Banking Conditions: September 2020

All U.S. Banks and Tenth District Banks
U.S. Institutions Overview

(All US Commercial Banks)

Number of Institutions:
- 4,245
- 30
- 100

Assets - $ Trillions:
- $14.19 Trillion, 72%
- $2.89 Trillion, 15%
- $2.64 Trillion, 13%

Source: Reports of Condition and Income – September 2020
Tenth District Institutions Overview

(Tenth District Commercial Banks)

Source: Reports of Condition and Income – September 2020
Capital

All U.S. commercial banks

- Leverage ratios for all U.S. banks declined year over year. Large banks with assets over $100B experienced a slight uptick in the third quarter while banks between $10B and $100B and banks under $10B decreased 7bps
- Dividends remain low for all commercial banks

Tenth District commercial banks

- Leverage ratios for all District banks declined year over year. Leverage ratios for banks under $250M and banks between $250M and $1B in assets experienced decreases quarter over quarter while banks over $1B increased slightly
- Dividends in the Tenth District remain steady
Leverage Ratio

(All US Commercial Banks)

% of Assets*

YTD

Quarter

|------|------|------|------|------|------|--------|---------|---------|---------|---------|---------|

* Tier 1 capital to assets for leverage capital purposes (Quarter) – the “Leverage Ratio”

Source: Reports of Condition and Income

FEDERAL RESERVE BANK of KANSAS CITY
Banking Conditions

SEPTEMBER 2020
Leverage Ratio

*(Tenth District Commercial Banks)*

% of Assets*

<table>
<thead>
<tr>
<th>Year</th>
<th>YTD</th>
<th>Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>3Q 2019</td>
</tr>
<tr>
<td>2015</td>
<td>9.58</td>
<td>10.18</td>
</tr>
<tr>
<td>2016</td>
<td>9.76</td>
<td>9.48</td>
</tr>
<tr>
<td>2017</td>
<td>9.90</td>
<td>10.34</td>
</tr>
<tr>
<td>2018</td>
<td>10.14</td>
<td>10.93</td>
</tr>
<tr>
<td>2019</td>
<td>10.05</td>
<td>10.88</td>
</tr>
<tr>
<td>Sep-20</td>
<td>9.46</td>
<td>10.34</td>
</tr>
</tbody>
</table>

* Tier 1 capital to assets for leverage capital purposes (Quarter) – the “Leverage Ratio”

Source: Reports of Condition and Income

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FEDERAL RESERVE BANK of KANSAS CITY

Banking Conditions

SEPTEMBER 2020
Change in Equity Capital

(All U.S. Commercial Banks)

$ Billions*

Q3-15  Q3-16  Q3-17  Q3-18  Q3-19  Q3-20

Net income (loss)  Dividends  OCI  Other

* Quarter change in components of equity capital
Source: Reports of Condition and Income
Change in Equity Capital

(Tenth District Commercial Banks)

$ Millions*

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Net income (loss)</th>
<th>Dividends</th>
<th>OCI</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q3-15</td>
<td>1.2</td>
<td>0.5</td>
<td>0.3</td>
<td>-0.2</td>
</tr>
<tr>
<td>Q3-16</td>
<td>1.5</td>
<td>0.3</td>
<td>0.4</td>
<td>-0.1</td>
</tr>
<tr>
<td>Q3-17</td>
<td>1.8</td>
<td>1.0</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Q3-18</td>
<td>2.1</td>
<td>0.8</td>
<td>0.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Q3-19</td>
<td>2.4</td>
<td>0.9</td>
<td>0.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Q3-20</td>
<td>2.5</td>
<td>1.0</td>
<td>0.9</td>
<td>0.6</td>
</tr>
</tbody>
</table>

* Quarter change in components of equity capital

Source: Reports of Condition and Income
Earnings

All U.S. commercial banks

• Earnings across all U.S. Commercial Banks have decreased year over year as net interest margins compress and provisions remain elevated.
• $10B-$100B banks, after writing off goodwill in the first quarter and increasing provisions, have increased in the third quarter to near year end 2019 levels. Banks over $100B experienced similar gains quarter over quarter with decreases in provisions. Lastly, banks under $10B experienced modest increase in earnings in third quarter 2020.

Tenth District commercial banks

• Year over year earnings for Tenth District commercial banks are down across the board due to increased provisions and compressing net interest margins.
• Earnings in the Tenth District for all commercial banks increased 18 bps quarter over quarter driven by decreases in provisions and increased noninterest income. Categorically, banks over $1B and between $250M and $1B increased earnings quarter over quarter while banks under $250M decreased as noninterest income remains low and noninterest expenses rise.
# Return on Average Assets Summary

*(All US Commercial Banks)*

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>Sep-20</th>
<th>(YTD) Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Income</td>
<td>2.87</td>
<td>3.04</td>
<td>3.00</td>
<td>2.57</td>
<td>(0.43)</td>
</tr>
<tr>
<td>Noninterest Income</td>
<td>1.46</td>
<td>1.56</td>
<td>1.51</td>
<td>1.40</td>
<td>(0.10)</td>
</tr>
<tr>
<td>Total Revenue</td>
<td>4.33</td>
<td>4.60</td>
<td>4.51</td>
<td>3.97</td>
<td>(0.53)</td>
</tr>
<tr>
<td>Provisions</td>
<td>0.27</td>
<td>0.26</td>
<td>0.29</td>
<td>0.85</td>
<td>0.56</td>
</tr>
<tr>
<td>Noninterest Expense</td>
<td>2.57</td>
<td>2.64</td>
<td>2.61</td>
<td>2.47</td>
<td>(0.14)</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>2.84</td>
<td>2.90</td>
<td>2.90</td>
<td>3.32</td>
<td>0.42</td>
</tr>
<tr>
<td>Pre-tax operating income</td>
<td>1.49</td>
<td>1.70</td>
<td>1.61</td>
<td>0.66</td>
<td>(0.95)</td>
</tr>
<tr>
<td>Net Income</td>
<td>0.94</td>
<td>1.35</td>
<td>1.29</td>
<td>0.56</td>
<td>(0.73)</td>
</tr>
</tbody>
</table>

Note: Income Statement items as a percentage of average assets – Annualized

*Quarterly data

Source: Reports of Condition and Income
## Return on Average Assets Summary

*(Tenth District Commercial Banks)*

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Income</td>
<td>3.44</td>
<td>3.57</td>
<td>3.54</td>
<td>3.26</td>
<td>(0.28)</td>
</tr>
<tr>
<td>Noninterest Income</td>
<td>1.21</td>
<td>1.13</td>
<td>1.21</td>
<td>1.31</td>
<td>0.10</td>
</tr>
<tr>
<td>Total Revenue</td>
<td>4.64</td>
<td>4.70</td>
<td>4.75</td>
<td>4.56</td>
<td>(0.18)</td>
</tr>
<tr>
<td>Provisions</td>
<td>0.22</td>
<td>0.22</td>
<td>0.24</td>
<td>0.48</td>
<td>0.24</td>
</tr>
<tr>
<td>Noninterest Expense</td>
<td>2.97</td>
<td>2.90</td>
<td>2.96</td>
<td>2.79</td>
<td>(0.17)</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>3.19</td>
<td>3.12</td>
<td>3.20</td>
<td>3.27</td>
<td>0.07</td>
</tr>
<tr>
<td>Pre-tax operating income</td>
<td>1.45</td>
<td>1.58</td>
<td>1.54</td>
<td>1.29</td>
<td>(0.25)</td>
</tr>
<tr>
<td>Net Income</td>
<td>1.12</td>
<td>1.36</td>
<td>1.30</td>
<td>1.14</td>
<td>(0.17)</td>
</tr>
</tbody>
</table>

Note: Income Statement items as a percentage of average assets – Annualized

*Quarterly data

Source: Reports of Condition and Income
Return on Average Assets
Sub S Adjusted

(All US Commercial Banks)

% of Avg. Assets

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>Sep-20</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All Banks</strong></td>
<td>1.02</td>
<td>1.00</td>
<td>0.93</td>
<td>1.34</td>
<td>1.28</td>
<td>0.55</td>
</tr>
<tr>
<td><strong>Banks Over $100B</strong></td>
<td>1.04</td>
<td>1.02</td>
<td>0.92</td>
<td>1.37</td>
<td>1.30</td>
<td>0.49</td>
</tr>
<tr>
<td><strong>Banks $10 - $100B</strong></td>
<td>0.94</td>
<td>0.97</td>
<td>0.97</td>
<td>1.31</td>
<td>1.25</td>
<td>0.41</td>
</tr>
<tr>
<td><strong>Banks Under $10B</strong></td>
<td>1.00</td>
<td>0.94</td>
<td>0.94</td>
<td>1.22</td>
<td>1.23</td>
<td>1.04</td>
</tr>
</tbody>
</table>

**YTD***

<table>
<thead>
<tr>
<th>Quarter</th>
<th>3Q 2019</th>
<th>4Q 2019</th>
<th>1Q 2020</th>
<th>2Q 2020</th>
<th>3Q 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All Banks</strong></td>
<td>1.22</td>
<td>1.18</td>
<td>0.35</td>
<td>0.32</td>
<td>0.96</td>
</tr>
<tr>
<td><strong>Banks Over $100B</strong></td>
<td>1.19</td>
<td>1.20</td>
<td>0.44</td>
<td>0.20</td>
<td>0.90</td>
</tr>
<tr>
<td><strong>Banks $10 - $100B</strong></td>
<td>1.29</td>
<td>1.11</td>
<td>-0.64</td>
<td>0.25</td>
<td>1.09</td>
</tr>
<tr>
<td><strong>Banks Under $10B</strong></td>
<td>1.31</td>
<td>1.17</td>
<td>0.89</td>
<td>1.05</td>
<td>1.14</td>
</tr>
</tbody>
</table>

* YTD = Net Income (YTD), as a percentage of average assets - Annualized
** Quarter = Net Income (Quarter), as a percentage of average assets (Quarter) - Annualized

Note: Sub S adjusted Net Income
Source: Reports of Condition and Income
## Return on Average Assets for District Banks

**Sub S Adjusted**

(Tenth District Commercial Banks)

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All District Banks</strong></td>
<td>0.98</td>
<td>0.99</td>
<td>0.97</td>
<td>1.28</td>
<td>1.24</td>
<td>1.07</td>
<td>1.32</td>
<td>1.12</td>
<td>0.92</td>
<td>1.05</td>
<td>1.23</td>
</tr>
<tr>
<td><strong>Banks Over $1B</strong></td>
<td>1.00</td>
<td>1.02</td>
<td>0.99</td>
<td>1.35</td>
<td>1.28</td>
<td>1.03</td>
<td>1.35</td>
<td>1.17</td>
<td>0.79</td>
<td>0.96</td>
<td>1.28</td>
</tr>
<tr>
<td><strong>Banks $250M - $1B</strong></td>
<td>1.00</td>
<td>1.00</td>
<td>0.99</td>
<td>1.25</td>
<td>1.23</td>
<td>1.22</td>
<td>1.28</td>
<td>1.13</td>
<td>1.16</td>
<td>1.25</td>
<td>1.25</td>
</tr>
<tr>
<td><strong>Banks Under $250M</strong></td>
<td>0.87</td>
<td>0.88</td>
<td>0.86</td>
<td>1.06</td>
<td>1.04</td>
<td>0.98</td>
<td>1.11</td>
<td>0.92</td>
<td>1.03</td>
<td>1.10</td>
<td>0.85</td>
</tr>
</tbody>
</table>

* YTD = Net Income (YTD), as a percentage of average assets - Annualized

**Quarter** = Net Income (Quarter), as a percentage of average assets (Quarter) – Annualized

Note: Sub S Adjusted Net Income

Source: Reports of Condition and Income
Contributions to Pre-Tax Income

All U.S. Commercial Banks, December 2019 vs. September 2020

$ Billions

<table>
<thead>
<tr>
<th>Category</th>
<th>All Banks</th>
<th>Banks Over $100B</th>
<th>Banks $10 - $100B</th>
<th>Banks Under $10B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Interest Income</td>
<td>(111.4)</td>
<td>(20.8)</td>
<td>(14.9)</td>
<td>(3.8)</td>
</tr>
<tr>
<td>Change in Noninterest Income</td>
<td>143.0</td>
<td>114.7</td>
<td>24.86</td>
<td>3.38</td>
</tr>
<tr>
<td>Change in Other</td>
<td>(143.0)</td>
<td>(90.8)</td>
<td>(10.3)</td>
<td>(5.7)</td>
</tr>
<tr>
<td>Change in Pre-Tax Operating Income</td>
<td>(114.7)</td>
<td>(114.7)</td>
<td>(143.0)</td>
<td>(160.0)</td>
</tr>
</tbody>
</table>

Source: Reports of Condition and Income
Contributions to Pre-Tax Income
Tenth District Commercial Banks, December 2019 vs. September 2020

$ Millions

<table>
<thead>
<tr>
<th></th>
<th>All District Banks</th>
<th>Banks Over $1B</th>
<th>Banks $250M - $1B</th>
<th>Banks Under $250M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Interest Income</td>
<td>460</td>
<td>693</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>Change in Noninterest Income</td>
<td>992</td>
<td>1,113</td>
<td>107</td>
<td>107</td>
</tr>
<tr>
<td>Change in Provisions</td>
<td>1,153</td>
<td>1,065</td>
<td>128</td>
<td>128</td>
</tr>
<tr>
<td>Change in Other</td>
<td>(647)</td>
<td>(260)</td>
<td>(67)</td>
<td>(19)</td>
</tr>
<tr>
<td>Change in Pre-Tax Operating Income</td>
<td>(676)</td>
<td>(1,001)</td>
<td>(1,001)</td>
<td>(98)</td>
</tr>
</tbody>
</table>

Source: Reports of Condition and Income
Net Interest Margin
(All US Commercial Banks)

% of Avg. Earning Assets

YTD*

Quarter**

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All Banks</td>
<td>3.12</td>
<td>3.15</td>
<td>3.27</td>
<td>3.59</td>
<td>3.62</td>
<td>3.12</td>
<td>3.60</td>
<td>3.53</td>
<td>3.50</td>
<td>3.03</td>
<td>2.89</td>
</tr>
<tr>
<td>Banks Over $100B</td>
<td>2.90</td>
<td>2.94</td>
<td>3.07</td>
<td>3.49</td>
<td>3.56</td>
<td>2.99</td>
<td>3.51</td>
<td>3.46</td>
<td>3.46</td>
<td>2.89</td>
<td>2.72</td>
</tr>
<tr>
<td>Banks $10 - $100B</td>
<td>3.60</td>
<td>3.66</td>
<td>3.80</td>
<td>3.90</td>
<td>3.81</td>
<td>3.44</td>
<td>3.83</td>
<td>3.71</td>
<td>3.58</td>
<td>3.24</td>
<td>3.25</td>
</tr>
<tr>
<td>Banks Under $10B</td>
<td>3.64</td>
<td>3.64</td>
<td>3.66</td>
<td>3.75</td>
<td>3.71</td>
<td>3.43</td>
<td>3.74</td>
<td>3.64</td>
<td>3.60</td>
<td>3.44</td>
<td>3.28</td>
</tr>
</tbody>
</table>

* YTD = Interest Income Net of Interest Expense (YTD), as a percentage of average earning assets - Annualized
** Quarter = Interest Income Net of Interest Expense (Quarter), as a percentage of average earning assets (Quarter) - Annualized
Source: Reports of Condition and Income
Net Interest Margin

(Tenth District Commercial Banks)

% of Avg. Earning Assets

<table>
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<tr>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>3.60</td>
<td>3.67</td>
<td>3.70</td>
<td>3.85</td>
<td>3.84</td>
<td>3.54</td>
<td>3.87</td>
<td>3.75</td>
<td>3.70</td>
<td>3.59</td>
<td>3.35</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>3.54</td>
<td>3.64</td>
<td>3.63</td>
<td>3.84</td>
<td>3.81</td>
<td>3.43</td>
<td>3.81</td>
<td>3.71</td>
<td>3.63</td>
<td>3.44</td>
<td>3.26</td>
</tr>
<tr>
<td>Banks $250M - $1B</td>
<td>3.64</td>
<td>3.64</td>
<td>3.76</td>
<td>3.85</td>
<td>3.85</td>
<td>3.77</td>
<td>3.95</td>
<td>3.77</td>
<td>3.82</td>
<td>3.90</td>
<td>3.55</td>
</tr>
<tr>
<td>Banks Under $250M</td>
<td>3.72</td>
<td>3.80</td>
<td>3.83</td>
<td>3.90</td>
<td>3.94</td>
<td>3.68</td>
<td>3.98</td>
<td>3.92</td>
<td>3.80</td>
<td>3.81</td>
<td>3.45</td>
</tr>
</tbody>
</table>

* YTD = Interest Income Net of Interest Expense (YTD), as a percentage of average earning assets - Annualized
** Quarter = Interest Income Net of Interest Expense (Quarter), as a percentage of average earning assets (Quarter) - Annualized
Source: Reports of Condition and Income
Change in Interest Income and Expense

(*All US Commercial Banks*)

Note: ▲ = Fed rate increase during quarter ▼ = Fed rate decrease during quarter
* Components of interest income and interest expense (YTD), as a percentage of average earning assets - Annualized
Source: Reports of Condition and Income

FEDERAL RESERVE BANK of KANSAS CITY

Banking Conditions

SEPTEMBER 2020
Change in Interest Income and Expense
(Tenth District Commercial Banks)

Note: ▲ = Fed rate increase during quarter ▼ = Fed rate decrease during quarter
* Components of interest income and interest expense (YTD), as a percentage of average earning assets - Annualized
Source: Reports of Condition and Income
### Interest Income

*(All US Commercial Banks)*

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All Banks</strong></td>
<td>3.00</td>
<td>3.08</td>
<td>3.29</td>
<td>3.72</td>
<td>3.88</td>
<td>2.99</td>
<td>3.89</td>
<td>3.72</td>
<td>3.52</td>
<td>2.85</td>
<td>2.66</td>
</tr>
<tr>
<td><strong>Banks Over $100B</strong></td>
<td>2.71</td>
<td>2.81</td>
<td>3.05</td>
<td>3.57</td>
<td>3.73</td>
<td>2.76</td>
<td>3.72</td>
<td>3.55</td>
<td>3.33</td>
<td>2.60</td>
<td>2.40</td>
</tr>
<tr>
<td><strong>Banks $10 - $100B</strong></td>
<td>3.67</td>
<td>3.75</td>
<td>3.96</td>
<td>4.08</td>
<td>4.22</td>
<td>3.43</td>
<td>4.26</td>
<td>4.05</td>
<td>3.91</td>
<td>3.30</td>
<td>3.14</td>
</tr>
<tr>
<td><strong>Banks Under $10B</strong></td>
<td>3.74</td>
<td>3.76</td>
<td>3.84</td>
<td>4.14</td>
<td>4.33</td>
<td>3.79</td>
<td>4.39</td>
<td>4.22</td>
<td>4.11</td>
<td>3.76</td>
<td>3.53</td>
</tr>
</tbody>
</table>

* YTD = Interest Income (YTD), as a percentage of average assets - Annualized

** Quarter = Interest Income (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income
Interest Income

(Tenth District Commercial Banks)

% of Avg. Assets

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</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>3.66</td>
<td>3.74</td>
<td>3.80</td>
<td>4.15</td>
<td>4.35</td>
<td>3.73</td>
<td>4.41</td>
<td>4.22</td>
<td>4.08</td>
<td>3.72</td>
<td>3.45</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>3.53</td>
<td>3.64</td>
<td>3.64</td>
<td>4.05</td>
<td>4.24</td>
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<td>4.09</td>
<td>3.90</td>
<td>3.43</td>
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<tr>
<td>Banks $250M - $1B</td>
<td>3.77</td>
<td>3.82</td>
<td>4.00</td>
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<td>4.54</td>
<td>4.22</td>
<td>4.66</td>
<td>4.42</td>
<td>4.42</td>
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<td>4.06</td>
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<td>4.47</td>
<td>4.31</td>
<td>4.17</td>
<td>3.75</td>
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</table>

* YTD = Interest Income (YTD), as a percentage of average assets - Annualized
** Quarter = Interest Income (Quarter), as a percentage of average assets (Quarter) - Annualized
Source: Reports of Condition and Income
Noninterest Income

(All US Commercial Banks)

% of Avg. Assets

<table>
<thead>
<tr>
<th>Year</th>
<th>YTD*</th>
<th>Quarter**</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>1.57</td>
<td>1.55</td>
</tr>
<tr>
<td>2016</td>
<td>1.50</td>
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<tr>
<td>2017</td>
<td>1.46</td>
<td>1.43</td>
</tr>
<tr>
<td>2018</td>
<td>1.56</td>
<td>1.38</td>
</tr>
<tr>
<td>2019</td>
<td>1.51</td>
<td>1.39</td>
</tr>
<tr>
<td>Sep-20</td>
<td>1.40</td>
<td></td>
</tr>
<tr>
<td>3Q 2019</td>
<td>1.55</td>
<td>1.38</td>
</tr>
<tr>
<td>4Q 2019</td>
<td>1.45</td>
<td>1.49</td>
</tr>
<tr>
<td>1Q 2020</td>
<td>1.43</td>
<td>1.51</td>
</tr>
<tr>
<td>2Q 2020</td>
<td>1.38</td>
<td>1.49</td>
</tr>
<tr>
<td>3Q 2020</td>
<td>1.39</td>
<td>1.49</td>
</tr>
</tbody>
</table>

* YTD = Noninterest Income (YTD), as a percentage of average assets - Annualized
** Quarter = Noninterest Income (Quarter), as a percentage of average assets (Quarter) - Annualized
Source: Reports of Condition and Income
### Noninterest Income

*(Tenth District Commercial Banks)*

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<tr>
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<tbody>
<tr>
<td>All District Banks</td>
<td>1.36</td>
<td>1.39</td>
<td>1.21</td>
<td>1.13</td>
<td>1.21</td>
<td>1.31</td>
<td>1.28</td>
<td>1.23</td>
<td>1.19</td>
<td>1.31</td>
<td>1.41</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>1.61</td>
<td>1.65</td>
<td>1.37</td>
<td>1.31</td>
<td>1.39</td>
<td>1.55</td>
<td>1.47</td>
<td>1.41</td>
<td>1.34</td>
<td>1.57</td>
<td>1.66</td>
</tr>
<tr>
<td>Banks $250M - $1B</td>
<td>1.28</td>
<td>1.24</td>
<td>1.13</td>
<td>0.96</td>
<td>1.02</td>
<td>0.92</td>
<td>1.10</td>
<td>1.04</td>
<td>1.05</td>
<td>0.88</td>
<td>1.03</td>
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<tr>
<td>Banks Under $250M</td>
<td>0.74</td>
<td>0.77</td>
<td>0.78</td>
<td>0.69</td>
<td>0.73</td>
<td>0.68</td>
<td>0.76</td>
<td>0.77</td>
<td>0.69</td>
<td>0.67</td>
<td>0.71</td>
</tr>
</tbody>
</table>

*YTD = Noninterest Income (YTD), as a percentage of average assets - Annualized

**Quarter = Noninterest Income (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income
Noninterest Expense

(All US Commercial Banks)

% of Avg. Assets

YTD*

Quarter**

<table>
<thead>
<tr>
<th>Year</th>
<th>All Banks</th>
<th>Banks Over $100B</th>
<th>Banks $10 - $100B</th>
<th>Banks Under $10B</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>2.63</td>
<td>2.53</td>
<td>2.71</td>
<td>2.97</td>
</tr>
<tr>
<td>2016</td>
<td>2.55</td>
<td>2.45</td>
<td>2.59</td>
<td>2.96</td>
</tr>
<tr>
<td>2017</td>
<td>2.57</td>
<td>2.51</td>
<td>2.54</td>
<td>2.89</td>
</tr>
<tr>
<td>2018</td>
<td>2.64</td>
<td>2.63</td>
<td>2.47</td>
<td>2.86</td>
</tr>
<tr>
<td>2019</td>
<td>2.61</td>
<td>2.60</td>
<td>2.43</td>
<td>2.86</td>
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<tr>
<td>Sep-20</td>
<td>2.47</td>
<td>2.40</td>
<td>2.61</td>
<td>2.70</td>
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<td>3Q 2019</td>
<td>2.64</td>
<td>2.64</td>
<td>2.43</td>
<td>2.85</td>
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<tr>
<td>4Q 2019</td>
<td>2.72</td>
<td>2.55</td>
<td>2.50</td>
<td>2.88</td>
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<tr>
<td>1Q 2020</td>
<td>2.36</td>
<td>2.27</td>
<td>3.50</td>
<td>2.85</td>
</tr>
<tr>
<td>2Q 2020</td>
<td>2.31</td>
<td>2.18</td>
<td>2.63</td>
<td>2.63</td>
</tr>
</tbody>
</table>

* YTD = Noninterest Expense (YTD), as a percentage of average assets - Annualized
** Quarter = Noninterest Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income
### Noninterest Expense

**Tenth District Commercial Banks**

<table>
<thead>
<tr>
<th>Year</th>
<th>Q3 2019</th>
<th>Q4 2019</th>
<th>Q1 2020</th>
<th>Q2 2020</th>
<th>Q3 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>2.96</td>
<td>3.02</td>
<td>2.92</td>
<td>2.68</td>
<td>2.77</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>2.92</td>
<td>2.99</td>
<td>2.89</td>
<td>2.69</td>
<td>2.79</td>
</tr>
<tr>
<td>Banks $250M - $1B</td>
<td>3.06</td>
<td>3.01</td>
<td>3.03</td>
<td>2.67</td>
<td>2.69</td>
</tr>
<tr>
<td>Banks Under $250M</td>
<td>2.95</td>
<td>3.17</td>
<td>2.89</td>
<td>2.71</td>
<td>2.80</td>
</tr>
</tbody>
</table>

* YTD = Noninterest Expense (YTD), as a percentage of average assets - Annualized

** Quarter = Noninterest Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income
# Loan Loss Provisions

*(All US Commercial Banks)*

<table>
<thead>
<tr>
<th>Year</th>
<th>Q1 2019</th>
<th>Q2 2019</th>
<th>Q3 2019</th>
<th>Q4 2019</th>
<th>1Q 2020</th>
<th>2Q 2020</th>
<th>3Q 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Banks</td>
<td>0.22</td>
<td>0.27</td>
<td>0.27</td>
<td>0.26</td>
<td>0.29</td>
<td>0.85</td>
<td>0.29</td>
</tr>
<tr>
<td>Banks Over $100B</td>
<td>0.22</td>
<td>0.27</td>
<td>0.27</td>
<td>0.29</td>
<td>0.33</td>
<td>0.95</td>
<td>0.32</td>
</tr>
<tr>
<td>Banks $10 - $100B</td>
<td>0.31</td>
<td>0.38</td>
<td>0.40</td>
<td>0.25</td>
<td>0.25</td>
<td>0.78</td>
<td>0.25</td>
</tr>
<tr>
<td>Banks Under $10B</td>
<td>0.14</td>
<td>0.18</td>
<td>0.15</td>
<td>0.14</td>
<td>0.15</td>
<td>0.37</td>
<td>0.15</td>
</tr>
</tbody>
</table>

* YTD = Loan Loss Provision Expense (YTD), as a percentage of average assets - Annualized
** Quarter = Loan Loss Provision Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income
Loan Loss Provisions

(Tenth District Commercial Banks)

% of Avg. Assets

YTD*

Quarter**


All District Banks 0.18 0.26 0.22 0.22 0.24 0.48 0.23 0.29 0.57 0.65 0.23 0.23

Banks Over $1B 0.23 0.35 0.28 0.27 0.28 0.61 0.26 0.33 0.79 0.83 0.25

Banks $250M - $1B 0.12 0.14 0.14 0.16 0.17 0.28 0.19 0.21 0.23 0.37 0.20

Banks Under $250M 0.11 0.14 0.14 0.14 0.20 0.18 0.19 0.23 0.14 0.19 0.15

* YTD = Loan Loss Provision Expense (YTD), as a percentage of average assets - Annualized

** Quarter = Loan Loss Provision Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income
Asset Quality

All U.S. commercial banks

- Problem assets increased for banks over $100B and between $10 and $100B both quarter to quarter and year to year, while banks under $10 remain relatively unchanged
- All loan categories experienced increased noncurrent rates year to year and quarter to quarter with the exception of Consumer loans which have decreased

Tenth District commercial banks

- Problem assets remain low and loan loss reserve coverage remains high in the Tenth District
- Agriculture and CRE noncurrent rates have increased year over year, C&I and 1-4 family rates are relatively unchanged, and Consumer rates have decreased
Problem Assets

(All US Commercial Banks)

% of Loans + OREO

<table>
<thead>
<tr>
<th>Year/Quarter</th>
<th>All Banks</th>
<th>Banks Over $100B</th>
<th>Banks $10 - $100B</th>
<th>Banks Under $10B</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015 YTD</td>
<td>1.71</td>
<td>1.94</td>
<td>1.08</td>
<td>1.50</td>
</tr>
<tr>
<td>2016 YTD</td>
<td>1.52</td>
<td>1.69</td>
<td>1.11</td>
<td>1.30</td>
</tr>
<tr>
<td>2017 YTD</td>
<td>1.26</td>
<td>1.39</td>
<td>1.02</td>
<td>1.05</td>
</tr>
<tr>
<td>2018 YTD</td>
<td>1.01</td>
<td>1.08</td>
<td>0.82</td>
<td>0.96</td>
</tr>
<tr>
<td>2019 YTD</td>
<td>0.91</td>
<td>0.95</td>
<td>0.76</td>
<td>0.90</td>
</tr>
<tr>
<td>Sep-20 YTD</td>
<td>1.11</td>
<td>1.23</td>
<td>0.88</td>
<td>0.96</td>
</tr>
<tr>
<td>3Q 2019</td>
<td>0.93</td>
<td>0.98</td>
<td>0.77</td>
<td>0.94</td>
</tr>
<tr>
<td>4Q 2019</td>
<td>0.91</td>
<td>0.95</td>
<td>0.76</td>
<td>0.90</td>
</tr>
<tr>
<td>1Q 2020</td>
<td>0.92</td>
<td>0.93</td>
<td>0.83</td>
<td>0.90</td>
</tr>
<tr>
<td>2Q 2020</td>
<td>1.05</td>
<td>1.14</td>
<td>0.85</td>
<td>0.92</td>
</tr>
<tr>
<td>3Q 2020</td>
<td>1.11</td>
<td>1.23</td>
<td>0.88</td>
<td>0.91</td>
</tr>
</tbody>
</table>

Note: Loans 90+ days past due + nonaccrual loans + other real estate owned (OREO) as a percentage of total loans + OREO
Source: Reports of Condition and Income
Problem Assets

(Tenth District Commercial Banks)

% of Loans + OREO*

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</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>1.14</td>
<td>1.09</td>
<td>0.98</td>
<td>0.94</td>
<td>1.01</td>
<td>1.04</td>
<td>1.20</td>
<td>1.01</td>
<td>1.08</td>
<td>1.08</td>
<td>1.04</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>0.99</td>
<td>0.95</td>
<td>0.85</td>
<td>0.80</td>
<td>0.88</td>
<td>0.97</td>
<td>0.82</td>
<td>0.88</td>
<td>0.94</td>
<td>1.02</td>
<td>0.97</td>
</tr>
<tr>
<td>Banks $250M - $1B</td>
<td>1.42</td>
<td>1.35</td>
<td>1.16</td>
<td>1.15</td>
<td>1.17</td>
<td>1.13</td>
<td>1.21</td>
<td>1.17</td>
<td>1.23</td>
<td>1.13</td>
<td>1.13</td>
</tr>
<tr>
<td>Banks Under $250M</td>
<td>1.18</td>
<td>1.13</td>
<td>1.11</td>
<td>1.12</td>
<td>1.32</td>
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<td>1.30</td>
<td>1.32</td>
<td>1.48</td>
<td>1.35</td>
<td>1.29</td>
</tr>
</tbody>
</table>

* Loans 90+ days past due + nonaccrual loans + OREO as a percentage of total loans + OREO

Source: Reports of Condition and Income
Texas Ratio

(All US Commercial Banks)

% Equity Capital + ALLL

YTD

Quarter

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</thead>
<tbody>
<tr>
<td>All Banks</td>
<td>5.7</td>
<td>5.4</td>
<td>4.3</td>
<td>3.6</td>
<td>3.3</td>
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<td>3.4</td>
<td>3.3</td>
<td>3.6</td>
<td>4.0</td>
<td>4.2</td>
</tr>
<tr>
<td>Banks Over $100B</td>
<td>5.2</td>
<td>4.9</td>
<td>3.8</td>
<td>3.1</td>
<td>2.8</td>
<td>3.9</td>
<td>3.0</td>
<td>2.8</td>
<td>3.1</td>
<td>3.7</td>
<td>3.9</td>
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<tr>
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<td>5.5</td>
<td>4.7</td>
<td>4.0</td>
<td>3.8</td>
<td>4.5</td>
<td>3.8</td>
<td>3.8</td>
<td>4.3</td>
<td>4.4</td>
<td>4.5</td>
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<tr>
<td>Banks Under $10B</td>
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<td>7.1</td>
<td>5.8</td>
<td>5.2</td>
<td>4.8</td>
<td>5.1</td>
<td>5.0</td>
<td>4.8</td>
<td>5.1</td>
<td>5.1</td>
<td>5.1</td>
</tr>
</tbody>
</table>

Note: Restructured loans, nonaccrual loans, and OREO to equity capital and allowance for loan and lease losses (ALLL)
Source: Reports of Condition and Income
### Texas Ratio

*(Tenth District Commercial Banks)*

#### % Equity Capital + ALLL

<table>
<thead>
<tr>
<th></th>
<th>YTD 2019</th>
<th>4Q 2019</th>
<th>1Q 2020</th>
<th>2Q 2020</th>
<th>3Q 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>6.0</td>
<td>5.0</td>
<td>5.1</td>
<td>5.2</td>
<td>5.3</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>5.3</td>
<td>4.2</td>
<td>4.5</td>
<td>4.9</td>
<td>5.0</td>
</tr>
<tr>
<td>Banks $250M - $1B</td>
<td>7.9</td>
<td>6.4</td>
<td>6.0</td>
<td>6.0</td>
<td>6.3</td>
</tr>
<tr>
<td>Banks Under $250M</td>
<td>5.5</td>
<td>5.3</td>
<td>5.6</td>
<td>5.1</td>
<td>5.1</td>
</tr>
</tbody>
</table>

#### Note:
Restructured loans, nonaccrual loans, and OREO to equity capital and ALLL.

Source: Reports of Condition and Income.
Noncurrent CLD and CRE Loans
(All US Commercial Banks)

% of Loan Type*

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CLD (Banks)</td>
<td>1.12</td>
<td>0.74</td>
<td>0.51</td>
<td>0.45</td>
<td>0.43</td>
<td>0.61</td>
<td>0.44</td>
<td>0.43</td>
<td>0.46</td>
<td>0.55</td>
<td>0.61</td>
</tr>
<tr>
<td>Other CRE (Banks)</td>
<td>0.71</td>
<td>0.58</td>
<td>0.49</td>
<td>0.46</td>
<td>0.40</td>
<td>0.69</td>
<td>0.44</td>
<td>0.40</td>
<td>0.47</td>
<td>0.59</td>
<td>0.69</td>
</tr>
</tbody>
</table>

* Noncurrent Loans to Loans - By Loan Category
Note: Noncurrent includes loans 90+ days past due or on nonaccrual
Source: Reports of Condition and Income
Noncurrent CLD and CRE Loans

(Tenth District Commercial Banks)

% of Loan Type*

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>CLD (Banks)</td>
<td>0.87</td>
<td>0.79</td>
<td>0.57</td>
<td>0.59</td>
<td>0.54</td>
<td>0.29</td>
<td>0.55</td>
<td>0.54</td>
<td>0.33</td>
<td>0.37</td>
<td>0.29</td>
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<tr>
<td>Other CRE (Banks)</td>
<td>0.64</td>
<td>0.54</td>
<td>0.54</td>
<td>0.61</td>
<td>0.51</td>
<td>0.66</td>
<td>0.53</td>
<td>0.51</td>
<td>0.55</td>
<td>0.57</td>
<td>0.66</td>
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</tbody>
</table>

* Noncurrent Loans to Loans - By Loan Category
Note: Noncurrent includes loans 90+ days past due or on nonaccrual
Source: Reports of Condition and Income
### Noncurrent Loans by Other Loan Types

*(All US Commercial Banks)*

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4 Family</td>
<td>4.4</td>
<td>3.3</td>
<td>2.7</td>
<td>2.0</td>
<td>1.6</td>
<td>2.1</td>
<td>1.7</td>
<td>1.6</td>
<td>1.8</td>
<td>1.8</td>
<td>2.1</td>
</tr>
<tr>
<td>C&amp;I</td>
<td>0.8</td>
<td>1.3</td>
<td>0.9</td>
<td>0.7</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Ag</td>
<td>0.7</td>
<td>1.1</td>
<td>1.2</td>
<td>1.4</td>
<td>1.5</td>
<td>1.7</td>
<td>1.5</td>
<td>1.5</td>
<td>1.7</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Consumer</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
<td>0.7</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
</tr>
</tbody>
</table>

*Noncurrent Loans to Loans - By Loan Category*

Note: Noncurrent includes loans 90+ days past due or on nonaccrual

Source: Reports of Condition and Income
## Noncurrent Loans by Other Loan Types

*(Tenth District Commercial Banks)*

### % of Loan Type*

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1-to-4 Family (Banks)</td>
<td>1.26</td>
<td>1.11</td>
<td>1.10</td>
<td>0.99</td>
<td>1.23</td>
<td>1.25</td>
<td>1.14</td>
<td>1.23</td>
<td>1.27</td>
<td>1.55</td>
<td>1.25</td>
</tr>
<tr>
<td>C&amp;I (Banks)</td>
<td>1.22</td>
<td>1.30</td>
<td>1.03</td>
<td>0.91</td>
<td>0.93</td>
<td>0.96</td>
<td>1.03</td>
<td>0.93</td>
<td>1.05</td>
<td>0.86</td>
<td>0.96</td>
</tr>
<tr>
<td>Ag (Banks)</td>
<td>0.31</td>
<td>0.68</td>
<td>0.80</td>
<td>1.00</td>
<td>1.48</td>
<td>1.70</td>
<td>1.17</td>
<td>1.48</td>
<td>1.70</td>
<td>1.81</td>
<td>1.70</td>
</tr>
<tr>
<td>Consumer (Banks)</td>
<td>0.62</td>
<td>0.88</td>
<td>0.89</td>
<td>0.90</td>
<td>0.79</td>
<td>0.59</td>
<td>0.79</td>
<td>0.79</td>
<td>0.80</td>
<td>0.67</td>
<td>0.59</td>
</tr>
</tbody>
</table>

* Noncurrent Loans to Loans - By Loan Category

Note: Noncurrent includes loans 90+ days past due or on nonaccrual
Source: Reports of Condition and Income
Noncurrent Loans by Loan Type Across District States

(Tenth District Commercial Banks)

* Noncurrent Loans to Loans - By Loan Category.
** Noncurrent Consumer loans in Colorado are mostly due to one institution engaged in a distressed student loan program

Note: Noncurrent includes loans 90+ days past due or in nonaccrual
Source: Reports of Condition and Income – September 2020
Coverage Ratio

(All US Commercial Banks)

% of Noncurrent Loans

YTD

Quarter

Note: Loan loss reserves to loans 90+ days past due or in nonaccrual
Source: Reports of Condition and Income

<table>
<thead>
<tr>
<th>Year</th>
<th>All Banks</th>
<th>Banks Over $100B</th>
<th>Banks $10 - $100B</th>
<th>Banks Under $10B</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>86.4</td>
<td>73.8</td>
<td>131.6</td>
<td>123.0</td>
</tr>
<tr>
<td>2016</td>
<td>92.4</td>
<td>81.0</td>
<td>122.2</td>
<td>129.0</td>
</tr>
<tr>
<td>2017</td>
<td>105.8</td>
<td>94.8</td>
<td>127.1</td>
<td>145.7</td>
</tr>
<tr>
<td>2018</td>
<td>126.7</td>
<td>120.2</td>
<td>134.6</td>
<td>150.7</td>
</tr>
<tr>
<td>2019</td>
<td>135.2</td>
<td>131.8</td>
<td>134.2</td>
<td>152.3</td>
</tr>
<tr>
<td>Sep-20</td>
<td>208.7</td>
<td>217.8</td>
<td>201.1</td>
<td>166.9</td>
</tr>
<tr>
<td>3Q 2019</td>
<td>135.0</td>
<td>131.8</td>
<td>135.7</td>
<td>149.4</td>
</tr>
<tr>
<td>4Q 2019</td>
<td>135.2</td>
<td>213.6</td>
<td>134.2</td>
<td>152.3</td>
</tr>
<tr>
<td>1Q 2020</td>
<td>202.3</td>
<td>232.4</td>
<td>199.2</td>
<td>154.5</td>
</tr>
<tr>
<td>2Q 2020</td>
<td>218.3</td>
<td>217.8</td>
<td>205.3</td>
<td>159.1</td>
</tr>
<tr>
<td>3Q 2020</td>
<td>208.7</td>
<td>201.1</td>
<td></td>
<td>166.9</td>
</tr>
</tbody>
</table>

Note: Loan loss reserves to loans 90+ days past due or in nonaccrual
Source: Reports of Condition and Income
## Coverage Ratio

*(*Tenth District Commercial Banks)*

<table>
<thead>
<tr>
<th>% of Noncurrent Loans*</th>
<th>YTD</th>
<th>Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>164.0</td>
<td>168.1</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>167.9</td>
<td>173.6</td>
</tr>
<tr>
<td>Banks $250M - $1B</td>
<td>152.6</td>
<td>159.1</td>
</tr>
<tr>
<td>Banks Under $250M</td>
<td>171.5</td>
<td>166.5</td>
</tr>
</tbody>
</table>

* Loan loss reserves to loans 90+ days past due or in nonaccrual
Source: Reports of Condition and Income
Allowance to Total Loans

(All US Commercial Banks)

% of Total Loans

Source: Reports of Condition and Income
Allowance to Total Loans
(Tenth District Commercial Banks)

% of Total Loans


Source: Reports of Condition and Income
Balance Sheet Composition and Funding

All U.S. commercial banks

- Deposit growth for all US commercial banks outpaced loan growth year to year and quarter to quarter
- Cash and reserve holdings increased year to year and remain high despite third quarter decreases across all bank categories
- For all US Commercial banks, loan portfolios grew year to year, driven by C&I, CRE, and Other loan categories and bolstered by the Paycheck Protection Program

Tenth District commercial banks

- Deposit growth at Tenth District banks outpaced loan growth both quarter to quarter and year to year
- Cash and reserve holdings continued to increase for banks under $250M in third quarter 2020 when other categories declined; all asset sizes increased cash and reserve holdings year to year
- For Tenth District banks, loan portfolios grew year to year, driven by C&I, CRE, and RE 1-4 family categories and bolstered by both the low rate environment and the Paycheck Protection Program
### Balance Sheet Shifts

#### Change From September 2019 to September 2020

*(All US Commercial Banks)*

<table>
<thead>
<tr>
<th>Assets</th>
<th>$ Billions</th>
<th>Year-Over-Year Change</th>
<th>Quarterly Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>1,152</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities</td>
<td>712</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>517</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FFS &amp; Repos</td>
<td>207</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading</td>
<td>52</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td>(82)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>2,660</td>
<td>(800)</td>
<td>(400)</td>
</tr>
<tr>
<td>Borrowings</td>
<td>(270)</td>
<td>(200)</td>
<td>(70)</td>
</tr>
<tr>
<td>FFP &amp; Repos</td>
<td>22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>48</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Reports of Condition and Income
Balance Sheet Shifts

Change From September 2019 to September 2020
(Tenth District Commercial Banks)

<table>
<thead>
<tr>
<th>Assets</th>
<th>$ Billions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>3.4</td>
</tr>
<tr>
<td>Securities</td>
<td>4.8</td>
</tr>
<tr>
<td>Loans</td>
<td>15.1</td>
</tr>
<tr>
<td>FFS &amp; Repos</td>
<td>1.1</td>
</tr>
<tr>
<td>Trading</td>
<td>1.4</td>
</tr>
<tr>
<td>Other Assets</td>
<td>2.6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>$ Billions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>18.5</td>
</tr>
<tr>
<td>Borrowings</td>
<td>0.3</td>
</tr>
<tr>
<td>FFP &amp; Repos</td>
<td>2.4</td>
</tr>
<tr>
<td>Trading</td>
<td>0.1</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Source: Reports of Condition and Income
## Cash and Reserve Holdings

(All US Commercial Banks)

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All Banks</td>
<td>11.2</td>
<td>11.1</td>
<td>11.3</td>
<td>9.7</td>
<td>9.1</td>
<td>13.7</td>
<td>9.1</td>
<td>9.1</td>
<td>11.9</td>
<td>14.0</td>
<td>13.7</td>
</tr>
<tr>
<td>Banks Over $100B</td>
<td>13.2</td>
<td>12.8</td>
<td>13.2</td>
<td>11.2</td>
<td>10.4</td>
<td>15.3</td>
<td>10.4</td>
<td>10.4</td>
<td>13.6</td>
<td>15.5</td>
<td>15.3</td>
</tr>
<tr>
<td>Banks $10 - $100B</td>
<td>6.7</td>
<td>7.3</td>
<td>6.6</td>
<td>5.5</td>
<td>4.7</td>
<td>9.3</td>
<td>4.7</td>
<td>4.7</td>
<td>7.0</td>
<td>9.5</td>
<td>9.3</td>
</tr>
<tr>
<td>Banks Under $10B</td>
<td>6.5</td>
<td>6.5</td>
<td>6.6</td>
<td>6.6</td>
<td>7.4</td>
<td>10.0</td>
<td>7.4</td>
<td>7.4</td>
<td>8.0</td>
<td>10.1</td>
<td>10.0</td>
</tr>
</tbody>
</table>

Note: Total cash and due from as a percentage of total assets
Source: Reports of Condition and Income
Cash and Reserve Holdings
(Tenth District Commercial Banks)

% of Assets*

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>6.3</td>
<td>6.1</td>
<td>6.2</td>
<td>6.0</td>
<td>6.3</td>
<td>7.9</td>
<td>5.9</td>
<td>6.3</td>
<td>6.1</td>
<td>8.3</td>
<td>7.9</td>
</tr>
<tr>
<td>Banks Over $1B</td>
<td>5.4</td>
<td>5.4</td>
<td>5.8</td>
<td>5.4</td>
<td>5.5</td>
<td>7.1</td>
<td>5.1</td>
<td>5.5</td>
<td>5.2</td>
<td>7.7</td>
<td>7.1</td>
</tr>
<tr>
<td>Banks $250M - $1B</td>
<td>6.7</td>
<td>6.3</td>
<td>5.8</td>
<td>6.2</td>
<td>7.0</td>
<td>8.7</td>
<td>6.5</td>
<td>7.0</td>
<td>6.9</td>
<td>8.9</td>
<td>8.7</td>
</tr>
<tr>
<td>Banks Under $250M</td>
<td>8.5</td>
<td>8.4</td>
<td>8.4</td>
<td>8.4</td>
<td>8.7</td>
<td>11.2</td>
<td>8.4</td>
<td>8.7</td>
<td>9.3</td>
<td>10.7</td>
<td>11.2</td>
</tr>
</tbody>
</table>

Note: Total cash and due from as a percentage of total assets
Source: Reports of Condition and Income

Federal Reserve Bank of Kansas City
Banking Conditions

SEPTEMBER 2020
## Loan Portfolio Composition

Change From September 2019 to September 2020

*(All US Commercial Banks)*

<table>
<thead>
<tr>
<th>$ Billions</th>
<th>Year-Over-Year Change</th>
<th>Quarterly Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Loans</td>
<td>516.5</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>116.2</td>
<td></td>
</tr>
<tr>
<td>Consumer</td>
<td>(53.8)</td>
<td></td>
</tr>
<tr>
<td>C&amp;I</td>
<td>297.9</td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>(4.7)</td>
<td></td>
</tr>
<tr>
<td>1-4 Family</td>
<td>31.5</td>
<td></td>
</tr>
<tr>
<td>CRE</td>
<td>129.3</td>
<td></td>
</tr>
</tbody>
</table>

Source: Reports of Condition and Income
Loan Portfolio Composition
Change From September 2019 to September 2020

(Tenth District Commercial Banks)*

<table>
<thead>
<tr>
<th>Category</th>
<th>Year-Over-Year Change</th>
<th>Quarterly Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Loans</td>
<td>33.5</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>-</td>
<td>0.5</td>
</tr>
<tr>
<td>Consumer</td>
<td>-0.7</td>
<td>-0.7</td>
</tr>
<tr>
<td>C&amp;I</td>
<td>22.7</td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>-0.6</td>
<td></td>
</tr>
<tr>
<td>1-4 Family</td>
<td>6.3</td>
<td></td>
</tr>
<tr>
<td>CRE</td>
<td>5.2</td>
<td></td>
</tr>
</tbody>
</table>

Source: Reports of Condition and Income
Total Loan Growth
(All US Commercial Banks)

% Change From Prior Year

<table>
<thead>
<tr>
<th></th>
<th>3Q 2017</th>
<th>4Q 2017</th>
<th>1Q 2018</th>
<th>2Q 2018</th>
<th>3Q 2018</th>
<th>4Q 2018</th>
<th>1Q 2019</th>
<th>2Q 2019</th>
<th>3Q 2019</th>
<th>4Q 2019</th>
<th>1Q 2020</th>
<th>2Q 2020</th>
<th>3Q 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Banks</td>
<td>3.27</td>
<td>4.06</td>
<td>4.51</td>
<td>4.15</td>
<td>3.88</td>
<td>4.34</td>
<td>3.90</td>
<td>4.38</td>
<td>4.57</td>
<td>3.53</td>
<td>8.31</td>
<td>6.79</td>
<td>4.85</td>
</tr>
<tr>
<td>Banks Over $100B</td>
<td>1.60</td>
<td>2.92</td>
<td>3.48</td>
<td>2.83</td>
<td>2.53</td>
<td>3.18</td>
<td>2.62</td>
<td>3.27</td>
<td>3.73</td>
<td>2.54</td>
<td>9.23</td>
<td>4.03</td>
<td>1.51</td>
</tr>
<tr>
<td>Banks $10 - $100B</td>
<td>5.91</td>
<td>5.58</td>
<td>5.95</td>
<td>5.65</td>
<td>5.74</td>
<td>6.11</td>
<td>6.06</td>
<td>6.37</td>
<td>5.91</td>
<td>4.92</td>
<td>6.35</td>
<td>9.47</td>
<td>8.36</td>
</tr>
<tr>
<td>Banks Under $10B</td>
<td>6.84</td>
<td>6.65</td>
<td>6.91</td>
<td>7.60</td>
<td>7.06</td>
<td>6.88</td>
<td>6.65</td>
<td>6.56</td>
<td>6.41</td>
<td>5.86</td>
<td>6.71</td>
<td>15.06</td>
<td>14.35</td>
</tr>
</tbody>
</table>

Notes: 1) The pool of banks within each size grouping was adjusted to eliminate distortions from acquisitions, including failed banks
Source: Reports of Condition and Income
Total Loan Growth

(Tenth District Commercial Banks)

% Change From Prior Year

<table>
<thead>
<tr>
<th>3Q 2017</th>
<th>4Q 2017</th>
<th>1Q 2018</th>
<th>2Q 2018</th>
<th>3Q 2018</th>
<th>4Q 2018</th>
<th>1Q 2019</th>
<th>2Q 2019</th>
<th>3Q 2019</th>
<th>4Q 2019</th>
<th>1Q 2020</th>
<th>2Q 2020</th>
<th>3Q 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>All District Banks</td>
<td>6.17</td>
<td>6.13</td>
<td>5.45</td>
<td>5.51</td>
<td>5.56</td>
<td>5.72</td>
<td>6.09</td>
<td>6.19</td>
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<td>4.65</td>
<td>4.90</td>
<td>4.67</td>
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<td>3.00</td>
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Notes: 1) The pool of banks within each size grouping was adjusted to eliminate distortions from acquisitions, including failed banks
Source: Reports of Condition and Income
# Loans to Deposits

*(All US Commercial Banks)*

<table>
<thead>
<tr>
<th>% of Deposits</th>
<th>YTD</th>
<th>Quarter</th>
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<tr>
<td>All Banks</td>
<td>71.8</td>
<td>71.6</td>
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<tr>
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<td>66.5</td>
<td>66.1</td>
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<tr>
<td>Banks $10 - $100B</td>
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<td>85.1</td>
</tr>
<tr>
<td>Banks Under $10B</td>
<td>81.9</td>
<td>83.0</td>
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</table>

Note: Total loans as a percentage of total deposits
Source: Reports of Condition and Income
Loans to Deposits
(Tenth District Commercial Banks)

% of Deposits*

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<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
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<th></th>
<th></th>
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<th></th>
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<th></th>
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<tbody>
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<td>78.1</td>
<td>78.3</td>
<td>79.6</td>
<td>78.9</td>
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<td>78.9</td>
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<td>77.5</td>
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<td>78.3</td>
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<td>77.2</td>
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</table>

* Total loans as a percentage of total deposits
Source: Reports of Condition and Income
### Wholesale Funding

**All US Commercial Banks**

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<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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<td>10.6</td>
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</table>

* FFP, repos, listing service deposits, brokered deposits, FHLB borrowings, non-brokered reciprocal deposits, and other borrowed money, as a percentage of total assets

Source: Reports of Condition and Income
## Wholesale Funding
*(Tenth District Commercial Banks)*

<table>
<thead>
<tr>
<th></th>
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<td>12.1</td>
<td>12.0</td>
<td>13.0</td>
<td>11.9</td>
<td>11.5</td>
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<tr>
<td>Banks Over $1B</td>
<td>11.0</td>
<td>12.7</td>
<td>12.4</td>
<td>10.9</td>
<td>12.1</td>
<td>12.7</td>
<td>11.5</td>
<td>12.9</td>
<td>12.7</td>
<td>14.3</td>
<td>11.9</td>
<td>11.5</td>
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<tr>
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<td>12.0</td>
<td>12.1</td>
<td>12.4</td>
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<td>13.1</td>
<td>11.9</td>
<td>12.1</td>
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<td>13.4</td>
<td>13.1</td>
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<tr>
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<td>8.1</td>
<td>8.6</td>
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<td>8.5</td>
<td>8.1</td>
<td>8.0</td>
<td>8.5</td>
<td>8.3</td>
</tr>
</tbody>
</table>

* FFP, repos, listing service deposits, brokered deposits, FHLB borrowings, non-brokered reciprocal deposits and other borrowed money, as a percentage of total assets
Source: Reports of Condition and Income

---

**Federal Reserve Bank of Kansas City**

*Banking Conditions*  
**September 2020**
Loans to Assets Across District States

(Tenth District Commercial Banks)

% of Assets*

* Total loans as a percentage of total assets
Source: Reports of Condition and Income
Paycheck Protection Program Loans

All U.S. commercial banks
- Banks under $10B see leverage ratios significantly affected by PPP loans as they hold a disproportionate share
- Unearned Income remains elevated in third quarter 2020

Tenth District commercial banks
- Bank participation in the PPP was 78% or higher across all district states
- Despite the lowest participation rate, Oklahoma banks held the highest volume of loans at $7 billion
PPP Loans Outstanding and Rate of Participation

September 30th, 2020

Reserve Bank Districts

Asset Group

- Banks < $10 billion
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- Banks $10 to $100 billion
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- Banks > $100 billion
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

Tenth District States

- NM
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- WY
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- MO
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- KS
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- CO
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- NE
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

- OK
  - $ Volume
  - Pledged to PPPLF
  - Participation Rate (rhs)

Source: Reports of Condition and Income
Unearned Income on Loans and Loan Fees
(All US Commercial Banks)

$ Billions*

* Unearned income on loans and net unamortized loan fees
Source: Reports of Condition and Income
Unearned Income on Loans and Loan Fees
(Tenth District Commercial Banks)

$ Millions*

* Unearned income on loans and net unamortized loan fees
Source: Reports of Condition and Income
Factors for Change in Capital at Community and Large Banks

December 2019 vs. September 2020

% of Avg. Assets*

Community Bank Leverage Ratio

Large Bank CET1 Ratio

Impact of PPP Loans

* Tier 1 capital to assets for leverage capital purposes for banks under $10 billion

** Common equity tier 1 capital as a percentage of risk-weighted assets for banks over $100 billion

Source: Reports of Condition and Income
## Overview

<table>
<thead>
<tr>
<th>State</th>
<th># Comm'l Banks</th>
<th>Total Assets</th>
<th>Total Loans</th>
<th>Total Deposits</th>
<th>Total Equity Capital</th>
<th>Problem Assets</th>
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<tbody>
<tr>
<td>Colorado</td>
<td>67</td>
<td>68,599</td>
<td>43,071</td>
<td>59,214</td>
<td>6,365</td>
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<td>214</td>
<td>73,374</td>
<td>122,747</td>
<td>60,215</td>
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<td>Missouri</td>
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<td>191,837</td>
<td>57,401</td>
<td>87,784</td>
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<td>7,626</td>
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<tr>
<td>New Mexico</td>
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<td>13,074</td>
<td>7,626</td>
<td>6,230</td>
<td>11,357</td>
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<td>13,810</td>
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<td>11,585</td>
<td>8,508</td>
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- Balance sheet items shown in millions.

## Earnings

<table>
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<tr>
<th>State</th>
<th>% Banks With Loss</th>
<th>ROAA</th>
<th>NII/Avg Assets</th>
<th>Provisions/Avg Assets</th>
<th>Loan Loss/Avg Loans</th>
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<tbody>
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<td>1.65</td>
<td>1.21</td>
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- Income statement items shown as year-to-date.
- Average assets are calculated by using the average of YTD average assets.

## Asset Quality

<table>
<thead>
<tr>
<th>State</th>
<th>Problem Assets / Total Loans + OREO</th>
<th>Noncurrent CLD</th>
<th>Noncurrent Other CRE</th>
<th>Noncurrent 1-4 Family</th>
<th>Noncurrent C&amp;I</th>
<th>Noncurrent Farm</th>
<th>Noncurrent RE Farm</th>
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<tbody>
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<td>1.37</td>
<td>1.37</td>
<td>1.37</td>
<td>1.37</td>
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</table>

- Problem assets consist of loans 90+ days past due, in nonaccrual status, and other real estate owned (OREO).
- Noncurrent loans consist of loans 90+ days past due or in nonaccrual status.

## Other Financial Ratios

<table>
<thead>
<tr>
<th>State</th>
<th>ALLL/Noncurr</th>
<th>Tier 1 Leverage/Assets</th>
<th>Tangible Equity Capital/Assets</th>
<th>Noncore Funding / Total Assets</th>
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</tr>
</tbody>
</table>

Includes all commercial banks located within each state.
Source: Reports of Condition and Income
Any questions can be directed to: Brent Lytle – Brent.Lytle@kc.frb.org