

13-county Minneapolis-St. Paul metro area

88 Banks

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.97%	+21bp	+33bp
Problem Assets			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.99%	-46bp	-445bp
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	2.25%	-59bp	-314bp
Earnings			
Return on Average Assets	0.92%	+3bp	+18bp
Net Interest Margin	3.89%	+0bp	-4bp
Provisions as a Percent of Average Assets	0.00%	0bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.11%	-5bp	-78bp
Net Loan Growth (over last four quarters)	5.24%	+152bp	+536bp

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