

Report No. 347
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2008
(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	\$409,684	\$121	\$477,043		\$886,848
Interest-bearing balances	\$116,590	\$4,913	\$100,005		\$221,508
Securities	\$1,895,075	\$1,557	\$210,760		\$2,107,392
Federal funds sold and securities purchased/agreements to sell	\$247,406		\$75,675		\$323,081
Loans & lease financing receivables:					
Loans & leases held for sale	\$15,056				\$15,056
Loans & leases net of unearned income	\$8,322,808		\$2,618,402		\$10,941,210
Less: Allowance for loan & lease losses	<u>\$103,940</u>		<u>\$36,750</u>		<u>\$140,690</u>
Loans & leases, unearned income, allowances & reserve	\$8,218,868		\$2,581,652		\$10,800,520
Trading Assets		\$287			\$287
Premises & fixed assets (including capitalized leases)	\$202,895	\$624	\$12,751		\$216,270
Other real estate owned	\$28,538				\$28,538
Investments in unconsolidated subsidiaries & assoc. companies	\$1,791				\$1,791
Intangible assets	\$42,738	\$8,414			\$51,152
Goodwill	\$25,156	\$2,851		\$28,007	
Other Intangible assets	\$17,582	\$5,563		\$23,145	
Other assets	<u>\$258,571</u>	<u>\$2,442</u>	<u>\$59,079</u>		\$320,092
Total Assets	<u>\$11,437,212</u>	<u>\$18,358</u>	<u>\$3,516,965</u>		<u>\$14,972,535</u>
 Liabilities					
Deposits:					
In domestic offices		\$9,452,827		\$2,645,356	\$12,098,183
Noninterest-bearing	\$1,463,654		\$313,900	\$1,777,554	
Interest-bearing	<u>\$7,989,173</u>		<u>\$2,331,456</u>	<u>\$10,320,629</u>	
Federal funds purch & secur sold under agreements to repurchase		\$205,294		\$304,020	\$509,314
Trading Liabilities					
Other borrowed money		\$656,297		\$315,604	\$971,901
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$93,877</u>	<u>\$473</u>	<u>\$28,063</u>	<u>\$122,413</u>
Total Liabilities		\$10,414,595	\$473	\$3,293,043	\$13,708,111
Minority interest in consolidated subsidiaries					
 Equity Capital					
Perpetual preferred stock		\$550			\$550
Common Stock		\$36,181	\$762	\$2,000	\$38,943
Surplus		\$505,108	\$13,615	\$42,000	\$560,723
Retained earnings		\$465,505	\$3,508	\$182,882	\$651,895
Accumulated other comprehensive income		\$15,273		(\$2,960)	\$12,313
Other equity capital components					
Total Equity Capital		<u>\$1,022,617</u>	<u>\$17,885</u>	<u>\$223,922</u>	<u>\$1,264,424</u>
Total Liabilities and Equity Capital		<u>\$11,437,212</u>	<u>\$18,358</u>	<u>\$3,516,965</u>	<u>\$14,972,535</u>
 Average Ratios of State Banking Institutions					
	12/31/2008	9/30/2008	6/30/2008	3/31/2008	12/31/2007
Total Capital/Reserves to Total Assets	9.29%	9.45%	9.43%	9.39%	9.63%
Total Capital to Total Deposits	10.82%	11.04%	10.96%	10.88%	11.07%
Total Loans to Total Assets	72.11%	74.42%	73.78%	70.59%	72.20%
Loan Valuation Res to Total Loans (Gross)	1.25%	1.15%	1.17%	1.24%	1.22%
Total Loans to Total Deposits	88.05%	91.88%	91.25%	85.08%	87.48%
Return on Assets (Annualized)	0.82%	0.97%	0.95%	0.97%	0.90%
Increase in Deposits 12-31-07 to 12-31-08	10.53%				
Increase in Loans 12-31-07 to 12-31-08	11.24%				
Increase in Total Assets 12-31-07 to 12-31-08	11.34%				