

BANK PERFORMANCE

Wisconsin State Chartered Banks

Data as of June 30

	2017	2018	2019	2020	US
NUMBER OF BANKS	161	162	152	139	4430
CAPITAL					
Capital Ratio	11.73%	11.44%	11.94%	11.02%	10.17%
ASSET QUALITY					
Past Due	1.27%	1.24%	1.32%	1.22%	1.56%
Real Estate	1.25%	1.17%	1.23%	1.20%	1.76%
Consumer	0.58%	0.44%	0.46%	0.68%	1.90%
Commercial	1.60%	1.20%	1.47%	1.03%	1.28%
Net Charge Offs*	0.04%	0.03%	0.06%	0.06%	0.55%
EARNINGS					
ROA*	1.06%	1.17%	1.23%	1.23%	0.35%
ROE*	9.14%	10.23%	10.48%	10.63%	3.31%
NIM	3.61%	3.64%	3.66%	3.51%	2.94%
ALLL	1.41%	1.34%	1.29%	1.29%	2.20%
LIQUIDITY					
Loans to Deposits	89.00%	90.08%	91.73%	87.43%	63.52%
Loans to Assets	73.46%	74.25%	75.60%	71.82%	50.92%

* ANNUALIZED