

## Wisconsin

55 Banks

49 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	17.26%	+20bp	+97bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.22%	-84bp	-2bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-4bp	-41bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.19%	-23bp	-134bp
<b>Earnings</b>			
Return on Average Assets	0.95%	-2bp	-4bp
Net Interest Margin	3.97%	-1bp	-19bp
Provisions as a Percent of Average Assets	0.08%	-1bp	-8bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	16.91%	-61bp	-178bp
<b>Net Loan Growth (over last four quarters)</b>	0.13%	-99bp	-194bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.33%	-2bp	+9bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.22%	-67bp	-188bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-2bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.77%	-24bp	-94bp
<b>Earnings</b>			
Return on Average Assets	0.86%	+1bp	-3bp
Net Interest Margin	3.74%	+2bp	-15bp
Provisions as a Percent of Average Assets	0.08%	0bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.90%	+7bp	-101bp
<b>Net Loan Growth (over last four quarters)</b>	3.28%	+85bp	+239bp