

**Report No. 407**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
 For Call Report March 31, 2024  
 (In thousands of Dollars)

	58 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
<b>Assets</b>				
Cash and Due from Depository Institutions	\$2,413,532	\$41,701	\$545,450	\$3,000,683
Securities	\$6,664,674	\$5,884	\$3,974,098	\$10,644,656
Federal Funds Sold and Reverse Repurchase Agreements	\$479,871		\$22,075	\$501,946
Total Loans and Leases	\$36,073,681		\$5,846,071	\$41,919,752
Less: Allowance for Loan & Lease Losses	<u>\$422,318</u>		<u>\$104,377</u>	<u>\$526,695</u>
Net Loans and Leases	\$35,651,363		\$5,741,694	\$41,393,057
Trading Assets	\$2,230			\$2,230
Bank Premises and Fixed Assets	\$791,189	\$179	\$8,448	\$799,816
Other Real Estate Owned	\$9,821		\$4,223	\$14,044
Intangibles Assets	\$443,834	\$7,533		\$451,367
All Other Assets	\$969,596	\$134,845	\$200,345	\$1,304,786
<b>Total Assets</b>	<b>\$47,426,110</b>	<b>\$190,142</b>	<b>\$10,496,333</b>	<b>\$58,112,585</b>
<b>Liabilities</b>				
Deposits:				
Deposits Held in Domestic Offices	\$41,851,624		\$8,793,460	\$50,645,083
Noninterest-bearing Deposits	\$7,499,268		\$357,721	\$7,856,989
Interest-bearing Deposits	<u>\$34,352,355</u>		<u>\$8,435,739</u>	<u>\$42,788,094</u>
Federal Funds Purchased and Repurchase Agreements	\$136,973		\$561,145	\$698,118
Trading Liabilities	\$2,170			\$2,170
Other Borrowed Funds	\$730,079			\$730,079
Subordinated Debt				
All Other Liabilities	\$431,579	\$132,672	\$30,029	\$594,280
<b>Total Liabilities</b>	<b>\$43,152,425</b>	<b>\$132,672</b>	<b>\$9,384,634</b>	<b>\$52,669,730</b>
<b>Equity Capital</b>				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$33,310	\$1,263	\$2,000	\$36,573
Surplus	\$1,763,770	\$14,144	\$72,000	\$1,849,914
Undivided Profits (Retained Earnings)	2,996,085	\$42,727	\$1,111,065	\$4,149,877
Other Equity Capital Components	\$1,414	(\$1,081)		
Accumulated Other Comprehensive Income	(\$521,394)	\$255	(\$73,366)	(\$594,505)
<b>Total Equity Capital</b>	<b>\$4,273,685</b>	<b>\$57,470</b>	<b>\$1,111,699</b>	<b>\$5,442,521</b>
<b>Total Liabilities and Equity Capital</b>	<b>\$47,426,110</b>	<b>\$190,142</b>	<b>\$10,496,333</b>	<b>\$58,112,585</b>

**Average Ratios of State Banking Institutions**

	3/31/2024	12/31/2023	9/30/2023	6/30/2023	3/31/2023
<b>Net Interest Margin</b>	2.81%	2.98%	3.03%	3.09%	3.18%
<b>Return on Average Assets</b>	1.02%	1.00%	1.04%	1.08%	1.15%
<b>Net Loans and Leases to Deposits</b>	85.19%	85.19%	87.12%	86.70%	82.15%
<b>Net Loans and Leases to Assets</b>	75.17%	74.84%	75.44%	75.19%	73.14%
<b>ACL to Total Loans</b>	1.17%	1.14%	1.15%	1.14%	1.17%
<b>Tier 1 Leverage Capital Ratio</b>	9.54%	9.51%	9.51%	9.61%	9.61%
<b>Change in Deposits Over Prior 12 Months</b>	5.90%	10.45%	12.56%	11.34%	13.06%
<b>Change in Loans Over Prior 12 Months</b>	9.77%	10.09%	13.51%	18.60%	27.51%
<b>Change in Total Assets Over Prior 12 Months</b>	6.83%	10.65%	13.53%	13.92%	15.94%