

BANK PERFORMANCE

Wisconsin State Chartered Banks

Data as of September 30

	2016	2017	2018	2019	U.S.
NUMBER OF BANKS	170	159	158	150	4587
CAPITAL					
Capital Ratio	11.88%	11.75%	11.47%	11.97%	11.37%
ASSET QUALITY					
Past Due	1.43%	1.26%	1.16%	1.19%	1.50%
Real Estate	1.35%	1.18%	1.08%	1.09%	1.62%
Consumer	0.73%	0.60%	0.49%	0.49%	2.36%
Commercial	1.87%	1.46%	1.31%	1.46%	1.13%
Net Charge Offs*	0.07%	0.05%	0.03%	0.07%	0.48%
EARNINGS					
ROA*	1.16%	1.11%	1.19%	1.25%	1.32%
ROE*	9.85%	9.50%	10.39%	10.60%	11.61%
NIM*	3.62%	3.61%	3.67%	3.67%	3.35%
ALLL	1.49%	1.39%	1.34%	1.28%	1.18%
LIQUIDITY					
Loans to Deposits	86.85%	89.47%	90.78%	90.55%	72.82%
Loans to Assets	72.02%	73.62%	74.93%	74.56%	56.15%

*Annualized