

North Dakota and US Banking Conditions -- Third Quarter 2016

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

- Small increase in bank profits
- Large decline in loan growth
- Medium decrease in problem loans

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	14.23%	25 bps	73 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.36%	-291 bps	199 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	0.21%	-12 bps	-13 bps
Earnings			
Return on Average Assets	1.26%	4 bps	4 bps
Net Interest Margin	4.06%	7 bps	14 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	17.47%	161 bps	147 bps
Net Loan Growth (over last four quarters)	1.14%	-258 bps	-554 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.92%	7 bps	-16 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.64%	-8 bps	-53 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	1.05%	-3 bps	-26 bps
Earnings			
Return on Average Assets	0.97%	2 bps	3 bps
Net Interest Margin	3.76%	1 bps	2 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.33%	-1 bps	12 bps
Net Loan Growth (over last four quarters)	6.48%	-13 bps	-13 bps