

Western WI (9/30/2021)

Banks = 38

BHCs = 35

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.75%	-38 bps	-26 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.15%	-36 bps	-131 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	0.61%	-17 bps	-110 bps
Earnings			
Return on Average Assets	1.29%	-6 bps	0 bps
Net Interest Margin	3.49%	-3 bps	-21 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	12.82%	-59 bps	-291 bps
Net Loan Growth (over last four quarters)	-3.77%	-420 bps	-1310 bps

Nation (9/30/2021)

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.89%	-6 bps	39 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.58%	-20 bps	-149 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	0.36%	-6 bps	-30 bps
Earnings			
Return on Average Assets	1.18%	0 bps	15 bps
Net Interest Margin	3.41%	0 bps	-21 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	13.55%	-46 bps	-415 bps
Net Loan Growth (over last four quarters)	-1.42%	-92 bps	-1109 bps