

**Report No. 337**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2006  
(In thousands of Dollars)

<b>Assets</b>	<b>82 State Banks</b>	<b>2 Trusts</b>	<b>Bank of North Dakota</b>	<b>Total Reporting</b>	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$236,790	\$29	\$148,532	\$385,351	
Interest-bearing balances	\$35,286	\$844		\$36,130	
Securities	\$1,558,247	\$985	\$150,688	\$1,709,920	
Federal funds sold and securities purchased/agreements to sell	\$50,324		\$131,690	\$182,014	
Loans & lease financing receivables:					
Loans & leases held for sale	\$14,198			\$14,198	
Loans & leases net of unearned income	\$6,607,615		\$1,632,725	\$8,240,340	
Less: Allowance for loan & lease losses	<u>\$88,995</u>		<u>\$28,516</u>	<u>\$117,511</u>	
Loans & leases, unearned income, allowances & reserve	\$6,518,620		\$1,604,209	\$8,122,829	
Trading Assets		\$319		\$319	
Premises & fixed assets (including capitalized leases)	\$144,208	\$284	\$4,732	\$149,224	
Other real estate owned	\$3,041		\$432	\$3,473	
Investments in unconsolidated subsidiaries & assoc. companies	\$2,214			\$2,214	
Intangible assets	\$37,903	\$26		\$37,929	
Goodwill	\$25,890			\$25,890	
Other Intangible assets	\$12,013	\$26		\$12,039	
Other assets	<u>\$215,730</u>	<u>\$62</u>	<u>\$45,309</u>	\$261,101	
<b>Total Assets</b>	<b><u>\$8,816,561</u></b>	<b><u>\$2,549</u></b>	<b><u>\$2,085,592</u></b>	<b><u>\$10,904,702</u></b>	
 <b>Liabilities</b>					
Deposits:					
In domestic offices		\$7,172,027	\$1,458,471	\$8,630,498	
Noninterest-bearing	\$859,295		\$155,031	\$1,014,326	
Interest-bearing	<u>\$6,312,732</u>		<u>\$1,303,440</u>	<u>\$7,616,172</u>	
Federal funds purch & secur sold under agreements to repurchase	\$229,600		\$90,607	\$320,207	
Trading Liabilities					
Other borrowed money	\$534,792		\$330,707	\$865,499	
Subordinated notes and debentures					
Other liabilities	<u>\$81,373</u>	<u>\$89</u>	<u>\$44,879</u>	<u>\$126,341</u>	
<b>Total Liabilities</b>	<b>\$8,017,792</b>	<b>\$89</b>	<b>\$1,924,664</b>	<b>\$9,942,545</b>	
Minority interest in consolidated subsidiaries					
 <b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$35,356	\$662	\$2,000	\$38,018	
Surplus	\$423,479	\$663	\$42,000	\$466,142	
Retained earnings	\$369,914	\$1,135	\$119,894	\$490,943	
Accumulated other comprehensive income	(\$30,479)		(\$2,966)	(\$33,445)	
Other equity capital components					
<b>Total Equity Capital</b>	<b><u>\$798,770</u></b>	<b><u>\$2,460</u></b>	<b><u>\$160,928</u></b>	<b><u>\$962,158</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$8,816,562</u></b>	<b><u>\$2,549</u></b>	<b><u>\$2,085,592</u></b>	<b><u>\$10,904,703</u></b>	
 <b>Average Ratios of State Banking Institutions</b>	<b>6/30/2006</b>	<b>3/31/2006</b>	<b>12/31/2005</b>	<b>9/30/2005</b>	<b>6/30/2005</b>
<b>Total Capital/Reserves to Total Assets</b>	9.93%	10.00%	9.97%	10.12%	10.11%
<b>Total Capital to Total Deposits</b>	11.14%	11.09%	11.15%	11.64%	11.62%
<b>Total Loans to Total Assets</b>	74.20%	71.20%	70.98%	72.56%	71.55%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.35%	1.43%	1.41%	1.45%	1.50%
<b>Total Loans to Total Deposits</b>	92.13%	86.68%	86.69%	90.49%	88.66%
<b>Return on Assets (Annualized)</b>	1.25%	1.27%	1.63%	1.30%	1.26%
<b>Increase in Deposits 6-30-05 to 6-30-06</b>	5.26%				
<b>Increase in Loans 6-30-05 to 6-30-06</b>	9.38%				
<b>Increase in Total Assets 6-30-05 to 6-30-06</b>	5.56%				