

Report No. 410 Abstract of Consolidated Statement of Condition of All State Banking Institutions, Trust Companies and Bank of North Dakota

For Call Report March 31, 2025

(In thousands of Dollars)

Less: Allowance for Loan & Lease Losses 9 Net Loans and Leases 7 Trading Assets 9 Bank Premises and Fixed Assets 0 Other Real Estate Owned 1 Intangibles Assets 1 All Other Assets 1 Total Assets 1 Total Assets 1 Liabilities 1 Deposits: 1 Deposits Held in Domestic Offices 1 Noninterest-bearing Deposits \$37 Interest-bearing Deposits \$337 Federal Funds Purchased and Repurchase Agreements 1 Trading Liabilities 1 Other Borrowed Funds 1 Subordinated Debt 1 All Other Liabilities 1 Total Liabilities 1 Total Liabilities 1 Total Liabilities 1 Total Liabilities 1 Undivided Profits (Retained Earnings) 1 Undivided Profits (Retained Earnings) 1 Other Equity Capital Components 1	57 State Banks	Companies	Bank of North Dakota	Total Reporting	
Securities Federal Funds Sold and Reverse Repurchase Agreements \$36 Total Loans and Leases \$36 Less: Allowance for Loan & Lease Losses \$37 Net Loans and Leases \$37 Trading Assets \$38 Bank Premises and Fixed Assets \$37 Other Real Estate Owned \$38 Intangibles Assets \$38 All Other Assets \$38 Total Assets \$38 Liabilities \$39 Deposits Held in Domestic Offices \$37 Noninterest-bearing Deposits \$37 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements \$37 Trading Liabilities \$37 Other Borrowed Funds \$327 Subordinated Debt \$31 All Other Liabilities \$37 Total Liabilities \$37 Total Liabilities \$37 Deposits \$327 Federal Funds Purchased and Repurchase Agreements \$37 Trading Liabilities \$38 Other Borrowed Funds \$38 Subordinated Debt \$		Companies	Ballk Of North Bakota	rotar Reporting	
Securities Federal Funds Sold and Reverse Repurchase Agreements Total Loans and Leases \$36 Less: Allowance for Loan & Lease Losses \$37 Net Loans and Leases \$38 Trading Assets Bank Premises and Fixed Assets Other Real Estate Owned Intangibles Assets All Other Assets Total Assets Total Assets Total Assets Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits \$37 Interest-bearing Deposits \$327 Federal Funds Purchased and Repurchase Agreements \$337 Trading Liabilities \$37 Other Borrowed Funds \$337 Subordinated Debt All Other Liabilities Total Liabilities \$37 Undivided Profits (Retained Earnings) Other Equity Capital Components					
Securities Federal Funds Sold and Reverse Repurchase Agreements Total Loans and Leases \$36 Less: Allowance for Loan & Lease Losses \$37 Net Loans and Leases \$38 Trading Assets Bank Premises and Fixed Assets Other Real Estate Owned Intangibles Assets All Other Assets Total Assets Total Assets Total Assets Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits \$37 Interest-bearing Deposits \$327 Federal Funds Purchased and Repurchase Agreements \$337 Trading Liabilities \$37 Other Borrowed Funds \$337 Subordinated Debt All Other Liabilities Total Liabilities \$37 Undivided Profits (Retained Earnings) Other Equity Capital Components	\$4,253,685	\$44,281	\$313,468	\$4,611,434	
Total Loans and Leases \$36 Less: Allowance for Loan & Lease Losses \$37 Net Loans and Leases \$38 Trading Assets \$38 Bank Premises and Fixed Assets \$38 Other Real Estate Owned \$38 Intangibles Assets \$38 All Other Assets \$38 Total Assets \$39 Liabilities \$39 Deposits: \$39 Deposits Held in Domestic Offices \$37 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements \$37 Trading Liabilities \$39 Other Borrowed Funds \$307 Subordinated Debt \$31 All Other Liabilities \$32 Total Liabilities \$32 Total Liabilities \$32 Total Liabilities \$337 Total Liabilities \$337 Deposits \$337 Subordinated Debt \$337 All Other Liabilities \$337 Dilties \$337 Dilties \$337 Dilties	\$7,499,696		\$4,100,166	\$11,606,601	
Less: Allowance for Loan & Lease Losses S Net Loans and Leases Trading Assets Bank Premises and Fixed Assets Other Real Estate Owned Intangibles Assets Intangibles Assets All Other Assets Total Assets Total Assets Intangibles Assets Liabilities Deposits Held in Domestic Offices Noninterest-bearing Deposits \$37 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements \$37 Trading Liabilities Other Asset Other Borrowed Funds Subordinated Debt All Other Liabilities Interest-bearted Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$562,287		\$20	\$562,307	
Net Loans and Leases Trading Assets Bank Premises and Fixed Assets Other Real Estate Owned Intangibles Assets All Other Assets Total Assets Total Assets Liabilities Deposits Deposits Held in Domestic Offices Noninterest-bearing Deposits State of the estimation of the estimat	627,588		\$6,123,581	\$42,751,169	
Trading Assets Bank Premises and Fixed Assets Other Real Estate Owned Intangibles Assets All Other Assets Total Assets Liabilities Deposits Held in Domestic Offices Noninterest-bearing Deposits Federal Funds Purchased and Repurchase Agreements Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	434,465		\$111,267	<u>\$545,732</u>	
Bank Premises and Fixed Assets Other Real Estate Owned Intangibles Assets All Other Assets Total Assets Itabilities Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits Status Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$36,193,123		\$6,012,314	\$42,205,437	
Other Real Estate Owned Intangibles Assets All Other Assets Total Assets Liabilities Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits \$7 Interest-bearing Deposits State Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$2,169			\$2,169	
Intangibles Assets All Other Assets All Other Assets Total Assets Liabilities Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits Federal Funds Purchased and Repurchase Agreements Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$908,388	\$551	\$8,244	\$917,183	
All Other Assets Total Assets Total Assets	\$20,144			\$20,144	
Total Assets Liabilities Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits \$37 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$458,061	\$7,648		\$465,709	
Liabilities Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits \$7 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$1,118,740	\$15,318	\$153,698	\$1,287,756	
Deposits: Deposits Held in Domestic Offices Noninterest-bearing Deposits \$7 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements \$37 Trading Liabilities 0ther Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities 5 Equity Capital 5 Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components 5	\$51,016,293	\$74,537	\$10,587,910	\$61,678,740	
Deposits:					
Deposits Held in Domestic Offices \$7 Noninterest-bearing Deposits \$37 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements \$7 Trading Liabilities 0 Other Borrowed Funds \$ Subordinated Debt All Other Liabilities Total Liabilities \$ Equity Capital \$ Perpetual Preferred Stock \$ Common Stock \$ Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components \$					
Noninterest-bearing Deposits \$7 Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements \$37 Trading Liabilities 0 Other Borrowed Funds \$37 Subordinated Debt \$37 All Other Liabilities \$37 Total Liabilities \$37 Equity Capital \$37 Perpetual Preferred Stock \$37 Common Stock \$37 Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components \$37					
Interest-bearing Deposits \$37 Federal Funds Purchased and Repurchase Agreements Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$44,791,106		\$8,405,014	\$53,196,120	
Federal Funds Purchased and Repurchase Agreements Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	758,752		\$538,913	\$8,297,665	
Trading Liabilities Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	032,354		<u>\$7,866,101</u>	<u>\$44,898,455</u>	
Other Borrowed Funds Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$64,923		\$640,662	\$705,585	
Subordinated Debt All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$2,126			\$2,126	
All Other Liabilities Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$870,455		\$165,000	\$1,035,455	
Total Liabilities Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components					
Equity Capital Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$531,805	\$9,622	\$20,347	\$561,774	
Perpetual Preferred Stock Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$46,260,415	\$9,622	\$9,231,023	\$55,501,060	
Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components					
Common Stock Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$500	\$162		\$662	
Surplus Undivided Profits (Retained Earnings) Other Equity Capital Components	\$33,210		\$2,000	\$36,473	
Undivided Profits (Retained Earnings) Other Equity Capital Components	\$1,794,611		\$72,000	\$1,873,870	
Other Equity Capital Components	3,374,099		\$1,249,758	\$4,680,798	
	(\$1,812			. ,,	
Accumulated Other Comprehensive Income	(\$444,730		\$33,129	(\$411,119)	
Total Equity Capital	\$4,755,878	\$64,915	\$1,356,887	\$6,180,684	
Total Liabilities and Equity Capital	\$51,016,293	\$74,537	\$10,587,910	\$61,678,740	

Average Ratios of State Banking Institutions

	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024
Net Interest Margin	3.05%	2.91%	2.87%	2.85%	2.81%
Return on Average Assets	1.10%	1.07%	1.08%	0.97%	1.02%
Net Loans and Leases to Deposits	80.80%	82.93%	86.39%	87.42%	85.19%
Net Loans and Leases to Assets	70.94%	72.62%	75.01%	75.80%	75.17%
ACL to Total Loans	1.19%	1.15%	1.16%	1.15%	1.17%
Tier 1 Leverage Capital Ratio	9.87%	9.75%	9.81%	9.70%	9.54%
Change in Deposits Over Prior 12 Months	7.02%	5.33%	5.80%	6.19%	5.90%
Change in Loans Over Prior 12 Months	1.54%	2.54%	5.01%	7.12%	9.77%
Change in Total Assets Over Prior 12 Months	7.57%	5.66%	5.55%	6.21%	6.83%