

**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)

	57 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
<b>Assets</b>				
Cash and Due from Depository Institutions	\$4,253,685	\$44,281	\$313,468	\$4,611,434
Securities	\$7,499,696	\$6,739	\$4,100,166	\$11,606,601
Federal Funds Sold and Reverse Repurchase Agreements	\$562,287		\$20	\$562,307
Total Loans and Leases	\$36,627,588		\$6,123,581	\$42,751,169
Less: Allowance for Loan & Lease Losses	<u>\$434,465</u>		<u>\$111,267</u>	<u>\$545,732</u>
Net Loans and Leases	\$36,193,123		\$6,012,314	\$42,205,437
Trading Assets	\$2,169			\$2,169
Bank Premises and Fixed Assets	\$908,388	\$551	\$8,244	\$917,183
Other Real Estate Owned	\$20,144			\$20,144
Intangibles Assets	\$458,061	\$7,648		\$465,709
All Other Assets	\$1,118,740	\$15,318	\$153,698	\$1,287,756
<b>Total Assets</b>	<b>\$51,016,293</b>	<b>\$74,537</b>	<b>\$10,587,910</b>	<b>\$61,678,740</b>
<b>Liabilities</b>				
Deposits:				
Deposits Held in Domestic Offices	\$44,791,106		\$8,405,014	\$53,196,120
Noninterest-bearing Deposits	\$7,758,752		\$538,913	\$8,297,665
Interest-bearing Deposits	<u>\$37,032,354</u>		<u>\$7,866,101</u>	<u>\$44,898,455</u>
Federal Funds Purchased and Repurchase Agreements	\$64,923		\$640,662	\$705,585
Trading Liabilities	\$2,126			\$2,126
Other Borrowed Funds	\$870,455		\$165,000	\$1,035,455
Subordinated Debt				
All Other Liabilities	\$531,805	\$9,622	\$20,347	\$561,774
<b>Total Liabilities</b>	<b>\$46,260,415</b>	<b>\$9,622</b>	<b>\$9,231,023</b>	<b>\$55,501,060</b>
<b>Equity Capital</b>				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$33,210	\$1,263	\$2,000	\$36,473
Surplus	\$1,794,611	\$7,259	\$72,000	\$1,873,870
Undivided Profits (Retained Earnings)	3,374,099	\$56,941	\$1,249,758	\$4,680,798
Other Equity Capital Components	(\$1,812)	(\$1,192)		
Accumulated Other Comprehensive Income	(\$444,730)	\$482	\$33,129	(\$411,119)
<b>Total Equity Capital</b>	<b>\$4,755,878</b>	<b>\$64,915</b>	<b>\$1,356,887</b>	<b>\$6,180,684</b>
<b>Total Liabilities and Equity Capital</b>	<b>\$51,016,293</b>	<b>\$74,537</b>	<b>\$10,587,910</b>	<b>\$61,678,740</b>

**Average Ratios of State Banking Institutions**

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