

## North Dakota and US Banking Conditions -- Second Quarter 2016

Banks = 76, BHCs = 63 -- Data from quarterly call reports

- Bank profits were flat
- Large decline in loan growth
- Problem loans were flat

	<b>Median</b>	<b>Change from previous quarter</b>	<b>Change from previous year</b>
<b>Capital</b>			
Total Risk Based Capital Ratio	13.97%	9 bps	37 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.27%	27 bps	315 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.33%	19 bps	25 bps
<b>Earnings</b>			
Return on Average Assets	1.21%	0 bps	-6 bps
Net Interest Margin	3.98%	5 bps	12 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	15.86%	56 bps	87 bps
<b>Net Loan Growth (over last four quarters)</b>	3.72%	-359 bps	-529 bps

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## Nation

	<b>Median</b>	<b>Change from previous quarter</b>	<b>Change from previous year</b>
<b>Capital</b>			
Total Risk Based Capital Ratio	15.85%	-7 bps	-28 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.73%	-78 bps	-66 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	1.09%	-12 bps	-31 bps
<b>Earnings</b>			
Return on Average Assets	0.95%	3 bps	3 bps
Net Interest Margin	3.74%	1 bps	3 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.35%	50 bps	2 bps
<b>Net Loan Growth (over last four quarters)</b>	6.62%	-37 bps	0 bps