

BANK PERFORMANCE

Wisconsin State Chartered Banks

Data as of March 31

	2017	2018	2019	2020	U.S. 2020
NUMBER OF BANKS	165	160	154	142	4464
CAPITAL					
Capital Ratio	11.64%	11.48%	11.76%	12.05%	10.46%
ASSET QUALITY					
Past Due	1.23%	1.22%	1.32%	1.52%	1.56%
Real Estate	1.25%	1.14%	1.22%	1.45%	1.69%
Consumer	0.61%	0.47%	0.50%	0.93	2.44%
Commercial	1.44%	1.29%	1.51%	1.62%	1.15%
Net Charge Offs*	0.00%	0.03%	0.04%	0.03%	0.53%
EARNINGS					
ROA*	1.03%	1.19%	1.22%	1.08%	0.36%
ROE*	8.92%	10.92%	10.54%	9.04%	3.35%
NIM	3.52%	3.60%	3.66%	3.51%	3.10%
ALLL	1.43%	1.33%	1.31%	1.33%	1.77%
LIQUIDITY					
Loans to Deposits	87.12%	89.51%	90.32%	89.57%	68.50%
Loans to Assets	72.47%	74.03%	74.89%	73.02%	53.26%

* ANNUALIZED