

Minnesota and US Banking Conditions -- First Quarter 2020

Banks = 240, BHCs = 208 -- Data from quarterly call reports

- Large decline in bank profits
- Small decline in loan growth
- Medium increase in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.97%	-60 bps	-82 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.24%	100 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	0.62%	30 bps	18 bps
Earnings			
Return on Average Assets	1.14%	-11 bps	-2 bps
Net Interest Margin	3.94%	-11 bps	-1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	16.29%	19 bps	150 bps
Net Loan Growth (over last four quarters)	3.77%	-58 bps	-104 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.30%	-90 bps	-89 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.21%	104 bps	52 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	1.12%	32 bps	20 bps
Earnings			
Return on Average Assets	1.00%	-15 bps	-11 bps
Net Interest Margin	3.74%	-14 bps	-11 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.58%	-29 bps	-16 bps
Net Loan Growth (over last four quarters)	4.37%	10 bps	-108 bps