

Report No. 404
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report March 31, 2023
 (In thousands of Dollars)

	59 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,422,195	\$31,397	\$393,308	\$2,846,900
Securities	\$7,111,824	\$4,937	\$4,297,590	\$11,414,351
Federal Funds Sold and Reverse Repurchase Agreements	\$439,080		\$18,420	\$457,500
Total Loans and Leases	\$33,129,837		\$5,485,682	\$38,615,519
Less: Allowance for Loan & Lease Losses	<u>\$388,405</u>		<u>\$94,464</u>	<u>\$482,869</u>
Net Loans and Leases	\$32,741,432		\$5,391,218	\$38,132,650
Trading Assets	\$1,534	\$17		\$1,551
Bank Premises and Fixed Assets	\$715,562	\$354	\$8,738	\$724,654
Other Real Estate Owned	\$8,051		\$4,249	\$12,300
Intangibles Assets	\$409,935	\$3,434		\$413,369
All Other Assets	\$916,976	\$195,173	\$151,640	\$1,263,789
Total Assets	\$44,766,589	\$235,312	\$10,265,163	\$55,267,064

Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$39,858,745		\$8,031,166	\$47,889,911
Noninterest-bearing Deposits	\$8,789,583		\$535,750	\$9,325,333
Interest-bearing Deposits	<u>\$31,069,162</u>		<u>\$7,495,416</u>	<u>\$38,564,578</u>
Federal Funds Purchased and Repurchase Agreements	\$97,169		\$467,710	\$564,879
Trading Liabilities	\$1,349			\$1,349
Other Borrowed Funds	\$540,320		\$650,000	\$1,190,320
Subordinated Debt				
All Other Liabilities	\$358,888	\$191,493	\$23,747	\$574,128
Total Liabilities	\$40,856,471	\$191,493	\$9,172,623	\$50,220,587

Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$34,110	\$1,263	\$2,000	\$37,373
Surplus	\$1,639,984	\$11,036	\$72,000	\$1,723,020
Undivided Profits (Retained Earnings)	2,766,780	\$18,390	\$1,144,353	\$3,929,523
Other Equity Capital Components	(\$904)	(\$1,931)		
Accumulated Other Comprehensive Income	(\$530,352)	\$14,899	(\$125,813)	(\$641,266)
Total Equity Capital	\$3,910,118	\$43,819	\$1,092,540	\$5,049,312

Total Liabilities and Equity Capital	\$44,766,589	\$235,312	\$10,265,163	\$55,267,064
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Average Ratios of State Banking Institutions

	3/31/2023	12/31/2022	9/30/2022	6/30/2022	3/31/2022
Net Interest Margin	3.18%	3.52%	3.53%	3.42%	3.31%
Return on Average Assets	1.15%	1.33%	1.35%	1.31%	1.12%
Net Loans and Leases to Deposits	82.14%	85.47%	87.39%	81.24%	76.67%
Net Loans and Leases to Assets	73.14%	75.20%	75.37%	72.09%	68.24%
ALLL to Total Loans	1.17%	1.19%	1.25%	1.32%	1.40%
Tier 1 Leverage Capital Ratio	9.61%	9.73%	9.81%	9.63%	9.30%
Change in Deposits Over Prior 12 Months	14.03%	17.61%	12.17%	7.99%	8.30%
Change in Loans Over Prior 12 Months	21.88%	24.17%	26.59%	13.44%	6.32%
Change in Total Assets Over Prior 12 Months	13.89%	16.49%	11.81%	6.69%	6.46%