

**Report No. 353**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 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	\$324,684	\$392	\$145,139	\$470,215		
Interest-bearing balances	\$171,572	\$6,688	\$780,820	\$959,080		
Securities	\$2,048,680	\$1,826	\$417,787	\$2,468,293		
Federal funds sold and securities purchased/agreements to sell	\$257,086		\$21,215	\$278,301		
Loans & lease financing receivables:						
Loans & leases held for sale	\$34,536			\$34,536		
Loans & leases net of unearned income	\$8,708,033		\$2,802,843	\$11,510,876		
Less: Allowance for loan & lease losses	<u>\$138,056</u>		<u>\$47,819</u>	<u>\$185,875</u>		
Loans & leases, unearned income, allowances & reserve	\$8,569,977		\$2,755,024	\$11,325,001		
Trading Assets		\$13		\$13		
Premises & fixed assets (including capitalized leases)	\$211,853	\$493	\$11,773	\$224,119		
Other real estate owned	\$64,437			\$64,437		
Investments in unconsolidated subsidiaries & assoc. companies	\$544			\$544		
Intangible assets	\$48,029	\$6,918		\$54,947		
Goodwill	\$27,605	\$2,851		\$30,456		
Other intangible assets	\$20,424	\$4,067		\$24,491		
Other assets	<u>\$294,333</u>	<u>\$984</u>	<u>\$66,708</u>	\$362,025		
<b>Total Assets</b>	<b><u>\$12,025,731</u></b>	<b><u>\$17,314</u></b>	<b><u>\$4,198,466</u></b>	<b><u>\$16,241,511</u></b>		
<b>Liabilities</b>						
Deposits:						
In domestic offices		\$10,150,631	\$3,118,026	\$13,268,657		
Noninterest-bearing	\$1,476,735		\$323,113	\$1,799,848		
Interest-bearing	<u>\$8,673,896</u>		<u>\$2,794,913</u>	<u>\$11,468,809</u>		
Federal funds purch & secur sold under agreements to repurchase		\$150,718	\$351,882	\$502,600		
Trading Liabilities						
Other borrowed money		\$502,815	\$418,819	\$921,634		
Subordinated notes and debentures		\$6,300		\$6,300		
Other liabilities		<u>\$86,206</u>	<u>\$798</u>	<u>\$93,055</u>		
<b>Total Liabilities</b>		\$10,896,670	\$798	\$14,792,246		
Minority interest in consolidated subsidiaries						
<b>Equity Capital</b>						
Perpetual preferred stock		\$500		\$500		
Common Stock		\$32,721	\$762	\$35,483		
Surplus		\$574,551	\$13,399	\$629,950		
Retained earnings		\$487,945	\$2,355	\$746,511		
Accumulated other comprehensive income		\$33,344	\$3,477	\$36,821		
Other equity capital components						
<b>Total Equity Capital</b>		<u>\$1,129,061</u>	<u>\$16,516</u>	<u>\$303,688</u>		
<b>Total Liabilities and Equity Capital</b>		<b><u>\$12,025,731</u></b>	<b><u>\$17,314</u></b>	<b><u>\$4,198,466</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>Total Capital/Reserves to Total Assets</b>		9.79%	9.62%	9.49%	9.74%	9.62%
<b>Total Capital to Total Deposits</b>		11.12%	10.94%	10.85%	11.47%	11.18%
<b>Total Loans to Total Assets</b>		71.59%	69.57%	70.86%	73.17%	73.17%
<b>Loan Valuation Res to Total Loans (Gross)</b>		1.59%	1.47%	1.39%	1.39%	1.35%
<b>Total Loans to Total Deposits</b>		85.79%	82.93%	85.16%	89.97%	89.60%
<b>Return on Assets (Annualized)</b>		0.59%	0.77%	0.43%	0.70%	0.68%
<b>Increase in Deposits 06-30-09 to 06-30-10</b>			6.85%			
<b>Increase in Loans 06-30-09 to 06-30-10</b>			2.31%			
<b>Increase in Total Assets 06-30-09 to 06-30-10</b>			4.41%			