

Report No. 335
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 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	\$290,371	\$73		\$240,574	\$531,018
Interest-bearing balances	\$45,291	\$933			\$46,224
Securities	\$1,536,758	\$847		\$142,127	\$1,679,732
Federal funds sold and securities purchased/agreements to sell	\$201,509			\$195,370	\$396,879
Loans & lease financing receivables:					
Loans & leases held for sale		\$8,664			\$8,664
Loans & leases net of unearned income	\$6,021,047		\$1,467,058		\$7,488,105
Less: Allowance for loan & lease losses	<u>\$85,037</u>		<u>\$27,123</u>		<u>\$112,160</u>
Loans & leases, unearned income, allowances & reserve	\$5,936,010			\$1,439,935	\$7,375,945
Trading Assets		\$177			\$177
Premises & fixed assets (including capitalized leases)	\$134,082	\$331		\$2,756	\$137,169
Other real estate owned	\$1,622			\$444	\$2,066
Investments in unconsolidated subsidiaries & assoc. companies	\$2,081				\$2,081
Intangible assets	\$33,947	\$28			\$33,975
Goodwill	\$22,428				\$22,428
Other Intangible assets	\$11,519	\$28			\$11,547
Other assets	<u>\$207,443</u>	<u>\$39</u>		<u>\$41,041</u>	\$248,523
Total Assets	<u>\$8,397,778</u>	<u>\$2,428</u>		<u>\$2,062,247</u>	<u>\$10,462,453</u>
Liabilities					
Deposits:					
In domestic offices		\$6,945,458		\$1,351,109	\$8,296,567
Noninterest-bearing	\$1,148,272		\$204,447		\$1,352,719
Interest-bearing	<u>\$5,797,186</u>		<u>\$1,146,662</u>		<u>\$6,943,848</u>
Federal funds purch & secur sold under agreements to repurchase	\$143,575			\$248,932	\$392,507
Trading Liabilities					
Other borrowed money	\$460,938			\$275,926	\$736,864
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$73,670</u>	<u>\$86</u>		<u>\$24,456</u>	<u>\$98,212</u>
Total Liabilities	\$7,623,641	\$86		\$1,900,423	\$9,524,150
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$33,856	\$662		\$2,000	\$36,518
Surplus	\$395,861	\$663		\$42,000	\$438,524
Retained earnings	\$360,822	\$1,017		\$119,894	\$481,733
Accumulated other comprehensive income	(\$16,904)			(\$2,070)	(\$18,974)
Other equity capital components					
Total Equity Capital	<u>\$774,135</u>	<u>\$2,342</u>		<u>\$161,824</u>	<u>\$938,301</u>
Total Liabilities and Equity Capital	<u>\$8,397,776</u>	<u>\$2,428</u>		<u>\$2,062,247</u>	<u>\$10,462,451</u>
Average Ratios of State Banking Institutions	12/31/2005	9/30/2005	6/30/2005	3/31/2005	12/31/2004
Total Capital/Reserves to Total Assets	9.97%	10.12%	10.11%	10.10%	10.12%
Total Capital to Total Deposits	11.15%	11.64%	11.62%	11.13%	11.42%
Total Loans to Total Assets	70.98%	72.56%	71.55%	69.06%	69.70%
Loan Valuation Res to Total Loans (Gross)	1.41%	1.45%	1.50%	1.54%	1.52%
Total Loans to Total Deposits	86.69%	90.49%	88.66%	82.81%	84.29%
Return on Assets (Annualized)	1.63%	1.30%	1.26%	1.27%	1.15%
Increase in Deposits 12-31-04 to 12-31-05	4.12%				
Increase in Loans 12-31-04 to 12-31-05	7.09%				
Increase in Total Assets 12-31-04 to 12-31-05	5.22%				