

Minneapolis/St. Paul

Banks

BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	15.76%	+43bp	+25bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.18%	-32bp	-336bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-32bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.16%	-33bp	-253bp
<b>Earnings</b>			
Return on Average Assets	0.86%	+5bp	+8bp
Net Interest Margin	3.81%	-8bp	-1bp
Provisions as a Percent of Average Assets	0.00%	-5bp	-8bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	12.98%	-55bp	-107bp
<b>Net Loan Growth (over last four quarters)</b>	1.34%	+5bp	-19bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.42%	+18bp	+6bp
<b>Asset Quality</b>			
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
<b>Earnings</b>			
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
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.16%	-43bp	-42bp
<b>Net Loan Growth (over last four quarters)</b>	5.20%	+128bp	+328bp