

**Report No. 382**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call September 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	\$402,271	\$651	\$147,269	\$550,191	
Interest-bearing balances	\$451,392	\$19,111	\$104,821	\$575,324	
Securities	\$3,485,741	\$2,004	\$1,495,605	\$4,983,350	
Federal funds sold and securities purchased/agreements to sell	\$76,614		\$58,730	\$135,344	
Loans & lease financing receivables:					
Loans & leases held for sale	\$138,726			\$138,726	
Loans & leases net of unearned income	\$16,613,892		\$4,886,071	\$21,499,963	
Less: Allowance for loan & lease losses	<u>\$218,217</u>		<u>\$84,330</u>	<u>\$302,547</u>	
Loans & leases, unearned income, allowances & reserve	\$16,395,675		\$4,801,741	\$21,197,416	
Trading Assets		\$3		\$3	
Premises & fixed assets (including capitalized leases)	\$402,634	\$255	\$10,817	\$413,706	
Other real estate owned	\$19,900		\$1,111	\$21,011	
Investments in unconsolidated subsidiaries & assoc. companies	\$4,438			\$4,438	
Intangible assets	\$112,286	\$2,851		\$115,137	
Goodwill	\$69,761	\$2,851		\$72,612	
Other Intangible assets	\$42,525			\$42,525	
Other assets	<u>\$435,534</u>	<u>\$80,798</u>	<u>\$132,447</u>	\$648,779	
<b>Total Assets</b>	<b><u>\$21,925,211</u></b>	<b><u>\$105,673</u></b>	<b><u>\$6,752,541</u></b>	<b><u>\$28,783,425</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$18,731,605		\$4,781,707	\$23,513,312	
Noninterest-bearing	\$3,730,129		\$606,957	\$4,337,086	
Interest-bearing	<u>\$15,001,476</u>		<u>\$4,174,750</u>	<u>\$19,176,226</u>	
Federal funds purch & secur sold under agreements to repurchase	\$226,055		\$151,925	\$377,980	
Trading Liabilities					
Other borrowed money	\$614,108		\$940,304	\$1,554,412	
Subordinated notes and debentures					
Other liabilities	<u>\$142,119</u>	<u>\$80,970</u>	<u>\$10,168</u>	<u>\$233,257</u>	
<b>Total Liabilities</b>	<b>\$19,713,887</b>	<b>\$80,970</b>	<b>\$5,884,104</b>	<b>\$25,678,961</b>	
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$31,218	\$1,262	\$2,000	\$34,480	
Surplus	\$828,979	\$13,557	\$72,000	\$914,536	
Retained earnings	\$1,342,815	\$9,780	\$786,790	\$2,139,385	
Accumulated other comprehensive income	\$7,812	\$104	\$7,647	\$15,563	
Other equity capital components					
Minority interest in consolidated subsidiaries					
<b>Total Equity Capital</b>	<b><u>\$2,211,324</u></b>	<b><u>\$24,703</u></b>	<b><u>\$868,437</u></b>	<b><u>\$3,104,464</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$21,925,211</u></b>	<b><u>\$105,673</u></b>	<b><u>\$6,752,541</u></b>	<b><u>\$28,783,425</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>9/30/2017</b>	<b>6/30/2017</b>	<b>3/31/2017</b>	<b>12/31/2016</b>	<b>9/30/2016</b>
<b>Total Capital/Reserves to Total Assets</b>	10.48%	10.40%	10.26%	10.30%	10.42%
<b>Total Capital to Total Deposits</b>	11.81%	11.65%	11.23%	11.34%	12.08%
<b>Total Loans to Total Assets</b>	75.66%	75.34%	72.22%	73.35%	75.45%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.30%	1.26%	1.30%	1.27%	1.21%
<b>Total Loans to Total Deposits</b>	89.44%	88.10%	83.41%	85.62%	89.94%
<b>Return on Assets (Annualized)</b>	1.31%	1.25%	1.22%	1.25%	1.35%
<b>Increase in Deposits Over the Prior 12 months</b>	7.75%	8.21%	6.38%	5.05%	3.41%
<b>Increase in Loans Over the Prior 12 months</b>	7.14%	5.99%	4.81%	4.76%	6.12%
<b>Increase in Total Assets Over the Prior 12 months</b>	6.39%	6.11%	5.84%	4.64%	3.94%