

Minnesota

361 Banks

279 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.40%	+24bp	+42bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.54%	-119bp	-378bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-15bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.05%	-22bp	-165bp
Earnings			
Return on Average Assets	0.99%	+5bp	+20bp
Net Interest Margin	4.04%	0bp	-9bp
Provisions as a Percent of Average Assets	0.11%	0bp	-8bp
Liquidity			
Noncore Funding as a Percent of Liabilities	14.70%	-13bp	-141bp
Net Loan Growth (over last four quarters)	0.40%	+81bp	+454bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.23%	+15bp	+44bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.10%	-27bp	-231bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.02%	-2bp	-16bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.71%	-13bp	-111bp
Earnings			
Return on Average Assets	0.89%	+2bp	+11bp
Net Interest Margin	3.89%	0bp	-7bp
Provisions as a Percent of Average Assets	0.15%	0bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.91%	-25bp	-195bp
Net Loan Growth (over last four quarters)	0.91%	+36bp	+254bp