

Report No. 334
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2005
(In thousands of Dollars)

Assets	83 State Banks	2 Trusts	Bank of North Dakota		Total Reporting
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$242,975	\$57		\$162,028	\$405,060
Interest-bearing balances	\$42,802	\$969			\$43,771
Securities	\$1,504,827	\$1,018		\$187,222	\$1,693,067
Federal funds sold and securities purchased/agreements to sell	\$78,410			\$236,180	\$314,590
Loans & lease financing receivables:					
Loans & leases held for sale	\$10,470				\$10,470
Loans & leases net of unearned income	\$5,977,124		\$1,495,258		\$7,472,382
Less: Allowance for loan & lease losses	<u>\$86,913</u>		<u>\$27,294</u>		<u>\$114,207</u>
Loans & leases, unearned income, allowances & reserve	\$5,890,211			\$1,467,964	\$7,358,175
Trading Assets		\$26			\$26
Premises & fixed assets (including capitalized leases)	\$130,642	\$325		\$2,920	\$133,887
Other real estate owned	\$1,896			\$444	\$2,340
Investments in unconsolidated subsidiaries & assoc. companies	\$2,014				\$2,014
Intangible assets	\$34,235	\$29		\$204	\$34,468
Goodwill	\$22,432				\$22,432
Other Intangible assets	\$11,803	\$29	\$204		\$12,036
Other assets	<u>\$212,476</u>	<u>\$48</u>		<u>\$41,212</u>	\$253,736
Total Assets	<u>\$8,150,958</u>	<u>\$2,472</u>		<u>\$2,098,174</u>	<u>\$10,251,604</u>
Liabilities					
Deposits:					
In domestic offices		\$6,604,976		\$1,484,202	\$8,089,178
Noninterest-bearing	\$1,007,797		\$182,571		\$1,190,368
Interest-bearing	<u>\$5,597,179</u>		<u>\$1,301,631</u>		<u>\$6,898,810</u>
Federal funds purch & secur sold under agreements to repurchase	\$173,615			\$115,125	\$288,740
Trading Liabilities					
Other borrowed money	\$531,681			\$321,286	\$852,967
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$71,752</u>	<u>\$137</u>		<u>\$16,442</u>	<u>\$88,331</u>
Total Liabilities	\$7,382,024	\$137		\$1,937,055	\$9,319,216
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$33,931	\$662		\$2,000	\$36,593
Surplus	\$391,747	\$663		\$42,000	\$434,410
Retained earnings	\$351,465	\$1,010		\$119,894	\$472,369
Accumulated other comprehensive income	(\$8,706)			(\$2,775)	(\$11,481)
Other equity capital components					
Total Equity Capital	<u>\$768,937</u>	<u>\$2,335</u>		<u>\$161,119</u>	<u>\$932,391</u>
Total Liabilities and Equity Capital	<u>\$8,150,961</u>	<u>\$2,472</u>		<u>\$2,098,174</u>	<u>\$10,251,607</u>
Average Ratios of State Banking Institutions	9/30/2005	6/30/2005	3/31/2005	12/31/2004	9/30/2004
Total Capital/Reserves to Total Assets	10.12%	10.11%	10.10%	10.12%	10.14%
Total Capital to Total Deposits	11.64%	11.62%	11.13%	11.42%	11.93%
Total Loans to Total Assets	72.56%	71.55%	69.06%	69.70%	71.38%
Loan Valuation Res to Total Loans (Gross)	1.45%	1.50%	1.54%	1.52%	1.51%
Total Loans to Total Deposits	90.49%	88.66%	82.81%	84.29%	89.04%
Return on Assets (Annualized)	1.30%	1.26%	1.27%	1.15%	1.21%
Increase in Deposits 9-30-04 to 9-30-05	5.31%				
Increase in Loans 9-30-04 to 9-30-05	9.71%				
Increase in Total Assets 9-30-04 to 9-30-05	6.41%				