

North Dakota

84 Banks

69 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	13.38%	-15bp	-49bp
<b>Problem Assets</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.11%	-59bp	-90bp
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	0.14%	+1bp	-36bp
<b>Earnings</b>			
Return on Average Assets	1.25%	+9bp	+3bp
Net Interest Margin	3.91%	+9bp	-1bp
Provisions as a Percent of Average Assets	0.03%	+3bp	+1bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	13.45%	-4bp	-30bp
<b>Net Loan Growth (over last four quarters)</b>	9.62%	-110bp	+382bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.27%	-5bp	-6bp
<b>Problem Assets</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.33%	-31bp	-188bp
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	1.86%	-20bp	-91bp
<b>Earnings</b>			
Return on Average Assets	0.91%	+3bp	+5bp
Net Interest Margin	3.77%	+3bp	+3bp
Provisions as a Percent of Average Assets	0.06%	+1bp	-2bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.66%	+9bp	-24bp
<b>Net Loan Growth (over last four quarters)</b>	6.05%	+44bp	+277bp