

Report No. 372
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2015
(In thousands of Dollars)

Assets	70 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$489,043	\$818	\$221,926		\$711,787
Interest-bearing balances	\$931,051	\$12,357	\$1,001,972		\$1,945,380
Securities	\$3,783,004	\$1,154	\$2,787,011		\$6,571,169
Federal funds sold and securities purchased/agreements to sell	\$276,659		\$15,570		\$292,229
Loans & lease financing receivables:					
Loans & leases held for sale		\$162,674			\$162,674
Loans & leases net of unearned income	\$13,326,425		\$3,947,866	\$17,274,291	
Less: Allowance for loan & lease losses	<u>\$165,285</u>		<u>\$64,913</u>	<u>\$230,198</u>	
Loans & leases, unearned income, allowances & reserve	\$13,161,140		\$3,882,953		\$17,044,093
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$324,985	\$209	\$11,165		\$336,359
Other real estate owned	\$39,273		\$400		\$39,673
Investments in unconsolidated subsidiaries & assoc. companies	\$245				\$245
Intangible assets	\$94,139	\$2,851			\$96,990
Goodwill	\$60,721	\$2,851		\$63,572	
Other Intangible assets	\$33,418			\$33,418	
Other assets	<u>\$318,088</u>	<u>\$3,042</u>	<u>\$104,859</u>		\$425,989
Total Assets	<u>\$19,580,301</u>	<u>\$20,434</u>	<u>\$8,025,856</u>		<u>\$27,626,591</u>
 Liabilities					
Deposits:					
In domestic offices		\$17,151,355		\$6,418,587	\$23,569,942
Noninterest-bearing	\$3,865,993		\$667,285	\$4,533,278	
Interest-bearing	<u>\$13,285,362</u>		<u>\$5,751,302</u>	<u>\$19,036,664</u>	
Federal funds purch & secur sold under agreements to repurchase		\$150,649		\$367,195	\$517,844
Trading Liabilities					
Other borrowed money		\$314,137		\$532,337	\$846,474
Subordinated notes and debentures					
Other liabilities		<u>\$89,011</u>	<u>\$1,834</u>	<u>\$11,336</u>	<u>\$102,181</u>
Total Liabilities		\$17,705,152	\$1,834	\$7,329,455	\$25,036,441
 Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$30,648	\$1,262	\$2,000	\$33,910
Surplus		\$797,402	\$13,399	\$72,000	\$882,801
Retained earnings		\$1,006,300	\$3,939	\$602,062	\$1,612,301
Accumulated other comprehensive income		\$40,299		\$20,339	\$60,638
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital		<u>\$1,875,149</u>	<u>\$18,600</u>	<u>\$696,401</u>	<u>\$2,590,150</u>
Total Liabilities and Equity Capital		<u>\$19,580,301</u>	<u>\$20,434</u>	<u>\$8,025,856</u>	<u>\$27,626,591</u>
 Average Ratios of State Banking Institutions					
	3/31/2015	12/31/2014	9/30/2014	6/30/2014	3/31/2014
Total Capital/Reserves to Total Assets	9.70%	9.69%	9.72%	9.63%	9.52%
Total Capital to Total Deposits	10.93%	11.00%	11.12%	10.97%	10.38%
Total Loans to Total Assets	68.31%	70.32%	71.17%	70.48%	67.06%
Loan Valuation Res to Total Loans (Gross)	1.23%	1.17%	1.19%	1.25%	1.32%
Total Loans to Total Deposits	78.65%	81.94%	83.90%	82.86%	76.72%
Return on Assets (Annualized)	1.41%	1.39%	1.46%	1.39%	1.31%
Increase in Deposits Over the Prior 12 months	11.25%	9.70%	10.26%	11.93%	10.14%
Increase in Loans Over the Prior 12 months	14.04%	13.41%	13.19%	14.28%	11.10%
Increase in Total Assets Over the Prior 12 months	12.00%	11.18%	11.52%	13.09%	9.30%