

North Dakota

85 Banks

69 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.87%	+14bp	-12bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.65%	+85bp	-188bp
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	0.36%	-33bp	-83bp
Earnings			
Return on Average Assets	1.09%	-5bp	+3bp
Net Interest Margin	3.81%	-10bp	+4bp
Provisions as a Percent of Average Assets	0.00%	-3bp	0bp
Liquidity			
Noncore Funding as a Percent of Liabilities	12.41%	-16bp	-33bp
Net Loan Growth (over last four quarters)	7.63%	+224bp	-26bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.42%	+18bp	+6bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.85%	-8bp	-148bp
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	2.40%	-12bp	-92bp
Earnings			
Return on Average Assets	0.83%	-2bp	+2bp
Net Interest Margin	3.71%	-4bp	+2bp
Provisions as a Percent of Average Assets	0.04%	-5bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.16%	-43bp	-42bp
Net Loan Growth (over last four quarters)	5.20%	+128bp	+328bp