

# BANK PERFORMANCE

## Wisconsin State Chartered Banks

Data as of June 30

	2016	2017	2018	2019	U.S.
<b>NUMBER OF BANKS</b>	172	161	162	152	4630
<b>CAPITAL</b>					
Capital Ratio	11.90%	11.73%	11.44%	11.94%	11.49%
<b>ASSET QUALITY</b>					
Past Due	1.39%	1.27%	1.24%	1.32%	1.50%
Real Estate	1.33%	1.25%	1.17%	1.23%	1.68%
Consumer	0.67%	0.58%	0.44%	0.46%	2.23%
Commercial	1.69%	1.60%	1.20%	1.47%	1.07%
Net Charge Offs*	0.06%	0.04%	0.03%	0.06%	0.47%
<b>EARNINGS</b>					
ROA*	1.15%	1.06%	1.17%	1.23%	1.37%
ROE*	9.75%	9.14%	10.23%	10.48%	11.99%
NIM	3.61%	3.61%	3.64%	3.66%	3.37%
ALLL	1.53%	1.41%	1.34%	1.29%	1.19%
<b>LIQUIDITY</b>					
Loans to Deposits	86.84%	89.00%	90.08%	91.73%	73.38%
Loans to Assets	71.90%	73.46%	74.25%	75.60%	56.29%

\* ANNUALIZED