

North Dakota

Banks = 82

BHCs = 67

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	13.61%	22 bps	-13 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.88%	-23 bps	-92 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	0.08%	-5 bps	-60 bps
Earnings			
Return on Average Assets	1.22%	-3 bps	7 bps
Net Interest Margin	3.94%	3 bps	2 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	12.74%	-70 bps	16 bps
Net Loan Growth (over last four quarters)	10.10%	47 bps	470 bps

Nation

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	16.15%	-11 bps	-9 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.83%	-50 bps	-209 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	1.64%	-22 bps	-88 bps
Earnings			
Return on Average Assets	0.90%	0 bps	5 bps
Net Interest Margin	3.78%	1 bps	3 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.27%	-38 bps	-31 bps
Net Loan Growth (over last four quarters)	6.41%	36 bps	249 bps