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BANKING INDUSTRY DATA

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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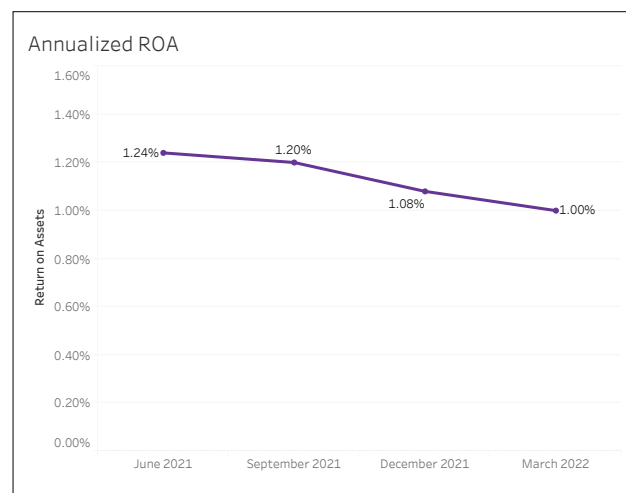
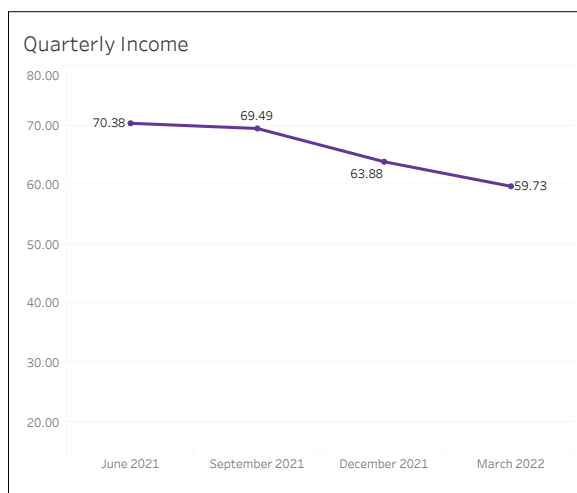
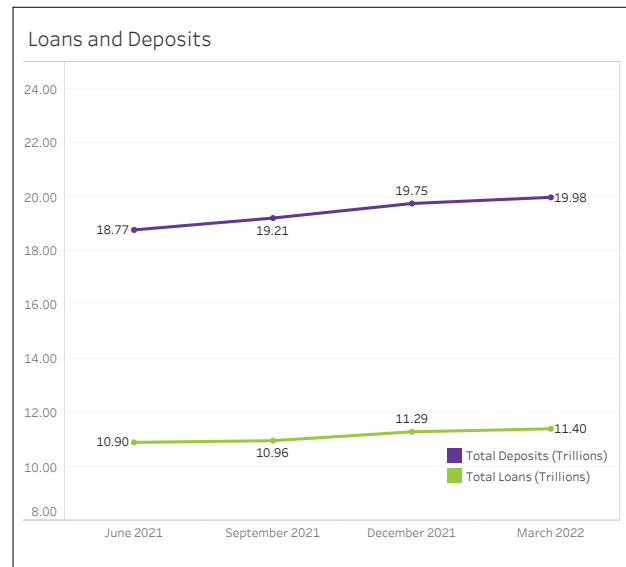
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Quarter Ending

	June 2021	September 2021	December 2021	March 2022
Number of Banks	4,959	4,923	4,848	4,805
Total Assets (Trillions)	22.86	23.34	23.84	24.07
Total Loans (Trillions)	10.90	10.96	11.29	11.40
Total Deposits (Trillions)	18.77	19.21	19.75	19.98
Quarterly Income (Billions)	70.38	69.49	63.88	59.73

Ratios

	June 2021	September 2021	December 2021	March 2022
Efficiency Ratio	61.02%	60.41%	63.19%	61.87%
Equity Capital to Assets	10.09%	10.02%	9.89%	9.38%
Return on Assets	1.24%	1.20%	1.08%	1.00%
Return on Equity	12.37%	11.97%	10.90%	10.39%
Loans to Deposits	57.02%	56.10%	56.26%	56.19%
Net Interest Margin	2.50%	2.56%	2.55%	2.54%
Net Charge-offs To Loans	0.27%	0.19%	0.21%	0.22%
Noncurrent Loans to Loans	1.01%	0.94%	0.89%	0.84%
Nonperforming Assets to Assets	0.50%	0.46%	0.44%	0.41%

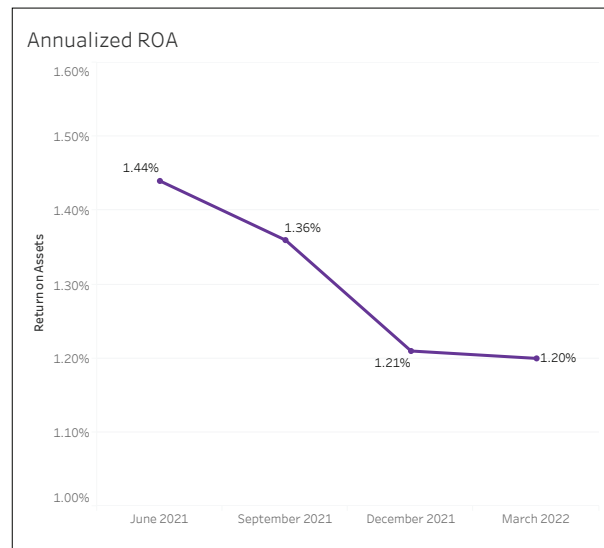
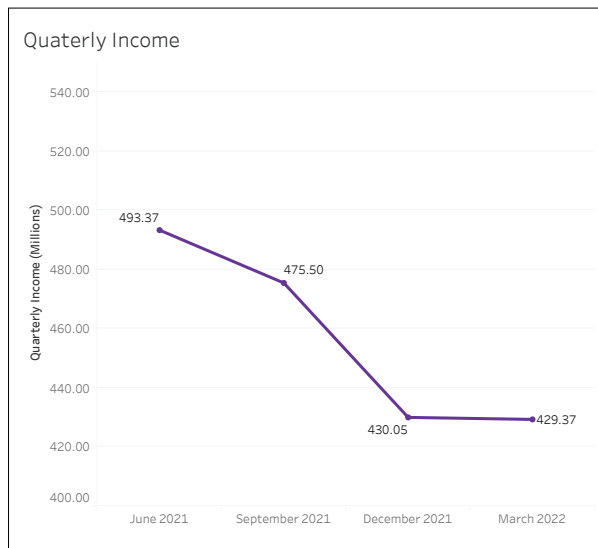
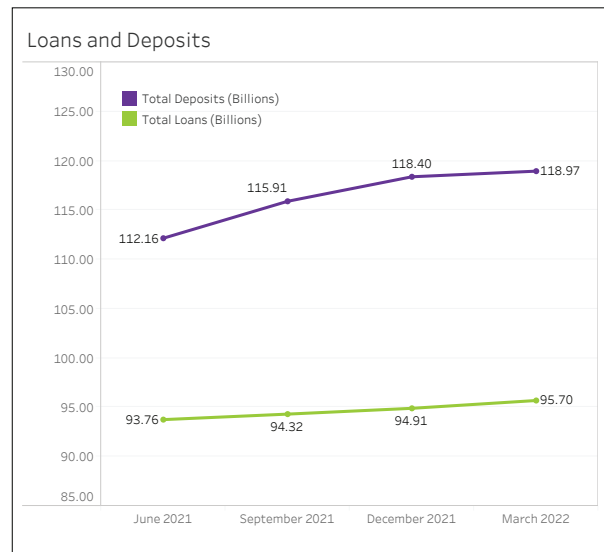
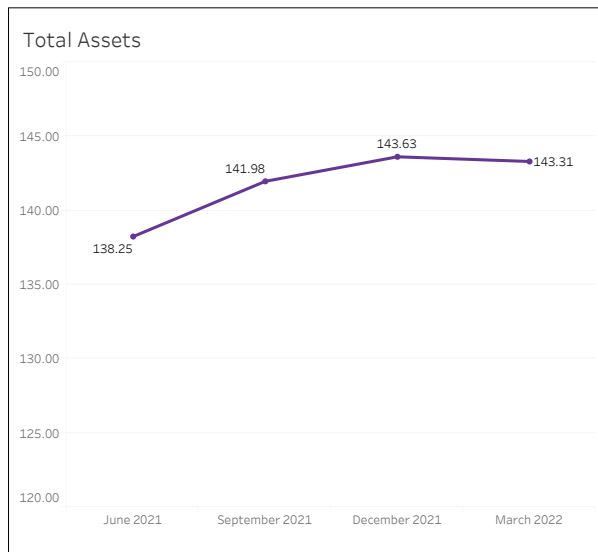


Quarter Ending

	June 2021	September 2021	December 2021	March 2022
Number of Banks	177	176	174	174
Total Assets (Billions)	138.25	141.98	143.63	143.31
Total Loans (Billions)	93.76	94.32	94.91	95.70
Total Deposits (Billions)	112.16	115.91	118.40	118.97
Quarterly Income (Millions)	493.37	475.50	430.05	429.37

Ratios

	June 2021	September 2021	December 2021	March 2022
Efficiency Ratio	65.41%	66.63%	69.42%	68.91%
Equity Capital to Assets	11.85%	11.80%	11.71%	11.18%
Return on Assets	1.44%	1.36%	1.21%	1.20%
Return on Equity	12.18%	11.48%	10.32%	10.46%
Loans to Deposits	82.48%	80.31%	79.13%	79.42%
Net Interest Margin	3.10%	3.11%	3.06%	2.95%
Net Charge-offs To Loans	0.02%	0.03%	0.02%	-0.01%
Noncurrent Loans to Loans	0.58%	0.55%	0.54%	0.51%
Nonperforming Assets to Assets	0.44%	0.41%	0.40%	0.37%





BANCONOMICS®



UFS – created by bankers, for bankers.

More than 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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