

North Dakota and US Banking Conditions -- Fourth Quarter 2015

Banks = 76, BHCs = 63 -- Data from quarterly call reports

Summary: Year-End 2015 Compared to Year-End 2014

-- Medium increase in problem loans

-- Little change in profits

-- Medium reduction in loan growth

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	13.74%	24 bps	13 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.46%	10 bps	156 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	0.18%	-16 bps	10 bps
Earnings			
Return on Average Assets	1.20%	0 bps	-1 bps
Net Interest Margin	3.96%	4 bps	4 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	14.61%	-138 bps	186 bps
Net Loan Growth (over last four quarters)	6.24%	-43 bps	-385 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.92%	-16 bps	-23 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.14%	-2 bps	-68 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	1.21%	-11 bps	-43 bps
Earnings			
Return on Average Assets	0.93%	0 bps	3 bps
Net Interest Margin	3.74%	1 bps	-1 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	18.91%	-29 bps	-36 bps
Net Loan Growth (over last four quarters)	6.45%	-16 bps	0 bps