

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

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.01%	-6 bps	-181 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.46%	-263 bps	-295 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	1.72%	-32 bps	-42 bps
Earnings			
Return on Average Assets	1.29%	-1 bps	16 bps
Net Interest Margin	3.70%	-5 bps	-15 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	15.73%	-181 bps	-398 bps
Net Loan Growth (over last four quarters)	9.34%	165 bps	675 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.49%	23 bps	-77 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.08%	-40 bps	-86 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	0.67%	-2 bps	-13 bps
Earnings			
Return on Average Assets	1.03%	0 bps	-13 bps
Net Interest Margin	3.62%	-8 bps	-28 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	17.70%	-81 bps	-267 bps
Net Loan Growth (over last four quarters)	9.67%	-45 bps	508 bps