

Minnesota

366 Banks

284 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.11 percent	+31bp	+65bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.39 percent	+117bp	-460bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00 percent	0bp	-5bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.39 percent	-6bp	-189bp
Earnings			
Return on Average Assets	0.91 percent	+14bp	+14bp
Net Interest Margin	4.05 percent	-8bp	+4bp
Provisions as a Percent of Average Assets	0.09 percent	-12bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	14.98 percent	-57bp	-249bp
Net Loan Growth (over last four quarters)	-1.30 percent	+139bp	+328bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.04 percent	+21bp	+72bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.55 percent	-15bp	-372bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12 percent	0bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.37 percent	-5bp	-146bp
Earnings			
Return on Average Assets	0.86 percent	+9bp	+15bp
Net Interest Margin	3.90 percent	-7bp	+1bp
Provisions as a Percent of Average Assets	0.14 percent	-11bp	-5bp
Liquidity			
Noncore Funding as a Percent of Liabilities	21.34 percent	-67bp	-224bp
Net Loan Growth (over last four quarters)	-0.16 percent	+52bp	+173bp