

## North Dakota and US Banking Conditions -- Fourth Quarter 2019

Banks = 72, BHCs = 56 -- Data from quarterly call reports

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

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	15.00%	28 bps	-20 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.53%	-127 bps	-86 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	0.03%	-49 bps	-45 bps
<b>Earnings</b>			
Return on Average Assets	1.42%	-4 bps	17 bps
Net Interest Margin	4.12%	0 bps	6 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	17.56%	-102 bps	218 bps
<b>Net Loan Growth (over last four quarters)</b>	1.63%	-182 bps	-253 bps

---

## Nation

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.21%	-5 bps	14 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.16%	21 bps	-10 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	0.79%	-1 bps	0 bps
<b>Earnings</b>			
Return on Average Assets	1.15%	0 bps	2 bps
Net Interest Margin	3.88%	-1 bps	-1 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.87%	-50 bps	34 bps
<b>Net Loan Growth (over last four quarters)</b>	4.27%	-32 bps	-117 bps