

Report No. 367
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 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	\$547,674	\$1,062	\$349,302		\$898,038
Interest-bearing balances	\$627,443	\$12,856	\$390,497		\$1,030,796
Securities	\$3,264,039	\$820	\$2,554,305		\$5,819,164
Federal funds sold and securities purchased/agreements to sell	\$220,177		\$36,645		\$256,822
Loans & lease financing receivables:					
Loans & leases held for sale	\$108,578				\$108,578
Loans & leases net of unearned income	\$11,811,044		\$3,476,946	\$15,287,990	
Less: Allowance for loan & lease losses	<u>\$152,522</u>		<u>\$51,770</u>	<u>\$204,292</u>	
Loans & leases, unearned income, allowances & reserve	\$11,658,522		\$3,425,176		\$15,083,698
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$278,003	\$148	\$10,653		\$288,804
Other real estate owned	\$52,493		\$824		\$53,317
Investments in unconsolidated subsidiaries & assoc. companies	\$413				\$413
Direct or indirect investment in RE ventures	\$546				\$546
Intangible assets	\$87,261	\$3,431			\$90,692
Goodwill	\$59,064	\$2,851		\$61,915	
Other Intangible assets	\$28,197	\$580		\$28,777	
Other assets	<u>\$303,022</u>	<u>\$1,436</u>	<u>\$102,216</u>		\$406,674
Total Assets	<u>\$17,148,171</u>	<u>\$19,753</u>	<u>\$6,869,618</u>		<u>\$24,037,542</u>
Liabilities					
Deposits:					
In domestic offices		\$15,037,874		\$5,601,127	\$20,639,001
Noninterest-bearing	\$3,553,028		\$798,559	\$4,351,587	
Interest-bearing	<u>\$11,484,846</u>		<u>\$4,802,568</u>	<u>\$16,287,414</u>	
Federal funds purch & secur sold under agreements to repurchase	\$188,514		\$245,110		\$433,624
Trading Liabilities					
Other borrowed money	\$268,033		\$465,961		\$733,994
Subordinated notes and debentures					
Other liabilities	<u>\$100,640</u>	<u>\$1,012</u>	<u>\$5,622</u>		<u>\$107,274</u>
Total Liabilities	\$15,595,061	\$1,012	\$6,317,820		\$21,913,893
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$31,901	\$862	\$2,000		\$34,763
Surplus	\$720,443	\$13,409	\$72,000		\$805,852
Retained earnings	\$821,029	\$4,470	\$477,706		\$1,303,205
Accumulated other comprehensive income	(\$20,763)		\$92		(\$20,671)
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital	<u>\$1,553,110</u>	<u>\$18,741</u>	<u>\$551,798</u>		<u>\$2,123,649</u>
Total Liabilities and Equity Capital	<u>\$17,148,171</u>	<u>\$19,753</u>	<u>\$6,869,618</u>		<u>\$24,037,542</u>
Average Ratios of State Banking Institutions					
	12/31/2013	9/30/2013	6/30/2013	3/31/2013	12/31/2012
Total Capital/Reserves to Total Assets	9.52%	9.83%	9.81%	9.48%	9.37%
Total Capital to Total Deposits	10.33%	10.82%	10.71%	10.70%	10.80%
Total Loans to Total Assets	68.90%	70.05%	69.71%	65.95%	68.05%
Loan Valuation Res to Total Loans (Gross)	1.28%	1.34%	1.34%	1.39%	1.30%
Total Loans to Total Deposits	79.26%	81.73%	81.15%	76.05%	79.40%
Return on Assets (Annualized)	1.37%	1.41%	1.44%	1.30%	1.32%
Increase in Deposits Over the Prior 12 months	9.86%	12.73%	11.12%	10.39%	11.59%
Increase in Loans Over the Prior 12 months	9.67%	10.50%	9.87%	13.45%	14.84%
Increase in Total Assets Over the Prior 12 months	8.32%	10.34%	8.90%	9.61%	11.51%