

Report No. 369
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 2014
(In thousands of Dollars)

Assets	74 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$506,411	\$757	\$289,176		\$796,344
Interest-bearing balances	\$460,927	\$14,100	\$303,740		\$778,767
Securities	\$3,528,215	\$815	\$3,081,538		\$6,610,568
Federal funds sold and securities purchased/agreements to sell	\$99,794		\$87,540		\$187,334
Loans & lease financing receivables:					
Loans & leases held for sale	\$159,483				\$159,483
Loans & leases net of unearned income	\$12,580,531		\$3,618,078	\$16,198,609	
Less: Allowance for loan & lease losses	<u>\$159,117</u>		<u>\$51,428</u>	<u>\$210,545</u>	
Loans & leases, unearned income, allowances & reserve	\$12,421,414		\$3,566,650		\$15,988,064
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$294,431	\$231	\$11,255		\$305,917
Other real estate owned	\$46,412		\$599		\$47,011
Investments in unconsolidated subsidiaries & assoc. companies	\$235				\$235
Intangible assets	\$90,294	\$2,934			\$93,228
Goodwill	\$59,271	\$2,851		\$62,122	
Other Intangible assets	\$31,023	\$83		\$31,106	
Other assets	<u>\$309,327</u>	<u>\$1,411</u>	<u>\$105,859</u>		\$416,597
Total Assets	<u>\$17,916,943</u>	<u>\$20,251</u>	<u>\$7,446,357</u>		<u>\$25,383,551</u>
Liabilities					
Deposits:					
In domestic offices	\$15,375,483		\$6,200,100		\$21,575,583
Noninterest-bearing	\$3,416,288		\$638,649	\$4,054,937	
Interest-bearing	<u>\$11,959,195</u>		<u>\$5,561,451</u>	<u>\$17,520,646</u>	
Federal funds purch & secur sold under agreements to repurchase	\$241,578		\$115,025		\$356,603
Trading Liabilities					
Other borrowed money	\$525,067		\$514,201		\$1,039,268
Subordinated notes and debentures					
Other liabilities	<u>\$88,487</u>	<u>\$728</u>	<u>\$5,563</u>		<u>\$94,778</u>
Total Liabilities	\$16,230,615	\$728	\$6,834,889		\$23,066,232
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$31,751	\$862	\$2,000		\$34,613
Surplus	\$742,953	\$13,409	\$72,000		\$828,362
Retained earnings	\$887,758	\$5,252	\$525,465		\$1,418,475
Accumulated other comprehensive income	\$23,366		\$12,003		\$35,369
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital	<u>\$1,686,328</u>	<u>\$19,523</u>	<u>\$611,468</u>		<u>\$2,317,319</u>
Total Liabilities and Equity Capital	<u>\$17,916,943</u>	<u>\$20,251</u>	<u>\$7,446,357</u>		<u>\$25,383,551</u>
Average Ratios of State Banking Institutions					
	6/30/2014	3/31/2014	12/31/2013	9/30/2013	6/30/2013
Total Capital/Reserves to Total Assets	9.63%	9.52%	9.52%	9.83%	9.81%
Total Capital to Total Deposits	10.97%	10.38%	10.33%	10.82%	10.71%
Total Loans to Total Assets	70.48%	67.06%	68.90%	70.05%	69.71%
Loan Valuation Res to Total Loans (Gross)	1.25%	1.32%	1.28%	1.34%	1.34%
Total Loans to Total Deposits	82.86%	76.72%	79.26%	81.73%	81.15%
Return on Assets (Annualized)	1.39%	1.31%	1.37%	1.41%	1.44%
Increase in Deposits Over the Prior 12 months	11.93%	10.14%	9.89%	12.73%	11.12%
Increase in Loans Over the Prior 12 months	14.28%	11.10%	9.67%	10.50%	9.87%
Increase in Total Assets Over the Prior 12 months	13.09%	9.30%	8.32%	10.34%	8.90%