

Report No. 394
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report September 30, 2020
 (In thousands of Dollars)

	66 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,313,143	\$21,426	\$1,212,679	\$3,547,248
Securities	\$4,064,475	\$4,061	\$2,062,271	\$6,130,807
Federal Funds Sold and Reverse Repurchase Agreements	\$292,936		\$5,185	\$298,121
Total Loans and Leases	\$24,853,620		\$4,752,709	\$29,606,329
Less: Allowance for Loan & Lease Losses	\$358,317		\$106,353	\$464,670
Net Loans and Leases	\$24,495,303		\$4,646,356	\$29,141,659
Trading Assets		\$16		\$16
Bank Premises and Fixed Assets	\$557,295	\$221	\$9,365	\$566,881
Other Real Estate Owned	\$26,387		\$8,899	\$35,286
Goodwill and Other Intangibles	\$248,591	\$2,957		\$251,548
All Other Assets	\$577,713	\$157,569	\$87,523	\$822,805
Total Assets	\$32,575,843	\$186,250	\$8,032,278	\$40,794,371
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$28,113,541		\$6,432,138	\$34,545,679
Noninterest-bearing Deposits	\$6,491,602		\$783,547	\$7,275,149
Interest-bearing Deposits	\$21,621,939		\$5,648,591	\$27,270,530
Federal Funds Purchased and Repurchase Agreements	\$58,057		\$410,400	\$468,457
Trading Liabilities				
Other Borrowed Funds	\$756,116	\$104	\$186,010	\$942,230
Subordinated Debt				
All Other Liabilities	\$237,235	\$154,934	\$91,336	\$483,505
Total Liabilities	\$29,164,949	\$155,038	\$7,119,884	\$36,439,871
Equity Capital				
Perpetual Preferred Stock	\$500	\$163		\$663
Common Stock	\$37,358	\$1,262	\$2,000	\$40,620
Surplus	\$1,327,247	\$10,973	\$72,000	\$1,410,220
Undivided Profits (Retained Earnings)	1,937,533	\$18,119	\$881,905	\$2,837,557
Other Equity Capital Components		(\$842)		
Accumulated Other Comprehensive Income	\$108,256	\$1,537	(\$43,511)	\$66,282
Total Equity Capital	\$3,410,894	\$31,212	\$912,394	\$4,355,342
Total Liabilities and Equity Capital	\$32,575,843	\$186,250	\$8,032,278	\$40,794,371

Average Ratios of State Banking Institutions

	9/30/2020	6/30/2020	3/31/2020	12/31/2019	9/30/2019
Net Interest Margin	3.82%	3.92%	3.80%	4.03%	4.11%
Return on Average Assets	1.37%	1.33%	1.18%	1.37%	1.39%
Net Loans and Leases to Deposits	87.13%	87.18%	85.76%	87.64%	90.66%
Net Loans and Leases to Assets	75.19%	75.04%	73.76%	75.89%	77.55%
ALLL to Total Loans	1.44%	1.29%	1.26%	1.21%	1.22%
Tier 1 Leverage Capital Ratio	9.63%	9.68%	10.38%	9.95%	10.04%
Total Risk-based Capital Ratio	13.93%	13.60%	13.44%	12.88%	12.85%
Change in Deposits Over Prior 12 Months	22.66%	25.57%	22.99%	16.39%	16.41%
Change in Loans Over Prior 12 Months	18.14%	20.77%	26.22%	14.44%	13.66%
Change in Total Assets Over Prior 12 Months	21.57%	23.99%	25.03%	17.19%	14.51%