## Western WI and US Banking Conditions -- Third Quarter 2020

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

-- Bank profits were flat  
-- Large increase in loan growth  
-- Large decline in problem loans

<table>
<thead>
<tr>
<th>Capital</th>
<th>Median</th>
<th>Change from previous quarter</th>
<th>Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Risk Based Capital Ratio</td>
<td>15.01%</td>
<td>-6 bps</td>
<td>-181 bps</td>
</tr>
</tbody>
</table>

### Asset Quality

- Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 5.46%  
- Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 0.00%  
- Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 1.72%

### Earnings

- Return on Average Assets: 1.29%  
- Net Interest Margin: 3.70%

### Provisions as a Percent of Average Assets

### Liquidity

- Noncore Funding as a Percent of Liabilities: 15.73%  
- Net Loan Growth (over last four quarters): 9.34%

<table>
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<th>Nation</th>
<th>Median</th>
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</thead>
<tbody>
<tr>
<td>Capital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Risk Based Capital Ratio</td>
<td>15.49%</td>
<td>23 bps</td>
<td>-77 bps</td>
</tr>
</tbody>
</table>

### Asset Quality

- Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 5.08%  
- Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 0.00%  
- Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 0.67%

### Earnings

- Return on Average Assets: 1.03%  
- Net Interest Margin: 3.62%

### Provisions as a Percent of Average Assets

### Liquidity

- Noncore Funding as a Percent of Liabilities: 17.70%  
- Net Loan Growth (over last four quarters): 9.67%