

Report No. 412
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
 For Call Report September 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	\$2,559,218	\$39,991	\$521,276	\$3,120,485
Securities	\$7,614,031	\$7,702	\$3,959,204	\$11,580,937
Federal Funds Sold and Reverse Repurchase Agreements	\$219,549		\$21,075	\$240,624
Total Loans and Leases	\$38,202,687		\$6,144,801	\$44,347,488
Less: Allowance for Loan & Lease Losses	<u>\$445,773</u>		<u>\$119,702</u>	<u>\$565,475</u>
Net Loans and Leases	\$37,756,914		\$6,025,099	\$43,782,013
Trading Assets	\$1,718			\$1,718
Bank Premises and Fixed Assets	\$920,466	\$538	\$8,172	\$929,176
Other Real Estate Owned	\$33,005			\$33,005
Intangibles Assets	\$456,640	\$7,447		\$464,087
All Other Assets	\$1,230,854	\$23,901	\$143,105	\$1,397,860
Total Assets	\$50,792,395	\$79,579	\$10,677,931	\$61,549,905
Liabilities				
Deposits:				
Deposits Held in Domestic Offices	\$43,568,019		\$9,043,766	\$52,611,784
Noninterest-bearing Deposits	\$7,984,993		\$637,178	\$8,622,171
Interest-bearing Deposits	<u>\$35,583,025</u>		<u>\$8,406,588</u>	<u>\$43,989,613</u>
Federal Funds Purchased and Repurchase Agreements	\$83,326		\$264,995	\$348,321
Trading Liabilities	\$1,643			\$1,643
Other Borrowed Funds	\$1,510,279			\$1,510,279
Subordinated Debt				
All Other Liabilities	\$591,719	\$9,064	\$23,984	\$624,767
Total Liabilities	\$45,754,986	\$9,064	\$9,332,745	\$55,096,794
Equity Capital				
Perpetual Preferred Stock	\$500	\$162		\$662
Common Stock	\$33,210	\$1,263	\$2,000	\$36,473
Surplus	\$1,797,030	\$9,464	\$72,000	\$1,878,494
Undivided Profits (Retained Earnings)	3,547,269	\$59,294	\$1,202,669	\$4,809,232
Other Equity Capital Components	(\$1,812)	(\$1,192)		
Accumulated Other Comprehensive Income	(\$338,788)	\$1,524	\$68,517	(\$268,747)
Total Equity Capital	\$5,037,409	\$70,515	\$1,345,186	\$6,456,114
Total Liabilities and Equity Capital	\$50,792,395	\$79,579	\$10,677,931	\$61,549,905

Average Ratios of State Banking Institutions

	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024
Net Interest Margin	3.26%	3.19%	3.05%	2.91%	2.87%
Return on Average Assets	1.15%	1.13%	1.10%	1.07%	1.08%
Net Loans and Leases to Deposits	86.66%	85.93%	80.80%	82.93%	86.39%
Net Loans and Leases to Assets	74.34%	73.94%	70.94%	72.62%	75.01%
ACL to Total Loans	1.17%	1.17%	1.19%	1.15%	1.16%
Tier 1 Leverage Capital Ratio	10.13%	9.99%	9.87%	9.75%	9.81%
Change in Deposits Over Prior 12 Months	3.05%	4.25%	7.02%	5.33%	5.80%
Change in Loans Over Prior 12 Months	3.36%	2.49%	1.54%	2.54%	5.01%
Change in Total Assets Over Prior 12 Months	4.35%	5.08%	7.57%	5.66%	5.55%