

# BANK PERFORMANCE

## Wisconsin State Chartered Banks

Data as of March 31

	2016	2017	2018	2019	U.S. 2019
<b>NUMBER OF BANKS</b>	177	165	160	154	4681
<b>CAPITAL</b>					
Capital Ratio	11.91%	11.64%	11.48%	11.76%	11.40%
<b>ASSET QUALITY</b>					
Past Due	1.48%	1.23%	1.22%	1.32%	1.60%
Real Estate	1.74%	1.25%	1.14%	1.22%	1.81%
Consumer	0.72%	0.61%	0.47%	.50%	2.29%
Commercial	1.73%	1.44%	1.29%	1.51%	1.26%
Net Charge Offs*	0.04%	0.00%	0.03%	.04%	0.48%
<b>EARNINGS</b>					
ROA*	1.18%	1.03%	1.19%	1.22%	1.35%
ROE*	10.00%	8.92%	10.92%	10.54%	11.89%
NIM	3.61%	3.52%	3.60%	3.66%	3.39%
ALLL	1.57%	1.43%	1.33%	1.31%	1.21%
<b>LIQUIDITY</b>					
Loans to Deposits	85.46%	87.12%	89.51%	90.32%	72.96%
Loans to Assets	71.12%	72.47%	74.03%	74.89%	56.03%

\* ANNUALIZED