

Report No. 328
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2004
(In thousands of Dollars)

Assets	87 State Banks	2 Trusts	Bank of North Dakota	Total Reporting
Cash & balance due from depository institution:				
Noninterest-bearing balance and currency and coin	\$242,102	\$184	\$143,758	\$386,044
Interest-bearing balances	\$61,654	\$900	\$4,043	\$66,597
Securities	\$1,640,815	\$858	\$247,541	\$1,889,214
Federal funds sold and securities purchased/agreements to sell	\$225,190		\$71,370	\$296,560
Loans & lease financing receivables:				
Loans & leases held for sale	\$11,211			\$11,211
Loans & leases net of unearned income	\$5,046,710		\$1,391,439	\$6,438,149
Less: Allowance for loan & lease losses	<u>\$83,321</u>		<u>\$25,926</u>	<u>\$109,247</u>
Loans & leases, unearned income, allowances & reserve	\$4,963,389		\$1,365,513	\$6,328,902
Trading Assets		\$124		\$124
Premises & fixed assets (including capitalized leases)	\$123,400	\$66	\$2,203	\$125,669
Other real estate owned	\$4,500		\$2,440	\$6,940
Investments in unconsolidated subsidiaries & assoc. companies	\$1,720			\$1,720
Intangible assets	\$37,676	\$35	\$242	\$37,953
Goodwill	\$27,495			\$27,495
Other Intangible assets	\$10,181	\$35	\$242	\$10,458
Other assets	<u>\$165,716</u>	<u>\$38</u>	<u>\$39,926</u>	\$205,680
Total Assets	<u>\$7,477,373</u>	<u>\$2,205</u>	<u>\$1,877,036</u>	<u>\$9,356,614</u>
 Liabilities				
Deposits:				
In domestic offices	\$6,291,500		\$1,042,688	\$7,334,188
Noninterest-bearing	\$738,571		\$189,930	\$928,501
Interest-bearing	<u>\$5,552,929</u>		<u>\$852,758</u>	<u>\$6,405,687</u>
Federal funds purch & secur sold under agreements to repurchase	\$87,342		\$245,499	\$332,841
Trading Liabilities				
Other borrowed money	\$313,306		\$405,788	\$719,094
Bank's liability on acceptances executed and outstanding				
Subordinated notes and debentures				
Other liabilities	<u>\$57,257</u>	<u>\$66</u>	<u>\$28,045</u>	<u>\$85,368</u>
Total Liabilities	\$6,749,405	\$66	\$1,722,020	\$8,471,491
Minority interest in consolidated subsidiaries				
 Equity Capital				
Perpetual preferred stock	\$500			\$500
Common Stock	\$35,561	\$1,119	\$2,000	\$38,680
Surplus	\$374,131	\$206	\$42,000	\$416,337
Retained earnings	\$299,919	\$814	\$110,947	\$411,680
Accumulated other comprehensive income	\$17,757		\$69	\$17,826
Other equity capital components	\$100			<u>\$100</u>
Total Equity Capital	<u>\$727,968</u>	<u>\$2,139</u>	<u>\$155,016</u>	<u>\$885,123</u>
Total Liabilities and Equity Capital	<u>\$7,477,373</u>	<u>\$2,205</u>	<u>\$1,877,036</u>	<u>\$9,356,614</u>

Average Ratios of State Banking Institutions	3/31/2004	12/31/2003	9/30/2003	6/30/2003	3/31/2003
Total Capital/Reserves to Total Assets	10.05%	10.06%	10.17%	10.13%	10.03%
Total Capital to Total Deposits	11.57%	11.59%	11.74%	11.83%	11.46%
Total Loans to Total Assets	66.75%	67.44%	69.50%	68.20%	64.13%
Loan Valuation Res to Total Loans (Gross)	1.65%	1.62%	1.63%	1.70%	1.77%
Total Loans to Total Deposits	80.21%	81.47%	82.25%	82.25%	75.78%
Return on Assets (Annualized)	1.16%	1.14%	1.21%	1.21%	1.22%
Increase in Deposits 3-31-03 to 3-31-04	8.15%				
Increase in Loans 3-31-03 to 3-31-04	14.48%				
Increase in Total Assets 3-31-03 to 3-31-04	10.02%				