

Report No. 391
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call December 31, 2019
 (In thousands of Dollars)

	67 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$1,559,298	\$16,556	\$487,689	\$2,063,543
Securities	\$3,601,144	\$6,138	\$1,982,467	\$5,589,749
Federal Funds Sold and Reverse Repurchase Agreements	\$263,937		\$10,685	\$274,622
Total Loans and Leases	\$21,380,545		\$4,537,943	\$25,918,488
Less: Allowance for Loan & Lease Losses	<u>\$258,097</u>		<u>\$95,690</u>	<u>\$353,787</u>
Net Loans and Leases	\$21,122,448		\$4,442,253	\$25,564,701
Trading Assets		\$7		\$7
Bank Premises and Fixed Assets	\$523,315	\$309	\$9,560	\$533,184
Other Real Estate Owned	\$29,550		\$8,904	\$38,454
Goodwill and Other Intangibles	\$226,729	\$2,973		\$229,702
All Other Assets	\$507,427	\$164,055	\$116,874	\$788,356
Total Assets	\$27,833,848	\$190,038	\$7,058,432	\$35,082,318
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$24,102,719		\$5,089,093	\$29,191,812
Noninterest-bearing Deposits	\$5,213,400		\$628,257	\$5,841,657
Interest-bearing Deposits	<u>\$18,889,319</u>		<u>\$4,460,836</u>	<u>\$23,350,155</u>
Federal Funds Purchased and Repurchase Agreements	\$53,628		\$365,335	\$418,963
Trading Liabilities				
Other Borrowed Funds	\$556,011		\$631,030	\$1,187,041
Subordinated Debt				
All Other Liabilities	\$187,785	\$161,488	\$33,947	\$383,220
Total Liabilities	\$24,900,143	\$161,488	\$6,119,405	\$31,181,036
Equity Capital				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$37,042	\$1,262	\$2,000	\$40,304
Surplus	\$1,145,520	\$10,973	\$72,000	\$1,228,493
Undivided Profits (Retained Earnings)	1,713,575	\$15,680	\$866,682	\$2,595,937
Other Equity Capital Components		(\$591)		
Accumulated Other Comprehensive Income	\$37,068	\$1,063	(\$1,655)	\$36,476
Total Equity Capital	\$2,933,705	\$28,550	\$939,027	\$3,901,873
Total Liabilities and Equity Capital	\$27,833,848	\$190,038	\$7,058,432	\$35,082,318

Average Ratios of State Banking Institutions

	12/31/2019	9/30/2019	6/30/2019	3/31/2019	12/31/2018
Net Interest Margin	4.03%	4.11%	4.08%	4.04%	4.07%
Return on Average Assets	1.37%	1.39%	1.34%	1.30%	1.38%
Net Loans and Leases to Deposits	87.64%	90.66%	90.80%	85.00%	87.27%
Net Loans and Leases to Assets	75.89%	77.55%	77.38%	74.38%	75.57%
ALLL to Total Loans	1.21%	1.22%	1.21%	1.23%	1.20%
Tier 1 Leverage Capital Ratio	9.95%	10.04%	9.97%	9.84%	9.84%
Total Risk-based Capital Ratio	12.88%	12.85%	12.82%	12.91%	12.81%
Change in Deposits Over Prior 12 Months	10.14%	16.41%	13.58%	14.20%	12.48%
Change in Loans Over Prior 12 Months	10.60%	13.66%	16.92%	17.22%	15.57%
Change in Total Assets Over Prior 12 Months	10.14%	14.51%	14.66%	14.11%	12.66%