

Report No. 392
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report March 31, 2020
 (In thousands of Dollars)

	67 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,054,868	\$17,347	\$336,154	\$2,408,369
Securities	\$4,027,661	\$6,057	\$1,958,711	\$5,992,429
Federal Funds Sold and Reverse Repurchase Agreements	\$343,048		\$5,925	\$348,973
Total Loans and Leases	\$22,122,728		\$4,602,880	\$26,725,608
Less: Allowance for Loan & Lease Losses	\$278,181		\$97,443	\$375,624
Net Loans and Leases	\$21,844,547		\$4,505,437	\$26,349,984
Trading Assets		\$16		\$16
Bank Premises and Fixed Assets	\$544,047	\$266	\$9,528	\$553,841
Other Real Estate Owned	\$31,641		\$8,900	\$40,541
Goodwill and Other Intangibles	\$230,019	\$2,967		\$232,986
All Other Assets	\$539,391	\$159,835	\$88,357	\$787,583
Total Assets	\$29,615,222	\$186,488	\$6,913,012	\$36,714,722
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$25,470,836		\$5,164,470	\$30,635,306
Noninterest-bearing Deposits	\$4,901,973		\$440,468	\$5,342,441
Interest-bearing Deposits	\$20,568,863		\$4,724,002	\$25,292,865
Federal Funds Purchased and Repurchase Agreements	\$45,317		\$467,670	\$512,987
Trading Liabilities				
Other Borrowed Funds	\$730,282		\$261,030	\$991,312
Subordinated Debt				
All Other Liabilities	\$186,123	\$157,612	\$98,484	\$442,219
Total Liabilities	\$26,432,558	\$157,612	\$5,991,654	\$32,581,824
Equity Capital				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$37,558	\$1,262	\$2,000	\$40,820
Surplus	\$1,324,453	\$10,973	\$72,000	\$1,407,426
Undivided Profits (Retained Earnings)	1,798,512	\$16,630	\$900,924	\$2,716,066
Other Equity Capital Components		(\$492)		
Accumulated Other Comprehensive Income	\$21,641	\$340	(\$53,566)	(\$31,585)
Total Equity Capital	\$3,182,664	\$28,876	\$921,358	\$4,133,390
Total Liabilities and Equity Capital	\$29,615,222	\$186,488	\$6,913,012	\$36,714,722

Average Ratios of State Banking Institutions

	3/31/2020	12/31/2019	9/30/2019	6/30/2019	3/31/2019
Net Interest Margin	3.80%	4.03%	4.11%	4.08%	4.04%
Return on Average Assets	1.18%	1.37%	1.39%	1.34%	1.30%
Net Loans and Leases to Deposits	85.76%	87.64%	90.66%	90.80%	85.00%
Net Loans and Leases to Assets	73.76%	75.89%	77.55%	77.38%	74.38%
ALLL to Total Loans	1.26%	1.21%	1.22%	1.21%	1.23%
Tier 1 Leverage Capital Ratio	10.38%	9.95%	10.04%	9.97%	9.84%
Total Risk-based Capital Ratio	13.44%	12.88%	12.85%	12.82%	12.91%
Change in Deposits Over Prior 12 Months	12.08%	16.39%	16.41%	13.58%	14.20%
Change in Loans Over Prior 12 Months	13.12%	14.44%	13.66%	16.92%	17.22%
Change in Total Assets Over Prior 12 Months	14.03%	17.19%	14.51%	14.66%	14.11%