

Western WI and US Banking Conditions -- First Quarter 2020

Banks = 39, BHCs = 35 -- Data from quarterly call reports

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

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.75%	-78 bps	-163 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.84%	324 bps	445 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	1.77%	-21 bps	5 bps
Earnings			
Return on Average Assets	1.15%	2 bps	13 bps
Net Interest Margin	3.72%	-13 bps	-12 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	17.82%	-69 bps	-125 bps
Net Loan Growth (over last four quarters)	1.02%	-168 bps	-510 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.30%	-90 bps	-89 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.21%	104 bps	52 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	1.12%	32 bps	20 bps
Earnings			
Return on Average Assets	1.00%	-15 bps	-11 bps
Net Interest Margin	3.74%	-14 bps	-11 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.58%	-29 bps	-16 bps
Net Loan Growth (over last four quarters)	4.37%	10 bps	-108 bps