

Wisconsin

53 Banks

47 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.86%	-10bp	-20bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.07%	-89bp	-199bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-4bp	-4bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.98%	-88bp	-44bp
<b>Earnings</b>			
Return on Average Assets	0.89%	+2bp	-8bp
Net Interest Margin	3.94%	+5bp	-4bp
Provisions as a Percent of Average Assets	0.05%	+3bp	-4bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	17.76%	-51bp	+24bp
<b>Net Loan Growth (over last four quarters)</b>	3.06%	+218bp	+194bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.32%	-9bp	-3bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.64%	-120bp	-224bp
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	2.06%	-34bp	-95bp
<b>Earnings</b>			
Return on Average Assets	0.88%	+5bp	+3bp
Net Interest Margin	3.74%	+3bp	+2bp
Provisions as a Percent of Average Assets	0.05%	+1bp	-3bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.57%	+41bp	-26bp
<b>Net Loan Growth (over last four quarters)</b>	5.62%	+42bp	+319bp