

Report No. 380
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2017
(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 | \$411,451 | \$940 | \$168,621 | | \$581,012 |
| Interest-bearing balances | \$810,732 | \$16,928 | \$78,937 | | \$906,597 |
| Securities | \$3,589,868 | \$1,820 | \$1,843,087 | | \$5,434,775 |
| Federal funds sold and securities purchased/agreements to sell | \$272,792 | | \$46,210 | | \$319,002 |
| Loans & lease financing receivables: | | | | | |
| Loans & leases held for sale | \$89,105 | | | | \$89,105 |
| Loans & leases net of unearned income | \$15,505,458 | | \$4,874,424 | \$20,379,882 | |
| Less: Allowance for loan & lease losses | <u>\$202,422</u> | | <u>\$79,869</u> | <u>\$282,291</u> | |
| Loans & leases, unearned income, allowances & reserve | \$15,303,036 | | \$4,794,555 | | \$20,097,591 |
| Trading Assets | | \$3 | | | \$3 |
| Premises & fixed assets (including capitalized leases) | \$386,117 | \$292 | \$11,016 | | \$397,425 |
| Other real estate owned | \$34,021 | | \$1,176 | | \$35,197 |
| Investments in unconsolidated subsidiaries & assoc. companies | \$4,470 | | | | \$4,470 |
| Intangible assets | \$110,673 | \$2,851 | | | \$113,524 |
| Goodwill | \$68,830 | \$2,851 | | \$71,681 | |
| Other Intangible assets | \$41,843 | | | \$41,843 | |
| Other assets | <u>\$379,716</u> | <u>\$101,725</u> | <u>\$129,038</u> | | \$610,479 |
| Total Assets | <u>\$21,391,981</u> | <u>\$124,559</u> | <u>\$7,072,640</u> | | <u>\$28,589,180</u> |
| Liabilities | | | | | |
| Deposits: | | | | | |
| In domestic offices | | \$18,695,952 | | \$4,725,431 | \$23,421,383 |
| Noninterest-bearing | \$3,704,363 | | \$533,104 | \$4,237,467 | |
| Interest-bearing | <u>\$14,991,589</u> | | <u>\$4,192,327</u> | <u>\$19,183,916</u> | |
| Federal funds purch & secur sold under agreements to repurchase | | \$155,961 | | \$408,115 | \$564,076 |
| Trading Liabilities | | | | | |
| Other borrowed money | | \$317,232 | | \$1,018,845 | \$1,336,077 |
| Subordinated notes and debentures | | | | | |
| Other liabilities | | <u>\$124,049</u> | <u>\$101,946</u> | <u>\$9,565</u> | <u>\$235,560</u> |
| Total Liabilities | | \$19,293,194 | \$101,946 | \$6,161,956 | \$25,557,096 |
| Equity Capital | | | | | |
| Perpetual preferred stock | | \$500 | | | \$500 |
| Common Stock | | \$30,548 | \$1,262 | \$2,000 | \$33,810 |
| Surplus | | \$822,512 | \$13,455 | \$72,000 | \$907,967 |
| Retained earnings | | \$1,259,237 | \$7,846 | \$825,381 | \$2,092,464 |
| Accumulated other comprehensive income | | (\$14,010) | \$50 | \$11,303 | (\$2,657) |
| Other equity capital components | | | | | |
| Minority interest in consolidated subsidiaries | | | | | |
| Total Equity Capital | | <u>\$2,098,787</u> | <u>\$22,613</u> | <u>\$910,684</u> | <u>\$3,032,084</u> |
| Total Liabilities and Equity Capital | | <u>\$21,391,981</u> | <u>\$124,559</u> | <u>\$7,072,640</u> | <u>\$28,589,180</u> |
| Average Ratios of State Banking Institutions | | | | | |
| | 3/31/2017 | 12/31/2016 | 9/30/2016 | 6/30/2016 | 3/31/2016 |
| Total Capital/Reserves to Total Assets | 10.26% | 10.30% | 10.42% | 10.29% | 10.17% |
| Total Capital to Total Deposits | 11.23% | 11.34% | 12.08% | 12.08% | 11.52% |
| Total Loans to Total Assets | 72.22% | 73.35% | 75.45% | 75.45% | 72.97% |
| Loan Valuation Res to Total Loans (Gross) | 1.30% | 1.27% | 1.21% | 1.21% | 1.21% |
| Total Loans to Total Deposits | 83.41% | 85.62% | 89.94% | 89.95% | 84.66% |
| Return on Assets (Annualized) | 1.22% | 1.25% | 1.35% | 1.30% | 1.26% |
| Increase in Deposits Over the Prior 12 months | 6.38% | 5.05% | 3.41% | 3.22% | 2.47% |
| Increase in Loans Over the Prior 12 months | 4.81% | 4.76% | 6.12% | 7.31% | 10.30% |
| Increase in Total Assets Over the Prior 12 months | 5.84% | 4.64% | 3.94% | 3.61% | 3.22% |