

Report No. 405
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report June 30, 2023
 (In thousands of Dollars)

	59 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$1,944,675	\$33,083	\$582,410	\$2,560,168
Securities	\$7,078,823	\$5,484	\$4,121,338	\$11,205,645
Federal Funds Sold and Reverse Repurchase Agreements	\$130,163		\$74,520	\$204,683
Total Loans and Leases	\$34,658,854		\$5,509,863	\$40,168,717
Less: Allowance for Loan & Lease Losses	<u>\$394,557</u>		<u>\$94,602</u>	<u>\$489,159</u>
Net Loans and Leases	\$34,264,297		\$5,415,261	\$39,679,558
Trading Assets	\$1,464			\$1,464
Bank Premises and Fixed Assets	\$736,649	\$427	\$8,704	\$745,780
Other Real Estate Owned	\$9,777		\$4,249	\$14,026
Intangibles Assets	\$410,808	\$3,501		\$414,309
All Other Assets	\$994,479	\$164,488	\$144,079	\$1,303,046
Total Assets	\$45,571,135	\$206,983	\$10,350,561	\$56,128,679
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$39,519,961		\$9,055,637	\$48,575,598
Noninterest-bearing Deposits	\$7,840,781		\$486,421	\$8,327,202
Interest-bearing Deposits	<u>\$31,679,180</u>		<u>\$8,569,216</u>	<u>\$40,248,396</u>
Federal Funds Purchased and Repurchase Agreements	\$338,736		\$170,175	\$508,911
Trading Liabilities	\$1,283			\$1,283
Other Borrowed Funds	\$1,394,857		\$150,000	\$1,544,857
Subordinated Debt				
All Other Liabilities	\$386,059	\$160,813	\$27,821	\$574,693
Total Liabilities	\$41,640,896	\$160,813	\$9,403,633	\$51,205,342
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$34,110	\$1,263	\$2,000	\$37,373
Surplus	\$1,678,916	\$11,047	\$72,000	\$1,761,963
Undivided Profits (Retained Earnings)	2,808,651	\$35,384	\$1,039,422	\$3,883,457
Other Equity Capital Components	(\$131)	(\$1,343)		
Accumulated Other Comprehensive Income	(\$591,807)	(\$343)	(\$166,494)	(\$758,644)
Total Equity Capital	\$3,930,239	\$46,170	\$946,928	\$4,924,811
Total Liabilities and Equity Capital	\$45,571,135	\$206,983	\$10,350,561	\$56,128,679

Average Ratios of State Banking Institutions

	6/30/2023	3/31/2023	12/31/2022	9/30/2022	6/30/2022
Net Interest Margin	3.09%	3.18%	3.52%	3.53%	3.42%
Return on Average Assets	1.08%	1.15%	1.33%	1.35%	1.31%
Net Loans and Leases to Deposits	86.70%	82.14%	85.47%	87.39%	81.24%
Net Loans and Leases to Assets	73.14%	73.14%	75.20%	75.37%	72.09%
ALLL to Total Loans	1.17%	1.17%	1.19%	1.25%	1.32%
Tier 1 Leverage Capital Ratio	9.61%	9.61%	9.73%	9.81%	9.63%
Change in Deposits Over Prior 12 Months	11.34%	13.06%	17.61%	12.17%	7.99%
Change in Loans Over Prior 12 Months	18.60%	27.51%	24.17%	26.59%	13.44%
Change in Total Assets Over Prior 12 Months	13.92%	15.94%	16.49%	11.81%	6.69%