

**Report No. 374**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call September 30, 2015  
(In thousands of Dollars)

<b>Assets</b>	<b>70 State Banks</b>	<b>4 Trusts</b>	<b>Bank of North Dakota</b>	<b>Total Reporting</b>	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$366,243	\$1,065	\$197,393		\$564,701
Interest-bearing balances	\$331,411	\$12,083	\$366,800		\$710,294
Securities	\$3,675,128	\$1,351	\$2,799,541		\$6,476,020
Federal funds sold and securities purchased/agreements to sell	\$40,437		\$85,500		\$125,937
Loans & lease financing receivables:					
Loans & leases held for sale	\$152,014				\$152,014
Loans & leases net of unearned income	\$14,581,808		\$4,301,122	\$18,882,930	
Less: Allowance for loan & lease losses	<u>\$171,015</u>		<u>\$66,882</u>	<u>\$237,897</u>	
Loans & leases, unearned income, allowances & reserve	\$14,410,793		\$4,234,240		\$18,645,033
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$342,186	\$399	\$10,982		\$353,567
Other real estate owned	\$23,615		\$516		\$24,131
Investments in unconsolidated subsidiaries & assoc. companies	\$360				\$360
Intangible assets	\$107,245	\$2,857			\$110,102
Goodwill	\$68,519	\$2,857		\$71,376	
Other Intangible assets	\$38,726			\$38,726	
Other assets	<u>\$377,644</u>	<u>\$3,266</u>	<u>\$112,034</u>		\$492,944
<b>Total Assets</b>	<b><u>\$19,827,076</u></b>	<b><u>\$21,024</u></b>	<b><u>\$7,807,006</u></b>		<b><u>\$27,655,106</u></b>
 <b>Liabilities</b>					
Deposits:					
In domestic offices		\$16,811,076		\$6,419,679	\$23,230,755
Noninterest-bearing	\$3,709,131		\$639,270	\$4,348,401	
Interest-bearing	<u>\$13,101,945</u>		<u>\$5,780,409</u>	<u>\$18,882,354</u>	
Federal funds purch & secur sold under agreements to repurchase		\$412,091		\$57,340	\$469,431
Trading Liabilities					
Other borrowed money		\$545,474		\$568,949	\$1,114,423
Subordinated notes and debentures					
Other liabilities		<u>\$107,729</u>	<u>\$979</u>	<u>\$12,280</u>	<u>\$120,988</u>
<b>Total Liabilities</b>		\$17,876,370	\$979	\$7,058,248	\$24,935,597
 <b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$30,648	\$1,262	\$2,000	\$33,910
Surplus		\$821,205	\$13,399	\$72,000	\$906,604
Retained earnings		\$1,072,542	\$5,384	\$649,714	\$1,727,640
Accumulated other comprehensive income		\$25,811		\$25,044	\$50,855
Other equity capital components					
Minority interest in consolidated subsidiaries					
<b>Total Equity Capital</b>		<u>\$1,950,706</u>	<u>\$20,045</u>	<u>\$748,758</u>	<u>\$2,719,509</u>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$19,827,076</u></b>	<b><u>\$21,024</u></b>	<b><u>\$7,807,006</u></b>	<b><u>\$27,655,106</u></b>
 <b>Average Ratios of State Banking Institutions</b>					
	<b>9/30/2015</b>	<b>6/30/2015</b>	<b>3/31/2015</b>	<b>12/31/2014</b>	<b>9/30/2014</b>
<b>Total Capital/Reserves to Total Assets</b>	10.00%	9.91%	9.70%	9.69%	9.72%
<b>Total Capital to Total Deposits</b>	11.60%	11.35%	10.93%	11.00%	11.12%
<b>Total Loans to Total Assets</b>	73.68%	72.90%	68.31%	70.32%	71.17%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.16%	1.16%	1.23%	1.17%	1.19%
<b>Total Loans to Total Deposits</b>	87.64%	86.52%	78.65%	81.94%	83.90%
<b>Return on Assets (Annualized)</b>	1.45%	1.46%	1.41%	1.39%	1.46%
<b>Increase in Deposits Over the Prior 12 months</b>	6.62%	8.47%	11.25%	9.70%	10.26%
<b>Increase in Loans Over the Prior 12 months</b>	11.38%	13.26%	14.04%	13.41%	13.19%
<b>Increase in Total Assets Over the Prior 12 months</b>	7.59%	9.54%	12.00%	11.18%	11.52%