

BANK PERFORMANCE

Wisconsin State Chartered Banks

Data as of September 30

	2012	2013	2014	2015	U.S.
NUMBER OF BANKS	201	193	190	185	5,410
CAPITAL					
Capital Ratio	11.49%	11.50%	11.84%	11.95	11.33%
ASSET QUALITY					
Past Due	3.80%	2.59%	2.09%	1.62%	2.31%
Real Estate	4.12%	2.59%	2.27%	1.64%	3.52%
Consumer	1.68%	1.31%	1.29%	0.96%	2.05%
Commercial	2.63%	2.34%	1.80%	1.64%	0.90%
Net Charge Offs*	0.86%	0.51%	0.24%	0.08%	0.41%
EARNINGS					
ROA*	0.85%	1.02%	1.01%	1.07%	1.04%
ROE*	7.69%	8.89%	8.65%	9.06%	9.30%
NIM*	3.79%	3.67%	3.63%	3.67%	3.02%
ALLL	2.36%	2.10%	1.90%	1.71%	1.37%
LIQUIDITY					
Loans to Deposits	82.65%	81.72%	83.11%	85.46%	71.43%
Loans to Assets	68.98%	68.65%	69.52%	71.27%	54.15%

*Annualized