

North Dakota

90 Banks

73 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.72%	+35bp	+90bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.37%	-163bp	-106bp
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	1.76%	-30bp	-19bp
Earnings			
Return on Average Assets	1.15%	+13bp	+15bp
Net Interest Margin	4.07%	+12bp	-1bp
Provisions as a Percent of Average Assets	0.11%	+0bp	-14bp
Liquidity			
Noncore Funding as a Percent of Liabilities	11.99%	-26bp	-191bp
Net Loan Growth (over last four quarters)	3.23%	+319bp	+15bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.79%	+32bp	+96bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.38%	-105bp	-297bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.18%	-4bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.82%	-44bp	-88bp
Earnings			
Return on Average Assets	0.78%	+4bp	+9bp
Net Interest Margin	3.96%	+3bp	-1bp
Provisions as a Percent of Average Assets	0.23%	+1bp	-13bp
Liquidity			
Noncore Funding as a Percent of Liabilities	16.75%	-30bp	-123bp
Net Loan Growth (over last four quarters)	-1.70%	+22bp	-159bp