NORTH Dakota | Financial Institutions
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Report No. 414
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call Report March 31, 2026
(In thousands of Dollars)

Assets	56 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Cash and Due from Depository Institutions	$3,377,103	$48,537	$621,314	$4,046,954
Securities	$8,081,833	$7,647	$3,772,344	$11,861,824
Federal Funds Sold and Reverse Repurchase Agreements	$672,094	-	$10,235	$682,329
Total Loans and Leases	$38,811,927	-	$6,239,553	$45,051,480
Less: Allowance for Loan & Lease Losses	$455,580	-	$117,554	$573,134
Net Loans and Leases	$38,356,347	-	$6,121,999	$44,478,346
Trading Assets	$1,389	-	-	$1,389
Bank Premises and Fixed Assets	$956,245	$426	$8,309	$964,980
Other Real Estate Owned	$41,884	-	$643	$42,527
Intangibles Assets	$459,991	$7,172	-	$467,163
All Other Assets	$1,293,256	$15,399	$141,120	$1,449,775
Total Assets	**$53,240,142**	**$79,181**	**$10,675,964**	**$63,995,287**

Liabilities	56 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Deposits:				
Deposits Held in Domestic Offices	$45,878,715	-	$8,490,694	$54,369,410
Noninterest-bearing Deposits	$8,653,041	-	$475,940	$9,128,981
Interest-bearing Deposits	$37,225,675	-	$8,014,754	$45,240,429
Federal Funds Purchased and Repurchase Agreements	$62,089	-	$768,660	$830,749
Trading Liabilities	$1,318	-	-	$1,318
Other Borrowed Funds	$1,386,013	-	-	$1,386,013
Subordinated Debt	-	-	-	-
All Other Liabilities	$646,725	$5,651	$38,407	$690,783
Total Liabilities	**$47,974,860**	**$5,651**	**$9,297,761**	**$57,278,273**

Equity Capital	56 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Perpetual Preferred Stock	$500	$162	-	$662
Common Stock	$32,210	$1,263	$2,000	$35,473
Surplus	$1,799,730	$5,827	$72,000	$1,877,557
Undivided Profits (Retained Earnings)	$3,765,321	$67,526	$1,243,033	$5,075,880
Other Equity Capital Components	($1,610)	($1,836)	-	($3,446)
Accumulated Other Comprehensive Income	($330,869)	$588	$61,170	($269,111)
Total Equity Capital	**$5,265,282**	**$73,530**	**$1,378,203**	**$6,717,015**
Total Liabilities and Equity Capital	**$53,240,142**	**$79,181**	**$10,675,964**	**$63,995,287**

Average Ratios of State Banking Institutions	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Net Interest Margin	3.48%	3.31%	3.26%	3.19%	3.05%
Return on Average Assets	1.26%	1.14%	1.15%	1.13%	1.10%
Net Loans and Leases to Deposits	83.60%	84.26%	86.66%	85.93%	80.80%
Net Loans and Leases to Assets	72.04%	72.76%	74.34%	73.94%	70.94%
ACL to Total Loans	1.17%	1.17%	1.17%	1.17%	1.19%
Tier 1 Leverage Capital Ratio	10.19%	10.12%	10.13%	9.99%	9.87%
Change in Deposits Over Prior 12 Months	2.43%	3.29%	3.05%	4.25%	7.02%
Change in Loans Over Prior 12 Months	5.96%	4.97%	3.36%	2.49%	1.54%
Change in Total Assets Over Prior 12 Months	4.39%	4.77%	4.35%	5.08%	7.57%