

North Dakota

88 Banks

72 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.77%	+5bp	+56bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.78%	-158bp	-177bp
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	0.58%	-118bp	-124bp
Earnings			
Return on Average Assets	1.08%	-7bp	+16bp
Net Interest Margin	4.13%	+6bp	+2bp
Provisions as a Percent of Average Assets	0.11%	0bp	-16bp
Liquidity			
Noncore Funding as a Percent of Liabilities	15.32%	-105bp	-172bp
Net Loan Growth (over last four quarters)	4.51%	+127bp	+272bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.83%	+4bp	+90bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.70%	-72bp	-328bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12%	-6bp	-24bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.43%	-39bp	-120bp
Earnings			
Return on Average Assets	0.77%	-1bp	+12bp
Net Interest Margin	3.97%	+1bp	+1bp
Provisions as a Percent of Average Assets	0.25%	+1bp	-15bp
Liquidity			
Noncore Funding as a Percent of Liabilities	22.00%	-86bp	-239bp
Net Loan Growth (over last four quarters)	-0.74%	+96bp	+21bp