

North Dakota (9/30/2021)Banks = 66
BHCs = 51

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.39%	-43 bps	-27 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.62%	-128 bps	-220 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	0.06%	6 bps	5 bps
Earnings			
Return on Average Assets	1.25%	-1 bps	2 bps
Net Interest Margin	3.46%	-5 bps	-30 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	13.21%	68 bps	-341 bps
Net Loan Growth (over last four quarters)	-3.25%	-66 bps	-780 bps

Nation (9/30/2021)

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.89%	-6 bps	39 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.58%	-20 bps	-149 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	0.36%	-6 bps	-30 bps
Earnings			
Return on Average Assets	1.18%	0 bps	15 bps
Net Interest Margin	3.41%	0 bps	-21 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	13.55%	-46 bps	-415 bps
Net Loan Growth (over last four quarters)	-1.42%	-92 bps	-1109 bps