

Report No. 343
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2007
(In thousands of Dollars)

Assets	82 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$378,675	\$245	\$245,079		\$623,999
Interest-bearing balances	\$44,116	\$4,532	\$13		\$48,661
Securities	\$1,633,391	\$1,346	\$219,047		\$1,853,784
Federal funds sold and securities purchased/agreements to sell	\$333,615		\$277,565		\$611,180
Loans & lease financing receivables:					
Loans & leases held for sale		\$8,407			\$8,407
Loans & leases net of unearned income	\$7,481,575		\$2,004,999		\$9,486,574
Less: Allowance for loan & lease losses	<u>\$90,966</u>		<u>\$32,863</u>		<u>\$123,829</u>
Loans & leases, unearned income, allowances & reserve	\$7,390,609		\$1,972,136		\$9,362,745
Trading Assets		\$222			\$222
Premises & fixed assets (including capitalized leases)	\$183,643	\$740	\$11,586		\$195,969
Other real estate owned	\$5,402				\$5,402
Investments in unconsolidated subsidiaries & assoc. companies	\$3,268				\$3,268
Intangible assets	\$41,391	\$6,556			\$47,947
Goodwill	\$25,018			\$25,018	
Other Intangible assets	\$16,373			\$22,929	
Other assets	<u>\$249,519</u>	<u>\$3,745</u>	<u>\$53,934</u>		\$307,198
Total Assets	<u>\$10,272,036</u>	<u>\$17,386</u>	<u>\$2,779,360</u>		<u>\$13,068,782</u>
Liabilities					
Deposits:					
In domestic offices		\$8,551,893		\$1,871,767	\$10,423,660
Noninterest-bearing	\$1,551,870		\$317,949	\$1,869,819	
Interest-bearing	<u>\$7,000,023</u>		<u>\$1,553,818</u>	<u>\$8,553,841</u>	
Federal funds purch & secur sold under agreements to repurchase		\$182,516		\$434,061	\$616,577
Trading Liabilities					
Other borrowed money		\$468,013		\$245,070	\$713,083
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$116,536</u>	<u>\$818</u>	<u>\$35,991</u>	<u>\$153,345</u>
Total Liabilities		\$9,325,258	\$818	\$2,586,889	\$11,912,965
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$34,381	\$762	\$2,000	\$37,143
Surplus		\$474,416	\$13,615	\$42,000	\$530,031
Retained earnings		\$434,704	\$2,191	\$145,843	\$582,738
Accumulated other comprehensive income		\$2,776		\$2,628	\$5,404
Other equity capital components					
Total Equity Capital		<u>\$946,777</u>	<u>\$16,568</u>	<u>\$192,471</u>	<u>\$1,155,816</u>
Total Liabilities and Equity Capital		<u>\$10,272,035</u>	<u>\$17,386</u>	<u>\$2,779,360</u>	<u>\$13,068,781</u>
Average Ratios of State Banking Institutions					
	12/31/2007	9/30/2007	6/30/2007	3/31/2007	12/31/2006
Total Capital/Reserves to Total Assets	9.63%	9.77%	9.80%	9.77%	9.90%
Total Capital to Total Deposits	11.07%	11.31%	11.08%	11.00%	11.09%
Total Loans to Total Assets	72.20%	74.82%	75.04%	72.40%	72.54%
Loan Valuation Res to Total Loans (Gross)	1.22%	1.24%	1.31%	1.31%	1.40%
Total Loans to Total Deposits	87.48%	92.21%	92.11%	87.39%	88.21%
Return on Assets (Annualized)	0.90%	0.96%	0.92%	0.81%	1.11%
Increase in Deposits 12-31-06 to 12-31-07	11.41%				
Increase in Loans 12-31-06 to 12-31-07	10.50%				
Increase in Total Assets 12-31-06 to 12-31-07	11.19%				