

## North Dakota and US Banking Conditions -- Second Quarter 2018

Banks = 73, BHCs = 59 -- Data from quarterly call reports

- Bank profits were flat
- Medium increase in loan growth
- Small increase in problem loans

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	14.68%	-27 bps	43 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.29%	151 bps	155 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	1.03%	69 bps	103 bps
<b>Earnings</b>			
Return on Average Assets	1.19%	3 bps	9 bps
Net Interest Margin	3.98%	8 bps	14 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	15.97%	138 bps	43 bps
<b>Net Loan Growth (over last four quarters)</b>	3.43%	139 bps	372 bps

## Nation

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.02%	17 bps	19 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.24%	-59 bps	-14 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	0.88%	-11 bps	-7 bps
<b>Earnings</b>			
Return on Average Assets	1.11%	3 bps	15 bps
Net Interest Margin	3.85%	3 bps	9 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	18.97%	0 bps	-17 bps
<b>Net Loan Growth (over last four quarters)</b>	5.67%	-18 bps	-27 bps