

North Dakota

84 Banks

69 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.54%	-33bp	-29bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.70%	-95bp	-70bp
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	0.13%	-23bp	-71bp
Earnings			
Return on Average Assets	1.17%	+8bp	+4bp
Net Interest Margin	3.82%	+0bp	-4bp
Provisions as a Percent of Average Assets	0.00%	0bp	0bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.48%	+107bp	+23bp
Net Loan Growth (over last four quarters)	10.72%	+309bp	+598bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.32%	-9bp	-3bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.64%	-120bp	-224bp
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	2.06%	-34bp	-95bp
Earnings			
Return on Average Assets	0.88%	+5bp	+3bp
Net Interest Margin	3.74%	+3bp	+2bp
Provisions as a Percent of Average Assets	0.05%	+1bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.57%	+41bp	-26bp
Net Loan Growth (over last four quarters)	5.62%	+42bp	+319bp