

Report No. 366
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2013
(In thousands of Dollars)

Assets	75 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$485,187	\$921	\$294,702		\$780,810
Interest-bearing balances	\$462,557	\$12,696	\$246,120		\$721,373
Securities	\$3,198,998	\$820	\$2,648,957		\$5,848,775
Federal funds sold and securities purchased/agreements to sell	\$122,617		\$65,770		\$188,387
Loans & lease financing receivables:					
Loans & leases held for sale	\$130,318				\$130,318
Loans & leases net of unearned income	\$11,556,416		\$3,417,748	\$14,974,164	
Less: Allowance for loan & lease losses	<u>\$156,813</u>		<u>\$52,436</u>	<u>\$209,249</u>	
Loans & leases, unearned income, allowances & reserve	\$11,399,603		\$3,365,312		\$14,764,915
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$268,536	\$156	\$10,723		\$279,415
Other real estate owned	\$53,759		\$425		\$54,184
Investments in unconsolidated subsidiaries & assoc. companies	\$333				\$333
Direct or indirect investment in RE ventures	\$546				\$546
Intangible assets	\$85,501	\$3,679			\$89,180
Goodwill	\$58,818	\$2,851		\$61,669	
Other Intangible assets	\$26,683	\$828		\$27,511	
Other assets	<u>\$317,465</u>	<u>\$1,513</u>	<u>\$108,184</u>		\$427,162
Total Assets	<u>\$16,525,420</u>	<u>\$19,785</u>	<u>\$6,740,193</u>		<u>\$23,285,398</u>
 Liabilities					
Deposits:					
In domestic offices		\$14,299,012		\$5,632,975	\$19,931,987
Noninterest-bearing	\$3,139,396		\$813,225	\$3,952,621	
Interest-bearing	<u>\$11,159,616</u>		<u>\$4,819,750</u>	<u>\$15,979,366</u>	
Federal funds purch & secur sold under agreements to repurchase		\$217,523		\$129,505	\$347,028
Trading Liabilities					
Other borrowed money		\$357,708		\$441,751	\$799,459
Subordinated notes and debentures					
Other liabilities		<u>\$104,246</u>	<u>\$733</u>	<u>\$6,342</u>	<u>\$111,321</u>
Total Liabilities		\$14,978,489	\$733	\$6,210,573	\$21,189,795
 Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$31,901	\$762	\$2,000	\$34,663
Surplus		\$715,787	\$13,399	\$72,000	\$801,186
Retained earnings		\$811,322	\$4,891	\$455,984	\$1,272,197
Accumulated other comprehensive income		(\$12,579)		(\$364)	(\$12,943)
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital		<u>\$1,546,931</u>	<u>\$19,052</u>	<u>\$529,620</u>	<u>\$2,095,603</u>
Total Liabilities and Equity Capital		<u>\$16,525,420</u>	<u>\$19,785</u>	<u>\$6,740,193</u>	<u>\$23,285,398</u>
 Average Ratios of State Banking Institutions					
	9/30/2013	6/30/2013	3/31/2013	12/31/2012	9/30/2012
Total Capital/Reserves to Total Assets	9.83%	9.81%	9.48%	9.37%	9.83%
Total Capital to Total Deposits	10.82%	10.71%	10.70%	10.80%	11.59%
Total Loans to Total Assets	70.05%	69.71%	65.95%	68.05%	68.88%
Loan Valuation Res to Total Loans (Gross)	1.34%	1.34%	1.39%	1.30%	1.40%
Total Loans to Total Deposits	81.73%	81.15%	76.05%	79.40%	82.13%
Return on Assets (Annualized)	1.41%	1.44%	1.30%	1.32%	1.42%
Increase in Deposits Over the Prior 12 months	12.73%	11.12%	10.39%	11.59%	14.80%
Increase in Loans Over the Prior 12 months	10.50%	9.87%	13.45%	14.84%	16.05%
Increase in Total Assets Over the Prior 12 months	10.34%	8.90%	9.61%	11.51%	15.21%