

Report No. 406
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report December 31, 2023
 (In thousands of Dollars)

	58 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,454,158	\$38,254	\$402,587	\$2,894,999
Securities	\$6,953,725	\$5,694	\$3,869,666	\$10,829,085
Federal Funds Sold and Reverse Repurchase Agreements	\$261,759		\$37,470	\$299,229
Total Loans and Leases	\$35,936,606		\$5,758,740	\$41,695,346
Less: Allowance for Loan & Lease Losses	<u>\$410,146</u>		<u>\$99,865</u>	<u>\$510,011</u>
Net Loans and Leases	\$35,526,460		\$5,658,875	\$41,185,335
Trading Assets	\$2,430			\$2,430
Bank Premises and Fixed Assets	\$782,313	\$487	\$8,543	\$791,343
Other Real Estate Owned	\$4,896		\$4,223	\$9,119
Intangibles Assets	\$430,550	\$7,598		\$438,148
All Other Assets	\$1,054,458	\$144,142	\$163,264	\$1,361,864
Total Assets	\$47,470,749	\$196,175	\$10,144,628	\$57,811,552

Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$41,703,358		\$8,709,148	\$50,412,506
Noninterest-bearing Deposits	\$7,879,268		\$664,010	\$8,543,278
Interest-bearing Deposits	<u>\$33,824,090</u>		<u>\$8,045,138</u>	<u>\$41,869,228</u>
Federal Funds Purchased and Repurchase Agreements	\$301,114		\$323,010	\$624,124
Trading Liabilities	\$2,367			\$2,367
Other Borrowed Funds	\$823,393		\$25,000	\$848,393
Subordinated Debt				
All Other Liabilities	\$453,300	\$140,368	\$28,183	\$621,851
Total Liabilities	\$43,283,532	\$140,368	\$9,085,341	\$52,509,241

Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$33,310	\$1,263	\$2,000	\$36,573
Surplus	\$1,735,186	\$15,219	\$72,000	\$1,822,405
Undivided Profits (Retained Earnings)	2,912,861	\$22,135	\$1,068,297	\$4,003,293
Other Equity Capital Components	\$2,998	(\$1,343)		
Accumulated Other Comprehensive Income	(\$497,638)	\$18,371	(\$83,010)	(\$562,277)
Total Equity Capital	\$4,187,217	\$55,807	\$1,059,287	\$5,300,656

Total Liabilities and Equity Capital	\$47,470,749	\$196,175	\$10,144,628	\$57,811,552
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Average Ratios of State Banking Institutions

	12/31/2023	9/30/2023	6/30/2023	3/31/2023	12/31/2022
Net Interest Margin	2.98%	3.03%	3.09%	3.18%	3.52%
Return on Average Assets	1.00%	1.04%	1.08%	1.15%	1.33%
Net Loans and Leases to Deposits	85.19%	87.12%	86.70%	82.15%	85.47%
Net Loans and Leases to Assets	74.84%	75.44%	75.19%	73.14%	75.20%
ACL to Total Loans	1.14%	1.15%	1.14%	1.17%	1.19%
Tier 1 Leverage Capital Ratio	9.51%	9.51%	9.61%	9.61%	9.73%
Change in Deposits Over Prior 12 Months	10.45%	12.56%	11.34%	13.06%	17.61%
Change in Loans Over Prior 12 Months	10.09%	13.51%	18.60%	27.51%	24.17%
Change in Total Assets Over Prior 12 Months	10.65%	13.53%	13.92%	15.94%	16.49%