

Western WI and US Banking Conditions -- Fourth Quarter 2019

Banks = 41, BHCs = 35 -- Data from quarterly call reports

- Bank profits were flat
- Loan growth was flat
- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.54%	-128 bps	-74 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.59%	17 bps	165 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	1.99%	-15 bps	63 bps
Earnings			
Return on Average Assets	1.13%	0 bps	0 bps
Net Interest Margin	3.86%	0 bps	-7 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	18.52%	-120 bps	-131 bps
Net Loan Growth (over last four quarters)	2.70%	11 bps	-245 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.21%	-5 bps	14 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.16%	21 bps	-10 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	0.79%	-1 bps	0 bps
Earnings			
Return on Average Assets	1.15%	0 bps	2 bps
Net Interest Margin	3.88%	-1 bps	-1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.87%	-50 bps	34 bps
Net Loan Growth (over last four quarters)	4.27%	-32 bps	-117 bps