

Minnesota

341 Banks

266 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.69%	+35bp	-3bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.53%	+49bp	-144bp
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	1.86%	-64bp	-142bp
Earnings			
Return on Average Assets	0.94%	-1bp	+2bp
Net Interest Margin	3.77%	-6bp	-3bp
Provisions as a Percent of Average Assets	0.00%	-4bp	-2bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.22%	+19bp	-18bp
Net Loan Growth (over last four quarters)	4.62%	+153bp	+382bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.42%	+18bp	+6bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.85%	-8bp	-148bp
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	2.40%	-12bp	-92bp
Earnings			
Return on Average Assets	0.83%	-2bp	+2bp
Net Interest Margin	3.71%	-4bp	+2bp
Provisions as a Percent of Average Assets	0.04%	-5bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.16%	-43bp	-42bp
Net Loan Growth (over last four quarters)	5.20%	+128bp	+328bp