

## Minnesota and US Banking Conditions -- Third Quarter 2019

Banks = 269, BHCs = 209 -- Data from quarterly call reports

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

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	15.50%	-7 bps	-15 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.77%	-19 bps	9 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	0.32%	3 bps	-27 bps
<b>Earnings</b>			
Return on Average Assets	1.29%	5 bps	5 bps
Net Interest Margin	4.05%	4 bps	5 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	16.72%	77 bps	196 bps
<b>Net Loan Growth (over last four quarters)</b>	4.55%	-27 bps	-62 bps

## Nation

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.26%	8 bps	18 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.94%	-10 bps	-45 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	0.81%	2 bps	-9 bps
<b>Earnings</b>			
Return on Average Assets	1.16%	2 bps	2 bps
Net Interest Margin	3.90%	0 bps	1 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	20.38%	20 bps	67 bps
<b>Net Loan Growth (over last four quarters)</b>	4.59%	-49 bps	-105 bps