

Report No. 389
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call June 30, 2019
 (In thousands of Dollars)

	68 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$896,706	\$16,356	\$359,102	\$1,272,164
Securities	\$3,677,190	\$5,783	\$1,902,725	\$5,585,698
Federal Funds Sold and Reverse Repurchase Agreements	\$163,775		\$30,565	\$194,340
Total Loans and Leases	\$20,579,032		\$4,544,638	\$25,123,670
Less: Allowance for Loan & Lease Losses	<u>\$249,386</u>		<u>\$96,408</u>	<u>\$345,794</u>
Net Loans and Leases	\$20,329,646		\$4,448,230	\$24,777,876
Trading Assets		\$7		\$7
Bank Premises and Fixed Assets	\$487,117	\$365	\$9,708	\$497,190
Other Real Estate Owned	\$36,202		\$10,360	\$46,562
Goodwill and Other Intangibles	\$205,860	\$2,990		\$208,850
All Other Assets	\$476,497	\$138,927	\$116,678	\$732,102
Total Assets	\$26,272,993	\$164,428	\$6,877,368	\$33,314,789

Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$22,389,230		\$4,918,972	\$27,308,202
Noninterest-bearing Deposits	\$4,636,361		\$405,190	\$5,041,551
Interest-bearing Deposits	<u>\$17,752,869</u>		<u>\$4,513,782</u>	<u>\$22,266,651</u>
Federal Funds Purchased and Repurchase Agreements	\$115,030		\$209,480	\$324,510
Trading Liabilities				
Other Borrowed Funds	\$788,996		\$798,186	\$1,587,182
Subordinated Debt				
All Other Liabilities	\$181,932	\$136,721	\$26,152	\$344,805
Total Liabilities	\$23,475,188	\$136,721	\$5,952,790	\$29,564,699

Equity Capital				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$31,168	\$1,262	\$2,000	\$34,430
Surplus	\$1,099,702	\$10,977	\$72,000	\$1,182,679
Undivided Profits (Retained Earnings)	1,631,158	\$14,898	\$853,621	\$2,499,677
Other Equity Capital Components		(\$591)		
Accumulated Other Comprehensive Income	\$35,277	\$998	(\$3,043)	\$33,232
Total Equity Capital	\$2,797,805	\$27,707	\$924,578	\$3,750,681

Total Liabilities and Equity Capital	\$26,272,993	\$164,428	\$6,877,368	\$33,314,789
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Average Ratios of State Banking Institutions

	6/30/2019	3/31/2019	12/31/2018	9/30/2018	6/30/2018
Net Interest Margin	4.08%	4.04%	4.07%	4.04%	4.00%
Return on Average Assets	1.34%	1.30%	1.38%	1.41%	1.37%
Net Loans and Leases to Deposits	90.80%	85.00%	87.27%	89.75%	88.17%
Net Loans and Leases to Assets	77.38%	74.38%	75.57%	76.45%	75.85%
ALLL to Total Loans	1.21%	1.23%	1.20%	1.21%	1.26%
Tier 1 Leverage Capital Ratio	9.97%	9.84%	9.84%	9.83%	9.83%
Total Risk-based Capital Ratio	12.82%	12.91%	12.81%	12.80%	12.99%
Change in Deposits Over Prior 12 Months	13.58%	14.20%	12.48%	10.54%	5.82%
Change in Loans Over Prior 12 Months	16.92%	17.22%	15.57%	12.29%	7.25%
Change in Total Assets Over Prior 12 Months	14.66%	14.11%	12.66%	10.86%	6.21%