

Wisconsin

52 Banks

47 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.10%	+24bp	-16bp
Problem Assets			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.88%	-220bp	-334bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.02%	+2bp	+2bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.43%	-55bp	-76bp
Earnings			
Return on Average Assets	0.91%	+2bp	-4bp
Net Interest Margin	3.96%	+2bp	-2bp
Provisions as a Percent of Average Assets	0.07%	+2bp	-1bp
Liquidity			
Noncore Funding as a Percent of Liabilities	16.79%	-97bp	-11bp
Net Loan Growth (over last four quarters)	3.54%	+48bp	+341bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.27%	-5bp	-6bp
Problem Assets			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.33%	-31bp	-188bp
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	1.86%	-20bp	-91bp
Earnings			
Return on Average Assets	0.91%	+3bp	+5bp
Net Interest Margin	3.77%	+3bp	+3bp
Provisions as a Percent of Average Assets	0.06%	+1bp	-2bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.66%	+9bp	-24bp
Net Loan Growth (over last four quarters)	6.05%	+44bp	+277bp