

**Report No. 385**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2018  
(In thousands of Dollars)

	68 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
<b>Assets</b>				
Cash and Due from Depository Institutions	\$772,319	\$15,334	\$262,954	\$1,050,607
Securities	\$3,612,109	\$8,037	\$1,692,295	\$5,312,441
Federal Funds Sold and Reverse Repurchase Agreements	\$116,434		\$53,460	\$169,894
Total Loans and Leases	\$17,601,439		\$4,649,091	\$22,250,530
Less: Allowance for Loan & Lease Losses	<u>\$221,626</u>		<u>\$86,405</u>	<u>\$308,031</u>
Net Loans and Leases	\$17,379,813		\$4,562,686	\$21,942,499
Trading Assets		\$6		\$6
Bank Premises and Fixed Assets	\$430,181	\$217	\$9,992	\$440,390
Other Real Estate Owned	\$33,703		\$5,017	\$38,720
Goodwill and Other Intangibles	\$133,351	\$2,851		\$136,202
All Other Assets	\$436,492	\$143,721	\$130,799	\$711,012
<b>Total Assets</b>	<b>\$22,914,402</b>	<b>\$170,166</b>	<b>\$6,717,203</b>	<b>\$29,801,771</b>
<b>Liabilities</b>				
Deposits:				
Deposits Held in Domestic Offices	\$19,711,520		\$4,833,503	\$24,545,023
Noninterest-bearing Deposits	\$3,946,813		\$399,119	\$4,345,932
Interest-bearing Deposits	<u>\$15,764,707</u>		<u>\$4,434,384</u>	<u>\$20,199,091</u>
Federal Funds Purchased and Repurchase Agreements	\$178,682		\$158,055	\$336,737
Trading Liabilities				
Other Borrowed Funds	\$591,104		\$830,060	\$1,421,164
Subordinated Debt				
All Other Liabilities	\$149,805	\$145,395	\$9,161	\$304,361
<b>Total Liabilities</b>	<b>\$20,631,111</b>	<b>\$145,395</b>	<b>\$5,830,779</b>	<b>\$26,607,285</b>
<b>Equity Capital</b>				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$31,168	\$1,263	\$2,000	\$34,431
Surplus	\$857,226	\$10,911	\$72,000	\$940,137
Undivided Profits (Retained Earnings)	1,450,420	\$12,848	\$803,174	\$2,266,442
Other Equity Capital Components				
Accumulated Other Comprehensive Income	(\$56,021)	\$449	\$9,250	(\$46,322)
<b>Total Equity Capital</b>	<b>\$2,283,293</b>	<b>\$24,771</b>	<b>\$886,424</b>	<b>\$3,195,350</b>
<b>Total Liabilities and Equity Capital</b>	<b>\$22,914,404</b>	<b>\$170,166</b>	<b>\$6,717,203</b>	<b>\$29,801,773</b>

**Average Ratios of State Banking Institutions**

	6/30/2018	3/31/2018	12/31/2017	9/30/2017	6/30/2017
<b>Net Interest Margin</b>	4.00%	3.89%	3.96%	3.97%	3.93%
<b>Return on Average Assets</b>	1.37%	1.31%	1.28%	1.34%	1.26%
<b>Net Loans and Leases to Deposits</b>	88.17%	82.75%	85.84%	88.27%	86.99%
<b>Net Loans and Leases to Assets</b>	75.85%	72.35%	74.45%	75.41%	75.10%
<b>ALLL to Total Loans</b>	1.26%	1.30%	1.26%	1.30%	1.26%
<b>Tier 1 Leverage Capital Ratio</b>	9.83%	9.80%	9.80%	9.77%	9.67%
<b>Total Risk-based Capital Ratio</b>	12.99%	13.39%	13.13%	13.04%	12.98%
<b>Change in Deposits Over Prior 12 Months</b>	5.82%	6.43%	6.88%	7.75%	8.21%
<b>Change in Loans Over Prior 12 Months</b>	7.25%	6.98%	8.52%	7.14%	5.99%
<b>Change in Total Assets Over Prior 12 Months</b>	6.21%	6.39%	6.56%	6.39%	6.11%