

North Dakota

87 Banks

72 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	13.82%	-17bp	+45bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.40%	-214bp	-282bp
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	0.84%	-35bp	-36bp
<b>Earnings</b>			
Return on Average Assets	1.13%	+7bp	-5bp
Net Interest Margin	3.85%	+8bp	-17bp
Provisions as a Percent of Average Assets	0.00%	0bp	-4bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	13.25%	+51bp	-269bp
<b>Net Loan Growth (over last four quarters)</b>	4.74%	-315bp	-723bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.35%	0bp	+27bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.88%	-45bp	-146bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-5bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.01%	-31bp	-81bp
<b>Earnings</b>			
Return on Average Assets	0.85%	+4bp	-2bp
Net Interest Margin	3.72%	+3bp	-17bp
Provisions as a Percent of Average Assets	0.08%	+1bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.82%	+24bp	-132bp
<b>Net Loan Growth (over last four quarters)</b>	2.43%	+51bp	+190bp