

Report No. 396
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report March 31, 2021
 (In thousands of Dollars)

	63 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$4,173,679	\$21,701	\$1,354,943	\$5,550,323
Securities	\$5,040,574	\$4,527	\$1,952,534	\$6,997,635
Federal Funds Sold and Reverse Repurchase Agreements	\$957,070			\$957,070
Total Loans and Leases	\$25,567,483		\$4,816,629	\$30,384,112
Less: Allowance for Loan & Lease Losses	<u>\$375,588</u>		<u>\$109,387</u>	<u>\$484,975</u>
Net Loans and Leases	\$25,191,895		\$4,707,242	\$29,899,137
Trading Assets	\$466	\$16		\$482
Bank Premises and Fixed Assets	\$584,787	\$184	\$9,200	\$594,171
Other Real Estate Owned	\$24,095		\$5,250	\$29,345
Goodwill and Other Intangibles	\$288,769	\$2,998		\$291,767
All Other Assets	\$628,239	\$156,872	\$82,656	\$867,767
Total Assets	\$36,889,574	\$186,298	\$8,111,825	\$45,187,697
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$32,273,964		\$5,838,175	\$38,112,139
Noninterest-bearing Deposits	\$7,594,391		\$773,389	\$8,367,780
Interest-bearing Deposits	<u>\$24,679,573</u>		<u>\$5,064,786</u>	<u>\$29,744,359</u>
Federal Funds Purchased and Repurchase Agreements	\$68,986		\$1,076,635	\$1,145,621
Trading Liabilities	\$127			\$127
Other Borrowed Funds	\$641,756		\$186,010	\$827,766
Subordinated Debt				
All Other Liabilities	\$258,249	\$153,942	\$39,412	\$451,603
Total Liabilities	\$33,243,082	\$153,942	\$7,140,232	\$40,537,256
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$35,635	\$1,263	\$2,000	\$38,898
Surplus	\$1,400,513	\$10,973	\$72,000	\$1,483,486
Undivided Profits (Retained Earnings)	2,158,564	\$20,204	\$892,170	\$3,070,938
Other Equity Capital Components		(\$1,430)		
Accumulated Other Comprehensive Income	\$51,280	\$1,184	\$5,423	\$57,887
Total Equity Capital	\$3,646,492	\$32,356	\$971,593	\$4,651,871
Total Liabilities and Equity Capital	\$36,889,574	\$186,298	\$8,111,825	\$45,187,697

Average Ratios of State Banking Institutions

	3/31/2021	12/31/2020	9/30/2020	6/30/2020	3/31/2020
Net Interest Margin	3.63%	3.78%	3.82%	3.92%	3.80%
Return on Average Assets	1.60%	1.42%	1.37%	1.33%	1.18%
Net Loans and Leases to Deposits	78.06%	80.65%	87.13%	87.18%	85.76%
Net Loans and Leases to Assets	68.29%	70.11%	75.19%	75.04%	73.76%
ALLL to Total Loans	1.47%	1.50%	1.44%	1.29%	1.26%
Tier 1 Leverage Capital Ratio	9.53%	9.64%	9.63%	9.68%	10.38%
Change in Deposits Over Prior 12 Months	26.71%	33.90%	31.31%	25.57%	22.99%
Change in Loans Over Prior 12 Months	15.57%	19.58%	17.14%	20.77%	26.22%
Change in Total Assets Over Prior 12 Months	24.56%	32.53%	29.21%	23.99%	25.03%