

North Dakota

88 Banks

73 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.47%	+9bp	-26bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.77%	-245bp	-259bp
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	0.63%	-57bp	-112bp
Earnings			
Return on Average Assets	1.24%	+6bp	+9bp
Net Interest Margin	4.10%	+8bp	+2bp
Provisions as a Percent of Average Assets	0.06%	+2bp	-5bp
Liquidity			
Noncore Funding as a Percent of Liabilities	15.77%	-18bp	-60bp
Net Loan Growth (over last four quarters)	12.11%	+14bp	+888bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.23%	+15bp	+44bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.10%	-27bp	-231bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.02%	-2bp	-16bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.71%	-13bp	-111bp
Earnings			
Return on Average Assets	0.89%	+2bp	+11bp
Net Interest Margin	3.89%	0bp	-7bp
Provisions as a Percent of Average Assets	0.15%	0bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.91%	-25bp	-195bp
Net Loan Growth (over last four quarters)	0.91%	+36bp	+254bp