

Report No. 323
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2002
(In thousands of Dollars)

Assets	89 State Banks	3 Trusts	Bank of North Dakota		Total Reporting
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$278,417	\$37		\$199,632	\$478,086
Interest-bearing balances	\$44,738	\$1,905			\$46,643
Securities	\$1,378,256	\$1,471		\$214,340	\$1,594,067
Federal funds sold and securities purchased/agreements to sell	\$282,086			\$209,205	\$491,291
Loans & lease financing receivables:					
Loans & leases held for sale	\$49,691				\$49,691
Loans & leases net of unearned income	\$4,466,663		\$1,329,985		\$5,796,648
Less: Allowance for loan & lease losses	<u>\$77,863</u>		<u>\$25,091</u>		<u>\$102,954</u>
Loans & leases, unearned income, allowances & reserve	\$4,388,800			\$1,304,894	\$5,693,694
Trading Assets		\$531			\$531
Premises & fixed assets (including capitalized leases)	\$103,054	\$386		\$2,449	\$105,889
Other real estate owned	\$4,736			\$34	\$4,770
Investments in unconsolidated subsidiaries & assoc. companies	\$1,235				\$1,235
Intangible assets	\$38,101	\$40		\$248	\$38,389
Goodwill	\$27,356				\$27,356
Other Intangible assets	\$10,745	\$40	\$248		\$11,033
Other assets	<u>\$160,453</u>	<u>\$927</u>		<u>\$43,889</u>	\$205,269
Total Assets	<u>\$6,729,567</u>	<u>\$5,297</u>		<u>\$1,974,691</u>	<u>\$8,709,555</u>
 Liabilities					
Deposits:					
In domestic offices		\$5,712,840		\$1,071,916	\$6,784,756
Noninterest-bearing	\$740,021		\$210,175		\$950,196
Interest-bearing	<u>\$4,972,819</u>		<u>\$861,741</u>		<u>\$5,834,560</u>
Federal funds purch & secur sold under agreements to repurchase		\$73,196		\$296,688	\$369,884
Trading Liabilities					
Other borrowed money		\$214,097		\$421,065	\$635,162
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities		<u>\$66,352</u>	<u>\$412</u>	<u>\$35,909</u>	<u>\$102,673</u>
Total Liabilities		\$6,066,485	\$412	\$1,825,578	\$7,892,475
Minority interest in consolidated subsidiaries					
 Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$36,097	\$911	\$2,000	\$39,008
Surplus		\$309,737	\$330	\$42,000	\$352,067
Retained earnings		\$293,872	\$3,672	\$104,237	\$401,781
Accumulated other comprehensive income		\$22,876	(\$28)	\$876	\$23,724
Other equity capital components					
Total Equity Capital		<u>\$663,082</u>	<u>\$4,885</u>	<u>\$149,113</u>	<u>\$817,080</u>
Total Liabilities and Equity Capital		<u>\$6,729,567</u>	<u>\$5,297</u>	<u>\$1,974,691</u>	<u>\$8,709,555</u>
 Average Ratios of State Banking Institutions					
	12/31/2002	9/30/2002	6/30/2002	3/31/2002	12/31/2001
Total Capital/Reserves to Total Assets	10.04%	10.25%	10.20%	10.06%	9.95%
Total Capital to Total Deposits	11.61%	12.11%	11.80%	11.17%	11.06%
Total Loans to Total Assets	65.61%	68.28%	68.24%	64.32%	65.26%
Loan Valuation Res to Total Loans (Gross)	1.74%	1.66%	1.65%	1.73%	1.62%
Total Loans to Total Deposits	78.19%	82.57%	81.98%	75.92%	77.00%
Return on Assets (Annualized)	1.07%	1.21%	1.14%	1.02%	1.03%
Increase in Deposits 12-31-01 to 12-31-02	5.77%				
Increase in Loans 12-31-01 to 12-31-02	7.40%				
Increase in Total Assets 12-31-01 to 12-31-02	6.71%				