

Minnesota

334 Banks

263 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	15.61%	-8bp	-4bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.72%	-81bp	-207bp
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	1.70%	-16bp	-123bp
<b>Earnings</b>			
Return on Average Assets	0.96%	+2bp	0bp
Net Interest Margin	3.82%	+4bp	+0bp
Provisions as a Percent of Average Assets	0.01%	+1bp	-3bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	13.57%	+35bp	-18bp
<b>Net Loan Growth (over last four quarters)</b>	4.96%	+34bp	+336bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.32%	-9bp	-3bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.64%	-120bp	-224bp
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	2.06%	-34bp	-95bp
<b>Earnings</b>			
Return on Average Assets	0.88%	+5bp	+3bp
Net Interest Margin	3.74%	+3bp	+2bp
Provisions as a Percent of Average Assets	0.05%	+1bp	-3bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.57%	+41bp	-26bp
<b>Net Loan Growth (over last four quarters)</b>	5.62%	+42bp	+319bp