

North Dakota and US Banking Conditions -- First Quarter 2020

Banks = 67, BHCs = 56 -- Data from quarterly call reports

- Large decline in bank profits
- Loan growth was flat
- Large increase in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.27%	-73 bps	-120 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.38%	485 bps	228 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	1.08%	104 bps	50 bps
Earnings			
Return on Average Assets	1.16%	-26 bps	-11 bps
Net Interest Margin	3.82%	-30 bps	-18 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	17.14%	-42 bps	137 bps
Net Loan Growth (over last four quarters)	1.89%	26 bps	-492 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.30%	-90 bps	-89 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.21%	104 bps	52 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	1.12%	32 bps	20 bps
Earnings			
Return on Average Assets	1.00%	-15 bps	-11 bps
Net Interest Margin	3.74%	-14 bps	-11 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.58%	-29 bps	-16 bps
Net Loan Growth (over last four quarters)	4.37%	10 bps	-108 bps