

North Dakota and US Banking Conditions -- Third Quarter 2020

Banks = 70, BHCs = 55 -- Data from quarterly call reports

- Small decline in bank profits
- Loan growth was flat
- Medium decline in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.66%	15 bps	-6 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.83%	-188 bps	-197 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	0.01%	-16 bps	-52 bps
Earnings			
Return on Average Assets	1.23%	-3 bps	-23 bps
Net Interest Margin	3.76%	-6 bps	-35 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	16.62%	0 bps	-196 bps
Net Loan Growth (over last four quarters)	4.56%	-43 bps	111 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.49%	23 bps	-77 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.08%	-40 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	0.67%	-2 bps	-13 bps
Earnings			
Return on Average Assets	1.03%	0 bps	-13 bps
Net Interest Margin	3.62%	-8 bps	-28 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	17.70%	-81 bps	-267 bps
Net Loan Growth (over last four quarters)	9.67%	-45 bps	508 bps