

**Report No. 383**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call December 31, 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	\$478,180	\$891	\$262,411		\$741,482
Interest-bearing balances	\$510,937	\$16,238	\$94,631		\$621,806
Securities	\$3,552,289	\$5,007	\$1,600,296		\$5,157,592
Federal funds sold and securities purchased/agreements to sell	\$207,667		\$57,555		\$265,222
Loans & lease financing receivables:					
Loans & leases held for sale		\$185,610		\$247,846	\$433,456
Loans & leases net of unearned income	\$16,727,358		\$4,661,432	\$21,388,790	
Less: Allowance for loan & lease losses	<u>\$212,168</u>		<u>\$84,957</u>	<u>\$297,125</u>	
Loans & leases, unearned income, allowances & reserve	\$16,515,190		\$4,576,475		\$21,091,665
Trading Assets		\$3			\$3
Premises & fixed assets (including capitalized leases)	\$412,225	\$247	\$10,237		\$422,709
Other real estate owned	\$30,739		\$4,700		\$35,439
Investments in unconsolidated subsidiaries & assoc. companies	\$5,506				\$5,506
Intangible assets	\$116,512	\$2,851			\$119,363
Goodwill	\$69,483	\$2,851		\$72,334	
Other Intangible assets	\$47,029			\$47,029	
Other assets	<u>\$416,409</u>	<u>\$161,689</u>	<u>\$149,152</u>		\$727,250
<b>Total Assets</b>	<b><u>\$22,431,264</u></b>	<b><u>\$186,926</u></b>	<b><u>\$7,003,303</u></b>		<b><u>\$29,621,493</u></b>
<b>Liabilities</b>					
Deposits:					
In domestic offices		\$19,456,157		\$4,604,958	\$24,061,115
Noninterest-bearing	\$4,150,575		\$555,020	\$4,705,595	
Interest-bearing	<u>\$15,305,582</u>		<u>\$4,049,938</u>	<u>\$19,355,520</u>	
Federal funds purch & secur sold under agreements to repurchase		\$167,564		\$299,775	\$467,339
Trading Liabilities					
Other borrowed money		\$433,138		\$1,263,569	\$1,696,707
Subordinated notes and debentures					
Other liabilities		<u>\$130,326</u>	<u>\$162,585</u>	<u>\$10,199</u>	<u>\$303,110</u>
<b>Total Liabilities</b>		\$20,187,185	\$162,585	\$6,178,501	\$26,528,271
<b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$31,218	\$1,262	\$2,000	\$34,480
Surplus		\$847,495	\$13,583	\$72,000	\$933,078
Retained earnings		\$1,377,087	\$9,380	\$747,848	\$2,134,315
Accumulated other comprehensive income		(\$12,221)	\$116	\$2,954	(\$9,151)
Other equity capital components					
Minority interest in consolidated subsidiaries					
<b>Total Equity Capital</b>		<u>\$2,244,079</u>	<u>\$24,341</u>	<u>\$824,802</u>	<u>\$3,093,222</u>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$22,431,264</u></b>	<b><u>\$186,926</u></b>	<b><u>\$7,003,303</u></b>	<b><u>\$29,621,493</u></b>
<b>Average Ratios of State Banking Institutions</b>					
	<b>12/31/2017</b>	<b>9/30/2017</b>	<b>6/30/2017</b>	<b>3/31/2017</b>	<b>12/31/2016</b>
<b>Total Capital/Reserves to Total Assets</b>	10.44%	10.48%	10.40%	10.26%	10.30%
<b>Total Capital to Total Deposits</b>	11.53%	11.81%	11.65%	11.23%	11.34%
<b>Total Loans to Total Assets</b>	74.69%	75.66%	75.34%	72.22%	73.35%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.25%	1.30%	1.26%	1.30%	1.27%
<b>Total Loans to Total Deposits</b>	86.93%	89.44%	88.10%	83.41%	85.62%
<b>Return on Assets (Annualized)</b>	1.24%	1.31%	1.25%	1.22%	1.25%
<b>Increase in Deposits Over the Prior 12 months</b>	6.88%	7.75%	8.21%	6.38%	5.05%
<b>Increase in Loans Over the Prior 12 months</b>	8.52%	7.14%	5.99%	4.81%	4.76%
<b>Increase in Total Assets Over the Prior 12 months</b>	6.56%	6.39%	6.11%	5.84%	4.64%