

Minneapolis/St. Paul

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.76%	0bp	+54bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.45%	-172bp	-401bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-39bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.84%	-31bp	-327bp
Earnings			
Return on Average Assets	0.90%	+4bp	+10bp
Net Interest Margin	3.88%	+7bp	-5bp
Provisions as a Percent of Average Assets	0.00%	0bp	-8bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.16%	+18bp	-97bp
Net Loan Growth (over last four quarters)	3.72%	+238bp	+119bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.32%	-9bp	-3bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.64%	-120bp	-224bp
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	2.06%	-34bp	-95bp
Earnings			
Return on Average Assets	0.88%	+5bp	+3bp
Net Interest Margin	3.74%	+3bp	+2bp
Provisions as a Percent of Average Assets	0.05%	+1bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.57%	+41bp	-26bp
Net Loan Growth (over last four quarters)	5.62%	+42bp	+319bp