

Report No. 390
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call September 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	\$1,030,759	\$16,793	\$383,040	\$1,430,592
Securities	\$3,573,017	\$5,907	\$1,967,672	\$5,546,596
Federal Funds Sold and Reverse Repurchase Agreements	\$165,482		\$20,660	\$186,142
Total Loans and Leases	\$21,037,948		\$4,524,048	\$25,561,996
Less: Allowance for Loan & Lease Losses	<u>\$256,990</u>		<u>\$97,622</u>	<u>\$354,612</u>
Net Loans and Leases	\$20,780,958		\$4,426,426	\$25,207,384
Trading Assets		\$7		\$7
Bank Premises and Fixed Assets	\$492,275	\$340	\$9,631	\$502,246
Other Real Estate Owned	\$31,270		\$9,021	\$40,291
Goodwill and Other Intangibles	\$205,609	\$2,982		\$208,591
All Other Assets	\$516,289	\$138,702	\$109,430	\$764,421
Total Assets	\$26,795,659	\$164,731	\$6,925,880	\$33,886,270
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$22,920,632		\$5,174,575	\$28,095,207
Noninterest-bearing Deposits	\$5,201,841		\$712,585	\$5,914,426
Interest-bearing Deposits	<u>\$17,718,791</u>		<u>\$4,461,990</u>	<u>\$22,180,781</u>
Federal Funds Purchased and Repurchase Agreements	\$95,893		\$249,450	\$345,343
Trading Liabilities				
Other Borrowed Funds	\$695,404		\$522,058	\$1,217,462
Subordinated Debt				
All Other Liabilities	\$210,087	\$136,645	\$51,965	\$398,697
Total Liabilities	\$23,922,016	\$136,645	\$5,998,048	\$30,056,709
Equity Capital				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$31,168	\$1,262	\$2,000	\$34,430
Surplus	\$1,100,414	\$10,942	\$72,000	\$1,183,356
Undivided Profits (Retained Earnings)	1,694,744	\$15,037	\$870,538	\$2,580,319
Other Equity Capital Components		(\$591)		
Accumulated Other Comprehensive Income	\$46,817	\$1,273	(\$16,706)	\$31,384
Total Equity Capital	\$2,873,643	\$28,086	\$927,832	\$3,830,152
Total Liabilities and Equity Capital	\$26,795,659	\$164,731	\$6,925,880	\$33,886,270

Average Ratios of State Banking Institutions

	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Net Interest Margin	4.11%	4.08%	4.04%	4.07%	4.04%
Return on Average Assets	1.39%	1.34%	1.30%	1.38%	1.41%
Net Loans and Leases to Deposits	90.66%	90.80%	85.00%	87.27%	89.75%
Net Loans and Leases to Assets	77.55%	77.38%	74.38%	75.57%	76.45%
ALLL to Total Loans	1.22%	1.21%	1.23%	1.20%	1.21%
Tier 1 Leverage Capital Ratio	10.04%	9.97%	9.84%	9.84%	9.83%
Total Risk-based Capital Ratio	12.85%	12.82%	12.91%	12.81%	12.80%
Change in Deposits Over Prior 12 Months	10.70%	13.58%	14.20%	12.48%	10.54%
Change in Loans Over Prior 12 Months	11.84%	16.92%	17.22%	15.57%	12.29%
Change in Total Assets Over Prior 12 Months	10.24%	14.66%	14.11%	12.66%	10.86%