

Minnesota and US Banking Conditions -- Third Quarter 2020

Banks = 265, BHCs = 207 -- Data from quarterly call reports

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

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.25%	21 bps	-24 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.74%	-62 bps	-202 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	0.16%	-9 bps	-16 bps
Earnings			
Return on Average Assets	1.25%	-1 bps	-3 bps
Net Interest Margin	3.83%	-15 bps	-22 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	14.44%	-80 bps	-228 bps
Net Loan Growth (over last four quarters)	8.81%	-86 bps	426 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.49%	23 bps	-77 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.08%	-40 bps	-86 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	0.67%	-2 bps	-13 bps
Earnings			
Return on Average Assets	1.03%	0 bps	-13 bps
Net Interest Margin	3.62%	-8 bps	-28 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	17.70%	-81 bps	-267 bps
Net Loan Growth (over last four quarters)	9.67%	-45 bps	508 bps