

**Report No. 379**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call December 31, 2016  
(In thousands of Dollars)

<b>Assets</b>	<b>69 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	\$469,984	\$424	\$244,747		\$715,155
Interest-bearing balances	\$626,213	\$15,599	\$117,060		\$758,872
Securities	\$3,478,212	\$1,789	\$2,003,060		\$5,483,061
Federal funds sold and securities purchased/agreements to sell	\$151,714		\$63,070		\$214,784
Loans & lease financing receivables:					
Loans & leases held for sale		\$147,902			\$147,902
Loans & leases net of unearned income	\$15,437,534		\$4,789,553	\$20,227,087	
Less: Allowance for loan & lease losses	<u>\$197,659</u>		<u>\$78,747</u>	<u>\$276,406</u>	
Loans & leases, unearned income, allowances & reserve	\$15,239,875		\$4,710,806		\$19,950,681
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$379,468	\$311	\$11,133		\$390,912
Other real estate owned	\$30,901		\$894		\$31,795
Investments in unconsolidated subsidiaries & assoc. companies	\$4,527				\$4,527
Intangible assets	\$111,687	\$2,851			\$114,538
Goodwill	\$69,054	\$2,851		\$71,905	
Other Intangible assets	\$42,633			\$42,633	
Other assets	<u>\$410,730</u>	<u>\$3,243</u>	<u>\$144,498</u>		\$558,471
<b>Total Assets</b>	<b><u>\$21,051,213</u></b>	<b><u>\$24,220</u></b>	<b><u>\$7,295,268</u></b>		<b><u>\$28,370,701</u></b>
<b>Liabilities</b>					
Deposits:					
In domestic offices		\$18,203,698		\$4,887,192	\$23,090,890
Noninterest-bearing	\$3,979,365		\$663,156	\$4,642,521	
Interest-bearing	<u>\$14,224,333</u>		<u>\$4,224,036</u>	<u>\$18,448,369</u>	
Federal funds purch & secur sold under agreements to repurchase		\$206,127		\$242,480	\$448,607
Trading Liabilities					
Other borrowed money		\$457,715		\$1,280,538	\$1,738,253
Subordinated notes and debentures					
Other liabilities		<u>\$119,106</u>	<u>\$3,181</u>	<u>\$9,325</u>	<u>\$131,612</u>
<b>Total Liabilities</b>		\$18,986,646	\$3,181	\$6,419,535	\$25,409,362
<b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$30,548	\$1,262	\$2,000	\$33,810
Surplus		\$822,500	\$13,634	\$72,000	\$908,134
Retained earnings		\$1,238,095	\$6,125	\$789,496	\$2,033,716
Accumulated other comprehensive income		(\$27,076)	\$18	\$12,237	(\$14,821)
Other equity capital components					
Minority interest in consolidated subsidiaries					
<b>Total Equity Capital</b>		<u>\$2,064,567</u>	<u>\$21,039</u>	<u>\$875,733</u>	<u>\$2,961,339</u>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$21,051,213</u></b>	<b><u>\$24,220</u></b>	<b><u>\$7,295,268</u></b>	<b><u>\$28,370,701</u></b>
<b>Average Ratios of State Banking Institutions</b>					
	<b>12/31/2016</b>	<b>9/30/2016</b>	<b>6/30/2016</b>	<b>3/31/2016</b>	<b>12/31/2015</b>
<b>Total Capital/Reserves to Total Assets</b>	10.30%	10.42%	10.29%	10.17%	10.08%
<b>Total Capital to Total Deposits</b>	11.34%	12.08%	12.08%	11.52%	11.50%
<b>Total Loans to Total Assets</b>	73.35%	75.45%	75.45%	72.97%	73.32%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.27%	1.21%	1.21%	1.21%	1.16%
<b>Total Loans to Total Deposits</b>	85.62%	89.94%	89.95%	84.66%	85.85%
<b>Return on Assets (Annualized)</b>	1.25%	1.35%	1.30%	1.26%	1.40%
<b>Increase in Deposits Over the Prior 12 months</b>	5.05%	3.41%	3.22%	2.47%	5.04%
<b>Increase in Loans Over the Prior 12 months</b>	4.76%	6.12%	7.31%	10.30%	10.05%
<b>Increase in Total Assets Over the Prior 12 months</b>	4.64%	3.94%	3.61%	3.22%	5.52%