

Wisconsin

54 Banks

48 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.06%	+29bp	+86bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	15.06%	+109bp	0bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.04%	+4bp	-67bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.42%	-134bp	-109bp
Earnings			
Return on Average Assets	0.97%	+6bp	+10bp
Net Interest Margin	3.98%	+4bp	-12bp
Provisions as a Percent of Average Assets	0.09%	-2bp	-6bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.52%	+22bp	-152bp
Net Loan Growth (over last four quarters)	1.12%	+45bp	-35bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.35%	0bp	+27bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.88%	-45bp	-146bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-5bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.01%	-31bp	-81bp
Earnings			
Return on Average Assets	0.85%	+4bp	-2bp
Net Interest Margin	3.72%	+3bp	-17bp
Provisions as a Percent of Average Assets	0.08%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.82%	+24bp	-132bp
Net Loan Growth (over last four quarters)	2.43%	+51bp	+190bp