

Report No. 376
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2016
(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	\$376,550	\$731	\$163,875		\$541,156
Interest-bearing balances	\$587,178	\$12,450	\$233,285		\$832,913
Securities	\$3,558,228	\$1,453	\$2,422,460		\$5,982,141
Federal funds sold and securities purchased/agreements to sell	\$147,462		\$9,385		\$156,847
Loans & lease financing receivables:					
Loans & leases held for sale		\$125,765			\$125,765
Loans & leases net of unearned income	\$14,753,286		\$4,512,361	\$19,265,647	
Less: Allowance for loan & lease losses	<u>\$180,639</u>		<u>\$69,173</u>	<u>\$249,812</u>	
Loans & leases, unearned income, allowances & reserve		\$14,572,647	\$4,443,188		\$19,015,835
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$355,328	\$321	\$11,148		\$366,797
Other real estate owned	\$20,487		\$508		\$20,995
Investments in unconsolidated subsidiaries & assoc. companies	\$221				\$221
Intangible assets		\$106,292			\$109,143
Goodwill	\$68,020	\$2,851		\$70,871	
Other Intangible assets	\$38,272			\$38,272	
Other assets		<u>\$360,639</u>	<u>\$3,707</u>	<u>\$108,143</u>	\$472,489
Total Assets	<u>\$20,210,797</u>	<u>\$21,516</u>	<u>\$7,391,992</u>		<u>\$27,624,305</u>
Liabilities					
Deposits:					
In domestic offices		\$17,574,439		\$5,708,758	\$23,283,197
Noninterest-bearing	\$3,622,866		\$592,481	\$4,215,347	
Interest-bearing	<u>\$13,951,573</u>		<u>\$5,116,277</u>	<u>\$19,067,850</u>	
Federal funds purch & secur sold under agreements to repurchase		\$165,421		\$252,650	\$418,071
Trading Liabilities					
Other borrowed money		\$332,869		\$625,682	\$958,551
Subordinated notes and debentures					
Other liabilities		<u>\$112,864</u>	<u>\$1,080</u>	<u>\$15,699</u>	<u>\$129,643</u>
Total Liabilities		\$18,185,593	\$1,080	\$6,602,789	\$24,789,462
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$30,548	\$1,262	\$2,000	\$33,810
Surplus		\$820,335	\$13,399	\$72,000	\$905,734
Retained earnings		\$1,137,259	\$5,775	\$700,485	\$1,843,519
Accumulated other comprehensive income		\$36,562		\$14,718	\$51,280
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital		<u>\$2,025,204</u>	<u>\$20,436</u>	<u>\$789,203</u>	<u>\$2,834,843</u>
Total Liabilities and Equity Capital		<u>\$20,210,797</u>	<u>\$21,516</u>	<u>\$7,391,992</u>	<u>\$27,624,305</u>
Average Ratios of State Banking Institutions					
	3/31/2016	12/31/2015	9/30/2015	6/30/2015	3/31/2015
Total Capital/Reserves to Total Assets	10.17%	10.08%	10.00%	9.91%	9.70%
Total Capital to Total Deposits	11.52%	11.50%	11.60%	11.35%	10.93%
Total Loans to Total Assets	72.97%	73.32%	73.68%	72.90%	68.31%
Loan Valuation Res to Total Loans (Gross)	1.21%	1.16%	1.16%	1.16%	1.23%
Total Loans to Total Deposits	84.66%	85.85%	87.64%	86.52%	78.65%
Return on Assets (Annualized)	1.26%	1.40%	1.45%	1.46%	1.41%
Increase in Deposits Over the Prior 12 months	2.47%	5.04%	6.62%	8.47%	11.25%
Increase in Loans Over the Prior 12 months	10.30%	10.05%	11.38%	13.26%	14.04%
Increase in Total Assets Over the Prior 12 months	3.22%	5.52%	7.59%	9.54%	12.00%