

Minnesota and US Banking Conditions -- Third Quarter 2018

Banks = 283, BHCs = 219 -- Data from quarterly call reports

- Medium increase in bank profits
- Small increase in loan growth
- Small improvement in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.65%	28 bps	25 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.67%	-73 bps	87 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	0.60%	-20 bps	-12 bps
Earnings			
Return on Average Assets	1.24%	5 bps	7 bps
Net Interest Margin	3.99%	2 bps	9 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	14.75%	24 bps	106 bps
Net Loan Growth (over last four quarters)	5.17%	54 bps	68 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.07%	5 bps	16 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.40%	15 bps	8 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	0.90%	1 bps	-4 bps
Earnings			
Return on Average Assets	1.14%	2 bps	14 bps
Net Interest Margin	3.88%	3 bps	8 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.70%	73 bps	19 bps
Net Loan Growth (over last four quarters)	5.64%	-3 bps	12 bps