

Minnesota and US Banking Conditions -- Third Quarter 2016

Banks = 304, BHCs = 239 -- Data from quarterly call reports

- Small increase in bank profits
- Loan growth was flat
- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.68%	20 bps	-7 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.08%	33 bps	-37 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	0.95%	18 bps	-1 bps
Earnings			
Return on Average Assets	1.11%	3 bps	1 bps
Net Interest Margin	3.86%	0 bps	0 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	13.90%	36 bps	-38 bps
Net Loan Growth (over last four quarters)	4.31%	-28 bps	-162 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.92%	7 bps	-16 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.64%	-8 bps	-53 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	1.05%	-3 bps	-26 bps
Earnings			
Return on Average Assets	0.97%	2 bps	3 bps
Net Interest Margin	3.76%	1 bps	2 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.33%	-1 bps	12 bps
Net Loan Growth (over last four quarters)	6.48%	-13 bps	-13 bps