

Minnesota

345 Banks

268 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.34%	-26bp	+0bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.04%	-90bp	-264bp
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	2.50%	+11bp	-116bp
Earnings			
Return on Average Assets	0.95%	-3bp	+1bp
Net Interest Margin	3.83%	+1bp	-17bp
Provisions as a Percent of Average Assets	0.04%	0bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.03%	-46bp	-80bp
Net Loan Growth (over last four quarters)	3.09%	+66bp	+139bp

	Median	Change from previous quarter	Change from previous year
Nation			
Capital			
Total Risk-Based Capital Ratio	16.24%	-9bp	+14bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.92%	-30bp	-198bp
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	2.53%	-23bp	-102bp
Earnings			
Return on Average Assets	0.85%	-1bp	-1bp
Net Interest Margin	3.76%	+2bp	-11bp
Provisions as a Percent of Average Assets	0.09%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.54%	-36bp	-52bp
Net Loan Growth (over last four quarters)	3.92%	+64bp	+199bp