

Minnesota

349 Banks

269 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.60%	-5bp	+20bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.94%	-85bp	-160bp
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	2.38%	-54bp	-166bp
Earnings			
Return on Average Assets	0.98%	+2bp	0bp
Net Interest Margin	3.82%	+1bp	-22bp
Provisions as a Percent of Average Assets	0.04%	0bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.49%	-26bp	-121bp
Net Loan Growth (over last four quarters)	2.43%	+83bp	+201bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.33%	-2bp	+9bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.22%	-67bp	-188bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-2bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.77%	-24bp	-94bp
Earnings			
Return on Average Assets	0.86%	+1bp	-3bp
Net Interest Margin	3.74%	+2bp	-15bp
Provisions as a Percent of Average Assets	0.08%	0bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.90%	+7bp	-101bp
Net Loan Growth (over last four quarters)	3.28%	+85bp	+239bp