

Report No. 397
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report June 30, 2021
 (In thousands of Dollars)

	62 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$4,386,009	\$23,478	\$2,368,072	\$6,777,559
Securities	\$5,464,923	\$4,528	\$2,120,498	\$7,589,949
Federal Funds Sold and Reverse Repurchase Agreements	\$663,933		\$2,200	\$666,133
Total Loans and Leases	\$25,760,552		\$4,771,714	\$30,532,266
Less: Allowance for Loan & Lease Losses	<u>\$369,876</u>		<u>\$110,824</u>	<u>\$480,700</u>
Net Loans and Leases	\$25,390,676		\$4,660,890	\$30,051,566
Trading Assets	\$431	\$16		\$447
Bank Premises and Fixed Assets	\$598,172	\$171	\$9,117	\$607,460
Other Real Estate Owned	\$21,571		\$5,250	\$26,821
Goodwill and Other Intangibles	\$303,948	\$3,081		\$307,029
All Other Assets	\$662,420	\$163,487	\$71,808	\$897,715
Total Assets	\$37,492,083	\$194,761	\$9,237,835	\$46,924,679

Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$32,869,708		\$7,308,469	\$40,178,177
Noninterest-bearing Deposits	\$8,078,635		\$621,267	\$8,699,902
Interest-bearing Deposits	<u>\$24,791,073</u>		<u>\$6,687,202</u>	<u>\$31,478,275</u>
Federal Funds Purchased and Repurchase Agreements	\$72,857		\$767,275	\$840,132
Trading Liabilities	\$93			\$93
Other Borrowed Funds	\$571,978		\$171,010	\$742,988
Subordinated Debt				
All Other Liabilities	\$289,350	\$160,130	\$49,194	\$498,674
Total Liabilities	\$33,803,986	\$160,130	\$8,295,948	\$42,260,064

Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$35,460	\$1,263	\$2,000	\$38,723
Surplus	\$1,414,502	\$10,973	\$72,000	\$1,497,475
Undivided Profits (Retained Earnings)	2,171,973	\$22,711	\$882,967	\$3,077,651
Other Equity Capital Components		(\$1,430)		
Accumulated Other Comprehensive Income	\$65,662	\$952	(\$15,080)	\$51,534
Total Equity Capital	\$3,688,097	\$34,631	\$941,887	\$4,666,045

Total Liabilities and Equity Capital	\$37,492,083	\$194,761	\$9,237,835	\$46,924,679
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Average Ratios of State Banking Institutions

	6/30/2021	3/31/2021	12/31/2020	9/30/2020	6/30/2020
Net Interest Margin	3.57%	3.63%	3.78%	3.82%	3.92%
Return on Average Assets	2.41%	1.60%	1.42%	1.37%	1.33%
Net Loans and Leases to Deposits	77.25%	78.06%	80.65%	87.13%	87.18%
Net Loans and Leases to Assets	67.72%	68.29%	70.11%	75.19%	75.04%
ALLL to Total Loans	1.44%	1.47%	1.50%	1.44%	1.29%
Tier 1 Leverage Capital Ratio	9.19%	9.53%	9.64%	9.63%	9.68%
Change in Deposits Over Prior 12 Months	17.61%	26.71%	33.90%	31.31%	25.57%
Change in Loans Over Prior 12 Months	4.36%	15.57%	19.58%	17.14%	20.77%
Change in Total Assets Over Prior 12 Months	15.47%	24.56%	32.53%	29.21%	23.99%