

Report No. 371
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2014
(In thousands of Dollars)

Assets	73 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$533,356	\$725	\$316,117		\$850,198
Interest-bearing balances	\$670,509	\$11,538	\$46,869		\$728,916
Securities	\$3,599,601	\$1,150	\$2,895,439		\$6,496,190
Federal funds sold and securities purchased/agreements to sell	\$128,904		\$42,105		\$171,009
Loans & lease financing receivables:					
Loans & leases held for sale		\$129,908			\$129,908
Loans & leases net of unearned income	\$13,387,603		\$3,852,155	\$17,239,758	
Less: Allowance for loan & lease losses	<u>\$157,545</u>		<u>\$58,346</u>	<u>\$215,891</u>	
Loans & leases, unearned income, allowances & reserve	\$13,230,058		\$3,793,809		\$17,023,867
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$307,453	\$213	\$11,202		\$318,868
Other real estate owned	\$40,495		\$400		\$40,895
Investments in unconsolidated subsidiaries & assoc. companies	\$387				\$387
Intangible assets	\$90,074	\$2,851			\$92,925
Goodwill	\$59,265	\$2,851		\$62,116	
Other Intangible assets	\$30,809			\$30,809	
Other assets	<u>\$335,052</u>	<u>\$3,198</u>	<u>\$109,746</u>		\$447,996
Total Assets	<u>\$19,065,797</u>	<u>\$19,678</u>	<u>\$7,215,687</u>		<u>\$26,301,162</u>
 Liabilities					
Deposits:					
In domestic offices		\$16,496,886		\$5,730,611	\$22,227,497
Noninterest-bearing	\$3,894,765		\$700,446	\$4,595,211	
Interest-bearing	<u>\$12,602,121</u>		<u>\$5,030,165</u>	<u>\$17,632,286</u>	
Federal funds purch & secur sold under agreements to repurchase		\$284,569		\$178,454	\$463,023
Trading Liabilities					
Other borrowed money		\$377,056		\$645,126	\$1,022,182
Subordinated notes and debentures					
Other liabilities		<u>\$91,840</u>	<u>\$876</u>	<u>\$9,362</u>	<u>\$102,078</u>
Total Liabilities		\$17,250,351	\$876	\$6,563,553	\$23,814,780
 Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$31,451	\$1,192	\$2,000	\$34,643
Surplus		\$780,148	\$13,399	\$72,000	\$865,547
Retained earnings		\$975,330	\$4,189	\$571,276	\$1,550,795
Accumulated other comprehensive income		\$28,017	\$22	\$6,858	\$34,897
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital		<u>\$1,815,446</u>	<u>\$18,802</u>	<u>\$652,134</u>	<u>\$2,486,382</u>
Total Liabilities and Equity Capital		<u>\$19,065,797</u>	<u>\$19,678</u>	<u>\$7,215,687</u>	<u>\$26,301,162</u>
 Average Ratios of State Banking Institutions					
	12/31/2014	9/30/2014	6/30/2014	3/31/2014	12/31/2013
Total Capital/Reserves to Total Assets	9.69%	9.72%	9.63%	9.52%	9.52%
Total Capital to Total Deposits	11.00%	11.12%	10.97%	10.38%	10.33%
Total Loans to Total Assets	70.32%	71.17%	70.48%	67.06%	68.90%
Loan Valuation Res to Total Loans (Gross)	1.17%	1.19%	1.25%	1.32%	1.28%
Total Loans to Total Deposits	81.94%	83.90%	82.86%	76.72%	79.26%
Return on Assets (Annualized)	1.39%	1.46%	1.39%	1.31%	1.37%
Increase in Deposits Over the Prior 12 months	9.70%	10.26%	11.93%	10.14%	9.89%
Increase in Loans Over the Prior 12 months	13.41%	13.19%	14.28%	11.10%	9.67%
Increase in Total Assets Over the Prior 12 months	11.18%	11.52%	13.09%	9.30%	8.32%