

Western WI and US Banking Conditions -- Fourth Quarter 2018

Banks = 42, BHCs = 40 -- Data from quarterly call reports

- Small increase in bank profits
- Loan growth was flat
- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.29%	25 bps	37 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.94%	-14 bps	2 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	1.36%	-6 bps	-33 bps
Earnings			
Return on Average Assets	1.13%	3 bps	8 bps
Net Interest Margin	3.93%	3 bps	6 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.84%	80 bps	100 bps
Net Loan Growth (over last four quarters)	5.15%	27 bps	35 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.06%	-1 bps	27 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.27%	-12 bps	-12 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	0.80%	-9 bps	-11 bps
Earnings			
Return on Average Assets	1.13%	0 bps	20 bps
Net Interest Margin	3.90%	1 bps	8 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.53%	-17 bps	49 bps
Net Loan Growth (over last four quarters)	5.44%	-19 bps	-46 bps