

Report No. 411
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call Report June 30, 2025
 (In thousands of Dollars)

	57 State Banks	4 Trust Companies	Bank of North Dakota	Total Reporting
Assets				
Cash and Due from Depository Institutions	\$2,819,767	\$41,653	\$416,024	\$3,277,444
Securities	\$7,554,361	\$7,309	\$4,043,086	\$11,604,756
Federal Funds Sold and Reverse Repurchase Agreements	\$223,247		\$28,000	\$251,247
Total Loans and Leases	\$37,727,749		\$6,161,267	\$43,889,016
Less: Allowance for Loan & Lease Losses	<u>\$442,123</u>		<u>\$118,602</u>	<u>\$560,725</u>
Net Loans and Leases	\$37,285,626		\$6,042,665	\$43,328,291
Trading Assets	\$3,318			\$3,318
Bank Premises and Fixed Assets	\$910,938	\$531	\$8,262	\$919,731
Other Real Estate Owned	\$23,723			\$23,723
Intangibles Assets	\$455,259	\$7,563		\$462,822
All Other Assets	\$1,149,125	\$19,205	\$161,862	\$1,330,192
Total Assets	\$50,425,364	\$76,261	\$10,699,899	\$61,201,524
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$43,393,181		\$8,599,320	\$51,992,501
Noninterest-bearing Deposits	\$7,552,118		\$495,874	\$8,047,992
Interest-bearing Deposits	<u>\$35,841,063</u>		<u>\$8,103,446</u>	<u>\$43,944,509</u>
Federal Funds Purchased and Repurchase Agreements	\$90,127		\$278,235	\$368,362
Trading Liabilities	\$3,264			\$3,264
Other Borrowed Funds	\$1,547,748		\$530,000	\$2,077,748
Subordinated Debt				
All Other Liabilities	\$545,953	\$8,469	\$23,997	\$578,419
Total Liabilities	\$45,580,273	\$8,469	\$9,431,552	\$55,020,294
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$33,210	\$1,263	\$2,000	\$36,473
Surplus	\$1,796,304	\$5,798	\$72,000	\$1,874,102
Undivided Profits (Retained Earnings)	3,444,880	\$60,580	\$1,144,473	\$4,649,933
Other Equity Capital Components	<u>(\$1,812)</u>	<u>(\$1,192)</u>		
Accumulated Other Comprehensive Income	<u>(\$427,991)</u>	\$1,181	\$49,874	<u>(\$376,936)</u>
Total Equity Capital	\$4,845,091	\$67,792	\$1,268,347	\$6,184,234
Total Liabilities and Equity Capital	\$50,425,364	\$76,261	\$10,699,899	\$61,201,524

Average Ratios of State Banking Institutions

	6/30/2025	3/31/2025	12/31/2024	9/30/2024	6/30/2024
Net Interest Margin	3.19%	3.05%	2.91%	2.87%	2.85%
Return on Average Assets	1.13%	1.10%	1.07%	1.08%	0.97%
Net Loans and Leases to Deposits	85.93%	80.80%	82.93%	86.39%	87.42%
Net Loans and Leases to Assets	73.94%	70.94%	72.62%	75.01%	75.80%
ACL to Total Loans	1.17%	1.19%	1.15%	1.16%	1.15%
Tier 1 Leverage Capital Ratio	9.99%	9.87%	9.75%	9.81%	9.70%
Change in Deposits Over Prior 12 Months	4.25%	7.02%	5.33%	5.80%	6.19%
Change in Loans Over Prior 12 Months	2.49%	1.54%	2.54%	5.01%	7.12%
Change in Total Assets Over Prior 12 Months	5.08%	7.57%	5.66%	5.55%	6.21%