

Wisconsin

55 Banks

48 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.02%	-24bp	+96bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.55%	-267bp	-274bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-4bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.98%	-21bp	-54bp
Earnings			
Return on Average Assets	0.92%	-3bp	-3bp
Net Interest Margin	3.98%	+1bp	-20bp
Provisions as a Percent of Average Assets	0.08%	0bp	-14bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.51%	+60bp	-21bp
Net Loan Growth (over last four quarters)	0.96%	+83bp	-136bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.24%	-9bp	+14bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.92%	-30bp	-198bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.53%	-23bp	-102bp
Earnings			
Return on Average Assets	0.85%	-1bp	-1bp
Net Interest Margin	3.76%	+2bp	-11bp
Provisions as a Percent of Average Assets	0.09%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.54%	-36bp	-52bp
Net Loan Growth (over last four quarters)	3.92%	+64bp	+199bp