

FDIC State Profile

Minnesota

Third Quarter 2012

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.5%	0.8%	1.4%	1.3%	-0.5%
Manufacturing (11%)	0.8%	1.9%	3.2%	2.8%	-2.4%
Other (non-manufacturing) Goods-Producing (4%)	3.3%	3.4%	5.0%	4.2%	-5.0%
Private Service-Producing (70%)	1.1%	1.0%	2.0%	1.7%	-0.1%
Government (15%)	3.6%	-1.1%	-3.4%	-2.0%	-0.2%
Unemployment Rate (% of labor force)	5.8%	5.6%	6.5%	6.4%	7.3%
Other Indicators (change from year ago, unless noted)	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	29.8%	28.8%	7.5%	-6.8%	-1.5%
Multifamily Building Permits	305.8%	65.9%	-6.4%	-28.0%	20.3%
Home Price Index	-0.1%	-0.3%	-5.8%	-4.6%	-5.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.84	3.40	3.20	3.50	4.04

BANKING TRENDS

General Information	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	380	383	395	390	404
Total Assets (in millions)	65,816	65,594	66,393	66,847	61,233
New Institutions (# < 3 years)	0	0	0	0	1
Subchapter S Institutions	262	263	274	271	283
Asset Quality	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.33	2.34	2.93	2.55	3.12
Noncurrent Loans / Total Loans (median %)	1.33	1.38	1.93	1.54	1.86
ALLL/Total Loans (median %)	1.67	1.69	1.67	1.64	1.63
ALLL/Noncurrent Loans (median multiple)	1.04	1.08	0.86	0.95	0.81
Net Loan Losses / Total Loans (median %)	0.03	0.06	0.11	0.39	0.56
Capital / Earnings	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	9.59	9.65	9.37	9.33	9.11
Return on Assets (median %)	0.99	0.95	0.93	0.75	0.64
Pretax Return on Assets (median %)	1.06	1.05	1.11	0.85	0.72
Net Interest Margin (median %)	3.96	3.92	4.09	4.01	4.04
Yield on Earning Assets (median %)	4.62	4.66	5.03	4.96	5.41
Cost of Funding Earning Assets (median %)	0.63	0.68	0.90	0.92	1.33
Provisions to Avg. Assets (median %)	0.06	0.07	0.14	0.23	0.42
Noninterest Income to Avg. Assets (median %)	0.44	0.42	0.44	0.42	0.44
Overhead to Avg. Assets (median %)	2.94	2.94	2.93	3.05	3.07
Liquidity/Sensitivity	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	60.40	61.02	62.34	61.41	64.84
Noncore Funding to Assets (median %)	12.97	13.16	14.58	14.17	16.23
Long-term Assets to Assets (median %, call filers)*	17.88	17.53	15.97	16.20	14.09
Brokered Deposits (number of institutions)	136	138	163	153	176
Brokered Deposits to Assets (median % for those above)	2.56	2.78	3.41	3.27	4.27
Loan Concentrations (median % of Total Risk-Based Capital)	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	85.21	84.49	82.58	84.02	87.12
Commercial Real Estate	148.56	151.20	161.81	157.58	172.31
Construction & Development	14.22	14.22	17.04	14.93	19.49
Multifamily Residential Real Estate	3.62	3.79	5.23	4.89	3.98
Nonresidential Real Estate	118.36	120.92	127.84	124.95	128.49
Residential Real Estate	123.74	126.19	131.99	128.57	143.08
Consumer	23.31	23.95	25.52	24.48	28.10
Agriculture	74.46	73.88	76.90	76.91	78.29

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Minneapolis-St. Paul-Bloomington, MN-WI	160	158,658	< \$100 million	209 (55%)
Fargo, ND-MN	29	5,506	\$100 million to \$250 million	117 (30.8%)
Rochester, MN	27	4,296	\$250 million to \$1 billion	45 (11.8%)
St. Cloud, MN	35	3,969	\$1 billion to \$10 billion	9 (2.4%)
Duluth, MN-WI	31	3,942	> \$10 billion	0 (0%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.