

Report No. 408
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report September 30, 2024
 (In thousands of Dollars)

	58 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,651,746	\$49,317	\$397,946	\$3,099,009
Securities	\$6,938,320	\$6,521	\$4,179,301	\$11,124,142
Federal Funds Sold and Reverse Repurchase Agreements	\$175,150		\$31,570	\$206,720
Total Loans and Leases	\$36,988,149		\$6,068,527	\$43,056,676
Less: Allowance for Loan & Lease Losses	<u>\$430,466</u>		<u>\$106,465</u>	<u>\$536,931</u>
Net Loans and Leases	\$36,557,683		\$5,962,062	\$42,519,745
Trading Assets	\$2,159			\$2,159
Bank Premises and Fixed Assets	\$816,287	\$356	\$8,684	\$825,327
Other Real Estate Owned	\$8,506		\$4,223	\$12,729
Intangibles Assets	\$437,462	\$7,717		\$445,179
All Other Assets	\$1,150,987	\$11,687	\$140,267	\$1,302,941
Total Assets	\$48,738,300	\$75,598	\$10,724,053	\$59,537,951
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$42,318,013		\$9,193,289	\$51,511,302
Noninterest-bearing Deposits	\$7,578,868		\$660,219	\$8,239,087
Interest-bearing Deposits	<u>\$34,739,145</u>		<u>\$8,533,070</u>	<u>\$43,272,215</u>
Federal Funds Purchased and Repurchase Agreements	\$134,778		\$239,677	\$374,455
Trading Liabilities	\$2,114			\$2,114
Other Borrowed Funds	\$1,153,509			\$1,153,509
Subordinated Debt				
All Other Liabilities	\$544,869	\$10,364	\$24,764	\$579,997
Total Liabilities	\$44,153,283	\$10,364	\$9,457,730	\$53,621,377
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$33,310	\$1,263	\$2,000	\$36,573
Surplus	\$1,771,456	\$7,236	\$72,000	\$1,850,692
Undivided Profits (Retained Earnings)	3,162,937	\$56,432	\$1,176,737	\$4,396,106
Other Equity Capital Components	(\$2,008)	(\$1,081)		
Accumulated Other Comprehensive Income	(\$381,178)	\$1,222	\$15,586	(\$364,370)
Total Equity Capital	\$4,585,017	\$65,234	\$1,266,323	\$5,919,663
Total Liabilities and Equity Capital	\$48,738,300	\$75,598	\$10,724,053	\$59,537,951

Average Ratios of State Banking Institutions

	9/30/2024	6/30/2024	3/31/2024	12/31/2023	9/30/2023
Net Interest Margin	2.87%	2.85%	2.81%	2.98%	3.03%
Return on Average Assets	1.08%	0.97%	1.02%	1.00%	1.04%
Net Loans and Leases to Deposits	86.39%	87.42%	85.19%	85.19%	87.12%
Net Loans and Leases to Assets	75.01%	75.80%	75.17%	74.84%	75.44%
ACL to Total Loans	1.16%	1.15%	1.17%	1.14%	1.15%
Tier 1 Leverage Capital Ratio	9.81%	9.70%	9.54%	9.51%	9.51%
Change in Deposits Over Prior 12 Months	5.80%	6.19%	5.90%	10.45%	12.56%
Change in Loans Over Prior 12 Months	5.01%	7.12%	9.77%	10.09%	13.51%
Change in Total Assets Over Prior 12 Months	5.55%	6.21%	6.83%	10.65%	13.53%