

**Report No. 388**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call March, 31, 2019  
(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	\$1,429,984	\$14,997	\$274,365	\$1,719,346
Securities	\$3,745,867	\$5,599	\$1,771,395	\$5,522,861
Federal Funds Sold and Reverse Repurchase Agreements	\$310,108		\$2,465	\$312,573
Total Loans and Leases	\$19,556,091		\$4,644,125	\$24,200,216
Less: Allowance for Loan & Lease Losses	<u>\$239,851</u>		<u>\$94,564</u>	<u>\$334,415</u>
Net Loans and Leases	\$19,316,240		\$4,549,561	\$23,865,801
Trading Assets		\$6		\$6
Bank Premises and Fixed Assets	\$474,027	\$388	\$9,790	\$484,205
Other Real Estate Owned	\$33,962		\$8,118	\$42,080
Goodwill and Other Intangibles	\$205,468	\$2,998		\$208,466
All Other Assets	\$454,990	\$142,921	\$127,431	\$725,342
<b>Total Assets</b>	<b>\$25,970,646</b>	<b>\$166,909</b>	<b>\$6,743,125</b>	<b>\$32,880,680</b>
<b>Liabilities</b>				
Deposits:				
Deposits Held in Domestic Offices	\$22,724,703		\$4,652,964	\$27,377,667
Noninterest-bearing Deposits	\$4,732,831		\$463,173	\$5,196,004
Interest-bearing Deposits	<u>\$17,991,872</u>		<u>\$4,189,791</u>	<u>\$22,181,663</u>
Federal Funds Purchased and Repurchase Agreements	\$74,730		\$380,760	\$455,490
Trading Liabilities				
Other Borrowed Funds	\$320,064		\$799,632	\$1,119,696
Subordinated Debt				
All Other Liabilities	\$185,143	\$141,005	\$14,280	\$340,428
<b>Total Liabilities</b>	<b>\$23,304,640</b>	<b>\$141,005</b>	<b>\$5,847,636</b>	<b>\$29,293,281</b>
<b>Equity Capital</b>				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$31,168	\$1,262	\$2,000	\$34,430
Surplus	\$1,064,518	\$10,959	\$72,000	\$1,147,477
Undivided Profits (Retained Earnings)	1,571,853	\$13,534	\$814,262	\$2,399,649
Other Equity Capital Components		(\$493)		
Accumulated Other Comprehensive Income	(\$2,033)	\$479	\$7,227	\$5,673
<b>Total Equity Capital</b>	<b>\$2,666,006</b>	<b>\$25,904</b>	<b>\$895,489</b>	<b>\$3,587,892</b>
<b>Total Liabilities and Equity Capital</b>	<b>\$25,970,646</b>	<b>\$166,909</b>	<b>\$6,743,125</b>	<b>\$32,880,680</b>

**Average Ratios of State Banking Institutions**

	3/31/2019	12/31/2018	9/30/2018	6/30/2018	3/31/2018
<b>Net Interest Margin</b>	4.04%	4.07%	4.04%	4.00%	3.89%
<b>Return on Average Assets</b>	1.30%	1.38%	1.41%	1.37%	1.31%
<b>Net Loans and Leases to Deposits</b>	85.00%	87.27%	89.75%	88.17%	82.75%
<b>Net Loans and Leases to Assets</b>	74.38%	75.57%	76.45%	75.85%	72.35%
<b>ALLL to Total Loans</b>	1.23%	1.20%	1.21%	1.26%	1.30%
<b>Tier 1 Leverage Capital Ratio</b>	9.84%	9.84%	9.83%	9.83%	9.80%
<b>Total Risk-based Capital Ratio</b>	12.91%	12.81%	12.80%	12.99%	13.39%
<b>Change in Deposits Over Prior 12 Months</b>	14.20%	12.48%	10.54%	5.82%	6.43%
<b>Change in Loans Over Prior 12 Months</b>	17.22%	15.57%	12.29%	7.25%	6.98%
<b>Change in Total Assets Over Prior 12 Months</b>	14.11%	12.66%	10.86%	6.21%	6.39%