

Wisconsin

57 Banks

50 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.20 percent	-8bp	+90bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	17.38 percent	+77bp	-667bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.31 percent	+4bp	-84bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.36 percent	+215bp	-25bp
Earnings			
Return on Average Assets	1.01 percent	+15bp	+19bp
Net Interest Margin	4.03 percent	-10bp	+6bp
Provisions as a Percent of Average Assets	0.14 percent	-6bp	-4bp
Liquidity			
Noncore Funding as a Percent of Liabilities	18.46 percent	-29bp	-319bp
Net Loan Growth (over last four quarters)	-0.31 percent	+234bp	+197bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.04 percent	+21bp	+72bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.55 percent	-15bp	-372bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12 percent	0bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.37 percent	-5bp	-146bp
Earnings			
Return on Average Assets	0.86 percent	+9bp	+15bp
Net Interest Margin	3.90 percent	-7bp	+1bp
Provisions as a Percent of Average Assets	0.14 percent	-11bp	-5bp
Liquidity			
Noncore Funding as a Percent of Liabilities	21.34 percent	-67bp	-224bp
Net Loan Growth (over last four quarters)	-0.16 percent	+52bp	+173bp