724	-15.9%
Credit Cards	\$4,100	\$4,329	-5.3%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: Under 100M

03-31-2022 vs 03-31-2021

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	18	19	-5.3%
Total Employees	246	293	-16.0%
Total Assets	\$1,234,517	\$1,267,270	-2.6%
Total Deposits	\$1,034,529	\$1,047,807	-1.3%
Total Loans and Leases	\$673,114	\$736,286	-8.6%
Total Securities	\$255,987	\$208,078	23.0%
Net Interest Income	\$8,081	\$9,840	-17.9%
Total Noninterest Income	\$16,785	\$21,755	-22.8%
Net Income	\$10,180	\$4,475	127.5%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	94.44%	94.74%	-0.3%
Banks with Earning Gains from Prior Yr.	22.22%	63.16%	-64.8%
Net Interest Margin	2.90%	3.47%	-16.4%
Non-current Loans to Loans	0.77%	1.23%	-37.4%
Net Charge-offs to Loans	-0.08%	0.03%	-366.7%
Loss Allowance to Loans	1.38%	1.33%	3.8%
Net Loans and Leases to Deposits	64.17%	69.33%	-7.4%
Return on Assets	3.30%	1.40%	135.7%
Return on Equity	24.99%	9.79%	155.3%
Equity Capital to Assets	13.30%	13.51%	-1.6%
Efficiency Ratio	47.60%	83.32%	-42.9%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$673,114	\$736,286	-8.6%
All Real Estate	\$534,008	\$566,992	-5.8%
Construction and Land Development	\$23,258	\$23,672	-1.7%
Commercial Real Estate	\$21,181	\$25,975	-18.5%
1-4 Family Residential	\$316,392	\$332,453	-4.8%
Farm Loans	\$44,730	\$49,458	-9.6%
Commercial and Industrial	\$50,368	\$72,582	-30.6%
Loans to Individuals	\$26,461	\$28,920	-8.5%
Credit Cards	\$359	\$402	-10.7%



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