

Report No. 408
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report June, 2024
 (In thousands of Dollars)

	58 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,371,851	\$48,087	\$501,815	\$2,921,753
Securities	\$6,632,266	\$6,269	\$4,167,219	\$10,805,754
Federal Funds Sold and Reverse Repurchase Agreements	\$265,534		\$37,735	\$303,269
Total Loans and Leases	\$36,812,368		\$5,970,596	\$42,782,964
Less: Allowance for Loan & Lease Losses	<u>\$424,052</u>		<u>\$105,633</u>	<u>\$529,685</u>
Net Loans and Leases	\$36,388,316		\$5,864,963	\$42,253,279
Trading Assets	\$2,931			\$2,931
Bank Premises and Fixed Assets	\$810,681	\$303	\$8,583	\$819,567
Other Real Estate Owned	\$7,743		\$4,223	\$11,966
Intangibles Assets	\$446,379	\$7,700		\$454,079
All Other Assets	\$1,077,418	\$6,818	\$153,893	\$1,238,129
Total Assets	\$48,003,119	\$69,177	\$10,738,431	\$58,810,727

Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$41,623,436		\$9,253,976	\$50,877,412
Noninterest-bearing Deposits	\$7,306,806		\$459,645	\$7,766,451
Interest-bearing Deposits	<u>\$34,316,630</u>		<u>\$8,794,331</u>	<u>\$43,110,961</u>
Federal Funds Purchased and Repurchase Agreements	\$207,052		\$312,907	\$519,959
Trading Liabilities	\$2,883			\$2,883
Other Borrowed Funds	\$1,382,429			\$1,382,429
Subordinated Debt				
All Other Liabilities	\$473,325	\$13,747	\$24,940	\$512,012
Total Liabilities	\$43,689,125	\$13,747	\$9,591,823	\$53,294,695

Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$33,310	\$1,263	\$2,000	\$36,573
Surplus	\$1,767,619	\$7,234	\$72,000	\$1,846,853
Undivided Profits (Retained Earnings)	3,039,906	\$47,052	\$1,133,040	\$4,219,998
Other Equity Capital Components	(\$2,008)	(\$1,081)		
Accumulated Other Comprehensive Income	(\$525,333)	\$800	(\$60,432)	(\$584,965)
Total Equity Capital	\$4,313,994	\$55,430	\$1,146,608	\$5,519,121

Total Liabilities and Equity Capital	\$48,003,119	\$69,177	\$10,738,431	\$58,810,727
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Average Ratios of State Banking Institutions

	3/31/2024	3/31/2024	12/31/2023	9/30/2023	6/30/2023
Net Interest Margin	2.85%	2.81%	2.98%	3.03%	3.09%
Return on Average Assets	0.97%	1.02%	1.00%	1.04%	1.08%
Net Loans and Leases to Deposits	87.42%	85.19%	85.19%	87.12%	86.70%
Net Loans and Leases to Assets	75.80%	75.17%	74.84%	75.44%	75.19%
ACL to Total Loans	1.15%	1.17%	1.14%	1.15%	1.14%
Tier 1 Leverage Capital Ratio	9.70%	9.54%	9.51%	9.51%	9.61%
Change in Deposits Over Prior 12 Months	6.19%	5.90%	10.45%	12.56%	11.34%
Change in Loans Over Prior 12 Months	7.12%	9.77%	10.09%	13.51%	18.60%
Change in Total Assets Over Prior 12 Months	6.21%	6.83%	10.65%	13.53%	13.92%