

**Report No. 381**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2017  
(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	\$370,036	\$682	\$157,125		\$527,843
Interest-bearing balances	\$377,547	\$18,243	\$248,548		\$644,338
Securities	\$3,537,967	\$1,938	\$1,547,499		\$5,087,404
Federal funds sold and securities purchased/agreements to sell	\$157,728		\$34,395		\$192,123
Loans & lease financing receivables:					
Loans & leases held for sale		\$169,664			\$169,664
Loans & leases net of unearned income	\$16,241,925		\$4,863,615	\$21,105,540	
Less: Allowance for loan & lease losses	<u>\$207,188</u>		<u>\$80,144</u>	<u>\$287,332</u>	
Loans & leases, unearned income, allowances & reserve		\$16,034,737	\$4,783,471		\$20,818,208
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$406,141	\$270	\$10,918		\$417,329
Other real estate owned	\$20,085		\$945		\$21,030
Investments in unconsolidated subsidiaries & assoc. companies	\$4,483				\$4,483
Intangible assets	\$112,278	\$2,851			\$115,129
Goodwill	\$69,174	\$2,851		\$72,025	
Other Intangible assets	\$43,104			\$43,104	
Other assets	<u>\$384,943</u>	<u>\$118,343</u>	<u>\$129,458</u>		\$632,744
<b>Total Assets</b>	<b><u>\$21,575,609</u></b>	<b><u>\$142,330</u></b>	<b><u>\$6,912,359</u></b>		<b><u>\$28,630,298</u></b>
 <b>Liabilities</b>					
Deposits:					
In domestic offices		\$18,628,032		\$4,777,953	\$23,405,985
Noninterest-bearing	\$3,819,229		\$428,800	\$4,248,029	
Interest-bearing	<u>\$14,808,803</u>		<u>\$4,349,153</u>	<u>\$19,157,956</u>	
Federal funds purch & secur sold under agreements to repurchase		\$159,443		\$221,275	\$380,718
Trading Liabilities					
Other borrowed money		\$498,286		\$1,067,139	\$1,565,425
Subordinated notes and debentures					
Other liabilities		<u>\$120,155</u>	<u>\$118,506</u>	<u>\$11,174</u>	<u>\$249,835</u>
<b>Total Liabilities</b>		\$19,405,916	\$118,506	\$6,077,541	\$25,601,963
 <b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$31,218	\$1,262	\$2,000	\$34,480
Surplus		\$825,221	\$13,535	\$72,000	\$910,756
Retained earnings		\$1,300,885	\$8,948	\$750,936	\$2,060,769
Accumulated other comprehensive income		\$11,869	\$78	\$9,882	\$21,829
Other equity capital components					
Minority interest in consolidated subsidiaries					
<b>Total Equity Capital</b>		<u>\$2,169,693</u>	<u>\$23,824</u>	<u>\$834,818</u>	<u>\$3,028,334</u>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$21,575,609</u></b>	<b><u>\$142,330</u></b>	<b><u>\$6,912,359</u></b>	<b><u>\$28,630,298</u></b>
 <b>Average Ratios of State Banking Institutions</b>					
	<b>6/30/2017</b>	<b>3/31/2017</b>	<b>12/31/2016</b>	<b>9/30/2016</b>	<b>6/30/2016</b>
<b>Total Capital/Reserves to Total Assets</b>	10.40%	10.26%	10.30%	10.42%	10.29%
<b>Total Capital to Total Deposits</b>	11.65%	11.23%	11.34%	12.08%	12.08%
<b>Total Loans to Total Assets</b>	75.34%	72.22%	73.35%	75.45%	75.45%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.26%	1.30%	1.27%	1.21%	1.21%
<b>Total Loans to Total Deposits</b>	88.10%	83.41%	85.62%	89.94%	89.95%
<b>Return on Assets (Annualized)</b>	1.25%	1.22%	1.25%	1.35%	1.30%
<b>Increase in Deposits Over the Prior 12 months</b>	8.21%	6.38%	5.05%	3.41%	3.22%
<b>Increase in Loans Over the Prior 12 months</b>	5.99%	4.81%	4.76%	6.12%	7.31%
<b>Increase in Total Assets Over the Prior 12 months</b>	6.11%	5.84%	4.64%	3.94%	3.61%