

Report No. 401
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report June 30, 2022
 (In thousands of Dollars)

	59 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,038,352	\$27,601	\$1,432,508	\$3,498,461
Securities	\$6,795,257	\$4,635	\$3,894,328	\$10,694,220
Federal Funds Sold and Reverse Repurchase Agreements	\$431,563			\$431,563
Total Loans and Leases	\$29,223,125		\$4,680,755	\$33,903,880
Less: Allowance for Loan & Lease Losses	<u>\$386,512</u>		<u>\$107,281</u>	<u>\$493,793</u>
Net Loans and Leases	\$28,836,613		\$4,573,474	\$33,410,087
Trading Assets	\$1,490	\$17		\$1,507
Bank Premises and Fixed Assets	\$650,892	\$369	\$8,955	\$660,216
Other Real Estate Owned	\$11,665		\$7,634	\$19,299
Intangibles Assets	\$381,884	\$3,328		\$385,212
All Other Assets	\$852,701	\$152,331	\$78,101	\$1,083,133
Total Assets	\$40,000,417	\$188,281	\$9,995,000	\$50,183,698
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$35,495,986		\$8,159,202	\$43,655,188
Noninterest-bearing Deposits	\$9,540,468		\$656,058	\$10,196,526
Interest-bearing Deposits	<u>\$25,955,518</u>		<u>\$7,503,144</u>	<u>\$33,458,662</u>
Federal Funds Purchased and Repurchase Agreements	\$81,485		\$873,538	\$955,023
Trading Liabilities	\$1,139			\$1,139
Other Borrowed Funds	\$688,616			\$688,616
Subordinated Debt				
All Other Liabilities	\$286,346	\$149,168	\$14,031	\$449,545
Total Liabilities	\$36,553,572	\$149,168	\$9,046,771	\$45,749,511
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$34,110	\$1,263	\$2,000	\$37,373
Surplus	\$1,445,730	\$11,013	\$72,000	\$1,528,743
Undivided Profits (Retained Earnings)	2,491,606	\$29,349	\$971,095	\$3,492,050
Other Equity Capital Components		(\$1,776)		
Accumulated Other Comprehensive Income	(\$525,101)	(\$898)	(\$96,866)	(\$622,865)
Total Equity Capital	\$3,446,845	\$39,113	\$948,229	\$4,435,963
Total Liabilities and Equity Capital	\$40,000,417	\$188,281	\$9,995,000	\$50,183,698

Average Ratios of State Banking Institutions

	6/30/2022	3/31/2022	12/31/2021	9/30/2021	6/30/2021
Net Interest Margin	3.42%	3.31%	3.50%	3.53%	3.57%
Return on Average Assets	1.31%	1.12%	1.80%	2.03%	2.41%
Net Loans and Leases to Deposits	81.24%	76.67%	77.61%	75.53%	77.25%
Net Loans and Leases to Assets	72.09%	68.24%	68.45%	66.25%	67.72%
ALLL to Total Loans	1.32%	1.40%	1.42%	1.45%	1.44%
Tier 1 Leverage Capital Ratio	9.63%	9.30%	9.38%	9.31%	9.19%
Change in Deposits Over Prior 12 Months	7.99%	8.30%	16.14%	20.55%	21.48%
Change in Loans Over Prior 12 Months	13.44%	6.32%	11.98%	7.36%	5.42%
Change in Total Assets Over Prior 12 Months	6.69%	6.46%	13.44%	17.97%	19.22%