

Report No. 384
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2018
(In thousands of Dollars)

	69 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$1,331,179	\$13,578	\$212,258	\$1,557,015
Securities	\$3,615,628	\$9,991	\$1,588,142	\$5,213,761
Federal Funds Sold and Reverse Repurchase Agreements	\$373,283		\$34,970	\$408,253
Total Loans and Leases	\$16,683,339		\$4,689,510	\$21,372,849
Less: Allowance for Loan & Lease Losses	<u>\$217,137</u>		<u>\$85,956</u>	<u>\$303,093</u>
Net Loans and Leases	\$16,466,202		\$4,603,554	\$21,069,756
Trading Assets		\$35		\$35
Bank Premises and Fixed Assets	\$418,908	\$164	\$10,114	\$429,186
Other Real Estate Owned	\$32,430	\$35	\$4,989	\$37,454
Goodwill and Other Intangibles	\$118,206	\$2,851		\$121,057
All Other Assets	\$403,010	\$142,089	\$122,365	\$667,464
Total Assets	\$22,758,846	\$168,743	\$6,576,392	\$29,503,981
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$19,898,972		\$4,557,332	\$24,456,304
Noninterest-bearing Deposits	\$3,962,613		\$421,296	\$4,383,909
Interest-bearing Deposits	<u>\$15,936,359</u>		<u>\$4,136,036</u>	<u>\$20,072,395</u>
Federal Funds Purchased and Repurchase Agreements	\$153,267		\$462,695	\$615,962
Trading Liabilities				
Other Borrowed Funds	\$324,720		\$691,822	\$1,016,542
Subordinated Debt				
All Other Liabilities	\$137,271	\$141,511	\$6,978	\$285,760
Total Liabilities	\$20,514,230	\$141,511	\$5,718,827	\$26,374,568
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$31,218	\$1,263	\$2,000	\$34,481
Surplus	\$856,495	\$13,361	\$72,000	\$941,856
Undivided Profits (Retained Earnings)	\$1,408,284	\$13,173	\$776,019	\$2,197,476
Other Equity Capital Components				
Accumulated Other Comprehensive Income	(\$51,881)	\$135	\$7,546	(\$44,200)
Total Equity Capital	\$2,244,616	\$27,232	\$857,565	\$3,130,275
Total Liabilities and Equity Capital	\$22,758,846	\$168,743	\$6,576,392	\$29,503,981

Average Ratios of State Banking Institutions

	3/31/2018	12/31/2017	9/30/2017	6/30/2017	3/31/2017
Net Interest Margin	3.89%	3.96%	3.97%	3.93%	3.86%
Return on Average Assets	1.31%	1.28%	1.34%	1.26%	1.23%
Net Loans and Leases to Deposits	82.75%	85.84%	88.27%	86.99%	82.33%
Net Loans and Leases to Assets	72.35%	74.45%	75.41%	75.10%	71.95%
ALLL to Total Loans	1.30%	1.26%	1.30%	1.26%	1.30%
Tier 1 Leverage Capital Ratio	9.80%	9.80%	9.77%	9.67%	9.56%
Total Risk-based Capital Ratio	13.39%	13.13%	13.04%	12.98%	13.18%
Change in Deposits Over Prior 12 Months	6.43%	6.88%	7.75%	8.21%	6.38%
Change in Loans Over Prior 12 Months	6.98%	8.52%	7.14%	5.99%	4.81%
Change in Total Assets Over Prior 12 Months	6.39%	6.56%	6.39%	6.11%	5.84%