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Report No. 415
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call Report June 30, 2026
(In thousands of Dollars)

Assets	55 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Cash and Due from Depository Institutions	$2,770,551	$51,107	$520,308	$3,341,966
Securities	$8,258,144	$7,852	$3,636,590	$11,902,586
Federal Funds Sold and Reverse Repurchase Agreements	$336,865	-	$12,210	$349,075
Total Loans and Leases	$40,189,789	-	$6,418,280	$46,608,069
Less: Allowance for Loan & Lease Losses	$465,120	-	$119,528	$584,648
Net Loans and Leases	$39,724,669	-	$6,298,752	$46,023,421
Trading Assets	$1,546	-	-	$1,546
Bank Premises and Fixed Assets	$958,461	$387	$8,529	$967,377
Other Real Estate Owned	$36,690	-	$3,509	$40,199
Intangibles Assets	$470,513	$7,115	-	$477,628
All Other Assets	$1,312,947	$15,480	$160,514	$1,488,941
Total Assets	**$53,870,386**	**$81,941**	**$10,640,412**	**$64,592,739**

Liabilities	55 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Deposits:				
Deposits Held in Domestic Offices	$45,474,466	-	$8,555,819	$54,030,286
Noninterest-bearing Deposits	$8,608,065	-	$457,863	$9,065,928
Interest-bearing Deposits	$36,866,402	-	$8,097,956	$44,964,358
Federal Funds Purchased and Repurchase Agreements	$71,184	-	$382,610	$453,794
Trading Liabilities	$1,478	-	-	$1,478
Other Borrowed Funds	$2,336,597	-	$250,000	$2,586,597
Subordinated Debt	-	-	-	-
All Other Liabilities	$637,990	$4,521	$20,049	$662,560
Total Liabilities	**$48,521,715**	**$4,521**	**$9,208,478**	**$57,734,715**

Equity Capital	55 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Perpetual Preferred Stock	$500	$162	-	$662
Common Stock	$31,210	$1,263	$2,000	$34,473
Surplus	$1,803,349	$5,827	$72,000	$1,881,176
Undivided Profits (Retained Earnings)	$3,837,640	$70,851	$1,305,206	$5,213,697
Other Equity Capital Components	($1,610)	($1,836)	-	($3,446)
Accumulated Other Comprehensive Income	($322,418)	$1,153	$52,728	($268,537)
Total Equity Capital	**$5,348,671**	**$77,420**	**$1,431,934**	**$6,858,025**

Total Liabilities and Equity Capital	**$53,870,386**	**$81,941**	**$10,640,412**	**$64,592,739**

Average Ratios of State Banking Institutions	6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
Net Interest Margin	3.56%	3.48%	3.31%	3.26%	3.19%
Return on Average Assets	1.28%	1.26%	1.14%	1.15%	1.13%
Net Loans and Leases to Deposits	87.36%	83.60%	84.26%	86.66%	85.93%
Net Loans and Leases to Assets	73.74%	72.04%	72.76%	74.34%	73.94%
ACL to Total Loans	1.16%	1.17%	1.17%	1.17%	1.17%
Tier 1 Leverage Capital Ratio	10.24%	10.19%	10.12%	10.13%	9.99%
Change in Deposits Over Prior 12 Months	5.60%	2.43%	3.29%	3.05%	4.25%
Change in Loans Over Prior 12 Months	7.25%	5.96%	4.97%	3.36%	2.49%
Change in Total Assets Over Prior 12 Months	7.64%	4.39%	4.77%	4.35%	5.08%