

Minnesota

351 Banks

269 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.65%	-7bp	+50bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.79%	-18bp	-195bp
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	2.93%	-35bp	-134bp
Earnings			
Return on Average Assets	0.96%	+4bp	+2bp
Net Interest Margin	3.81%	+1bp	-23bp
Provisions as a Percent of Average Assets	0.04%	+2bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.75%	+34bp	-109bp
Net Loan Growth (over last four quarters)	1.60%	+80bp	+201bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.35%	0bp	+27bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.88%	-45bp	-146bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-5bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.01%	-31bp	-81bp
Earnings			
Return on Average Assets	0.85%	+4bp	-2bp
Net Interest Margin	3.72%	+3bp	-17bp
Provisions as a Percent of Average Assets	0.08%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.82%	+24bp	-132bp
Net Loan Growth (over last four quarters)	2.43%	+51bp	+190bp