

Minnesota

372 Banks

285 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	14.98%	+35bp	+100bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	15.21%	-207bp	-429bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.15%	+8bp	-32bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.69%	-88bp	-157bp
Earnings			
Return on Average Assets	0.79%	+2bp	+13bp
Net Interest Margin	4.13%	+3bp	-1bp
Provisions as a Percent of Average Assets	0.19%	-1bp	-17bp
Liquidity			
Noncore Funding as a Percent of Liabilities	12.11%	-53bp	-164bp
Net Loan Growth (over last four quarters)	-4.14%	+57bp	-202bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.79%	+32bp	+96bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.38%	-105bp	-297bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.18%	-4bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.82%	-44bp	-88bp
Earnings			
Return on Average Assets	0.78%	+4bp	+9bp
Net Interest Margin	3.96%	+3bp	-1bp
Provisions as a Percent of Average Assets	0.23%	+1bp	-13bp
Liquidity			
Noncore Funding as a Percent of Liabilities	16.75%	-30bp	-123bp
Net Loan Growth (over last four quarters)	-1.70%	+22bp	-159bp