

Report No. 329
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 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	\$238,866	\$185	\$146,752	\$385,803	
Interest-bearing balances	\$52,829	\$961	\$3,309	\$57,099	
Securities	\$1,609,045	\$782	\$244,481	\$1,854,308	
Federal funds sold and securities purchased/agreements to sell	\$36,780		\$139,645	\$176,425	
Loans & lease financing receivables:					
Loans & leases held for sale	\$11,596			\$11,596	
Loans & leases net of unearned income	\$5,447,981		\$1,383,049	\$6,831,030	
Less: Allowance for loan & lease losses	<u>\$84,258</u>		<u>\$26,422</u>	<u>\$110,680</u>	
Loans & leases, unearned income, allowances & reserve	\$5,363,723		\$1,356,627	\$6,720,350	
Trading Assets		\$243		\$243	
Premises & fixed assets (including capitalized leases)	\$128,015	\$66	\$2,142	\$130,223	
Other real estate owned	\$4,641		\$1,554	\$6,195	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,716			\$1,716	
Intangible assets	\$37,310	\$35	\$241	\$37,586	
Goodwill	\$27,456			\$27,456	
Other Intangible assets	\$9,854	\$35	\$241	\$10,130	
Other assets	<u>\$174,829</u>	<u>\$28</u>	<u>\$48,335</u>	\$223,192	
Total Assets	<u>\$7,659,350</u>	<u>\$2,300</u>	<u>\$1,943,086</u>	<u>\$9,604,736</u>	
Liabilities					
Deposits:					
In domestic offices		\$6,272,112	\$1,129,082	\$7,401,194	
Noninterest-bearing	\$741,324		\$183,965	\$925,289	
Interest-bearing	<u>\$5,530,788</u>		<u>\$945,117</u>	<u>\$6,475,905</u>	
Federal funds purch & secur sold under agreements to repurchase	\$188,598		\$56,271	\$244,869	
Trading Liabilities					
Other borrowed money	\$421,885		\$601,435	\$1,023,320	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$54,574</u>	<u>\$96</u>	<u>\$5,378</u>	<u>\$60,048</u>	
Total Liabilities	\$6,937,167	\$96	\$1,792,166	\$8,729,431	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$35,561	\$662	\$2,000	\$38,223	
Surplus	\$384,588	\$663	\$42,000	\$427,251	
Retained earnings	\$309,907	\$879	\$110,947	\$421,733	
Accumulated other comprehensive income	(\$8,473)		(\$4,027)	(\$12,500)	
Other equity capital components	\$100			<u>\$100</u>	
Total Equity Capital	<u>\$722,183</u>	<u>\$2,204</u>	<u>\$150,920</u>	<u>\$875,307</u>	
Total Liabilities and Equity Capital	<u>\$7,659,350</u>	<u>\$2,300</u>	<u>\$1,943,086</u>	<u>\$9,604,736</u>	
Average Ratios of State Banking Institutions					
	6/30/2004	3/31/2004	12/31/2003	9/30/2003	6/30/2003
Total Capital/Reserves to Total Assets	10.09%	10.05%	10.06%	10.17%	10.13%
Total Capital to Total Deposits	11.51%	11.57%	11.59%	11.74%	11.83%
Total Loans to Total Assets	70.35%	68.75%	67.44%	69.50%	68.20%
Loan Valuation Res to Total Loans (Gross)	1.55%	1.65%	1.62%	1.63%	1.70%
Total Loans to Total Deposits	86.86%	80.21%	81.47%	82.25%	82.25%
Return on Assets (Annualized)	1.19%	1.16%	1.14%	1.21%	1.21%
Increase in Deposits 6-30-03 to 6-30-04	9.01%				
Increase in Loans 6-30-03 to 6-30-04	15.13%				
Increase in Total Assets 6-30-03 to 6-30-04	11.69%				