

Minnesota

367 Banks

284 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	14.80%	-18bp	+63bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.22%	-211bp	-429bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-15bp	-14bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.45%	-124bp	-208bp
Earnings			
Return on Average Assets	0.77%	-3bp	+13bp
Net Interest Margin	4.12%	-1bp	-1bp
Provisions as a Percent of Average Assets	0.21%	+2bp	-21bp
Liquidity			
Noncore Funding as a Percent of Liabilities	15.55%	-56bp	-281bp
Net Loan Growth (over last four quarters)	-2.69%	+146bp	+14bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.83%	+4bp	+90bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.70%	-72bp	-328bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12%	-6bp	-24bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.43%	-39bp	-120bp
Earnings			
Return on Average Assets	0.77%	-1bp	+12bp
Net Interest Margin	3.97%	+1bp	+1bp
Provisions as a Percent of Average Assets	0.25%	+1bp	-15bp
Liquidity			
Noncore Funding as a Percent of Liabilities	22.00%	-86bp	-239bp
Net Loan Growth (over last four quarters)	-0.74%	+96bp	+21bp