

**Report No. 386**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call September 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	\$863,754	\$15,182	\$214,008	\$1,092,944
Securities	\$3,586,900	\$5,740	\$1,846,137	\$5,438,777
Federal Funds Sold and Reverse Repurchase Agreements	\$95,724		\$68,835	\$164,559
Total Loans and Leases	\$18,811,024		\$4,658,066	\$23,469,090
Less: Allowance for Loan & Lease Losses	<u>\$227,147</u>		<u>\$90,657</u>	<u>\$317,804</u>
Net Loans and Leases	\$18,583,877		\$4,567,409	\$23,151,286
Trading Assets		\$6		\$6
Bank Premises and Fixed Assets	\$446,584	\$286	\$9,891	\$456,761
Other Real Estate Owned	\$36,162		\$5,241	\$41,403
Goodwill and Other Intangibles	\$198,431	\$2,851		\$201,282
All Other Assets	\$495,605	\$145,605	\$144,621	\$785,831
<b>Total Assets</b>	<b>\$24,307,037</b>	<b>\$169,670</b>	<b>\$6,856,142</b>	<b>\$31,332,849</b>
<b>Liabilities</b>				
Deposits:				
Deposits Held in Domestic Offices	\$20,705,658		\$5,173,389	\$25,879,047
Noninterest-bearing Deposits	\$4,238,434		\$587,711	\$4,826,145
Interest-bearing Deposits	<u>\$16,467,224</u>		<u>\$4,585,678</u>	<u>\$21,052,902</u>
Federal Funds Purchased and Repurchase Agreements	\$219,328		\$123,355	\$342,683
Trading Liabilities				
Other Borrowed Funds	\$754,078		\$628,226	\$1,382,304
Subordinated Debt				
All Other Liabilities	\$172,616	\$144,171	\$8,218	\$325,005
<b>Total Liabilities</b>	<b>\$21,851,680</b>	<b>\$144,171</b>	<b>\$5,933,188</b>	<b>\$27,929,039</b>
<b>Equity Capital</b>				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$31,168	\$1,263	\$2,000	\$34,431
Surplus	\$1,003,230	\$10,959	\$72,000	\$1,086,189
Undivided Profits (Retained Earnings)	1,495,643	\$13,398	\$833,125	\$2,342,166
Other Equity Capital Components				
Accumulated Other Comprehensive Income	(\$75,184)	\$579	\$15,829	(\$58,776)
<b>Total Equity Capital</b>	<b>\$2,455,357</b>	<b>\$25,499</b>	<b>\$922,954</b>	<b>\$3,404,672</b>
<b>Total Liabilities and Equity Capital</b>	<b>\$24,307,037</b>	<b>\$169,670</b>	<b>\$6,856,142</b>	<b>\$31,332,849</b>

**Average Ratios of State Banking Institutions**

	9/30/2018	6/30/2018	3/31/2018	12/31/2017	9/30/2017
<b>Net Interest Margin</b>	4.04%	4.00%	3.89%	3.96%	3.97%
<b>Return on Average Assets</b>	1.41%	1.37%	1.31%	1.28%	1.34%
<b>Net Loans and Leases to Deposits</b>	89.75%	88.17%	82.75%	85.84%	88.27%
<b>Net Loans and Leases to Assets</b>	76.45%	75.85%	72.35%	74.45%	75.41%
<b>ALLL to Total Loans</b>	1.21%	1.26%	1.30%	1.26%	1.30%
<b>Tier 1 Leverage Capital Ratio</b>	9.83%	9.83%	9.80%	9.80%	9.77%
<b>Total Risk-based Capital Ratio</b>	12.80%	12.99%	13.39%	13.13%	13.04%
<b>Change in Deposits Over Prior 12 Months</b>	10.54%	5.82%	6.43%	6.88%	7.75%
<b>Change in Loans Over Prior 12 Months</b>	12.29%	7.25%	6.98%	8.52%	7.14%
<b>Change in Total Assets Over Prior 12 Months</b>	10.86%	6.21%	6.39%	6.56%	6.39%