

Report No. 318
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2001
(In thousands of Dollars)

Assets	92 State Banks	3 Trusts	Bank of North Dakota		Total Reporting
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$181,670	\$34		\$153,691	\$335,395
Interest-bearing balances	\$40,299	\$999			\$41,298
Securities	\$1,286,799	\$1,550		\$341,210	\$1,629,559
Federal funds sold and securities purchased/agreements to sell	\$212,508			\$203,085	\$415,593
Loans & lease financing receivables:					
Loans & leases held for sale	\$14,378				\$14,378
Loans & leases net of unearned income	\$4,173,568		\$1,264,896		\$5,438,464
Less: Allowance for loan & lease losses	<u>\$64,883</u>		<u>\$23,301</u>		<u>\$88,184</u>
Loans & leases, unearned income, allowances & reserve	\$4,108,685			\$1,241,595	\$5,350,280
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$90,488	\$365		\$2,677	\$93,530
Other real estate owned	\$4,706	\$585		\$45	\$5,336
Investments in unconsolidated subsidiaries & assoc. companies	\$153				\$153
Intangible assets	\$20,200			\$3,828	\$24,028
Goodwill	\$18,689				\$18,689
Other Intangible assets	\$1,511		\$3,828		\$5,339
Other assets	<u>\$167,705</u>	<u>\$1,653</u>		<u>\$42,092</u>	\$211,450
Total Assets	<u>\$6,127,591</u>	<u>\$5,186</u>		<u>\$1,988,223</u>	<u>\$8,121,000</u>
Liabilities					
Deposits:					
In domestic offices		\$5,183,441		\$1,266,714	\$6,450,155
Noninterest-bearing	\$581,984		\$138,260		\$720,244
Interest-bearing	<u>\$4,601,457</u>		<u>\$1,128,454</u>		<u>\$5,729,911</u>
Federal funds purch & secur sold under agreements to repurchase	\$69,691			\$203,713	\$273,404
Trading Liabilities					
Other borrowed money	\$189,246	\$111		\$320,608	\$509,965
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures	\$479				\$479
Other liabilities	<u>\$82,138</u>	<u>\$478</u>		<u>\$26,060</u>	<u>\$108,676</u>
Total Liabilities	\$5,524,995	\$589		\$1,817,095	\$7,342,679
Minority interest in consolidated subsidiaries		\$660			\$660
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$37,361	\$787		\$2,000	\$40,148
Surplus	\$256,693	\$344		\$42,000	\$299,037
Retained earnings	\$287,229	\$2,819		\$126,310	\$416,358
Accumulated other comprehensive income	\$20,153			\$818	\$20,971
Other equity capital components		<u>\$647</u>			<u>\$647</u>
Total Equity Capital	<u>\$601,936</u>	<u>\$4,597</u>		<u>\$171,128</u>	<u>\$777,661</u>
Total Liabilities and Equity Capital	<u>\$6,127,591</u>	<u>\$5,186</u>		<u>\$1,988,223</u>	<u>\$8,121,000</u>
Average Ratios of State Banking Institutions	9/30/2001	6/30/2001	3/31/2001	12/31/2000	9/30/2000
Total Capital/Reserves to Total Assets	10.15%	10.21%	10.00%	10.14%	10.29%
Total Capital to Total Deposits	11.61%	11.45%	11.07%	11.04%	11.13%
Total Loans to Total Assets	67.63%	68.44%	63.52%	64.98%	66.71%
Loan Valuation Res to Total Loans (Gross)	1.55%	1.56%	1.65%	1.63%	1.62%
Total Loans to Total Deposits	80.52%	81.54%	74.27%	76.71%	80.31%
Return on Assets (Annualized)	1.12%	1.16%	1.12%	1.09%	1.18%
Increase in Deposits 9-30-00 to 9-30-01	10.34%				
Increase in Loans 9-30-00 to 9-30-01	11.01%				
Increase in Total Assets 9-30-00 to 9-30-01	9.54%				