

Report No. 342
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2007
(In thousands of Dollars)

Assets	81 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$243,569	\$130	\$136,740		\$380,439
Interest-bearing balances	\$35,361	\$5,899	\$13		\$41,273
Securities	\$1,566,668	\$1,185	\$210,660		\$1,778,513
Federal funds sold and securities purchased/agreements to sell	\$156,418		\$250,505		\$406,923
Loans & lease financing receivables:					
Loans & leases held for sale	\$8,030				\$8,030
Loans & leases net of unearned income	\$7,453,498		\$1,968,453		\$9,421,951
Less: Allowance for loan & lease losses	<u>\$92,295</u>		<u>\$31,504</u>		<u>\$123,799</u>
Loans & leases, unearned income, allowances & reserve	\$7,361,203		\$1,936,949		\$9,298,152
Trading Assets		\$546			\$546
Premises & fixed assets (including capitalized leases)	\$177,183	\$755	\$10,069		\$188,007
Other real estate owned	\$3,780				\$3,780
Investments in unconsolidated subsidiaries & assoc. companies	\$2,778				\$2,778
Intangible assets	\$43,646	\$9,660			\$53,306
Goodwill	\$28,402	\$2,851		\$31,253	
Other Intangible assets	\$15,244	\$6,809		\$22,053	
Other assets	<u>\$270,321</u>	<u>\$321</u>	<u>\$54,120</u>		\$324,762
Total Assets	<u>\$9,868,957</u>	<u>\$18,496</u>	<u>\$2,599,056</u>		<u>\$12,486,509</u>
 Liabilities					
Deposits:					
In domestic offices		\$8,083,541		\$1,830,489	\$9,914,030
Noninterest-bearing	\$1,041,901		\$252,643		\$1,294,544
Interest-bearing	<u>\$7,041,640</u>		<u>\$1,577,846</u>		<u>\$8,619,486</u>
Federal funds purch & secur sold under agreements to repurchase	\$206,898		\$296,476		\$503,374
Trading Liabilities					
Other borrowed money	\$543,191		\$255,704		\$798,895
Subordinated notes and debentures	\$6,000				\$6,000
Other liabilities	<u>\$115,088</u>	<u>\$2,409</u>	<u>\$25,206</u>		<u>\$142,703</u>
Total Liabilities	\$8,954,718	\$2,409	\$2,407,875		\$11,365,002
Minority interest in consolidated subsidiaries					
 Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$34,281	\$762	\$2,000		\$37,043
Surplus	\$463,781	\$13,613	\$42,000		\$519,394
Retained earnings	\$422,213	\$1,712	\$145,843		\$569,768
Accumulated other comprehensive income	(\$6,535)		\$1,338		(\$5,197)
Other equity capital components					
Total Equity Capital	<u>\$914,240</u>	<u>\$16,087</u>	<u>\$191,181</u>		<u>\$1,121,508</u>
Total Liabilities and Equity Capital	<u>\$9,868,958</u>	<u>\$18,496</u>	<u>\$2,599,056</u>		<u>\$12,486,510</u>
 Average Ratios of State Banking Institutions					
	9/30/2007	6/30/2007	3/31/2007	12/31/2006	9/30/2006
Total Capital/Reserves to Total Assets	9.77%	9.80%	9.77%	9.90%	9.99%
Total Capital to Total Deposits	11.31%	11.08%	11.00%	11.09%	11.41%
Total Loans to Total Assets	74.82%	75.04%	72.40%	72.54%	74.37%
Loan Valuation Res to Total Loans (Gross)	1.24%	1.31%	1.31%	1.40%	1.38%
Total Loans to Total Deposits	92.21%	92.11%	87.39%	88.21%	92.51%
Return on Assets (Annualized)	0.96%	0.92%	0.81%	1.11%	1.21%
Increase in Deposits 9-30-06 to 9-30-07	9.74%				
Increase in Loans 9-30-06 to 9-30-07	9.38%				
Increase in Total Assets 9-30-06 to 9-30-07	8.82%				