

BANK PERFORMANCE

Wisconsin State Chartered Banks

Data as of June 30

	2013	2014	2015	2016	U.S.
NUMBER OF BANKS	194	192	185	172	5,238
CAPITAL					
Capital Ratio	11.51%	11.71%	11.87%	11.90%	11.29%
ASSET QUALITY					
Past Due	2.83%	2.19%	1.71%	1.39%	2.13%
Real Estate	3.05%	2.43%	1.75%	1.33%	2.88%
Consumer	1.40%	1.26%	1.00%	0.67%	1.96%
Commercial	2.45%	1.59%	1.96%	1.69%	1.60%
Net Charge Offs*	0.48%	0.26%	0.08%	0.06%	0.44%
EARNINGS					
ROA*	1.03%	1.00%	1.05%	1.15%	1.00%
ROE*	9.00%	8.61%	8.93%	9.75%	8.85%
NIM	3.64%	3.60%	3.66%	3.61%	3.05%
ALLL	2.19%	1.93%	1.75%	1.53%	1.33%
LIQUIDITY					
Loans to Deposits	81.96%	82.45%	84.84%	86.84%	72.44%
Loans to Assets	68.77%	69.08%	70.94%	71.90%	54.76%

* ANNUALIZED