

Report No. 350
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2009
(In thousands of Dollars)

Assets	79 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$343,904	\$330	\$117,288		\$461,522
Interest-bearing balances	\$133,294	\$5,517	\$360,340		\$499,151
Securities	\$1,926,385	\$1,562	\$337,194		\$2,265,141
Federal funds sold and securities purchased/agreements to sell	\$162,104		\$46,325		\$208,429
Loans & lease financing receivables:					
Loans & leases held for sale	\$22,674				\$22,674
Loans & leases net of unearned income	\$8,650,198		\$2,681,835		\$11,332,033
Less: Allowance for loan & lease losses	<u>\$120,010</u>		<u>\$45,854</u>		<u>\$165,864</u>
Loans & leases, unearned income, allowances & reserve	\$8,530,188		\$2,635,981		\$11,166,169
Trading Assets		\$235			\$235
Premises & fixed assets (including capitalized leases)	\$209,651	\$522	\$12,254		\$222,427
Other real estate owned	\$50,916				\$50,916
Investments in unconsolidated subsidiaries & assoc. companies	\$539				\$539
Intangible assets	\$42,977	\$7,666			\$50,643
Goodwill	\$26,108	\$2,851		\$28,959	
Other Intangible assets	\$16,869	\$4,815		\$21,684	
Other assets	<u>\$278,875</u>	<u>\$2,129</u>	<u>\$63,068</u>		\$344,072
Total Assets	<u>\$11,701,507</u>	<u>\$17,961</u>	<u>\$3,572,450</u>		<u>\$15,291,918</u>
Liabilities					
Deposits:					
In domestic offices		\$9,614,547		\$2,739,747	\$12,354,294
Noninterest-bearing	\$1,362,758		\$355,410	\$1,718,168	
Interest-bearing	<u>\$8,251,789</u>		<u>\$2,384,337</u>	<u>\$10,636,126</u>	
Federal funds purch & secur sold under agreements to repurchase		\$225,997		\$218,930	\$444,927
Trading Liabilities					
Other borrowed money		\$654,275		\$350,315	\$1,004,590
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$97,959</u>	<u>\$487</u>	<u>\$8,671</u>	<u>\$107,117</u>
Total Liabilities		\$10,599,078	\$487	\$3,317,663	\$13,917,228
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$33,210	\$762	\$2,000	\$35,972
Surplus		\$534,490	\$13,615	\$42,000	\$590,105
Retained earnings		\$502,182	\$3,097	\$209,429	\$714,708
Accumulated other comprehensive income		\$32,047		\$1,358	\$33,405
Other equity capital components					
Total Equity Capital		<u>\$1,102,429</u>	<u>\$17,474</u>	<u>\$254,787</u>	<u>\$1,374,690</u>
Total Liabilities and Equity Capital		<u>\$11,701,507</u>	<u>\$17,961</u>	<u>\$3,572,450</u>	<u>\$15,291,918</u>
Average Ratios of State Banking Institutions	9/30/2009	6/30/2009	3/31/2009	12/31/2008	9/30/2008
Total Capital/Reserves to Total Assets	9.74%	9.62%	9.57%	9.29%	9.45%
Total Capital to Total Deposits	11.47%	11.18%	11.04%	10.82%	11.04%
Total Loans to Total Assets	73.17%	73.17%	71.18%	72.11%	74.42%
Loan Valuation Res to Total Loans (Gross)	1.39%	1.35%	1.36%	1.25%	1.15%
Total Loans to Total Deposits	89.97%	89.60%	86.13%	88.05%	91.88%
Return on Assets (Annualized)	0.70%	0.68%	0.84%	0.82%	0.97%
Increase in Deposits 9-30-08 to 9-30-09	6.24%				
Increase in Loans 9-30-08 to 9-30-09	4.03%				
Increase in Total Assets 9-30-08 to 9-30-09	5.63%				