

Minnesota

355 Banks

271 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.72%	+39bp	+62bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.97%	-71bp	-342bp
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	3.27%	-38bp	-112bp
Earnings			
Return on Average Assets	0.92%	-2bp	+2bp
Net Interest Margin	3.80%	-20bp	-25bp
Provisions as a Percent of Average Assets	0.02%	-9bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.41%	-42bp	-157bp
Net Loan Growth (over last four quarters)	0.80%	-90bp	+210bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.35%	+25bp	+31bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.33%	-57bp	-218bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.32%	-23bp	-101bp
Earnings			
Return on Average Assets	0.81%	-5bp	-5bp
Net Interest Margin	3.70%	-18bp	-20bp
Provisions as a Percent of Average Assets	0.07%	-9bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.58%	-48bp	-173bp
Net Loan Growth (over last four quarters)	1.92%	-2bp	+209bp