

Report No. 351
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2009
(In thousands of Dollars)

Assets	78 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$424,997	\$147	\$219,877		\$645,021
Interest-bearing balances	\$210,006	\$6,321	\$597,171		\$813,498
Securities	\$1,967,732	\$1,552	\$371,382		\$2,340,666
Federal funds sold and securities purchased/agreements to sell	\$277,330		\$24,190		\$301,520
Loans & lease financing receivables:					
Loans & leases held for sale	\$23,518				\$23,518
Loans & leases net of unearned income	\$8,589,345		\$2,713,611	\$11,302,956	
Less: Allowance for loan & lease losses	<u>\$119,655</u>		<u>\$42,468</u>	<u>\$162,123</u>	
Loans & leases, unearned income, allowances & reserve	\$8,469,690		\$2,671,143		\$11,140,833
Trading Assets		\$351			\$351
Premises & fixed assets (including capitalized leases)	\$211,847	\$526	\$12,124		\$224,497
Other real estate owned	\$61,707				\$61,707
Investments in unconsolidated subsidiaries & assoc. companies	\$585				\$585
Intangible assets	\$42,171	\$7,417			\$49,588
Goodwill	\$25,596	\$2,851		\$28,447	
Other Intangible assets	\$16,575	\$4,566		\$21,141	
Other assets	<u>\$312,243</u>	<u>\$2,046</u>	<u>\$63,782</u>		\$378,071
Total Assets	<u>\$12,001,826</u>	<u>\$18,360</u>	<u>\$3,959,669</u>		<u>\$15,979,855</u>
Liabilities					
Deposits:					
In domestic offices		\$10,086,206		\$2,939,059	\$13,025,265
Noninterest-bearing	\$1,638,255		\$442,867	\$2,081,122	
Interest-bearing	<u>\$8,447,951</u>		<u>\$2,496,192</u>	<u>\$10,944,143</u>	
Federal funds purch & secur sold under agreements to repurchase		\$198,844		\$337,627	\$536,471
Trading Liabilities					
Other borrowed money		\$533,204		\$405,005	\$938,209
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$83,111</u>	<u>\$515</u>	<u>\$6,329</u>	<u>\$89,955</u>
Total Liabilities		\$10,907,665	\$515	\$3,688,020	\$14,596,200
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,713	\$762	\$2,000	\$35,475
Surplus		\$562,539	\$13,615	\$42,000	\$618,154
Retained earnings		\$472,774	\$3,468	\$225,966	\$702,208
Accumulated other comprehensive income		\$25,634		\$1,683	\$27,317
Other equity capital components					
Total Equity Capital		<u>\$1,094,160</u>	<u>\$17,845</u>	<u>\$271,649</u>	<u>\$1,383,654</u>
Total Liabilities and Equity Capital	TA & TL+OE DOE	<u>\$12,001,825</u>	<u>\$18,360</u>	<u>\$3,959,669</u>	<u>\$15,979,854</u>
Average Ratios of State Banking Institutions					
	12/31/2009	9/30/2009	6/30/2009	3/31/2009	12/31/2008
Total Capital/Reserves to Total Assets	9.49%	9.74%	9.62%	9.57%	9.29%
Total Capital to Total Deposits	10.85%	11.47%	11.18%	11.04%	10.82%
Total Loans to Total Assets	70.86%	73.17%	73.17%	71.18%	72.11%
Loan Valuation Res to Total Loans (Gross)	1.39%	1.39%	1.35%	1.36%	1.25%
Total Loans to Total Deposits	85.16%	89.97%	89.60%	86.13%	88.05%
Return on Assets (Annualized)	0.43%	0.70%	0.68%	0.84%	0.82%
Increase in Deposits 12-31-08 to 12-31-09	6.70%				
Increase in Loans 12-31-08 to 12-31-09	3.20%				
Increase in Total Assets 12-31-08 to 12-31-09	4.94%				