

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

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.88%	38 bps	0 bps
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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	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