

Report No. 406
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report September 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	\$2,224,424	\$35,057	\$303,049	\$2,562,530
Securities	\$6,793,788	\$5,454	\$3,872,193	\$10,671,435
Federal Funds Sold and Reverse Repurchase Agreements	\$139,192		\$80,620	\$219,812
Total Loans and Leases	\$35,531,246		\$5,583,909	\$41,115,155
Less: Allowance for Loan & Lease Losses	<u>\$406,944</u>		<u>\$99,075</u>	<u>\$506,019</u>
Net Loans and Leases	\$35,124,302		\$5,484,834	\$40,609,136
Trading Assets	\$2,321			\$2,321
Bank Premises and Fixed Assets	\$756,349	\$519	\$8,612	\$765,480
Other Real Estate Owned	\$8,427		\$4,348	\$12,775
Intangibles Assets	\$423,621	\$3,539		\$427,160
All Other Assets	\$1,086,579	\$153,896	\$170,944	\$1,411,419
Total Assets	\$46,559,003	\$198,465	\$9,924,600	\$56,682,068
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$40,319,287		\$8,700,941	\$49,020,229
Noninterest-bearing Deposits	\$7,750,040		\$632,336	\$8,382,376
Interest-bearing Deposits	<u>\$32,569,248</u>		<u>\$8,068,605</u>	<u>\$40,637,853</u>
Federal Funds Purchased and Repurchase Agreements	\$429,427		\$177,095	\$606,522
Trading Liabilities	\$2,146			\$2,146
Other Borrowed Funds	\$1,464,580	\$14	\$50,000	\$1,514,594
Subordinated Debt				
All Other Liabilities	\$454,420	\$150,570	\$25,395	\$630,385
Total Liabilities	\$42,669,860	\$150,584	\$8,953,431	\$51,773,876
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$34,110	\$1,263	\$2,000	\$37,373
Surplus	\$1,686,845	\$11,050	\$72,000	\$1,769,895
Undivided Profits (Retained Earnings)	2,873,285	\$36,464	\$1,041,610	\$3,951,359
Other Equity Capital Components	\$1,912	(\$1,343)		
Accumulated Other Comprehensive Income	(\$707,509)	\$285	(\$144,441)	(\$851,665)
Total Equity Capital	\$3,889,143	\$47,881	\$971,169	\$4,907,624
Total Liabilities and Equity Capital	\$46,559,003	\$198,465	\$9,924,600	\$56,682,068

Average Ratios of State Banking Institutions

	9/30/2023	6/30/2023	3/31/2023	12/31/2022	9/30/2022
Net Interest Margin	3.03%	3.09%	3.18%	3.52%	3.53%
Return on Average Assets	1.04%	1.08%	1.15%	1.33%	1.35%
Net Loans and Leases to Deposits	87.12%	87.12%	82.14%	85.47%	87.39%
Net Loans and Leases to Assets	73.14%	75.19%	73.14%	75.20%	75.37%
ACL to Total Loans	1.15%	1.14%	1.17%	1.19%	1.25%
Tier 1 Leverage Capital Ratio	9.51%	9.61%	9.61%	9.73%	9.81%
Change in Deposits Over Prior 12 Months	12.56%	11.34%	13.06%	17.61%	12.17%
Change in Loans Over Prior 12 Months	13.51%	18.60%	27.51%	24.17%	26.59%
Change in Total Assets Over Prior 12 Months	13.53%	13.92%	15.94%	16.49%	11.81%