

## Twin Cities MSA and US Banking Conditions -- First Quarter 2020

Banks = 65 -- Data from quarterly call reports

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

	<b>Median</b>	<b>Change from previous quarter</b>	<b>Change from previous year</b>
<b>Capital</b>			
Total Risk Based Capital Ratio	14.43%	-22 bps	-108 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.02%	75 bps	-103 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	0.92%	43 bps	-12 bps
<b>Earnings</b>			
Return on Average Assets	1.17%	-4 bps	8 bps
Net Interest Margin	3.80%	-20 bps	-9 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	12.41%	23 bps	-96 bps
<b>Net Loan Growth (over last four quarters)</b>	5.91%	-60 bps	-5 bps

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## Nation

	<b>Median</b>	<b>Change from previous quarter</b>	<b>Change from previous year</b>
<b>Capital</b>			
Total Risk Based Capital Ratio	15.30%	-90 bps	-89 bps
<b>Asset Quality</b>			
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
<b>Earnings</b>			
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			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.58%	-29 bps	-16 bps
<b>Net Loan Growth (over last four quarters)</b>	4.37%	10 bps	-108 bps