

North Dakota and US Banking Conditions -- Third Quarter 2018

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

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

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.02%	34 bps	82 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.59%	-169 bps	174 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	0.23%	-80 bps	16 bps
Earnings			
Return on Average Assets	1.26%	7 bps	9 bps
Net Interest Margin	4.02%	3 bps	12 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	16.90%	93 bps	51 bps
Net Loan Growth (over last four quarters)	2.93%	-50 bps	187 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.07%	5 bps	16 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.40%	15 bps	8 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	0.90%	1 bps	-4 bps
Earnings			
Return on Average Assets	1.14%	2 bps	14 bps
Net Interest Margin	3.88%	3 bps	8 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.70%	73 bps	19 bps
Net Loan Growth (over last four quarters)	5.64%	-3 bps	12 bps