

Report No. 387
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2018
(In thousands of Dollars)

	68 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$1,091,045	\$16,238	\$470,228	\$1,577,511
Securities	\$3,679,243	\$5,546	\$1,853,806	\$5,538,595
Federal Funds Sold and Reverse Repurchase Agreements	\$218,596		\$39,465	\$258,061
Total Loans and Leases	\$19,331,502		\$4,584,233	\$23,915,735
Less: Allowance for Loan & Lease Losses	<u>\$232,838</u>		<u>\$92,750</u>	<u>\$325,588</u>
Net Loans and Leases	\$19,098,664		\$4,491,483	\$23,590,147
Trading Assets		\$6		\$6
Bank Premises and Fixed Assets	\$471,232	\$374	\$9,807	\$481,413
Other Real Estate Owned	\$33,303		\$4,152	\$37,455
Goodwill and Other Intangibles	\$207,010	\$2,851		\$209,861
All Other Assets	\$472,486	\$141,658	\$146,893	\$761,037
Total Assets	\$25,271,579	\$166,673	\$7,015,834	\$32,454,086
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$21,884,135		\$4,769,818	\$26,653,953
Noninterest-bearing Deposits	\$4,782,177		\$567,351	\$5,349,528
Interest-bearing Deposits	<u>\$17,101,958</u>		<u>\$4,202,467</u>	<u>\$21,304,425</u>
Federal Funds Purchased and Repurchase Agreements	\$141,534		\$271,505	\$413,039
Trading Liabilities				
Other Borrowed Funds	\$508,709		\$1,103,436	\$1,612,145
Subordinated Debt				
All Other Liabilities	\$174,983	\$140,377	\$9,191	\$324,551
Total Liabilities	\$22,709,361	\$140,377	\$6,153,950	\$29,003,688
Equity Capital				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$31,168	\$1,263	\$2,000	\$34,431
Surplus	\$1,034,508	\$11,030	\$72,000	\$1,117,538
Undivided Profits (Retained Earnings)	1,542,055	\$14,385	\$777,741	\$2,334,181
Other Equity Capital Components				
Accumulated Other Comprehensive Income	(\$46,013)	\$182	\$10,143	(\$35,688)
Total Equity Capital	\$2,562,218	\$26,296	\$861,884	\$3,451,125
Total Liabilities and Equity Capital	\$25,271,579	\$166,673	\$7,015,834	\$32,454,086

Average Ratios of State Banking Institutions

	12/31/2018	9/30/2018	6/30/2018	3/31/2018	12/31/2017
Net Interest Margin	4.07%	4.04%	4.00%	3.89%	3.96%
Return on Average Assets	1.38%	1.41%	1.37%	1.31%	1.28%
Net Loans and Leases to Deposits	87.27%	89.75%	88.17%	82.75%	85.84%
Net Loans and Leases to Assets	75.57%	76.45%	75.85%	72.35%	74.45%
ALLL to Total Loans	1.20%	1.21%	1.26%	1.30%	1.26%
Tier 1 Leverage Capital Ratio	9.84%	9.83%	9.83%	9.80%	9.80%
Total Risk-based Capital Ratio	12.81%	12.80%	12.99%	13.39%	13.13%
Change in Deposits Over Prior 12 Months	10.54%	10.54%	5.82%	6.43%	6.88%
Change in Loans Over Prior 12 Months	12.29%	12.29%	7.25%	6.98%	8.52%
Change in Total Assets Over Prior 12 Months	10.86%	10.86%	6.21%	6.39%	6.56%