

Report No. 403
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report December 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	\$1,355,545	\$31,397	\$405,718	\$1,792,660
Securities	\$7,080,465	\$4,937	\$4,307,353	\$11,392,755
Federal Funds Sold and Reverse Repurchase Agreements	\$194,918		\$44,605	\$239,523
Total Loans and Leases	\$32,941,946		\$5,364,627	\$38,306,573
Less: Allowance for Loan & Lease Losses	<u>\$392,367</u>		<u>\$108,752</u>	<u>\$501,119</u>
Net Loans and Leases	\$32,549,579		\$5,255,875	\$37,805,454
Trading Assets	\$2,010	\$17		\$2,027
Bank Premises and Fixed Assets	\$706,439	\$354	\$8,845	\$715,638
Other Real Estate Owned	\$8,506		\$4,249	\$12,755
Intangibles Assets	\$410,741	\$3,434		\$414,175
All Other Assets	\$974,184	\$195,173	\$169,170	\$1,338,527
Total Assets	\$43,282,387	\$235,312	\$10,195,815	\$53,713,514

Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$38,084,913		\$8,311,947	\$46,396,860
Noninterest-bearing Deposits	\$9,156,484		\$632,498	\$9,788,982
Interest-bearing Deposits	<u>\$28,928,429</u>		<u>\$7,679,449</u>	<u>\$36,607,878</u>
Federal Funds Purchased and Repurchase Agreements	\$286,487		\$205,845	\$492,332
Trading Liabilities	\$1,858			\$1,858
Other Borrowed Funds	\$851,403		\$675,000	\$1,526,403
Subordinated Debt				
All Other Liabilities	\$321,282	\$191,493	\$5,835	\$518,610
Total Liabilities	\$39,545,943	\$191,493	\$9,198,627	\$48,936,063

Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$34,110	\$1,263	\$2,000	\$37,373
Surplus	\$1,610,908	\$11,036	\$72,000	\$1,693,944
Undivided Profits (Retained Earnings)	2,692,448	\$18,390	\$1,100,653	\$3,811,491
Other Equity Capital Components		(\$1,931)		
Accumulated Other Comprehensive Income	(\$601,522)	\$14,899	(\$177,465)	(\$764,088)
Total Equity Capital	\$3,736,444	\$43,819	\$997,188	\$4,779,382

Total Liabilities and Equity Capital	\$43,282,387	\$235,312	\$10,195,815	\$53,713,514
---	---------------------	------------------	---------------------	---------------------

Average Ratios of State Banking Institutions

	12/31/2022	9/30/2022	6/30/2022	3/31/2022	12/31/2021
Net Interest Margin	3.52%	3.53%	3.42%	3.31%	3.50%
Return on Average Assets	1.33%	1.35%	1.31%	1.12%	1.80%
Net Loans and Leases to Deposits	85.47%	87.39%	81.24%	76.67%	77.61%
Net Loans and Leases to Assets	75.20%	75.37%	72.09%	68.24%	68.45%
ALLL to Total Loans	1.19%	1.25%	1.32%	1.40%	1.42%
Tier 1 Leverage Capital Ratio	9.73%	9.81%	9.63%	9.30%	9.38%
Change in Deposits Over Prior 12 Months	12.37%	12.17%	7.99%	8.30%	16.14%
Change in Loans Over Prior 12 Months	23.46%	26.59%	13.44%	6.32%	11.98%
Change in Total Assets Over Prior 12 Months	12.63%	11.81%	6.69%	6.46%	13.44%