

North Dakota

85 Banks

70 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.88%	+5bp	+41bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.01%	-39bp	-76bp
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	0.49%	-35bp	-14bp
Earnings			
Return on Average Assets	1.22%	+9bp	-2bp
Net Interest Margin	3.91%	+6bp	-19bp
Provisions as a Percent of Average Assets	0.02%	+2bp	-4bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.74%	+49bp	-202bp
Net Loan Growth (over last four quarters)	5.80%	+106bp	-631bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.33%	-2bp	+9bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.22%	-67bp	-188bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-2bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.77%	-24bp	-94bp
Earnings			
Return on Average Assets	0.86%	+1bp	-3bp
Net Interest Margin	3.74%	+2bp	-15bp
Provisions as a Percent of Average Assets	0.08%	0bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.90%	+7bp	-101bp
Net Loan Growth (over last four quarters)	3.28%	+85bp	+239bp