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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions – 1st Quarter 2021

Data distributed by



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Technology Outfitter for Community Banks

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

03-31-2021 vs 03-31-2020

Banking Indicators

	Current Period	Previous Period	% Change
Number of Banks	178	186	-4.3%
Total Employees	19,896	20,640	-3.6%

Total Assets	\$136,441,222	\$121,634,760	12.2%
Total Deposits	\$111,104,235	\$94,965,014	17.0%
Total Loans and Leases	\$93,496,977	\$89,668,656	4.3%
Total Securities	\$22,180,370	\$18,019,446	23.1%
Net Interest Income	\$958,244	\$928,689	3.2%
Total Noninterest Income	\$776,972	\$577,256	34.6%
Net Income	\$525,785	\$318,549	65.1%

Performance Ratios

	Current Period	Previous Period	% Change
Profitable Banks	98.88%	96.24%	2.7%
Banks with Earning Gains from Prior Yr.	86.52%	55.38%	56.2%
Net Interest Margin	3.09%	3.37%	-8.3%
Non-current Loans to Loans	0.65%	0.77%	-15.6%
Net Charge-offs to Loans	-0.04%	0.11%	-136.4%
Loss Allowance to Loans	1.37%	1.26%	8.7%
Net Loans and Leases to Deposits	83.00%	93.23%	-11.0%
Return on Assets	1.56%	1.06%	47.2%
Return on Equity	13.11%	8.42%	55.7%
Equity Capital to Assets	11.75%	12.60%	-6.7%
Efficiency Ratio	63.41%	68.83%	-7.9%

Lending Indicators

	Current Period	Previous Period	% Change
Total Loans and Leases	93,496,977	89,668,656	4.3%
All Real Estate	63,969,758	63,034,599	1.5%
Construction and Land Development	6,297,366	5,962,059	5.6%
Commercial Real Estate	13,321,721	12,549,454	6.2%
1-4 Family Residential	22,702,118	24,007,126	-5.4%
Farm Loans	3,690,631	3,970,903	-7.1%
Commercial and Industrial	18,592,639	15,494,730	20.0%
Loans to Individuals	2,774,352	2,772,533	0.1%
Credit Cards	666,086	634,518	5.0%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: Over 1B

03-31-2021 vs 03-31-2020

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	28	21	33.3%
Total Employees	11,944	11,280	5.9%

Total Assets	\$88,656,647	\$73,185,172	21.1%
Total Deposits	\$71,073,660	\$55,631,536	27.8%
Total Loans and Leases	\$62,732,079	\$54,908,444	14.2%
Total Securities	\$12,728,767	\$9,990,859	27.4%
Net Interest Income	\$599,526	\$538,091	11.4%
Total Noninterest Income	\$319,582	\$215,939	48.0%
Net Income	\$330,097	\$163,487	101.9%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	100.00%	100.00%	0.0%
Banks with Earning Gains from Prior Yr.	100.00%	42.86%	133.3%
Net Interest Margin	3.00%	3.32%	-9.6%
Non-current Loans to Loans	0.66%	0.67%	-1.5%
Net Charge-offs to Loans	-0.06%	0.13%	-146.2%
Loss Allowance to Loans	1.33%	1.25%	6.4%
Net Loans and Leases to Deposits	87.09%	97.47%	-10.6%
Return on Assets	1.51%	0.91%	65.9%
Return on Equity	12.62%	7.26%	73.8%
Equity Capital to Assets	11.83%	12.50%	-5.4%
Efficiency Ratio	57.63%	65.09%	-11.5%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$62,732,079	\$54,908,444	14.2%
All Real Estate	\$40,229,114	\$35,338,511	13.8%
Construction and Land Development	\$4,391,375	\$3,590,388	22.3%
Commercial Real Estate	\$8,632,159	\$6,912,249	24.9%
1-4 Family Residential	\$15,041,691	\$14,991,136	0.3%
Farm Loans	\$2,860,811	\$2,994,492	-4.5%
Commercial and Industrial	\$13,641,231	\$11,097,659	22.9%
Loans to Individuals	\$2,208,268	\$2,097,513	5.3%
Credit Cards	\$648,599	\$604,174	7.4%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: 500M - 1B

03-31-2021 vs 03-31-2020

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	33	26	26.9%
Total Employees	3,529	3,170	11.3%

Total Assets	21,812,084	18,703,730	16.6%
Total Deposits	18,512,030	15,202,781	21.8%
Total Loans and Leases	14,526,130	14,169,318	2.5%
Total Securities	4,141,120	2,651,808	56.2%
Net Interest Income	161,011	147,004	9.5%
Total Noninterest Income	63,012	34,420	83.1%
Net Income	71,676	47,081	52.2%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	100.00%	96.15%	4.0%
Banks with Earning Gains from Prior Yr.	87.88%	57.69%	52.3%
Net Interest Margin	3.19%	3.36%	-5.1%
Non-current Loans to Loans	0.70%	0.95%	-26.3%
Net Charge-offs to Loans	0.00%	0.07%	-100.0%
Loss Allowance to Loans	1.39%	1.14%	21.9%
Net Loans and Leases to Deposits	77.38%	92.14%	-16.0%
Return on Assets	1.34%	1.01%	32.7%
Return on Equity	12.37%	8.58%	44.2%
Equity Capital to Assets	10.64%	11.91%	-10.7%
Efficiency Ratio	58.15%	62.51%	-7.0%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$14,526,130	\$14,169,318	2.5%
All Real Estate	\$11,094,828	\$11,380,936	-2.5%
Construction and Land Development	\$944,123	\$1,033,741	-8.7%
Commercial Real Estate	\$2,369,355	\$2,580,578	-8.2%
1-4 Family Residential	\$3,184,532	\$3,458,328	-7.9%
Farm Loans	\$376,387	\$292,696	28.6%
Commercial and Industrial	\$2,544,442	\$1,883,546	35.1%
Loans to Individuals	\$194,086	\$170,837	13.6%
Credit Cards	\$7,017	\$14,068	-50.1%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: 250-500M

03-31-2021 vs 03-31-2020

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	44	49	-10.2%
Total Employees	2,585	3,361	-23.1%
Total Assets	\$15,431,075	\$17,533,297	-12.0%
Total Deposits	\$12,703,377	\$14,097,980	-9.9%
Total Loans and Leases	\$9,874,033	\$12,307,608	-19.8%
Total Securities	\$3,293,689	\$3,292,096	0.0%
Net Interest Income	\$118,215	\$143,809	-17.8%
Total Noninterest Income	\$353,869	\$288,633	22.6%
Net Income	\$90,608	\$78,913	14.8%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	100.00%	100.00%	0.0%
Banks with Earning Gains from Prior Yr.	90.91%	59.18%	53.6%
Net Interest Margin	3.29%	3.51%	-6.3%
Non-current Loans to Loans	0.51%	0.87%	-41.4%
Net Charge-offs to Loans	-0.01%	0.02%	-150.0%
Loss Allowance to Loans	1.56%	1.44%	8.3%
Net Loans and Leases to Deposits	76.51%	86.04%	-11.1%
Return on Equity	18.05%	13.64%	32.3%
Return on Assets	2.38%	1.81%	31.5%
Equity Capital to Assets	12.81%	13.25%	-3.3%
Efficiency Ratio	76.62%	76.92%	-0.4%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$9,874,033	\$12,307,608	-19.8%
All Real Estate	\$7,604,516	\$9,605,882	-20.8%
Construction and Land Development	\$586,758	\$843,854	-30.5%
Commercial Real Estate	\$1,644,254	\$2,192,107	-25.0%
1-4 Family Residential	\$2,283,425	\$2,653,527	-13.9%
Farm Loans	\$231,552	\$369,601	-37.4%
Commercial and Industrial	\$1,602,789	\$1,742,067	-8.0%
Loans to Individuals	\$202,354	\$198,314	2.0%
Credit Cards	\$5,739	\$9,885	-41.9%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: 100-250M

03-31-2021 vs 03-31-2020

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	54	62	-12.9%
Total Employees	1,545	2,047	-24.5%

Total Assets	\$9,274,140	\$10,303,938	-10.0%
Total Deposits	\$7,767,361	\$8,489,477	-8.5%
Total Loans and Leases	\$5,628,449	\$7,021,961	-19.8%
Total Securities	\$1,808,716	\$1,824,344	-0.9%
Net Interest Income	\$69,652	\$83,901	-17.0%
Total Noninterest Income	\$18,754	\$14,731	27.3%
Net Income	\$28,929	\$24,965	15.9%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	98.15%	98.39%	-0.2%
Banks with Earning Gains from Prior Yr.	83.33%	58.06%	43.5%
Net Interest Margin	3.29%	3.48%	-5.5%
Non-current Loans to Loans	0.65%	0.94%	-30.9%
Net Charge-offs to Loans	0.04%	0.22%	-81.8%
Loss Allowance to Loans	1.38%	1.31%	5.3%
Net Loans and Leases to Deposits	71.46%	81.63%	-12.5%
Return on Assets	1.27%	0.97%	30.9%
Return on Equity	10.83%	7.50%	44.4%
Equity Capital to Assets	11.54%	12.98%	-11.1%
Efficiency Ratio	59.25%	65.86%	-10.0%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$5,628,449	\$7,021,961	-19.8%
All Real Estate	\$4,474,308	\$5,720,204	-21.8%
Construction and Land Development	\$351,438	\$435,499	-19.3%
Commercial Real Estate	\$649,978	\$772,787	-15.9%
1-4 Family Residential	\$1,860,017	\$2,389,760	-22.2%
Farm Loans	\$172,423	\$229,578	-24.9%
Commercial and Industrial	\$731,595	\$653,108	12.0%
Loans to Individuals	\$140,724	\$260,949	-46.1%
Credit Cards	\$4,329	\$5,391	-19.7%

Wisconsin FDIC Insured Banks Benchmarks Trending

Asset size: Under 100M

03-31-2021 vs 03-31-2020

Banking Indicators

	Current Period	Previous Period	% of Change
Number of Banks	19	28	-32.1%
Total Employees	293	782	-62.5%
Total Assets	\$1,267,276	\$1,908,623	-33.6%
Total Deposits	\$1,047,807	\$1,543,240	-32.1%
Total Loans and Leases	\$736,286	\$1,261,325	-41.6%
Total Securities	\$208,078	\$260,339	-20.1%
Net Interest Income	\$9,840	\$15,884	-38.1%
Total Noninterest Income	\$21,755	\$23,533	-7.6%
Net Income	\$4,475	\$4,103	9.1%

Performance Ratios

	Current Period	Previous Period	% of Change
Profitable Banks	94.74%	82.14%	15.3%
Banks with Earning Gains from Prior Yr.	63.16%	50.00%	26.3%
Net Interest Margin	3.47%	3.67%	-5.4%
Non-current Loans to Loans	1.23%	1.13%	8.8%
Net Charge-offs to Loans	0.03%	0.08%	-62.5%
Loss Allowance to Loans	1.33%	1.24%	7.3%
Net Loans and Leases to Deposits	69.33%	80.72%	-14.1%
Return on Assets	1.40%	0.86%	62.8%
Return on Equity	9.79%	5.79%	69.1%
Equity Capital to Assets	13.51%	14.95%	-9.6%
Efficiency Ratio	83.32%	88.10%	-5.4%

Lending Indicators

	Current Period	Previous Period	% of Change
Total Loans and Leases	\$736,286	\$1,261,325	-41.6%
All Real Estate	\$566,992	\$989,066	-42.7%
Construction and Land Development	\$23,672	\$58,577	-59.6%
Commercial Real Estate	\$25,975	\$91,733	-71.7%
1-4 Family Residential	\$332,453	\$514,375	-35.4%
Farm Loans	\$49,458	\$84,536	-41.5%
Commercial and Industrial	\$72,582	\$118,350	-38.7%
Loans to Individuals	\$28,920	\$44,920	-35.6%
Credit Cards	\$402	\$1,000	-59.8%



BANCONOMICS®



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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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Technology Outfitter for Community Banks