

Report No. 364
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2013
(In thousands of Dollars)

Assets	75 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$443,135	\$517	\$181,695		\$625,347
Interest-bearing balances	\$757,689	\$11,661	\$519,976		\$1,289,326
Securities	\$3,175,778	\$934	\$2,551,759		\$5,728,471
Federal funds sold and securities purchased/agreements to sell	\$452,352		\$2,000		\$454,352
Loans & lease financing receivables:					
Loans & leases held for sale	\$129,381				\$129,381
Loans & leases net of unearned income	\$10,516,794		\$3,310,589	\$13,827,383	
Less: Allowance for loan & lease losses	<u>\$147,664</u>		<u>\$52,373</u>	<u>\$200,037</u>	
Loans & leases, unearned income, allowances & reserve	\$10,369,130		\$3,258,216		\$13,627,346
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$256,345	\$193	\$10,935		\$267,473
Other real estate owned	\$55,155		\$1,507		\$56,662
Investments in unconsolidated subsidiaries & assoc. companies	\$318				\$318
Intangible assets	\$69,539	\$4,176			\$73,715
Goodwill	\$50,031	\$2,851		\$52,882	
Other Intangible assets	\$19,508	\$1,325		\$20,833	
Other assets	<u>\$287,061</u>	<u>\$1,284</u>	<u>\$78,184</u>		\$366,529
Total Assets	<u>\$15,995,883</u>	<u>\$18,765</u>	<u>\$6,604,272</u>		<u>\$22,618,920</u>
Liabilities					
Deposits:					
In domestic offices		\$13,998,181		\$5,123,967	\$19,122,148
Noninterest-bearing	\$2,965,216		\$626,856	\$3,592,072	
Interest-bearing	<u>\$11,032,965</u>		<u>\$4,497,111</u>	<u>\$15,530,076</u>	
Federal funds purch & secur sold under agreements to repurchase		\$147,348		\$537,345	\$684,693
Trading Liabilities					
Other borrowed money		\$254,330		\$448,486	\$702,816
Subordinated notes and debentures		\$300			\$300
Other liabilities		<u>\$98,195</u>	<u>\$705</u>	<u>\$14,652</u>	<u>\$113,552</u>
Total Liabilities		\$14,498,354	\$705	\$6,124,450	\$20,623,509
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,051	\$762	\$2,000	\$34,813
Surplus		\$677,384	\$13,399	\$42,000	\$732,783
Retained earnings		\$736,036	\$3,899	\$419,432	\$1,159,367
Accumulated other comprehensive income		\$51,558		\$16,390	\$67,948
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital		<u>\$1,497,529</u>	<u>\$18,060</u>	<u>\$479,822</u>	<u>\$1,995,411</u>
Total Liabilities and Equity Capital		<u>\$15,995,883</u>	<u>\$18,765</u>	<u>\$6,604,272</u>	<u>\$22,618,920</u>
Average Ratios of State Banking Institutions					
	3/31/2013	12/31/2012	9/30/2012	6/30/2012	3/31/2012
Total Capital/Reserves to Total Assets	9.48%	9.37%	9.83%	9.71%	9.42%
Total Capital to Total Deposits	10.70%	10.80%	11.59%	11.33%	10.70%
Total Loans to Total Assets	65.95%	68.05%	68.88%	68.05%	63.01%
Loan Valuation Res to Total Loans (Gross)	1.39%	1.30%	1.40%	1.43%	1.52%
Total Loans to Total Deposits	76.05%	79.40%	82.13%	80.87%	73.22%
Return on Assets (Annualized)	1.30%	1.32%	1.42%	1.37%	1.29%
Increase in Deposits Over the Prior 12 months	10.39%	11.59%	14.80%	12.61%	13.32%
Increase in Loans Over the Prior 12 months	13.45%	14.84%	16.05%	13.11%	9.05%
Increase in Total Assets Over the Prior 12 months	9.61%	11.51%	15.21%	12.93%	12.25%