

**Report No. 402**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
 For Call Report September 30, 2022  
 (In thousands of Dollars)

	59 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
<b>Assets</b>				
Cash and Due from Depository Institutions	\$1,194,885	\$28,955	\$1,432,508	\$2,656,348
Securities	\$6,639,693	\$4,758	\$3,894,328	\$10,538,779
Federal Funds Sold and Reverse Repurchase Agreements	\$219,561			\$219,561
Total Loans and Leases	\$31,302,205		\$4,680,755	\$35,982,960
Less: Allowance for Loan & Lease Losses	\$391,921		\$107,281	\$499,202
Net Loans and Leases	\$30,910,284		\$4,573,474	\$35,483,758
Trading Assets	\$2,078	\$17		\$2,095
Bank Premises and Fixed Assets	\$674,866	\$338	\$8,955	\$684,159
Other Real Estate Owned	\$10,214		\$7,634	\$17,848
Intangibles Assets	\$402,477	\$3,394		\$405,871
All Other Assets	\$955,626	\$138,578	\$78,101	\$1,172,305
<b>Total Assets</b>	<b>\$41,009,684</b>	<b>\$176,040</b>	<b>\$9,995,000</b>	<b>\$51,180,724</b>
<b>Liabilities</b>				
Deposits:				
Deposits Held in Domestic Offices	\$35,819,581		\$8,159,202	\$43,978,783
Noninterest-bearing Deposits	\$9,272,599		\$656,058	\$9,928,657
Interest-bearing Deposits	\$26,546,982		\$7,503,144	\$34,050,126
Federal Funds Purchased and Repurchase Agreements	\$135,866		\$873,538	\$1,009,404
Trading Liabilities	\$1,926			\$1,926
Other Borrowed Funds	\$1,232,323			\$1,232,323
Subordinated Debt				
All Other Liabilities	\$315,417	\$134,631	\$14,031	\$464,079
<b>Total Liabilities</b>	<b>\$37,505,113</b>	<b>\$134,631</b>	<b>\$9,046,771</b>	<b>\$46,686,515</b>
<b>Equity Capital</b>				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$34,110	\$1,263	\$2,000	\$37,373
Surplus	\$1,559,660	\$11,031	\$72,000	\$1,642,691
Undivided Profits (Retained Earnings)	2,608,238	\$31,547	\$971,095	\$3,610,880
Other Equity Capital Components		(\$1,931)		
Accumulated Other Comprehensive Income	(\$697,937)	(\$663)	(\$96,866)	(\$795,466)
<b>Total Equity Capital</b>	<b>\$3,504,571</b>	<b>\$41,409</b>	<b>\$948,229</b>	<b>\$4,496,140</b>
<b>Total Liabilities and Equity Capital</b>	<b>\$41,009,684</b>	<b>\$176,040</b>	<b>\$9,995,000</b>	<b>\$51,180,724</b>

**Average Ratios of State Banking Institutions**

	9/30/2022	6/30/2022	3/31/2022	12/31/2021	9/30/2021
<b>Net Interest Margin</b>	3.53%	3.42%	3.31%	3.50%	3.53%
<b>Return on Average Assets</b>	1.35%	1.31%	1.12%	1.80%	2.03%
<b>Net Loans and Leases to Deposits</b>	87.39%	81.24%	76.67%	77.61%	75.53%
<b>Net Loans and Leases to Assets</b>	75.37%	72.09%	68.24%	68.45%	66.25%
<b>ALLL to Total Loans</b>	1.25%	1.32%	1.40%	1.42%	1.45%
<b>Tier 1 Leverage Capital Ratio</b>	9.81%	9.63%	9.30%	9.38%	9.31%
<b>Change in Deposits Over Prior 12 Months</b>	5.50%	7.99%	8.30%	16.14%	20.55%
<b>Change in Loans Over Prior 12 Months</b>	20.29%	13.44%	6.32%	11.98%	7.36%
<b>Change in Total Assets Over Prior 12 Months</b>	5.94%	6.69%	6.46%	13.44%	17.97%