

**Report No. 393**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
 For Call Report June 30, 2020  
 (In thousands of Dollars)

	67 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
<b>Assets</b>				
Cash and Due from Depository Institutions	\$2,356,030	\$20,992	\$1,317,852	\$3,694,874
Securities	\$4,076,327	\$3,875	\$2,059,135	\$6,139,337
Federal Funds Sold and Reverse Repurchase Agreements	\$330,625		\$6,425	\$337,050
Total Loans and Leases	\$24,684,003		\$4,660,737	\$29,344,740
Less: Allowance for Loan & Lease Losses	<u>\$317,533</u>		<u>\$100,394</u>	<u>\$417,927</u>
Net Loans and Leases	\$24,366,470		\$4,560,343	\$28,926,813
Trading Assets		\$16		\$16
Bank Premises and Fixed Assets	\$546,620	\$251	\$9,446	\$556,317
Other Real Estate Owned	\$29,489		\$9,094	\$38,583
Goodwill and Other Intangibles	\$238,051	\$2,962		\$241,013
All Other Assets	\$526,778	\$157,514	\$81,839	\$766,131
<b>Total Assets</b>	<b>\$32,470,390</b>	<b>\$185,610</b>	<b>\$8,044,134</b>	<b>\$40,700,134</b>
<b>Liabilities</b>				
Deposits:				
Deposits Held in Domestic Offices	\$27,949,007		\$6,443,177	\$34,392,184
Noninterest-bearing Deposits	\$6,240,153		\$482,758	\$6,722,911
Interest-bearing Deposits	<u>\$21,708,854</u>		<u>\$5,960,419</u>	<u>\$27,669,273</u>
Federal Funds Purchased and Repurchase Agreements	\$54,874		\$415,385	\$470,259
Trading Liabilities				
Other Borrowed Funds	\$892,031	\$104	\$186,030	\$1,078,165
Subordinated Debt				
All Other Liabilities	\$237,198	\$154,939	\$101,274	\$493,411
<b>Total Liabilities</b>	<b>\$29,133,110</b>	<b>\$155,043</b>	<b>\$7,145,866</b>	<b>\$36,434,019</b>
<b>Equity Capital</b>				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$37,558	\$1,262	\$2,000	\$40,820
Surplus	\$1,324,460	\$10,973	\$72,000	\$1,407,433
Undivided Profits (Retained Earnings)	1,869,965	\$17,729	\$873,957	\$2,761,651
Other Equity Capital Components		(\$842)		
Accumulated Other Comprehensive Income	\$104,797	\$1,282	(\$49,689)	\$56,390
<b>Total Equity Capital</b>	<b>\$3,337,280</b>	<b>\$30,567</b>	<b>\$898,268</b>	<b>\$4,266,957</b>
<b>Total Liabilities and Equity Capital</b>	<b>\$32,470,390</b>	<b>\$185,610</b>	<b>\$8,044,134</b>	<b>\$40,700,134</b>

**Average Ratios of State Banking Institutions**

	6/30/2020	3/31/2020	12/31/2019	9/30/2019	6/30/2019
<b>Net Interest Margin</b>	3.92%	3.80%	4.03%	4.11%	4.08%
<b>Return on Average Assets</b>	1.33%	1.18%	1.37%	1.39%	1.34%
<b>Net Loans and Leases to Deposits</b>	87.18%	85.76%	87.64%	90.66%	90.80%
<b>Net Loans and Leases to Assets</b>	75.04%	73.76%	75.89%	77.55%	77.38%
<b>ALLL to Total Loans</b>	1.29%	1.26%	1.21%	1.22%	1.21%
<b>Tier 1 Leverage Capital Ratio</b>	9.68%	10.38%	9.95%	10.04%	9.97%
<b>Total Risk-based Capital Ratio</b>	13.60%	13.44%	12.88%	12.85%	12.82%
<b>Change in Deposits Over Prior 12 Months</b>	24.83%	22.99%	16.39%	16.41%	13.58%
<b>Change in Loans Over Prior 12 Months</b>	19.95%	26.22%	14.44%	13.66%	16.92%
<b>Change in Total Assets Over Prior 12 Months</b>	23.59%	25.03%	17.19%	14.51%	14.66%