

FDIC State Profile

North Dakota

Second Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q2-09	Q1-09	Q2-08	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.9%	0.5%	2.5%	2.4%	1.8%
Manufacturing (7%)	-8.7%	-7.8%	2.1%	1.3%	0.0%
Other (non-manufacturing) Goods-Producing (8%)	4.8%	5.2%	12.0%	12.7%	5.2%
Private Service-Producing (65%)	0.6%	0.7%	2.2%	2.0%	2.1%
Government (21%)	3.8%	1.5%	0.3%	0.6%	0.2%
Unemployment Rate (% of labor force)	4.2%	4.2%	3.1%	3.2%	3.1%
Other Indicators	Q2-09	Q1-09	Q2-08	2008	2007
Single-Family Home Permits	-0.6%	-89.3%	-15.4%	-19.2%	8.1%
Multifamily Building Permits	12.1%	-69.5%	-40.4%	19.0%	-22.3%
Home Price Index	1.8%	2.6%	3.6%	3.6%	5.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.66	2.14	2.32	2.04	1.80

BANKING TRENDS

General Information	Q2-09	Q1-09	Q2-08	2008	2007
Institutions (#)	94	95	96	96	97
Total Assets (in millions)	22,323	22,125	21,753	21,981	20,381
New Institutions (# < 3 years)	2	2	2	2	3
Subchapter S Institutions	63	63	61	61	61
Asset Quality	Q2-09	Q1-09	Q2-08	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.36	3.17	1.74	1.96	1.54
Noncurrent Loans / Total Loans (median %)	1.26	1.24	0.64	0.64	0.42
ALLL/Total Loans (median %)	1.32	1.38	1.24	1.29	1.26
ALLL/Noncurrent Loans (median multiple)	1.15	1.25	1.67	1.50	2.87
Net Loan Losses / Total Loans (median %)	0.02	0.02	0.00	0.16	0.07
Capital / Earnings	Q2-09	Q1-09	Q2-08	2008	2007
Tier 1 Leverage (median %)	8.87	8.86	9.13	8.73	9.23
Return on Assets (median %)	0.98	0.90	1.03	1.02	1.02
Pretax Return on Assets (median %)	1.16	1.10	1.31	1.23	1.30
Net Interest Margin (median %)	4.03	3.86	3.90	4.00	4.07
Yield on Earning Assets (median %)	5.66	5.62	6.25	6.40	7.21
Cost of Funding Earning Assets (median %)	1.62	1.73	2.37	2.33	3.18
Provisions to Avg. Assets (median %)	0.13	0.13	0.10	0.17	0.10
Noninterest Income to Avg. Assets (median %)	0.38	0.38	0.42	0.44	0.45
Overhead to Avg. Assets (median %)	2.78	2.70	2.67	2.77	2.77
Liquidity / Sensitivity	Q2-09	Q1-09	Q2-08	2008	2007
Net Loans to Assets (median %)	69.1	63.3	68.9	65.2	66.0
Noncore Funding to Assets (median %)	17.2	16.3	17.5	17.0	15.3
Long-term Assets to Assets (median %, call filers)	15.6	15.5	13.8	15.6	11.8
Brokered Deposits (number of institutions)	36	37	35	38	37
Brokered Deposits to Assets (median % for those above)	4.2	4.2	4.6	3.8	5.6
Loan Concentrations (median % of Total Risk-Based Capital)	Q2-09	Q1-09	Q2-08	2008	2007
Commercial and Industrial	95.1	102.5	113.3	111.5	101.8
Commercial Real Estate	81.0	83.1	83.3	84.9	85.4
Construction & Development	12.6	13.0	14.5	13.4	12.8
Multifamily Residential Real Estate	2.5	1.8	1.6	1.5	1.6
Nonresidential Real Estate	60.9	61.2	58.4	63.3	55.8
Residential Real Estate	50.4	55.6	45.2	53.5	45.3
Consumer	40.8	39.6	41.8	41.3	43.2
Agriculture	286.6	277.2	302.4	301.0	275.4

BANKING PROFILE

Largest Deposit Markets (from 2008 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Fargo, ND-MN	29	4,351	< \$100 million	58 (61.7%)
Bismarck, ND	14	2,026	\$100 million to \$250 million	19 (20.2%)
Grand Forks, ND-MN	21	1,751	\$250 million to \$1 billion	13 (13.8%)
			\$1 billion to \$10 billion	4 (4.3%)
			> \$10 billion	0 (0%)