

Minnesota (9/30/2021)Banks = 254
BHCs = 202

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.71%	-34 bps	46 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.29%	-8 bps	-144 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	-16 bps
Earnings			
Return on Average Assets	1.34%	-1 bps	9 bps
Net Interest Margin	3.54%	0 bps	-29 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	10.66%	-35 bps	-377 bps
Net Loan Growth (over last four quarters)	-3.34%	-58 bps	-1214 bps

Nation (9/30/2021)

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.89%	-6 bps	39 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.58%	-20 bps	-149 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.36%	-6 bps	-30 bps
Earnings			
Return on Average Assets	1.18%	0 bps	15 bps
Net Interest Margin	3.41%	0 bps	-21 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	13.55%	-46 bps	-415 bps
Net Loan Growth (over last four quarters)	-1.42%	-92 bps	-1109 bps