

North Dakota

86 Banks

68 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.74%	-14bp	+30bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.81%	-20bp	-5bp
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	0.69%	+20bp	+37bp
Earnings			
Return on Average Assets	1.14%	-8bp	-4bp
Net Interest Margin	3.91%	0bp	-19bp
Provisions as a Percent of Average Assets	0.03%	+1bp	-5bp
Liquidity			
Noncore Funding as a Percent of Liabilities	12.57%	-117bp	-123bp
Net Loan Growth (over last four quarters)	5.39%	-41bp	-555bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.24%	-9bp	+14bp
Problem Loans			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.92%	-30bp	-198bp
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	2.53%	-23bp	-102bp
Earnings			
Return on Average Assets	0.85%	-1bp	-1bp
Net Interest Margin	3.76%	+2bp	-11bp
Provisions as a Percent of Average Assets	0.09%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.54%	-36bp	-52bp
Net Loan Growth (over last four quarters)	3.92%	+64bp	+199bp