

Report No. 377
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 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	\$374,641	\$775	\$155,535		\$530,951
Interest-bearing balances	\$239,388	\$13,154	\$114,534		\$367,076
Securities	\$3,494,145	\$1,230	\$2,239,346		\$5,734,721
Federal funds sold and securities purchased/agreements to sell	\$62,709		\$77,075		\$139,784
Loans & lease financing receivables:					
Loans & leases held for sale	\$200,796				\$200,796
Loans & leases net of unearned income	\$15,283,204		\$4,670,954		\$19,954,158
Less: Allowance for loan & lease losses	<u>\$187,837</u>		<u>\$68,757</u>		<u>\$256,594</u>
Loans & leases, unearned income, allowances & reserve	\$15,095,367		\$4,602,197		\$19,697,564
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$366,096	\$302	\$11,344		\$377,742
Other real estate owned	\$21,927		\$1,114		\$23,041
Investments in unconsolidated subsidiaries & assoc. companies	\$4,456				\$4,456
Intangible assets	\$106,606	\$2,851			\$109,457
Goodwill	\$67,999	\$2,851		\$70,850	
Other Intangible assets	\$38,607			\$38,607	
Other assets	<u>\$367,420</u>	<u>\$3,952</u>	<u>\$126,118</u>		\$497,490
Total Assets	<u>\$20,333,551</u>	<u>\$22,267</u>	<u>\$7,327,263</u>		<u>\$27,683,081</u>
Liabilities					
Deposits:					
In domestic offices		\$17,214,676		\$5,309,208	\$22,523,884
Noninterest-bearing	\$3,498,487		\$438,772	\$3,937,259	
Interest-bearing	<u>\$13,716,189</u>		<u>\$4,870,436</u>	<u>\$18,586,625</u>	
Federal funds purch & secur sold under agreements to repurchase	\$283,940		\$123,695		\$407,635
Trading Liabilities					
Other borrowed money	\$637,526		\$1,049,029		\$1,686,555
Subordinated notes and debentures					
Other liabilities	<u>\$117,041</u>	<u>\$1,035</u>	<u>\$19,482</u>		<u>\$137,558</u>
Total Liabilities	\$18,253,183	\$1,035	\$6,501,414		\$24,755,632
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$30,548	\$1,262	\$2,000		\$33,810
Surplus	\$822,349	\$13,476	\$72,000		\$907,825
Retained earnings	\$1,166,576	\$6,485	\$734,815		\$1,907,876
Accumulated other comprehensive income	\$60,395	\$9	\$17,034		\$77,438
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital	<u>\$2,080,368</u>	<u>\$21,232</u>	<u>\$825,849</u>		<u>\$2,927,449</u>
Total Liabilities and Equity Capital	<u>\$20,333,551</u>	<u>\$22,267</u>	<u>\$7,327,263</u>		<u>\$27,683,081</u>
Average Ratios of State Banking Institutions					
	6/30/2016	3/31/2016	12/31/2015	9/30/2015	6/30/2015
Total Capital/Reserves to Total Assets	10.29%	10.17%	10.08%	10.00%	9.91%
Total Capital to Total Deposits	12.08%	11.52%	11.50%	11.60%	11.35%
Total Loans to Total Assets	75.45%	72.97%	73.32%	73.68%	72.90%
Loan Valuation Res to Total Loans (Gross)	1.21%	1.21%	1.16%	1.16%	1.16%
Total Loans to Total Deposits	89.95%	84.66%	85.85%	87.64%	86.52%
Return on Assets (Annualized)	1.30%	1.26%	1.40%	1.45%	1.46%
Increase in Deposits Over the Prior 12 months	3.22%	2.47%	5.04%	6.62%	8.47%
Increase in Loans Over the Prior 12 months	7.31%	10.30%	10.05%	11.38%	13.26%
Increase in Total Assets Over the Prior 12 months	3.61%	3.22%	5.52%	7.59%	9.54%