

**Report No. 365**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2013  
(In thousands of Dollars)

<b>Assets</b>	<b>75 State Banks</b>	<b>3 Trusts</b>	<b>Bank of North Dakota</b>	<b>Total Reporting</b>	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$446,216	\$717	\$207,779		\$654,712
Interest-bearing balances	\$462,930	\$12,051	\$191,519		\$666,500
Securities	\$3,127,545	\$819	\$2,711,100		\$5,839,464
Federal funds sold and securities purchased/agreements to sell	\$129,324		\$73,970		\$203,294
Loans & lease financing receivables:					
Loans & leases held for sale		\$158,421			\$158,421
Loans & leases net of unearned income	\$10,989,326		\$3,377,746	\$14,367,072	
Less: Allowance for loan & lease losses	<u>\$148,902</u>		<u>\$52,184</u>	<u>\$201,086</u>	
Loans & leases, unearned income, allowances & reserve	\$10,840,424		\$3,325,562		\$14,165,986
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$261,352	\$165	\$10,834		\$272,351
Other real estate owned	\$52,080		\$424		\$52,504
Investments in unconsolidated subsidiaries & assoc. companies	\$326				\$326
Intangible assets	\$71,913	\$3,928			\$75,841
Goodwill	\$50,373	\$2,851		\$53,224	
Other Intangible assets	\$21,540	\$1,077		\$22,617	
Other assets	<u>\$293,059</u>	<u>\$1,315</u>	<u>\$108,525</u>		\$402,899
<b>Total Assets</b>	<b><u>\$15,843,590</u></b>	<b><u>\$18,995</u></b>	<b><u>\$6,629,713</u></b>		<b><u>\$22,492,298</u></b>
<b>Liabilities</b>					
Deposits:					
In domestic offices		\$13,737,078		\$5,515,826	\$19,252,904
Noninterest-bearing	\$2,868,174		\$560,686	\$3,428,860	
Interest-bearing	<u>\$10,868,904</u>		<u>\$4,955,140</u>	<u>\$15,824,044</u>	
Federal funds purch & secur sold under agreements to repurchase		\$233,130		\$138,424	\$371,554
Trading Liabilities					
Other borrowed money		\$297,915		\$452,713	\$750,628
Subordinated notes and debentures		\$300			\$300
Other liabilities		<u>\$103,417</u>	<u>\$739</u>	<u>\$16,551</u>	<u>\$120,707</u>
<b>Total Liabilities</b>		\$14,371,840	\$739	\$6,123,514	\$20,496,093
<b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$31,901	\$762	\$2,000	\$34,663
Surplus		\$686,219	\$13,399	\$72,000	\$771,618
Retained earnings		\$766,053	\$4,095	\$435,116	\$1,205,264
Accumulated other comprehensive income		(\$12,923)		(\$2,917)	(\$15,840)
Other equity capital components					
Minority interest in consolidated subsidiaries					
<b>Total Equity Capital</b>		<u>\$1,471,750</u>	<u>\$18,256</u>	<u>\$506,199</u>	<u>\$1,996,205</u>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$15,843,590</u></b>	<b><u>\$18,995</u></b>	<b><u>\$6,629,713</u></b>	<b><u>\$22,492,298</u></b>
<b>Average Ratios of State Banking Institutions</b>					
	<b>6/30/2013</b>	<b>3/31/2013</b>	<b>12/31/2012</b>	<b>9/30/2012</b>	<b>6/30/2012</b>
<b>Total Capital/Reserves to Total Assets</b>	9.81%	9.48%	9.37%	9.83%	9.71%
<b>Total Capital to Total Deposits</b>	10.71%	10.70%	10.80%	11.59%	11.33%
<b>Total Loans to Total Assets</b>	69.71%	65.95%	68.05%	68.88%	68.05%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.34%	1.39%	1.30%	1.40%	1.43%
<b>Total Loans to Total Deposits</b>	81.15%	76.05%	79.40%	82.13%	80.87%
<b>Return on Assets (Annualized)</b>	1.44%	1.30%	1.32%	1.42%	1.37%
<b>Increase in Deposits Over the Prior 12 months</b>	11.12%	10.39%	11.59%	14.80%	12.61%
<b>Increase in Loans Over the Prior 12 months</b>	9.87%	13.45%	14.84%	16.05%	13.11%
<b>Increase in Total Assets Over the Prior 12 months</b>	8.90%	9.61%	11.51%	15.21%	12.93%