

Minnesota (12/31/2021)

Banks = 252

	Median	Change from previous quarter	Change from previous year
Capital			
Equity/ Assets	9.68%	-29 bps	-36 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.72%	-57 bps	-175 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	0.00%	0 bps	-4 bps
Earnings			
Return on Average Assets	1.14%	-20 bps	-2 bps
Net Interest Margin	3.45%	-8 bps	-33 bps
Provisions as a Percent of Average Assets	0.02%	1 bps	-11 bps
Liquidity			
Noncore Funding as a Percent of Liabilities	9.70%	-96 bps	-371 bps
Net Loan Growth (over last four quarters)	1.41%	474 bps	-373 bps

Nation (12/31/2021)

Banks = 4273

	Median	Change from previous quarter	Change from previous year
Capital			
Equity/ Assets	10.13%	-22 bps	-45 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.41%	-17 bps	-155 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	0.32%	-4 bps	-32 bps
Earnings			
Return on Average Assets	1.12%	-5 bps	10 bps
Net Interest Margin	3.38%	-3 bps	-21 bps
Provisions as a Percent of Average Assets	0.04%	1 bps	-11 bps
Liquidity			
Noncore Funding as a Percent of Liabilities	12.64%	-90 bps	-356 bps
Net Loan Growth (over last four quarters)	2.27%	368 bps	-430 bps