

Wisconsin

56 Banks

49 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.14%	-16bp	-14bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.29%	+4bp	-232bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.04%	-37bp	-23bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.84%	-168bp	-237bp
Earnings			
Return on Average Assets	1.00%	+1bp	+14bp
Net Interest Margin	4.18%	+4bp	+5bp
Provisions as a Percent of Average Assets	0.19%	+3bp	-1bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.72%	-97bp	-103bp
Net Loan Growth (over last four quarters)	2.02%	-5bp	+466bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.12%	-11bp	+29bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.90%	-20bp	-180bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-2bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.54%	-17bp	-89bp
Earnings			
Return on Average Assets	0.86%	-3bp	+9bp
Net Interest Margin	3.88%	-1bp	-9bp
Provisions as a Percent of Average Assets	0.16%	+1bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.04%	-87bp	-197bp
Net Loan Growth (over last four quarters)	1.93%	+102bp	+261bp