

Minnesota

360 Banks

271 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.34%	-6bp	+54bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.63%	+9bp	-159bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.79%	-26bp	-66bp
Earnings			
Return on Average Assets	0.92%	-7bp	+15bp
Net Interest Margin	4.00%	-4bp	-12bp
Provisions as a Percent of Average Assets	0.11%	0bp	-10bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.83%	-87bp	-172bp
Net Loan Growth (over last four quarters)	1.70%	+130bp	+439bp

	Median	Change from previous quarter	Change from previous year
Nation			
Capital			
Total Risk-Based Capital Ratio	16.12%	-11bp	+29bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.90%	-20bp	-180bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-2bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.54%	-17bp	-89bp
Earnings			
Return on Average Assets	0.86%	-3bp	+9bp
Net Interest Margin	3.88%	-1bp	-9bp
Provisions as a Percent of Average Assets	0.16%	+1bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.04%	-87bp	-197bp
Net Loan Growth (over last four quarters)	1.93%	+102bp	+261bp