

Report No. 395
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report December 31, 2020
 (In thousands of Dollars)

	64 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$3,580,081	\$21,880	\$1,153,480	\$4,755,441
Securities	\$4,627,489	\$4,259	\$1,833,699	\$6,465,447
Federal Funds Sold and Reverse Repurchase Agreements	\$667,941		\$10,000	\$677,941
Total Loans and Leases	\$24,643,433		\$4,756,542	\$29,399,975
Less: Allowance for Loan & Lease Losses	<u>\$369,603</u>		<u>\$106,303</u>	<u>\$475,906</u>
Net Loans and Leases	\$24,273,830		\$4,650,239	\$28,924,069
Trading Assets	\$339	\$16		\$355
Bank Premises and Fixed Assets	\$581,601	\$199	\$9,283	\$591,083
Other Real Estate Owned	\$21,858		\$5,753	\$27,611
Goodwill and Other Intangibles	\$272,993	\$2,952		\$275,945
All Other Assets	\$595,424	\$163,234	\$81,866	\$840,524
Total Assets	\$34,621,556	\$192,540	\$7,744,320	\$42,558,416
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$30,096,340		\$5,795,472	\$35,891,812
Noninterest-bearing Deposits	\$7,050,432		\$750,741	\$7,801,173
Interest-bearing Deposits	<u>\$23,045,908</u>		<u>\$5,044,731</u>	<u>\$28,090,639</u>
Federal Funds Purchased and Repurchase Agreements	\$56,160		\$775,005	\$831,165
Trading Liabilities				
Other Borrowed Funds	\$659,734		\$186,010	\$845,744
Subordinated Debt				
All Other Liabilities	\$223,871	\$160,520	\$74,928	\$459,319
Total Liabilities	\$31,036,105	\$160,520	\$6,831,415	\$38,028,040
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$35,785	\$1,263	\$2,000	\$39,048
Surplus	\$1,386,681	\$10,973	\$72,000	\$1,469,654
Undivided Profits (Retained Earnings)	2,050,019	\$19,016	\$870,334	\$2,939,369
Other Equity Capital Components		(\$841)		
Accumulated Other Comprehensive Income	\$112,466	\$1,447	(\$31,429)	\$82,484
Total Equity Capital	\$3,585,451	\$32,020	\$912,905	\$4,531,217
Total Liabilities and Equity Capital	\$34,621,556	\$192,540	\$7,744,320	\$42,558,416

Average Ratios of State Banking Institutions

	12/31/2020	9/30/2020	6/30/2020	3/31/2020	12/31/2019
Net Interest Margin	3.78%	3.82%	3.92%	3.80%	4.03%
Return on Average Assets	1.42%	1.37%	1.33%	1.18%	1.37%
Net Loans and Leases to Deposits	80.65%	87.13%	87.18%	85.76%	87.64%
Net Loans and Leases to Assets	70.11%	75.19%	75.04%	73.76%	75.89%
ALLL to Total Loans	1.50%	1.44%	1.29%	1.26%	1.21%
Tier 1 Leverage Capital Ratio	9.64%	9.63%	9.68%	10.38%	9.95%
Total Risk-based Capital Ratio	14.22%	13.93%	13.60%	13.44%	12.88%
Change in Deposits Over Prior 12 Months	24.87%	31.31%	25.57%	22.99%	16.39%
Change in Loans Over Prior 12 Months	15.26%	17.14%	20.77%	26.22%	14.44%
Change in Total Assets Over Prior 12 Months	24.39%	29.21%	23.99%	25.03%	17.19%