

Minnesota

375 Banks

284 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	14.63%	+18bp	+95bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	17.28%	-171bp	-396bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.07%	+2bp	-51bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.58%	+30bp	-106bp
<b>Earnings</b>			
Return on Average Assets	0.77%	+1bp	+8bp
Net Interest Margin	4.10%	+9bp	-3bp
Provisions as a Percent of Average Assets	0.20%	+4bp	-12bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	12.65%	-27bp	-151bp
<b>Net Loan Growth (over last four quarters)</b>	-4.71%	-14bp	-327bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	15.47%	+17bp	+84bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	15.43%	-196bp	-249bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.22%	-22bp	-34bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.26%	-65bp	-84bp
<b>Earnings</b>			
Return on Average Assets	0.74%	+3bp	+7bp
Net Interest Margin	3.93%	+4bp	-1bp
Provisions as a Percent of Average Assets	0.22%	+3bp	-10bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	17.05%	-15bp	-101bp
<b>Net Loan Growth (over last four quarters)</b>	-1.92%	+4bp	-232bp