

# BANK PERFORMANCE

## Wisconsin State Chartered Banks

Data as of March 31

	2013	2014	2015	2016	U.S.
<b>NUMBER OF BANKS</b>	197	191	185	177	5,289
<b>CAPITAL</b>					
Capital Ratio	11.52%	11.59%	11.92%	11.91%	11.27%
<b>ASSET QUALITY</b>					
Past Due	3.24%	2.45%	1.94%	1.48%	2.23%
Real Estate	3.45%	2.70%	2.04%	1.74%	3.12%
Consumer	1.37%	1.30%	0.92%	0.72%	1.95%
Commercial	3.03%	1.79%	1.91%	1.73%	1.52%
Net Charge Offs*	0.42%	0.24%	0.05%	0.04%	0.44%
<b>EARNINGS</b>					
ROA*	0.98%	0.91%	1.05%	1.18%	0.95%
ROE*	8.67%	7.87%	8.89%	10.00%	8.43%
NIM	3.61%	3.60%	3.63%	3.61%	3.06%
ALLL	2.25%	2.00%	1.78%	1.57%	1.35%
<b>LIQUIDITY</b>					
Loans to Deposits	81.04%	81.31%	83.67%	85.46%	71.51%
Loans to Assets	68.05%	68.34%	70.03%	71.12%	54.41%

\* ANNUALIZED