### Western WI (12/31/2021)

**Banks = 37**

<table>
<thead>
<tr>
<th>Capital</th>
<th>Median</th>
<th>Change from previous quarter</th>
<th>Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity/ Assets</td>
<td>9.88%</td>
<td>-32 bps</td>
<td>-80 bps</td>
</tr>
</tbody>
</table>

**Asset Quality**
- Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 4.60% (45 bps, -142 bps)
- Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 0.00% (0 bps, 0 bps)
- Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 0.59% (-2 bps, -128 bps)

**Earnings**
- Return on Average Assets: 1.13% (-16 bps, -10 bps)
- Net Interest Margin: 3.44% (-4 bps, -23 bps)
- Provisions as a Percent of Average Assets: 0.04% (2 bps, -12 bps)

**Liquidity**
- Noncore Funding as a Percent of Liabilities: 12.01% (-80 bps, -287 bps)

**Net Loan Growth (over last four quarters)**: 0.83% (459 bps, -534 bps)

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### Nation (12/31/2021)

**Banks = 4273**

<table>
<thead>
<tr>
<th>Capital</th>
<th>Median</th>
<th>Change from previous quarter</th>
<th>Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity/ Assets</td>
<td>10.13%</td>
<td>-22 bps</td>
<td>-45 bps</td>
</tr>
</tbody>
</table>

**Asset Quality**
- Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 3.41% (-17 bps, -155 bps)
- Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 0.00% (0 bps, 0 bps)
- Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 0.32% (-4 bps, -32 bps)

**Earnings**
- Return on Average Assets: 1.12% (-5 bps, 10 bps)
- Net Interest Margin: 3.38% (-3 bps, -21 bps)
- Provisions as a Percent of Average Assets: 0.04% (1 bps, -11 bps)

**Liquidity**
- Noncore Funding as a Percent of Liabilities: 12.64% (-90 bps, -356 bps)

**Net Loan Growth (over last four quarters)**: 2.27% (368 bps, -430 bps)