

Minnesota

330 Banks

257 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.72%	+11bp	+12bp
Problem Assets			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.05%	-67bp	-190bp
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	1.43%	-27bp	-95bp
Earnings			
Return on Average Assets	1.02%	+6bp	+4bp
Net Interest Margin	3.88%	+6bp	+6bp
Provisions as a Percent of Average Assets	0.02%	+1bp	-2bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.58%	+1bp	+9bp
Net Loan Growth (over last four quarters)	6.31%	+135bp	+388bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.27%	-5bp	-6bp
Problem Assets			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.33%	-31bp	-188bp
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	1.86%	-20bp	-91bp
Earnings			
Return on Average Assets	0.91%	+3bp	+5bp
Net Interest Margin	3.77%	+3bp	+3bp
Provisions as a Percent of Average Assets	0.06%	+1bp	-2bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.66%	+9bp	-24bp
Net Loan Growth (over last four quarters)	6.05%	+44bp	+277bp