

North Dakota

88 Banks

72 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	13.99%	+55bp	+5bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.54%	+268bp	-27bp
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	1.19%	+87bp	-27bp
<b>Earnings</b>			
Return on Average Assets	1.06%	-12bp	-3bp
Net Interest Margin	3.78%	-33bp	-17bp
Provisions as a Percent of Average Assets	0.00%	-8bp	0bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	12.74%	-106bp	-116bp
<b>Net Loan Growth (over last four quarters)</b>	7.89%	-305bp	-34bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.35%	+25bp	+31bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.33%	-57bp	-218bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.32%	-23bp	-101bp
<b>Earnings</b>			
Return on Average Assets	0.81%	-5bp	-5bp
Net Interest Margin	3.70%	-18bp	-20bp
Provisions as a Percent of Average Assets	0.07%	-9bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.58%	-48bp	-173bp
<b>Net Loan Growth (over last four quarters)</b>	1.92%	-2bp	+209bp