

Twin Cities MSA and US Banking Conditions -- Fourth Quarter 2019

Banks = 69 -- Data from quarterly call reports

-- Large decline in bank profits

-- Small decline in loan growth

-- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.66%	-21 bps	-67 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.26%	21 bps	35 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	0.48%	-17 bps	-8 bps
Earnings			
Return on Average Assets	1.21%	-10 bps	3 bps
Net Interest Margin	4.00%	0 bps	10 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	12.17%	-130 bps	-213 bps
Net Loan Growth (over last four quarters)	6.52%	-62 bps	35 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.21%	-5 bps	14 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.16%	21 bps	-10 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	0.79%	-1 bps	0 bps
Earnings			
Return on Average Assets	1.15%	0 bps	2 bps
Net Interest Margin	3.88%	-1 bps	-1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.87%	-50 bps	34 bps
Net Loan Growth (over last four quarters)	4.27%	-32 bps	-117 bps