



# State Profile

North Dakota

## Third Quarter 2011

### ECONOMIC INDICATORS

#### Employment Growth Rates (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Total Nonfarm (share of trailing four quarter employment in parentheses)	5.1%	4.1%	2.6%	2.4%	-0.2%
Manufacturing (6%)	2.5%	4.9%	-2.6%	-3.7%	-10.8%
Other (non-manufacturing) Goods-Producing (10%)	25.8%	20.5%	14.7%	14.3%	1.1%
Private Service-Producing (64%)	4.1%	3.4%	1.7%	1.6%	0.1%
Government (21%)	-0.7%	-0.6%	2.2%	2.5%	2.2%
Unemployment Rate (% of labor force)	3.4%	3.2%	3.9%	3.9%	4.2%

#### Other Indicators (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Single-Family Home Permits	52.4%	-5.7%	-21.7%	15.2%	5.3%
Multifamily Building Permits	12.9%	381.4%	6.7%	14.5%	8.6%
Home Price Index	3.9%	4.9%	1.7%	1.3%	1.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.69	1.86	2.47	2.34	2.29

### BANKING TRENDS

#### General Information

	Q3-11	Q2-11	Q3-10	2010	2009
Institutions (#)	92	92	92	92	94
Total Assets (in millions)	26,235	25,518	24,318	24,803	23,398
New Institutions (# < 3 years)	0	0	1	0	2
Subchapter S Institutions	61	61	61	61	63

#### Asset Quality

	Q3-11	Q2-11	Q3-10	2010	2009
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.27	1.56	1.80	1.43	2.19
Noncurrent Loans / Total Loans (median %)	0.71	0.80	0.99	0.70	0.97
ALLL/Total Loans (median %)	1.31	1.35	1.33	1.37	1.34
ALLL/Noncurrent Loans (median multiple)	1.64	1.46	1.31	1.43	1.07
Net Loan Losses / Total Loans (median %)	0.00	0.03	0.09	0.23	0.31

#### Capital / Earnings

	Q3-11	Q2-11	Q3-10	2010	2009
Tier 1 Leverage (median %)	8.91	8.65	8.73	8.56	8.79
Return on Assets (median %)	1.29	1.09	1.20	0.92	0.81
Pretax Return on Assets (median %)	1.55	1.28	1.51	1.12	0.98
Net Interest Margin (median %)	4.07	3.78	4.07	3.97	4.02
Yield on Earning Assets (median %)	4.98	4.81	5.34	5.20	5.64
Cost of Funding Earning Assets (median %)	0.80	0.84	1.19	1.20	1.59
Provisions to Avg. Assets (median %)	0.10	0.07	0.16	0.25	0.33
Noninterest Income to Avg. Assets (median %)	0.39	0.32	0.38	0.38	0.42
Overhead to Avg. Assets (median %)	2.58	2.57	2.66	2.68	2.82

#### Liquidity/Sensitivity

	Q3-11	Q2-11	Q3-10	2010	2009
Net Loans to Assets (median %)	61.44	60.21	67.36	63.10	64.48
Noncore Funding to Assets (median %)	13.81	14.48	16.16	14.78	17.00
Long-term Assets to Assets (median %, call filers)	18.66	18.14	16.29	16.41	15.90
Brokered Deposits (number of institutions)	36	34	33	34	33
Brokered Deposits to Assets (median % for those above)	2.61	2.97	3.41	2.71	4.22

#### Loan Concentrations (median % of Total Risk-Based Capital)

	Q3-11	Q2-11	Q3-10	2010	2009
Commercial and Industrial	91.04	96.79	96.44	85.17	91.32
Commercial Real Estate	69.11	72.07	73.64	75.58	78.51
Construction & Development	8.99	8.97	8.99	8.64	11.78
Multifamily Residential Real Estate	3.08	3.24	2.39	2.21	3.43
Nonresidential Real Estate	57.26	54.51	57.02	56.58	61.84
Residential Real Estate	55.77	53.55	52.04	58.93	54.09
Consumer	39.22	40.30	43.03	41.80	40.32
Agriculture	262.20	258.50	291.96	280.91	296.46

### BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Asset Distribution	Institutions
Fargo, ND-MN	29	5,083	< \$100 million	50 (54.3%)
Bismarck, ND	17	2,733	\$100 million to \$250 million	23 (25%)
Grand Forks, ND-MN	21	2,172	\$250 million to \$1 billion	13 (14.1%)
			\$1 billion to \$10 billion	6 (6.5%)
			> \$10 billion	0 (0%)