

AGENDA
BANK OF NORTH DAKOTA
PROBLEM LOAN COMMITTEE TELECONFERENCE
August 21 , 2023 - 8:15 a.m. - 5:00 p.m. CT

*****Meeting closed pursuant to N.D.C.C. 6-09-35 to discuss items listed below on the agenda under Bank of North Dakota Confidential Business*****

- I. Presentation of the following reports and minutes:
 - A. Problem Loan Committee Minutes (May 22-23, 2023)
 - B. Farm and Commercial Problem Loan Workout Strategies as of 7/31/23
 - C. Risk Rated 3 and 4 Loans as of 8/16/23
 - D. Non-accrual Loans as of 7/31/23
 - E. Restructured Loans as of 6/30/23
 - F. Impaired Loans as of 7/31/23
 - G. High Loan to Value Report as of 8/16/23
 - H. Allowance for Credit Loss Qualitative Factors
 - I. Review list of DFI Classified Loans

- II. Other Business/Adjournment

- III. Next Problem Loan Committee – November 2023

Any person who requires an auxiliary aid or service must contact or notify Bank of North Dakota Review Services at 328-5685 at least three (3) working days prior to the scheduled meeting.