

Report No. 375
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2015
(In thousands of Dollars)

Assets	69 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$422,306	\$696	\$252,475		\$675,477
Interest-bearing balances	\$446,050	\$12,612	\$65,879		\$524,541
Securities	\$3,631,974	\$1,409	\$2,615,296		\$6,248,679
Federal funds sold and securities purchased/agreements to sell	\$68,509		\$77,905		\$146,414
Loans & lease financing receivables:					
Loans & leases held for sale	\$138,739				\$138,739
Loans & leases net of unearned income	\$14,737,882		\$4,339,618	\$19,077,500	
Less: Allowance for loan & lease losses	<u>\$172,594</u>		<u>\$69,294</u>	<u>\$241,888</u>	
Loans & leases, unearned income, allowances & reserve	\$14,565,288		\$4,270,324		\$18,835,612
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$345,389	\$388	\$10,929		\$356,706
Other real estate owned	\$21,248		\$508		\$21,756
Investments in unconsolidated subsidiaries & assoc. companies	\$366				\$366
Intangible assets	\$106,874	\$2,851			\$109,725
Goodwill	\$68,234	\$2,851		\$71,085	
Other Intangible assets	\$38,640			\$38,640	
Other assets	<u>\$371,227</u>	<u>\$2,673</u>	<u>\$114,626</u>		\$488,526
Total Assets	<u>\$20,117,970</u>	<u>\$20,632</u>	<u>\$7,407,942</u>		<u>\$27,546,544</u>
Liabilities					
Deposits:					
In domestic offices		\$17,328,172		\$5,802,142	\$23,130,314
Noninterest-bearing	\$3,939,857		\$641,264	\$4,581,121	
Interest-bearing	<u>\$13,388,315</u>		<u>\$5,160,878</u>	<u>\$18,549,193</u>	
Federal funds purch & secur sold under agreements to repurchase	\$301,082		\$119,500		\$420,582
Trading Liabilities					
Other borrowed money	\$390,638		\$727,322		\$1,117,960
Subordinated notes and debentures					
Other liabilities	<u>\$105,272</u>	<u>\$1,096</u>	<u>\$9,485</u>		<u>\$115,853</u>
Total Liabilities	\$18,125,164	\$1,096	\$6,658,449		\$24,784,709
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock	\$30,548	\$1,262	\$2,000		\$33,810
Surplus	\$824,097	\$13,399	\$72,000		\$909,496
Retained earnings	\$1,113,407	\$4,875	\$673,330		\$1,791,612
Accumulated other comprehensive income	\$24,254		\$2,163		\$26,417
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital	<u>\$1,992,806</u>	<u>\$19,536</u>	<u>\$749,493</u>		<u>\$2,761,835</u>
Total Liabilities and Equity Capital	<u>\$20,117,970</u>	<u>\$20,632</u>	<u>\$7,407,942</u>		<u>\$27,546,544</u>
Average Ratios of State Banking Institutions					
	12/31/2015	9/30/2015	6/30/2015	3/31/2015	12/31/2014
Total Capital/Reserves to Total Assets	10.08%	10.00%	9.91%	9.70%	9.69%
Total Capital to Total Deposits	11.50%	11.60%	11.35%	10.93%	11.00%
Total Loans to Total Assets	73.32%	73.68%	72.90%	68.31%	70.32%
Loan Valuation Res to Total Loans (Gross)	1.16%	1.16%	1.16%	1.23%	1.17%
Total Loans to Total Deposits	85.85%	87.64%	86.52%	78.65%	81.94%
Return on Assets (Annualized)	1.40%	1.45%	1.46%	1.41%	1.39%
Increase in Deposits Over the Prior 12 months	5.04%	6.62%	8.47%	11.25%	9.70%
Increase in Loans Over the Prior 12 months	10.05%	11.38%	13.26%	14.04%	13.41%
Increase in Total Assets Over the Prior 12 months	5.52%	7.59%	9.54%	12.00%	11.18%