

North Dakota

88 Banks

72 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	13.38%	-57bp	-1bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.22%	+41bp	-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	1.20%	-26bp	-86bp
<b>Earnings</b>			
Return on Average Assets	1.18%	+9bp	+17bp
Net Interest Margin	4.02%	+7bp	+6bp
Provisions as a Percent of Average Assets	0.04%	+4bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	15.95%	+205bp	-66bp
<b>Net Loan Growth (over last four quarters)</b>	11.97%	+375bp	+1193bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.08%	+5bp	+61bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.37%	-118bp	-306bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.05%	-7bp	-17bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.84%	-54bp	-142bp
<b>Earnings</b>			
Return on Average Assets	0.87%	+1bp	+13bp
Net Interest Margin	3.89%	-1bp	-4bp
Provisions as a Percent of Average Assets	0.15%	+1bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	21.16%	-18bp	-207bp
<b>Net Loan Growth (over last four quarters)</b>	0.55%	+71bp	+240bp