

Minnesota

Banks = 323

BHCs = 252

| | Median | Change from previous quarter | Change from previous year |
|--|--------|---------------------------------|------------------------------|
| Capital | | | |
| Total Risk Based Capital Ratio | 15.61% | -11 bps | 26 bps |
| Asset Quality | | | |
| Noncurrent and Delinquent Loans as a Percent of Capital and Allowance | 7.01% | -103 bps | -202 bps |
| Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance | 0.00% | 0 bps | 0 bps |
| Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance | 1.13% | -29 bps | -136 bps |
| Earnings | | | |
| Return on Average Assets | 1.00% | -2 bps | 5 bps |
| Net Interest Margin | 3.87% | -1 bps | 3 bps |
| Provisions as a Percent of Average Assets | | | |
| Liquidity | | | |
| Noncore Funding as a Percent of Liabilities | 13.75% | 17 bps | 72 bps |
| Net Loan Growth (over last four quarters) | 6.60% | 29 bps | 351 bps |

Nation

| | Median | Change from previous quarter | Change from previous year |
|--|--------|---------------------------------|------------------------------|
| Capital | | | |
| Total Risk Based Capital Ratio | 16.15% | -11 bps | -9 bps |
| Asset Quality | | | |
| Noncurrent and Delinquent Loans as a Percent of Capital and Allowance | 7.83% | -50 bps | -209 bps |
| Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance | 0.00% | 0 bps | 0 bps |
| Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance | 1.64% | -22 bps | -88 bps |
| Earnings | | | |
| Return on Average Assets | 0.90% | 0 bps | 5 bps |
| Net Interest Margin | 3.78% | 1 bps | 3 bps |
| Provisions as a Percent of Average Assets | | | |
| Liquidity | | | |
| Noncore Funding as a Percent of Liabilities | 19.27% | -38 bps | -31 bps |
| Net Loan Growth (over last four quarters) | 6.41% | 36 bps | 249 bps |