

Report No. 378
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 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	\$382,930	\$530	\$168,912		\$552,372
Interest-bearing balances	\$318,262	\$14,515	\$107,391		\$440,168
Securities	\$3,432,048	\$1,491	\$2,131,106		\$5,564,645
Federal funds sold and securities purchased/agreements to sell	\$101,828		\$45,625		\$147,453
Loans & lease financing receivables:					
Loans & leases held for sale	\$199,931				\$199,931
Loans & leases net of unearned income	\$15,435,888		\$4,735,866		\$20,171,754
Less: Allowance for loan & lease losses	<u>\$194,694</u>		<u>\$72,643</u>		<u>\$267,337</u>
Loans & leases, unearned income, allowances & reserve	\$15,241,194		\$4,663,223		\$19,904,417
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$373,213	\$317	\$11,242		\$384,772
Other real estate owned	\$37,287		\$998		\$38,285
Investments in unconsolidated subsidiaries & assoc. companies	\$4,470				\$4,470
Intangible assets	\$106,596	\$2,851			\$109,447
Goodwill	\$67,777	\$2,851		\$70,628	
Other Intangible assets	\$38,819			\$38,819	
Other assets	<u>\$409,992</u>	<u>\$2,841</u>	<u>\$137,660</u>		\$550,493
Total Assets	<u>\$20,607,751</u>	<u>\$22,548</u>	<u>\$7,266,157</u>		<u>\$27,896,456</u>
Liabilities					
Deposits:					
In domestic offices		\$17,384,642		\$5,000,084	\$22,384,726
Noninterest-bearing	\$3,631,691		\$633,376		\$4,265,067
Interest-bearing	<u>\$13,752,951</u>		<u>\$4,366,708</u>		<u>\$18,119,659</u>
Federal funds purch & secur sold under agreements to repurchase		\$217,981		\$171,885	\$389,866
Trading Liabilities					
Other borrowed money		\$755,565		\$1,222,218	\$1,977,783
Subordinated notes and debentures					
Other liabilities		<u>\$133,262</u>	<u>\$2,078</u>	<u>\$20,568</u>	<u>\$155,908</u>
Total Liabilities		\$18,491,450	\$2,078	\$6,414,755	\$24,908,283
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$30,548	\$1,262	\$2,000	\$33,810
Surplus		\$822,372	\$13,541	\$72,000	\$907,913
Retained earnings		\$1,214,524	\$5,667	\$767,062	\$1,987,253
Accumulated other comprehensive income		\$48,357		\$10,340	\$58,697
Other equity capital components					
Minority interest in consolidated subsidiaries					
Total Equity Capital		<u>\$2,116,301</u>	<u>\$20,470</u>	<u>\$851,402</u>	<u>\$2,988,173</u>
Total Liabilities and Equity Capital		<u>\$20,607,751</u>	<u>\$22,548</u>	<u>\$7,266,157</u>	<u>\$27,896,456</u>
Average Ratios of State Banking Institutions					
	9/30/2016	6/30/2016	3/31/2016	12/31/2015	9/30/2015
Total Capital/Reserves to Total Assets	10.42%	10.29%	10.17%	10.08%	10.00%
Total Capital to Total Deposits	12.17%	12.08%	11.52%	11.50%	11.60%
Total Loans to Total Assets	75.16%	75.45%	72.97%	73.32%	73.68%
Loan Valuation Res to Total Loans (Gross)	1.25%	1.21%	1.21%	1.16%	1.16%
Total Loans to Total Deposits	89.94%	89.95%	84.66%	85.85%	87.64%
Return on Assets (Annualized)	1.35%	1.30%	1.26%	1.40%	1.45%
Increase in Deposits Over the Prior 12 months	3.41%	3.22%	2.47%	5.04%	6.62%
Increase in Loans Over the Prior 12 months	6.12%	7.31%	10.30%	10.05%	11.38%
Increase in Total Assets Over the Prior 12 months	3.94%	3.61%	3.22%	5.52%	7.59%