

North Dakota and US Banking Conditions -- Fourth Quarter 2018

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

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

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.21%	19 bps	74 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.39%	-119 bps	90 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	0.49%	25 bps	31 bps
Earnings			
Return on Average Assets	1.25%	0 bps	14 bps
Net Interest Margin	4.05%	3 bps	15 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	15.38%	-152 bps	59 bps
Net Loan Growth (over last four quarters)	4.16%	123 bps	167 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.06%	-1 bps	27 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.27%	-12 bps	-12 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	0.80%	-9 bps	-11 bps
Earnings			
Return on Average Assets	1.13%	0 bps	20 bps
Net Interest Margin	3.90%	1 bps	8 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.53%	-17 bps	49 bps
Net Loan Growth (over last four quarters)	5.44%	-19 bps	-46 bps