

Twin Cities MSA and US Banking Conditions -- Third Quarter 2018

Banks = 74 -- Data from quarterly call reports

- Bank profits were flat
- Loan growth was flat
- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.03%	23 bps	16 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.98%	-5 bps	-34 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	0.96%	-31 bps	17 bps
Earnings			
Return on Average Assets	1.19%	1 bps	0 bps
Net Interest Margin	3.85%	3 bps	7 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	11.81%	-27 bps	85 bps
Net Loan Growth (over last four quarters)	7.08%	-15 bps	-55 bps

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	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