

Report No. 399
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report December 31, 2021
 (In thousands of Dollars)

	61 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$3,384,097	\$26,076	\$2,768,582	\$6,178,755
Securities	\$6,426,156	\$4,880	\$2,586,394	\$9,017,430
Federal Funds Sold and Reverse Repurchase Agreements	\$652,261		\$4,450	\$656,711
Total Loans and Leases	\$26,681,822		\$4,688,820	\$31,370,642
Less: Allowance for Loan & Lease Losses	<u>\$379,217</u>		<u>\$108,047</u>	<u>\$487,264</u>
Net Loans and Leases	\$26,302,605		\$4,580,773	\$30,883,378
Trading Assets	\$487	\$16		\$503
Bank Premises and Fixed Assets	\$638,459	\$188	\$8,997	\$647,644
Other Real Estate Owned	\$18,275		\$8,264	\$26,539
Intangibles Assets	\$323,223	\$3,210		\$326,433
All Other Assets	\$682,845	\$163,987	\$70,668	\$917,500
Total Assets	\$38,428,408	\$198,357	\$10,028,128	\$48,654,893
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$33,891,533		\$8,133,894	\$42,025,427
Noninterest-bearing Deposits	\$9,026,519		\$765,200	\$9,791,719
Interest-bearing Deposits	<u>\$24,865,014</u>		<u>\$7,368,694</u>	<u>\$32,233,708</u>
Federal Funds Purchased and Repurchase Agreements	\$79,327		\$763,250	\$842,577
Trading Liabilities	\$182			\$182
Other Borrowed Funds	\$391,028		\$108,000	\$499,028
Subordinated Debt				
All Other Liabilities	\$253,651	\$160,762	\$41,415	\$455,828
Total Liabilities	\$34,615,721	\$160,762	\$9,046,559	\$43,823,042
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$35,210	\$1,263	\$2,000	\$38,473
Surplus	\$1,432,827	\$10,985	\$72,000	\$1,515,812
Undivided Profits (Retained Earnings)	2,316,127	\$25,868	\$939,900	\$3,281,895
Other Equity Capital Components		(\$1,430)		
Accumulated Other Comprehensive Income	\$28,023	\$747	(\$32,331)	(\$3,561)
Total Equity Capital	\$3,812,687	\$37,595	\$981,569	\$4,833,281
Total Liabilities and Equity Capital	\$38,428,408	\$198,357	\$10,028,128	\$48,654,893

Average Ratios of State Banking Institutions

	12/31/2021	9/30/2021	6/30/2021	3/31/2021	12/31/2020
Net Interest Margin	3.50%	3.53%	3.57%	3.63%	3.78%
Return on Average Assets	1.80%	2.03%	2.41%	1.60%	1.42%
Net Loans and Leases to Deposits	77.61%	75.53%	77.25%	78.06%	80.65%
Net Loans and Leases to Assets	68.45%	66.25%	67.72%	68.29%	70.11%
ALLL to Total Loans	1.42%	1.45%	1.44%	1.47%	1.50%
Tier 1 Leverage Capital Ratio	9.38%	9.31%	9.19%	9.53%	9.64%
Change in Deposits Over Prior 12 Months	12.61%	20.55%	21.48%	26.71%	33.90%
Change in Loans Over Prior 12 Months	9.92%	7.36%	5.42%	15.57%	19.58%
Change in Total Assets Over Prior 12 Months	11.00%	17.97%	19.22%	24.56%	32.53%