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BENCHMARKS TRENDING

Wisconsin FDIC Insured Institutions
Fourth Quarter 2018

Data compiled by:  **CliftonLarsonAllen**

Data distributed by:  **Wisconsin Bankers
ASSOCIATION**

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

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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: All

12/31/2018

12/31/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	201	211	↓ -4.7%
Number of Employees	20,608	20,924	→ -1.5%
Total Assets	\$ 116,240,046	\$ 112,946,931	↑ 2.9%
Total Deposits	\$ 91,352,616	\$ 89,075,866	↑ 2.6%
Total Loan & Leases	\$ 84,405,019	\$ 81,332,342	↑ 3.8%
Total Securities	\$ 19,126,515	\$ 19,563,412	↓ -2.2%
Net Interest Income (Year-to-Date)	\$ 3,704,665	\$ 3,489,808	↑ 6.2%
Total Non-interest Income (YTD)	\$ 1,995,009	\$ 1,779,768	↑ 12.1%
Net income (Year-to-Date)	\$ 1,420,995	\$ 1,131,976	↑ 25.5%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.01%	97.16%	→ -0.2%
Banks with Earning Gains from Prior Yr.	80.60%	51.66%	↑ 56.0%
Net Interest Margin	3.54%	3.46%	↑ 2.3%
Non-current Loans to Loans	0.70%	0.82%	↓ -14.6%
Net Charge-offs to Loans	0.12%	0.15%	↓ -20.0%
Loss Allowance to Loans	1.18%	1.25%	↓ -5.6%
Net Loans and Leases to Deposits	91.31%	90.17%	→ 1.3%
Return on Assets	1.25%	1.03%	↑ 21.4%
Return on Equity	10.49%	8.75%	↑ 19.9%
Equity Capital to Assets	11.95%	11.76%	→ 1.6%
Efficiency Ratio	67.02%	67.07%	→ -0.1%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 84,405,019	\$ 81,332,342	↑ 3.8%
All Real Estate	\$ 59,748,740	\$ 58,655,442	→ 1.9%
Construction and Land Development	\$ 5,159,738	\$ 5,155,400	→ 0.1%
Commercial Real Estate	\$ 21,526,531	\$ 20,837,616	↑ 3.3%
1-4 Family Residential	\$ 23,665,577	\$ 23,487,602	→ 0.8%
Farm Loans	\$ 4,135,208	\$ 3,970,503	↑ 4.1%
Commercial and Industrial	\$ 14,606,791	\$ 13,134,394	↑ 11.2%
Loans to Individuals	\$ 2,712,045	\$ 2,601,258	↑ 4.3%
Credit Cards	\$ 635,761	\$ 603,731	↑ 5.3%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Over 1 B

12/31/2018

12/31/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	18	17	↑ 5.9%
Number of Employees	10,596	10,555	→ 0.4%
Total Assets	\$ 66,485,928	\$ 62,160,705	↑ 7.0%
Total Deposits	\$ 50,556,789	\$ 47,171,704	↑ 7.2%
Total Loan & Leases	\$ 48,438,902	\$ 45,330,302	↑ 6.9%
Total Securities	\$ 10,681,209	\$ 10,434,351	↑ 2.4%
Net Interest Income (Year-to-Date)	\$ 2,079,004	\$ 1,863,399	↑ 11.6%
Total Non-interest Income (YTD)	\$ 812,317	\$ 785,324	↑ 3.4%
Net income (Year-to-Date)	\$ 813,612	\$ 598,508	↑ 35.9%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	94.44%	70.59%	↑ 33.8%
Net Interest Margin	3.51%	3.39%	↑ 3.5%
Non-current Loans to Loans	0.65%	0.79%	↓ -17.7%
Net Charge-offs to Loans	0.14%	0.20%	↓ -30.0%
Loss Allowance to Loans	1.09%	1.21%	↓ -9.9%
Net Loans and Leases to Deposits	94.76%	94.94%	→ -0.2%
Return on Assets	1.24%	0.99%	↑ 25.3%
Return on Equity	10.53%	8.48%	↑ 24.2%
Equity Capital to Assets	11.92%	11.66%	↑ 2.2%
Efficiency Ratio	62.26%	62.81%	→ -0.9%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 48,438,902	\$ 45,330,302	↑ 6.9%
All Real Estate	\$ 31,072,833	\$ 30,024,053	↑ 3.5%
Construction and Land Development	\$ 2,875,918	\$ 2,976,950	↓ -3.4%
Commercial Real Estate	\$ 9,984,829	\$ 9,234,460	↑ 8.1%
1-4 Family Residential	\$ 13,970,112	\$ 13,590,778	↑ 2.8%
Farm Loans	\$ 3,013,061	\$ 2,804,189	↑ 7.4%
Commercial and Industrial	\$ 10,082,024	\$ 8,629,223	↑ 16.8%
Loans to Individuals	\$ 2,065,054	\$ 1,803,616	↑ 14.5%
Credit Cards	\$ 588,415	\$ 556,135	↑ 5.8%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 500 M - 1 B

12/31/2018

12/31/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	20	21	↓ -4.8%
Number of Employees	2,738	2,856	↓ -4.1%
Total Assets	\$ 15,174,986	\$ 15,882,488	↓ -4.5%
Total Deposits	\$ 12,432,114	\$ 13,087,166	↓ -5.0%
Total Loan & Leases	\$ 11,371,090	\$ 11,384,992	→ -0.1%
Total Securities	\$ 2,362,290	\$ 2,784,392	↓ -15.2%
Net Interest Income (Year-to-Date)	\$ 482,795	\$ 486,533	→ -0.8%
Total Non-interest Income (YTD)	\$ 118,361	\$ 115,277	↑ 2.7%
Net income (Year-to-Date)	\$ 171,528	\$ 156,466	↑ 9.6%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	100.00%	100.00%	→ 0.0%
Banks with Earning Gains from Prior Yr.	80.00%	47.62%	↑ 68.0%
Net Interest Margin	3.49%	3.43%	→ 1.7%
Non-current Loans to Loans	0.65%	0.58%	↑ 12.1%
Net Charge-offs to Loans	0.03%	0.04%	↓ -25.0%
Loss Allowance to Loans	1.08%	1.08%	→ 0.0%
Net Loans and Leases to Deposits	90.48%	86.05%	↑ 5.1%
Return on Assets	1.16%	1.03%	↑ 12.6%
Return on Equity	10.38%	8.97%	↑ 15.7%
Equity Capital to Assets	11.20%	11.29%	→ -0.8%
Efficiency Ratio	62.94%	64.53%	↑ -2.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 11,371,090	\$ 11,384,992	→ -0.1%
All Real Estate	\$ 9,186,271	\$ 8,999,179	↑ 2.1%
Construction and Land Development	\$ 802,073	\$ 777,105	↑ 3.2%
Commercial Real Estate	\$ 3,891,218	\$ 3,809,234	↑ 2.2%
1-4 Family Residential	\$ 3,165,288	\$ 3,216,055	→ -1.6%
Farm Loans	\$ 183,185	\$ 178,573	↑ 2.6%
Commercial and Industrial	\$ 1,554,859	\$ 1,629,829	↓ -4.6%
Loans to Individuals	\$ 116,733	\$ 264,181	↓ -55.8%
Credit Cards	\$ 26,192	\$ 24,587	↑ 6.5%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 250 M - 500 M

12/31/2018

12/31/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	56	54 ↑	3.7%
Number of Employees	3,877	3,783 ↑	2.5%
Total Assets	\$ 20,222,011	\$ 19,005,024 ↑	6.4%
Total Deposits	\$ 16,450,725	\$ 15,550,596 ↑	5.8%
Total Loan & Leases	\$ 14,670,932	\$ 13,557,391 ↑	8.2%
Total Securities	\$ 3,556,145	\$ 3,490,438 →	1.9%
Net Interest Income (Year-to-Date)	\$ 658,531	\$ 611,592 ↑	7.7%
Total Non-interest Income (YTD)	\$ 921,482	\$ 763,149 ↑	20.7%
Net income (Year-to-Date)	\$ 300,279	\$ 228,473 ↑	31.4%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	96.43%	96.30% →	0.1%
Banks with Earning Gains from Prior Yr.	82.14%	51.85% ↑	58.4%
Net Interest Margin	3.58%	3.56% →	0.6%
Non-current Loans to Loans	0.52%	0.78% ↓	-33.3%
Net Charge-offs to Loans	0.05%	0.11% ↓	-54.5%
Loss Allowance to Loans	1.43%	1.46% ↓	-2.1%
Net Loans and Leases to Deposits	87.90%	85.91% ↑	2.3%
Return on Assets	1.53%	1.25% ↑	22.4%
Return on Equity	12.78%	10.44% ↑	22.4%
Equity Capital to Assets	11.92%	11.80% →	1.0%
Efficiency Ratio	75.81%	75.95% →	-0.2%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 14,670,932	\$ 13,557,391 ↑	8.2%
All Real Estate	\$ 11,528,491	\$ 10,779,184 ↑	7.0%
Construction and Land Development	\$ 908,472	\$ 778,226 ↑	16.7%
Commercial Real Estate	\$ 5,087,578	\$ 4,778,964 ↑	6.5%
1-4 Family Residential	\$ 3,327,632	\$ 3,131,039 ↑	6.3%
Farm Loans	\$ 470,290	\$ 508,113 ↓	-7.4%
Commercial and Industrial	\$ 2,001,078	\$ 1,730,112 ↑	15.7%
Loans to Individuals	\$ 271,956	\$ 212,121 ↑	28.2%
Credit Cards	\$ 13,630	\$ 12,442 ↑	9.5%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: 100 M- 250 M

12/31/2018

12/31/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	69	75 ↓	-8.0%
Number of Employees	2,481	2,727 ↓	-9.0%
Total Assets	\$ 11,667,720	\$ 12,850,365 ↓	-9.2%
Total Deposits	\$ 9,707,527	\$ 10,741,154 ↓	-9.6%
Total Loan & Leases	\$ 8,219,391	\$ 9,061,323 ↓	-9.3%
Total Securities	\$ 2,041,982	\$ 2,331,533 ↓	-12.4%
Net Interest Income (Year-to-Date)	\$ 394,701	\$ 426,643 ↓	-7.5%
Total Non-interest Income (YTD)	\$ 59,483	\$ 66,359 ↓	-10.4%
Net income (Year-to-Date)	\$ 111,770	\$ 124,326 ↓	-10.1%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	97.10%	97.33% →	-0.2%
Banks with Earning Gains from Prior Yr.	79.71%	53.33% ↑	49.5%
Net Interest Margin	3.69%	3.65% →	1.1%
Non-current Loans to Loans	1.30%	1.18% ↑	10.2%
Net Charge-offs to Loans	0.21%	0.12% ↑	75.0%
Loss Allowance to Loans	1.33%	1.30% ↑	2.3%
Net Loans and Leases to Deposits	83.55%	83.26% →	0.3%
Return on Assets	0.98%	0.99% →	-1.0%
Return on Equity	7.71%	8.03% ↓	-4.0%
Equity Capital to Assets	12.75%	12.34% ↑	3.3%
Efficiency Ratio	65.85%	64.90% →	1.5%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 8,219,391	\$ 9,061,323 ↓	-9.3%
All Real Estate	\$ 6,633,465	\$ 7,307,791 ↓	-9.2%
Construction and Land Development	\$ 497,989	\$ 523,552 ↓	-4.9%
Commercial Real Estate	\$ 2,201,971	\$ 2,577,279 ↓	-14.6%
1-4 Family Residential	\$ 2,545,196	\$ 2,828,490 ↓	-10.0%
Farm Loans	\$ 365,828	\$ 353,717 ↑	3.4%
Commercial and Industrial	\$ 796,902	\$ 931,437 ↓	-14.4%
Loans to Individuals	\$ 196,612	\$ 250,780 ↓	-21.6%
Credit Cards	\$ 5,730	\$ 8,015 ↓	-28.5%



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Wisconsin FDIC Insured Banks Benchmarks Trending

Assets size: Under 100 M

12/31/2018

12/31/2017

Banking Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Number of Banks	38	44 ↓	-13.6%
Number of Employees	916	1,003 ↓	-8.7%
Total Assets	\$ 2,689,401	\$ 3,048,349 ↓	-11.8%
Total Deposits	\$ 2,205,461	\$ 2,525,246 ↓	-12.7%
Total Loan & Leases	\$ 1,704,704	\$ 1,998,334 ↓	-14.7%
Total Securities	\$ 484,889	\$ 522,698 ↓	-7.2%
Net Interest Income (Year-to-Date)	\$ 89,634	\$ 101,641 ↓	-11.8%
Total Non-interest Income (YTD)	\$ 83,366	\$ 49,659 ↑	67.9%
Net income (Year-to-Date)	\$ 23,806	\$ 24,203 →	-1.6%

Performance Ratios (Year-to Date)	%	%	% Change
Profitable Banks	94.74%	95.45% →	-0.7%
Banks with Earning Gains from Prior Yr.	73.68%	43.18% ↑	70.6%
Net Interest Margin	3.74%	3.75% →	-0.3%
Non-current Loans to Loans	1.14%	1.61% ↓	-29.2%
Net Charge-offs to Loans	0.16%	0.13% ↑	23.1%
Loss Allowance to Loans	1.37%	1.43% ↓	-4.2%
Net Loans and Leases to Deposits	76.24%	78.00% ↓	-2.3%
Return on Assets	0.91%	0.82% ↑	11.0%
Return on Equity	6.52%	6.18% ↑	5.5%
Equity Capital to Assets	13.96%	13.50% ↑	3.4%
Efficiency Ratio	83.53%	78.08% ↓	7.0%

Lending Indicators	Total (\$ in 000's)	Total (\$ in 000's)	% Change
Total Loans and Leases	\$ 1,704,704	\$ 1,998,334 ↓	-14.7%
All Real Estate	\$ 1,327,680	\$ 1,545,235 ↓	-14.1%
Construction and Land Development	\$ 75,286	\$ 99,567 ↓	-24.4%
Commercial Real Estate	\$ 360,935	\$ 437,679 ↓	-17.5%
1-4 Family Residential	\$ 657,349	\$ 721,240 ↓	-8.9%
Farm Loans	\$ 102,844	\$ 125,911 ↓	-18.3%
Commercial and Industrial	\$ 171,928	\$ 213,793 ↓	-19.6%
Loans to Individuals	\$ 61,690	\$ 70,560 ↓	-12.6%
Credit Cards	\$ 1,794	\$ 2,552 ↓	-29.7%



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