

Western WI and US Banking Conditions -- Third Quarter 2019

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

- Profits were flat
- Large decline in loan growth
- Small decline in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.83%	27 bps	79 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.42%	-109 bps	134 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	2.14%	63 bps	71 bps
Earnings			
Return on Average Assets	1.13%	1 bps	3 bps
Net Interest Margin	3.86%	-3 bps	-3 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.72%	24 bps	68 bps
Net Loan Growth (over last four quarters)	2.59%	-200 bps	-229 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.26%	8 bps	18 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.94%	-10 bps	-45 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	0.81%	2 bps	-9 bps
Earnings			
Return on Average Assets	1.16%	2 bps	2 bps
Net Interest Margin	3.90%	0 bps	1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	20.38%	20 bps	67 bps
Net Loan Growth (over last four quarters)	4.59%	-49 bps	-105 bps