

Report No. 398
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call Report September 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	\$5,292,151	\$25,935	\$3,475,491	\$8,793,577
Securities	\$5,514,302	\$4,428	\$1,987,730	\$7,506,460
Federal Funds Sold and Reverse Repurchase Agreements	\$618,616		\$10,335	\$628,951
Total Loans and Leases	\$26,021,831		\$4,704,346	\$30,726,177
Less: Allowance for Loan & Lease Losses	<u>\$377,178</u>		<u>\$110,749</u>	<u>\$487,927</u>
Net Loans and Leases	\$25,644,653		\$4,593,597	\$30,238,250
Trading Assets	\$418			\$418
Bank Premises and Fixed Assets	\$615,891	\$173	\$9,036	\$625,100
Other Real Estate Owned	\$20,353		\$5,258	\$25,611
Goodwill and Other Intangibles	\$314,689	\$3,149		\$317,838
All Other Assets	\$690,077	\$164,326	\$73,475	\$927,878
Total Assets	\$38,711,150	\$198,011	\$10,154,922	\$49,064,083
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$33,953,527		\$8,267,757	\$42,221,284
Noninterest-bearing Deposits	\$10,977,358		\$688,758	\$11,666,116
Interest-bearing Deposits	<u>\$22,976,169</u>		<u>\$7,578,999</u>	<u>\$30,555,168</u>
Federal Funds Purchased and Repurchase Agreements	\$85,616		\$734,765	\$820,381
Trading Liabilities	\$146			\$146
Other Borrowed Funds	\$612,610		\$141,000	\$753,610
Subordinated Debt				
All Other Liabilities	\$289,687	\$160,840	\$45,807	\$496,334
Total Liabilities	\$34,941,586	\$160,840	\$9,189,329	\$44,291,755
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$35,460	\$1,263	\$2,000	\$38,723
Surplus	\$1,428,532	\$10,985	\$72,000	\$1,511,517
Undivided Profits (Retained Earnings)	2,246,948	\$24,869	\$907,592	\$3,179,409
Other Equity Capital Components		(\$1,430)		
Accumulated Other Comprehensive Income	\$58,124	\$1,322	(\$15,999)	\$43,447
Total Equity Capital	\$3,769,564	\$37,171	\$965,593	\$4,773,758
Total Liabilities and Equity Capital	\$38,711,150	\$198,011	\$10,154,922	\$49,064,083

Average Ratios of State Banking Institutions

	9/30/2021	6/30/2021	3/31/2021	12/31/2020	9/30/2020
Net Interest Margin	3.53%	3.57%	3.63%	3.78%	3.82%
Return on Average Assets	2.03%	2.41%	1.60%	1.42%	1.37%
Net Loans and Leases to Deposits	75.53%	77.25%	78.06%	80.65%	87.13%
Net Loans and Leases to Assets	66.25%	67.72%	68.29%	70.11%	75.19%
ALLL to Total Loans	1.45%	1.44%	1.47%	1.50%	1.44%
Tier 1 Leverage Capital Ratio	9.31%	9.19%	9.53%	9.64%	9.63%
Change in Deposits Over Prior 12 Months	20.77%	21.48%	26.71%	33.90%	31.31%
Change in Loans Over Prior 12 Months	4.70%	5.42%	15.57%	19.58%	17.14%
Change in Total Assets Over Prior 12 Months	18.83%	19.22%	24.56%	32.53%	29.21%