

Twin Cities MSA and US Banking Conditions -- Fourth Quarter 2015

Banks = 90 -- Data from quarterly call reports

Summary: Year-End 2015 Compared to Year-End 2014

- Small increase in problem loans
- Small gain in profits
- Loan growth was flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.39%	-36 bps	-47 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.65%	-17 bps	147 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%	34 bps	-7 bps
Earnings			
Return on Average Assets	1.00%	-1 bps	5 bps
Net Interest Margin	3.79%	-2 bps	-10 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	11.15%	-127 bps	-103 bps
Net Loan Growth (over last four quarters)	6.82%	-190 bps	-52 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.92%	-16 bps	-23 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.14%	-2 bps	-68 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	1.21%	-11 bps	-43 bps
Earnings			
Return on Average Assets	0.93%	0 bps	3 bps
Net Interest Margin	3.74%	1 bps	-1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	18.91%	-29 bps	-36 bps
Net Loan Growth (over last four quarters)	6.45%	-16 bps	0 bps