

Minnesota

364 Banks

281 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	15.17%	+6bp	+56bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.74%	-165bp	-454bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-7bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.27%	-12bp	-231bp
<b>Earnings</b>			
Return on Average Assets	0.94%	+3bp	+17bp
Net Interest Margin	4.05%	0bp	-7bp
Provisions as a Percent of Average Assets	0.11%	+2bp	-10bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	14.83%	-15bp	-240bp
<b>Net Loan Growth (over last four quarters)</b>	-0.41%	+89bp	+431bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.08%	+5bp	+61bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.37%	-118bp	-306bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.05%	-7bp	-17bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.84%	-54bp	-142bp
<b>Earnings</b>			
Return on Average Assets	0.87%	+1bp	+13bp
Net Interest Margin	3.89%	-1bp	-4bp
Provisions as a Percent of Average Assets	0.15%	+1bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	21.16%	-18bp	-207bp
<b>Net Loan Growth (over last four quarters)</b>	0.55%	+71bp	+240bp