

Wisconsin

55 Banks

48 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.96%	-6bp	+19bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.96%	+241bp	0bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.04%	+4bp	+4bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.86%	+89bp	-90bp
Earnings			
Return on Average Assets	0.87%	-5bp	-4bp
Net Interest Margin	3.89%	-9bp	-5bp
Provisions as a Percent of Average Assets	0.02%	-6bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	18.27%	+76bp	+98bp
Net Loan Growth (over last four quarters)	0.88%	-8bp	+21bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.42%	+18bp	+6bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.85%	-8bp	-148bp
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	2.40%	-12bp	-92bp
Earnings			
Return on Average Assets	0.83%	-2bp	+2bp
Net Interest Margin	3.71%	-4bp	+2bp
Provisions as a Percent of Average Assets	0.04%	-5bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.16%	-43bp	-42bp
Net Loan Growth (over last four quarters)	5.20%	+128bp	+328bp