

North Dakota and US Banking Conditions -- Third Quarter 2019

Banks = 73, BHCs = 58 -- Data from quarterly call reports

- Small increase in bank profits
- Small decline in loan growth
- Small decline in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.72%	-53 bps	-29 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.80%	-154 bps	-78 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	0.53%	26 bps	30 bps
Earnings			
Return on Average Assets	1.46%	5 bps	20 bps
Net Interest Margin	4.11%	4 bps	9 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	18.58%	175 bps	168 bps
Net Loan Growth (over last four quarters)	3.45%	-83 bps	52 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.26%	8 bps	18 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.94%	-10 bps	-45 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	0.81%	2 bps	-9 bps
Earnings			
Return on Average Assets	1.16%	2 bps	2 bps
Net Interest Margin	3.90%	0 bps	1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	20.38%	20 bps	67 bps
Net Loan Growth (over last four quarters)	4.59%	-49 bps	-105 bps