

Report No. 409
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report December 31, 2024
 (In thousands of Dollars)

| | 58 State Banks | 4 Trust Companies | Bank of North Dakota | Total Reporting |
|--|---------------------|-------------------|----------------------|---------------------|
| Assets | | | | |
| Cash and Due from Depository Institutions | \$3,642,247 | \$49,797 | \$390,195 | \$4,082,239 |
| Securities | \$7,231,795 | \$6,736 | \$4,202,500 | \$11,441,031 |
| Federal Funds Sold and Reverse Repurchase Agreements | \$304,888 | | \$16,540 | \$321,428 |
| Total Loans and Leases | \$36,848,849 | | \$6,142,955 | \$42,991,804 |
| Less: Allowance for Loan & Lease Losses | <u>\$423,975</u> | | <u>\$106,535</u> | <u>\$530,510</u> |
| Net Loans and Leases | \$36,424,874 | | \$6,036,420 | \$42,461,294 |
| Trading Assets | \$2,074 | | | \$2,074 |
| Bank Premises and Fixed Assets | \$899,777 | \$570 | \$8,315 | \$908,662 |
| Other Real Estate Owned | \$16,644 | | | \$16,644 |
| Intangibles Assets | \$448,326 | \$7,683 | | \$456,009 |
| All Other Assets | \$1,187,246 | \$10,926 | \$182,508 | \$1,380,680 |
| Total Assets | \$50,157,871 | \$75,712 | \$10,836,478 | \$61,070,061 |
| Liabilities | | | | |
| Deposits: | | | | |
| Deposits Held in Domestic Offices | \$43,924,152 | | \$8,690,167 | \$52,614,319 |
| Noninterest-bearing Deposits | \$7,901,940 | | \$615,171 | \$8,517,111 |
| Interest-bearing Deposits | <u>\$36,022,212</u> | | <u>\$8,074,996</u> | <u>\$44,097,208</u> |
| Federal Funds Purchased and Repurchase Agreements | \$70,877 | | \$370,327 | \$441,204 |
| Trading Liabilities | \$2,032 | | | \$2,032 |
| Other Borrowed Funds | \$987,677 | | \$480,000 | \$1,467,677 |
| Subordinated Debt | | | | |
| All Other Liabilities | \$607,640 | \$10,412 | \$25,074 | \$643,126 |
| Total Liabilities | \$45,592,378 | \$10,412 | \$9,565,568 | \$55,168,358 |
| Equity Capital | | | | |
| Perpetual Preferred Stock | \$500 | \$162 | | \$662 |
| Common Stock | \$33,210 | \$1,263 | \$2,000 | \$36,473 |
| Surplus | \$1,776,130 | \$7,237 | \$72,000 | \$1,855,367 |
| Undivided Profits (Retained Earnings) | 3,257,369 | \$35,667 | \$1,217,443 | \$4,510,479 |
| Other Equity Capital Components | (\$2,008) | (\$1,081) | | |
| Accumulated Other Comprehensive Income | (\$499,708) | \$22,052 | (\$20,533) | (\$498,189) |
| Total Equity Capital | \$4,565,493 | \$65,300 | \$1,270,910 | \$5,904,792 |
| Total Liabilities and Equity Capital | \$50,157,871 | \$75,712 | \$10,836,478 | \$61,070,061 |

Average Ratios of State Banking Institutions

| | 12/31/2024 | 9/30/2024 | 6/30/2024 | 3/31/2024 | 12/31/2023 |
|--|------------|-----------|-----------|-----------|------------|
| Net Interest Margin | 2.91% | 2.87% | 2.85% | 2.81% | 2.98% |
| Return on Average Assets | 1.07% | 1.08% | 0.97% | 1.02% | 1.00% |
| Net Loans and Leases to Deposits | 82.93% | 86.39% | 87.42% | 85.19% | 85.19% |
| Net Loans and Leases to Assets | 72.62% | 75.01% | 75.80% | 75.17% | 74.84% |
| ACL to Total Loans | 1.15% | 1.16% | 1.15% | 1.17% | 1.14% |
| Tier 1 Leverage Capital Ratio | 9.75% | 9.81% | 9.70% | 9.54% | 9.51% |
| Change in Deposits Over Prior 12 Months | 5.33% | 5.80% | 6.19% | 5.90% | 10.45% |
| Change in Loans Over Prior 12 Months | 2.54% | 5.01% | 7.12% | 9.77% | 10.09% |
| Change in Total Assets Over Prior 12 Months | 5.66% | 5.55% | 6.21% | 6.83% | 10.65% |