

The data for North Dakota and the nation are found in the tables below. The attachment to this release provides additional data on the characteristics of banks in the region and definitions and explanations of these data.

North Dakota

90 Banks

73 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.37%	-15bp	+71bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.00%	-102bp	-385bp
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%	+33bp	-7bp
Earnings			
Return on Average Assets	1.02%	+11bp	+15bp
Net Interest Margin	3.96%	+11bp	-5bp
Provisions as a Percent of Average Assets	0.10%	0bp	-11bp
Liquidity			
Noncore Funding as a Percent of Liabilities	12.26%	-25bp	-191bp
Net Loan Growth (over last four quarters)	0.04%	+179bp	-615bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.47%	+17bp	+84bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	15.43%	-196bp	-249bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.22%	-22bp	-34bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.26%	-65bp	-84bp
Earnings			
Return on Average Assets	0.74%	+3bp	+7bp
Net Interest Margin	3.93%	+4bp	-1bp
Provisions as a Percent of Average Assets	0.22%	+3bp	-10bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.05%	-15bp	-101bp
Net Loan Growth (over last four quarters)	-1.92%	+4bp	-232bp