Twin Cities MSA and US Banking Conditions -- Third Quarter 2020
Banks = 67 -- Data from quarterly call reports

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

<table>
<thead>
<tr>
<th>Capital</th>
<th>Median</th>
<th>Change from previous quarter</th>
<th>Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Risk Based Capital Ratio</td>
<td>14.88%</td>
<td>38 bps</td>
<td>0 bps</td>
</tr>
</tbody>
</table>

**Asset Quality**
- Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 2.91%, -54 bps, -113 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: 0.18%, 17 bps, -47 bps

**Earnings**
- Return on Average Assets: 1.30%, 4 bps, 0 bps
- Net Interest Margin: 3.76%, -18 bps, -24 bps
- Provisions as a Percent of Average Assets

**Liquidity**
- Noncore Funding as a Percent of Liabilities: 10.89%, -102 bps, -258 bps
- Net Loan Growth (over last four quarters): 20.58%, -61 bps, 1344 bps

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**Nation**

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<tr>
<td>Total Risk Based Capital Ratio</td>
<td>15.49%</td>
<td>23 bps</td>
<td>-77 bps</td>
</tr>
</tbody>
</table>

**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