

Report No. 400
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report March 31, 2022
 (In thousands of Dollars)

	59 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$3,068,276	\$26,846	\$1,432,508	\$4,527,630
Securities	\$6,873,348	\$4,610	\$3,894,328	\$10,772,286
Federal Funds Sold and Reverse Repurchase Agreements	\$756,700			\$756,700
Total Loans and Leases	\$27,182,201		\$4,680,755	\$31,862,956
Less: Allowance for Loan & Lease Losses	<u>\$381,560</u>		<u>\$107,281</u>	<u>\$488,841</u>
Net Loans and Leases	\$26,800,641		\$4,573,474	\$31,374,115
Trading Assets	\$994	\$18		\$1,012
Bank Premises and Fixed Assets	\$647,792	\$395	\$8,955	\$657,142
Other Real Estate Owned	\$14,391		\$7,634	\$22,025
Intangibles Assets	\$326,803	\$3,273		\$330,076
All Other Assets	\$784,305	\$163,699	\$78,101	\$1,026,105
Total Assets	\$39,273,250	\$198,841	\$9,995,000	\$49,467,091
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$34,954,313		\$8,159,202	\$43,113,515
Noninterest-bearing Deposits	\$9,605,568		\$656,058	\$10,261,626
Interest-bearing Deposits	<u>\$25,348,745</u>		<u>\$7,503,144</u>	<u>\$32,851,889</u>
Federal Funds Purchased and Repurchase Agreements	\$74,563		\$873,538	\$948,101
Trading Liabilities	\$689			\$689
Other Borrowed Funds	\$370,025			\$370,025
Subordinated Debt				
All Other Liabilities	\$299,422	\$161,093	\$14,031	\$474,546
Total Liabilities	\$35,699,012	\$161,093	\$9,046,771	\$44,906,876
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$34,110	\$1,263	\$2,000	\$37,373
Surplus	\$1,432,827	\$11,013	\$72,000	\$1,515,840
Undivided Profits (Retained Earnings)	2,386,785	\$27,663	\$971,095	\$3,385,543
Other Equity Capital Components		(\$1,430)		
Accumulated Other Comprehensive Income	(\$279,984)	(\$923)	(\$96,866)	(\$377,773)
Total Equity Capital	\$3,574,238	\$37,748	\$948,229	\$4,561,645
Total Liabilities and Equity Capital	\$39,273,250	\$198,841	\$9,995,000	\$49,467,091

Average Ratios of State Banking Institutions

	3/31/2022	12/31/2021	9/30/2021	6/30/2021	3/31/2021
Net Interest Margin	3.31%	3.50%	3.53%	3.57%	3.63%
Return on Average Assets	1.12%	1.80%	2.03%	2.41%	1.60%
Net Loans and Leases to Deposits	76.67%	77.61%	75.53%	77.25%	78.06%
Net Loans and Leases to Assets	68.24%	68.45%	66.25%	67.72%	68.29%
ALLL to Total Loans	1.40%	1.42%	1.45%	1.44%	1.47%
Tier 1 Leverage Capital Ratio	9.30%	9.38%	9.31%	9.19%	9.53%
Change in Deposits Over Prior 12 Months	8.30%	16.14%	20.55%	21.48%	26.71%
Change in Loans Over Prior 12 Months	6.32%	11.98%	7.36%	5.42%	15.57%
Change in Total Assets Over Prior 12 Months	6.46%	13.44%	17.97%	19.22%	24.56%