

North Dakota

88 Banks

72 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	13.44%	-3bp	-33bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.86%	-91bp	-192bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.32%	-31bp	-26bp
Earnings			
Return on Average Assets	1.18%	-6bp	+11bp
Net Interest Margin	4.10%	+0bp	-3bp
Provisions as a Percent of Average Assets	0.08%	+2bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	13.80%	-196bp	-152bp
Net Loan Growth (over last four quarters)	10.94%	-118bp	+643bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.12%	-11bp	+29bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.90%	-20bp	-180bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-2bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.54%	-17bp	-89bp
Earnings			
Return on Average Assets	0.86%	-3bp	+9bp
Net Interest Margin	3.88%	-1bp	-9bp
Provisions as a Percent of Average Assets	0.16%	+1bp	-9bp
Liquidity			
Noncore Funding as a Percent of Liabilities	20.04%	-87bp	-197bp
Net Loan Growth (over last four quarters)	1.93%	+102bp	+261bp