

Report No. 373
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 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	\$380,998	\$513	\$250,172		\$631,683
Interest-bearing balances	\$353,826	\$11,861	\$713,396		\$1,079,083
Securities	\$3,796,906	\$1,221	\$2,711,833		\$6,509,960
Federal funds sold and securities purchased/agreements to sell	\$32,582		\$118,725		\$151,307
Loans & lease financing receivables:					
Loans & leases held for sale		\$219,685			\$219,685
Loans & leases net of unearned income	\$14,209,639		\$4,096,465	\$18,306,104	
Less: Allowance for loan & lease losses	<u>\$167,491</u>		<u>\$64,855</u>	<u>\$232,346</u>	
Loans & leases, unearned income, allowances & reserve	\$14,042,148		\$4,031,610		\$18,073,758
Trading Assets		\$4			\$4
Premises & fixed assets (including capitalized leases)	\$333,905	\$297	\$11,083		\$345,285
Other real estate owned	\$24,638		\$516		\$25,154
Investments in unconsolidated subsidiaries & assoc. companies	\$252				\$252
Intangible assets	\$100,711	\$2,851			\$103,562
Goodwill	\$64,489	\$2,851		\$67,340	
Other Intangible assets	\$36,222			\$36,222	
Other assets	<u>\$340,130</u>	<u>\$3,024</u>	<u>\$110,373</u>		\$453,527
Total Assets	<u>\$19,625,781</u>	<u>\$19,771</u>	<u>\$7,947,708</u>		<u>\$27,593,260</u>
 Liabilities					
Deposits:					
In domestic offices		\$16,677,510		\$6,583,209	\$23,260,719
Noninterest-bearing	\$3,671,032		\$473,846	\$4,144,878	
Interest-bearing	<u>\$13,006,478</u>		<u>\$6,109,363</u>	<u>\$19,115,841</u>	
Federal funds purch & secur sold under agreements to repurchase		\$424,902		\$55,380	\$480,282
Trading Liabilities					
Other borrowed money		\$534,574		\$575,734	\$1,110,308
Subordinated notes and debentures					
Other liabilities		<u>\$95,069</u>	<u>\$685</u>	<u>\$9,291</u>	<u>\$105,045</u>
Total Liabilities		\$17,732,055	\$685	\$7,223,614	\$24,956,354
 Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$30,648	\$1,262	\$2,000	\$33,910
Surplus		\$805,648	\$13,399	\$72,000	\$891,047
Retained earnings		\$1,047,080	\$4,425	\$627,109	\$1,678,614
Accumulated other comprehensive income		\$9,850		\$22,985	\$32,835
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital		<u>\$1,893,726</u>	<u>\$19,086</u>	<u>\$724,094</u>	<u>\$2,636,906</u>
Total Liabilities and Equity Capital		<u>\$19,625,781</u>	<u>\$19,771</u>	<u>\$7,947,708</u>	<u>\$27,593,260</u>
 Average Ratios of State Banking Institutions					
	6/30/2015	3/31/2015	12/31/2014	9/30/2014	6/30/2014
Total Capital/Reserves to Total Assets	9.91%	9.70%	9.69%	9.72%	9.63%
Total Capital to Total Deposits	11.35%	10.93%	11.00%	11.12%	10.97%
Total Loans to Total Assets	72.90%	68.31%	70.32%	71.17%	70.48%
Loan Valuation Res to Total Loans (Gross)	1.16%	1.23%	1.17%	1.19%	1.25%
Total Loans to Total Deposits	86.52%	78.65%	81.94%	83.90%	82.86%
Return on Assets (Annualized)	1.46%	1.41%	1.39%	1.46%	1.39%
Increase in Deposits Over the Prior 12 months	8.47%	11.25%	9.70%	10.26%	11.93%
Increase in Loans Over the Prior 12 months	13.26%	14.04%	13.41%	13.19%	14.28%
Increase in Total Assets Over the Prior 12 months	9.54%	12.00%	11.18%	11.52%	13.09%