

Wisconsin

56 Banks

49 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.30%	+10bp	+60bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.25%	-81bp	-815bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.41%	-30bp	-41bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.53%	+1bp	-144bp
Earnings			
Return on Average Assets	0.99%	+12bp	+17bp
Net Interest Margin	4.14%	+6bp	+5bp
Provisions as a Percent of Average Assets	0.16%	+1bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	18.68%	-36bp	-184bp
Net Loan Growth (over last four quarters)	2.07%	+60bp	+532bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.23%	+15bp	+44bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.10%	-27bp	-231bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.02%	-2bp	-16bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.71%	-13bp	-111bp
Earnings			
Return on Average Assets	0.89%	+2bp	+11bp
Net Interest Margin	3.89%	0bp	-7bp
Provisions as a Percent of Average Assets	0.15%	0bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.91%	-25bp	-195bp
Net Loan Growth (over last four quarters)	0.91%	+36bp	+254bp