

Report No. 368
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2014
(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	\$618,356	\$670	\$242,505		\$861,531
Interest-bearing balances	\$702,202	\$13,463	\$665,588		\$1,381,253
Securities	\$3,429,594	\$870	\$2,943,528		\$6,373,992
Federal funds sold and securities purchased/agreements to sell	\$346,502		\$7,940		\$354,442
Loans & lease financing receivables:					
Loans & leases held for sale	\$88,848				\$88,848
Loans & leases net of unearned income	\$11,739,414		\$3,542,813	\$15,282,227	
Less: Allowance for loan & lease losses	<u>\$155,845</u>		<u>\$51,686</u>	<u>\$207,531</u>	
Loans & leases, unearned income, allowances & reserve	\$11,583,569		\$3,491,127		\$15,074,696
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$285,083	\$230	\$10,611		\$295,924
Other real estate owned	\$51,410		\$724		\$52,134
Investments in unconsolidated subsidiaries & assoc. companies	\$227				\$227
Direct or indirect investment in RE ventures	\$546				\$546
Intangible assets	\$86,444	\$3,182			\$89,626
Goodwill	\$59,055	\$2,851		\$61,906	
Other Intangible assets	\$27,389	\$331		\$27,720	
Other assets	<u>\$290,082</u>	<u>\$1,452</u>	<u>\$105,797</u>		\$397,331
Total Assets	<u>\$17,482,863</u>	<u>\$19,870</u>	<u>\$7,467,820</u>		<u>\$24,970,553</u>
 Liabilities					
Deposits:					
In domestic offices		\$15,417,569		\$5,948,716	\$21,366,285
Noninterest-bearing	\$3,336,591		\$740,586	\$4,077,177	
Interest-bearing	<u>\$12,080,978</u>		<u>\$5,208,130</u>	<u>\$17,289,108</u>	
Federal funds purch & secur sold under agreements to repurchase	\$139,333		\$404,290		\$543,623
Trading Liabilities					
Other borrowed money	\$245,473		\$530,080		\$775,553
Subordinated notes and debentures					
Other liabilities	<u>\$79,725</u>	<u>\$976</u>	<u>\$10,847</u>		<u>\$91,548</u>
Total Liabilities	\$15,882,100	\$976	\$6,893,933		\$22,777,009
 Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$31,901	\$862	\$2,000		\$34,763
Surplus	\$720,621	\$13,409	\$72,000		\$806,030
Retained earnings	\$848,549	\$4,623	\$500,814		\$1,353,986
Accumulated other comprehensive income	(\$808)		(\$927)		(\$1,735)
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital	<u>\$1,600,763</u>	<u>\$18,894</u>	<u>\$573,887</u>		<u>\$2,193,544</u>
Total Liabilities and Equity Capital	<u>\$17,482,863</u>	<u>\$19,870</u>	<u>\$7,467,820</u>		<u>\$24,970,553</u>
 Average Ratios of State Banking Institutions					
	3/31/2014	12/31/2013	9/30/2013	6/30/2013	3/31/2013
Total Capital/Reserves to Total Assets	9.52%	9.52%	9.83%	9.81%	9.48%
Total Capital to Total Deposits	10.38%	10.33%	10.82%	10.71%	10.70%
Total Loans to Total Assets	67.06%	68.90%	70.05%	69.71%	65.95%
Loan Valuation Res to Total Loans (Gross)	1.32%	1.28%	1.34%	1.34%	1.39%
Total Loans to Total Deposits	76.72%	79.26%	81.73%	81.15%	76.05%
Return on Assets (Annualized)	1.31%	1.37%	1.41%	1.44%	1.30%
Increase in Deposits Over the Prior 12 months	10.14%	9.89%	12.73%	11.12%	10.39%
Increase in Loans Over the Prior 12 months	11.10%	9.67%	10.50%	9.87%	13.45%
Increase in Total Assets Over the Prior 12 months	9.30%	8.32%	10.34%	8.90%	9.61%