

Western WI and US Banking Conditions -- Second Quarter 2019

Banks = 41, BHCs = 37 -- Data from quarterly call reports

- Large increase in bank profits
- Large decline in loan growth
- Medium increase in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.55%	16 bps	22 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.51%	213 bps	229 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.51%	-20 bps	7 bps
Earnings			
Return on Average Assets	1.11%	9 bps	-2 bps
Net Interest Margin	3.89%	4 bps	0 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.47%	39 bps	267 bps
Net Loan Growth (over last four quarters)	4.59%	-153 bps	107 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.17%	-2 bps	15 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.05%	-63 bps	-19 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.78%	-13 bps	-9 bps
Earnings			
Return on Average Assets	1.14%	2 bps	2 bps
Net Interest Margin	3.89%	3 bps	4 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	20.17%	42 bps	119 bps
Net Loan Growth (over last four quarters)	5.08%	-37 bps	-59 bps