

**Report No. 352**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call March 31, 2010  
(In thousands of Dollars)

<b>Assets</b>	<b>77 State Banks</b>	<b>3 Trusts</b>	<b>Bank of North Dakota</b>	<b>Total Reporting</b>	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$341,341	\$225	\$143,102		\$484,668
Interest-bearing balances	\$227,772	\$6,800	\$749,166		\$983,738
Securities	\$2,085,739	\$1,776	\$380,974		\$2,468,489
Federal funds sold and securities purchased/agreements to sell	\$427,043		\$8,445		\$435,488
Loans & lease financing receivables:					
Loans & leases held for sale	\$15,602				\$15,602
Loans & leases net of unearned income	\$8,507,513		\$2,776,772		\$11,284,285
Less: Allowance for loan & lease losses	<u>\$125,266</u>		<u>\$45,850</u>		<u>\$171,116</u>
Loans & leases, unearned income, allowances & reserve	\$8,382,247		\$2,730,922		\$11,113,169
Trading Assets		\$98			\$98
Premises & fixed assets (including capitalized leases)	\$211,806	\$483	\$11,959		\$224,248
Other real estate owned	\$65,663				\$65,663
Investments in unconsolidated subsidiaries & assoc. companies	\$536				\$536
Intangible assets	\$48,405	\$7,167			\$55,572
Goodwill	\$27,556	\$2,851		\$30,407	
Other intangible assets	\$20,849	\$4,316		\$25,165	
Other assets	<u>\$297,095</u>	<u>\$890</u>	<u>\$64,158</u>		\$362,143
<b>Total Assets</b>	<b><u>\$12,103,249</u></b>	<b><u>\$17,439</u></b>	<b><u>\$4,088,726</u></b>		<b><u>\$16,209,414</u></b>
<b>Liabilities</b>					
Deposits:					
In domestic offices		\$10,258,906		\$2,878,446	\$13,137,352
Noninterest-bearing	\$1,490,283		\$347,406	\$1,837,689	
Interest-bearing	<u>\$8,768,623</u>		<u>\$2,531,040</u>	<u>\$11,299,663</u>	
Federal funds purch & secur sold under agreements to repurchase		\$136,768		\$496,371	\$633,139
Trading Liabilities					
Other borrowed money		\$496,831		\$419,506	\$916,337
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$81,616</u>	<u>\$580</u>	<u>\$7,382</u>	<u>\$89,578</u>
<b>Total Liabilities</b>		<b>\$10,980,421</b>	<b>\$580</b>	<b>\$3,801,705</b>	<b>\$14,782,706</b>
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,717	\$762	\$2,000	\$35,479
Surplus		\$573,846	\$13,399	\$42,000	\$629,245
Retained earnings		\$488,363	\$2,698	\$240,375	\$731,436
Accumulated other comprehensive income		\$27,402		\$2,646	\$30,048
Other equity capital components					
<b>Total Equity Capital</b>		<b><u>\$1,122,828</u></b>	<b><u>\$16,859</u></b>	<b><u>\$287,021</u></b>	<b><u>\$1,426,708</u></b>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$12,103,249</u></b>	<b><u>\$17,439</u></b>	<b><u>\$4,088,726</u></b>	<b><u>\$16,209,414</u></b>
<b>Average Ratios of State Banking Institutions</b>					
	<b>3/31/2010</b>	<b>12/31/2009</b>	<b>9/30/2009</b>	<b>6/30/2009</b>	<b>3/31/2009</b>
<b>Total Capital/Reserves to Total Assets</b>	9.62%	9.49%	9.74%	9.62%	9.57%
<b>Total Capital to Total Deposits</b>	10.94%	10.85%	11.47%	11.18%	11.04%
<b>Total Loans to Total Assets</b>	69.57%	70.86%	73.17%	73.17%	71.18%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.47%	1.39%	1.39%	1.35%	1.36%
<b>Total Loans to Total Deposits</b>	82.93%	85.16%	89.97%	89.60%	86.13%
<b>Return on Assets (Annualized)</b>	0.77%	0.43%	0.70%	0.68%	0.84%
<b>Increase in Deposits 03-31-09 to 03-31-10</b>	7.52%				
<b>Increase in Loans 03-31-09 to 03-31-10</b>	3.51%				
<b>Increase in Total Assets 03-31-09 to 03-31-10</b>	5.84%				