

# BANK PERFORMANCE

## Wisconsin State Chartered Banks

Data as of December 31

	2012	2013	2014	2015	U.S.
<b>NUMBER OF BANKS</b>	199	193	188	182	5,338
<b>CAPITAL</b>					
Capital Ratio	11.12%	11.47%	11.60%	11.60%	11.26%
<b>ASSET QUALITY</b>					
Past Due	3.38%	2.32%	1.81%	1.45%	2.28%
Real Estate	3.67%	2.51%	1.97%	1.44%	3.38%
Consumer	1.60%	1.30%	1.13%	0.92%	2.16%
Commercial	2.84%	1.93%	1.56%	1.60%	1.02%
Net Charge Offs	0.94%	0.52%	0.28%	0.10%	0.43%
<b>EARNINGS</b>					
ROA	0.84%	1.19%	0.98%	1.07%	1.04%
ROE	7.58%	10.41%	8.43%	9.09%	9.26%
NIM	3.78%	3.66%	3.65%	3.66%	3.04%
ALLL	2.25%	2.01%	1.81%	1.65%	1.34%
<b>LIQUIDITY</b>					
Loans to Deposits	79.9%	80.9%	82.6%	83.5%	72.0%
Loans to Assets	67.2%	67.9%	69.1%	69.9%	54.9%