

Wisconsin

57 Banks

50 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.20%	0bp	+64bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	15.06%	-232bp	-603bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.71%	+40bp	+36bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.51%	-285bp	-251bp
Earnings			
Return on Average Assets	0.87%	-14bp	+4bp
Net Interest Margin	4.08%	+5bp	+4bp
Provisions as a Percent of Average Assets	0.15%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.04%	+58bp	-226bp
Net Loan Growth (over last four quarters)	1.47%	+178bp	+470bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.08%	+5bp	+61bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.37%	-118bp	-306bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.05%	-7bp	-17bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.84%	-54bp	-142bp
Earnings			
Return on Average Assets	0.87%	+1bp	+13bp
Net Interest Margin	3.89%	-1bp	-4bp
Provisions as a Percent of Average Assets	0.15%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	21.16%	-18bp	-207bp
Net Loan Growth (over last four quarters)	0.55%	+71bp	+240bp