

# BANK PERFORMANCE

Wisconsin State Chartered Banks

Data as of December 31

	2016	2017	2018	2019	U.S.
<b>NUMBER OF BANKS</b>	166	161	155	146	4518
<b>CAPITAL</b>					
Capital Ratio	11.39%	11.40%	11.41%	11.86%	11.35%
<b>ASSET QUALITY</b>					
Past Due	1.26%	1.14%	1.14%	1.33%	1.51%
Real Estate	1.23%	1.04%	1.09%	1.24%	1.59%
Consumer	0.72%	0.59%	0.49%	0.90%	2.50%
Commercial	1.54%	1.40%	1.20%	1.61%	1.11%
Net Charge Offs	0.10%	0.09%	0.07%	0.10%	0.49%
<b>EARNINGS</b>					
ROA	1.11%	1.04%	1.17%	1.25%	1.29%
ROE	9.51%	8.95%	10.24%	10.59%	11.34%
NIM	3.60%	3.62%	3.67%	3.66%	3.32%
ALLL	1.43%	1.33%	1.31%	1.28%	1.16%
<b>LIQUIDITY</b>					
Loans to Deposits	85.40%	87.91%	89.61%	87.80%	71.61%
Loans to Assets	71.36%	73.08%	74.26%	72.55%	55.74%