

Report No. 370
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 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	\$432,402	\$771	\$228,522		\$661,695
Interest-bearing balances	\$572,609	\$14,657	\$349,456		\$936,722
Securities	\$3,513,799	\$992	\$3,101,145		\$6,615,936
Federal funds sold and securities purchased/agreements to sell	\$69,082		\$77,130		\$146,212
Loans & lease financing receivables:					
Loans & leases held for sale	\$133,369				\$133,369
Loans & leases net of unearned income	\$13,095,138		\$3,685,410		\$16,780,548
Less: Allowance for loan & lease losses	<u>\$157,959</u>		<u>\$51,312</u>		<u>\$209,271</u>
Loans & leases, unearned income, allowances & reserve	\$12,937,179		\$3,634,098		\$16,571,277
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$298,510	\$301	\$11,305		\$310,116
Other real estate owned	\$42,235		\$453		\$42,688
Investments in unconsolidated subsidiaries & assoc. companies	\$242				\$242
Intangible assets	\$89,176	\$2,851			\$92,027
Goodwill	\$59,261	\$2,851		\$62,112	
Other Intangible assets	\$29,915			\$29,915	
Other assets	<u>\$340,028</u>	<u>\$1,532</u>	<u>\$110,929</u>		\$452,489
Total Assets	<u>\$18,428,631</u>	<u>\$21,107</u>	<u>\$7,513,038</u>		<u>\$25,962,776</u>
 Liabilities					
Deposits:					
In domestic offices	\$15,766,680		\$6,266,135		\$22,032,815
Noninterest-bearing	\$3,553,361		\$725,773	\$4,279,134	
Interest-bearing	<u>\$12,213,319</u>		<u>\$5,540,362</u>	<u>\$17,753,681</u>	
Federal funds purch & secur sold under agreements to repurchase	\$340,571		\$90,350		\$430,921
Trading Liabilities					
Other borrowed money	\$473,707		\$507,847		\$981,554
Subordinated notes and debentures					
Other liabilities	<u>\$94,386</u>	<u>\$991</u>	<u>\$24,696</u>		<u>\$120,073</u>
Total Liabilities	\$16,675,344	\$991	\$6,889,028		\$23,565,363
 Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$31,751	\$1,132	\$2,000		\$34,883
Surplus	\$743,850	\$13,399	\$72,000		\$829,249
Retained earnings	\$952,895	\$5,573	\$548,201		\$1,506,669
Accumulated other comprehensive income	\$24,291	\$12	\$1,809		\$26,112
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital	<u>\$1,753,287</u>	<u>\$20,116</u>	<u>\$624,010</u>		<u>\$2,397,413</u>
Total Liabilities and Equity Capital	<u>\$18,428,631</u>	<u>\$21,107</u>	<u>\$7,513,038</u>		<u>\$25,962,776</u>
 Average Ratios of State Banking Institutions					
	9/30/2014	6/30/2014	3/31/2014	12/31/2013	9/30/2013
Total Capital/Reserves to Total Assets	9.72%	9.63%	9.52%	9.52%	9.83%
Total Capital to Total Deposits	11.12%	10.97%	10.38%	10.33%	10.82%
Total Loans to Total Assets	71.17%	70.48%	67.06%	68.90%	70.05%
Loan Valuation Res to Total Loans (Gross)	1.19%	1.25%	1.32%	1.28%	1.34%
Total Loans to Total Deposits	83.90%	82.86%	76.72%	79.26%	81.73%
Return on Assets (Annualized)	1.46%	1.39%	1.31%	1.37%	1.41%
Increase in Deposits Over the Prior 12 months	10.26%	11.93%	10.14%	9.89%	12.73%
Increase in Loans Over the Prior 12 months	13.19%	14.28%	11.10%	9.67%	10.50%
Increase in Total Assets Over the Prior 12 months	11.52%	13.09%	9.30%	8.32%	10.34%