

Report No. 413
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report December 31, 2025
 (In thousands of Dollars)

	56 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$3,397,113	\$44,243	\$598,193	\$4,039,549
Securities	\$7,867,942	\$7,789	\$3,890,912	\$11,766,643
Federal Funds Sold and Reverse Repurchase Agreements	\$342,163		\$11,245	\$353,408
Total Loans and Leases	\$38,679,534		\$6,110,290	\$44,789,824
Less: Allowance for Loan & Lease Losses	<u>\$452,532</u>		<u>\$113,858</u>	<u>\$566,390</u>
Net Loans and Leases	\$38,227,002		\$5,996,432	\$44,223,434
Trading Assets	\$1,608			\$1,608
Bank Premises and Fixed Assets	\$950,807	\$555	\$8,287	\$959,649
Other Real Estate Owned	\$27,535		\$644	\$28,179
Intangibles Assets	\$458,819	\$7,292		\$466,111
All Other Assets	\$1,264,115	\$15,900	\$152,220	\$1,432,235
Total Assets	\$52,537,104	\$75,779	\$10,657,933	\$63,270,816
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$45,369,963		\$8,738,329	\$54,108,292
Noninterest-bearing Deposits	\$8,820,646		\$615,002	\$9,435,648
Interest-bearing Deposits	<u>\$36,549,317</u>		<u>\$8,123,327</u>	<u>\$44,672,644</u>
Federal Funds Purchased and Repurchase Agreements	\$72,780		\$398,035	\$470,815
Trading Liabilities	\$1,537			\$1,537
Other Borrowed Funds	\$1,332,302		\$150,000	\$1,482,302
Subordinated Debt				
All Other Liabilities	\$593,271	\$4,843	\$23,389	\$621,503
Total Liabilities	\$47,369,853	\$4,843	\$9,309,753	\$56,684,449
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$32,210	\$1,262	\$2,000	\$35,472
Surplus	\$1,799,403	\$5,827	\$72,000	\$1,877,230
Undivided Profits (Retained Earnings)	3,637,654	\$39,177	\$1,190,929	\$4,867,760
Other Equity Capital Components	(\$1,812)	(\$1,192)		
Accumulated Other Comprehensive Income	(\$300,704)	\$25,700	\$83,251	(\$191,753)
Total Equity Capital	\$5,167,251	\$70,936	\$1,348,180	\$6,589,371
Total Liabilities and Equity Capital	\$52,537,104	\$75,779	\$10,657,933	\$63,270,816

Average Ratios of State Banking Institutions

	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
Net Interest Margin	3.31%	3.26%	3.19%	3.05%	2.91%
Return on Average Assets	1.14%	1.15%	1.13%	1.10%	1.07%
Net Loans and Leases to Deposits	84.26%	86.66%	85.93%	80.80%	82.93%
Net Loans and Leases to Assets	72.76%	74.34%	73.94%	70.94%	72.62%
ACL to Total Loans	1.17%	1.17%	1.17%	1.19%	1.15%
Tier 1 Leverage Capital Ratio	10.12%	10.13%	9.99%	9.87%	9.75%
Change in Deposits Over Prior 12 Months	3.29%	3.05%	4.25%	7.02%	5.33%
Change in Loans Over Prior 12 Months	4.97%	3.36%	2.49%	1.54%	2.54%
Change in Total Assets Over Prior 12 Months	4.77%	4.35%	5.08%	7.57%	5.66%