

Report No. 354
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2010
(In thousands of Dollars)

Assets	77 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$313,441	\$469	\$120,321		\$434,231
Interest-bearing balances	\$351,696	\$7,320	\$586,500		\$945,516
Securities	\$2,098,994	\$1,726	\$485,546		\$2,586,266
Federal funds sold and securities purchased/agreements to sell	\$251,168		\$7,350		\$258,518
Loans & lease financing receivables:					
Loans & leases held for sale	\$43,702				\$43,702
Loans & leases net of unearned income	\$8,744,899		\$2,845,860	\$11,590,759	
Less: Allowance for loan & lease losses	<u>\$136,695</u>		<u>\$50,813</u>	<u>\$187,508</u>	
Loans & leases, unearned income, allowances & reserve	\$8,608,204		\$2,795,047		\$11,403,251
Trading Assets		\$15			\$15
Premises & fixed assets (including capitalized leases)	\$211,681	\$447	\$11,533		\$223,661
Other real estate owned	\$68,526				\$68,526
Investments in unconsolidated subsidiaries & assoc. companies	\$551				\$551
Intangible assets	\$48,083	\$6,668			\$54,751
Goodwill	\$27,602	\$2,851		\$30,453	
Other intangible assets	\$20,481	\$3,817		\$24,298	
Other assets	<u>\$312,416</u>	<u>\$920</u>	<u>\$73,883</u>		\$387,219
Total Assets	<u>\$12,308,462</u>	<u>\$17,565</u>	<u>\$4,080,180</u>		<u>\$16,406,207</u>
Liabilities					
Deposits:					
In domestic offices		\$10,371,054		\$3,021,235	\$13,392,289
Noninterest-bearing	\$1,635,524		\$400,703	\$2,036,227	
Interest-bearing	<u>\$8,735,530</u>		<u>\$2,620,532</u>	<u>\$11,356,062</u>	
Federal funds purch & secur sold under agreements to repurchase		\$163,239		\$318,985	\$482,224
Trading Liabilities					
Other borrowed money		\$509,725		\$418,065	\$927,790
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$91,024</u>	<u>\$799</u>	<u>\$7,079</u>	<u>\$98,902</u>
Total Liabilities		\$11,141,342	\$799	\$3,765,364	\$14,907,505
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,723	\$762	\$2,000	\$35,485
Surplus		\$580,305	\$13,399	\$42,000	\$635,704
Retained earnings		\$514,842	\$2,605	\$266,580	\$784,027
Accumulated other comprehensive income		\$38,750		\$4,236	\$42,986
Other equity capital components					
Total Equity Capital		<u>\$1,167,120</u>	<u>\$16,766</u>	<u>\$314,816</u>	<u>\$1,498,702</u>
Total Liabilities and Equity Capital		<u>\$12,308,462</u>	<u>\$17,565</u>	<u>\$4,080,180</u>	<u>\$16,406,207</u>
Average Ratios of State Banking Institutions					
	9/30/2010	6/30/2010	3/31/2010	12/31/2009	9/30/2009
Total Capital/Reserves to Total Assets	9.82%	9.79%	9.62%	9.49%	9.74%
Total Capital to Total Deposits	11.25%	11.12%	10.94%	10.85%	11.47%
Total Loans to Total Assets	70.27%	71.59%	69.57%	70.86%	73.17%
Loan Valuation Res to Total Loans (Gross)	1.56%	1.59%	1.47%	1.39%	1.39%
Total Loans to Total Deposits	84.32%	85.79%	82.93%	85.16%	89.97%
Return on Assets (Annualized)	0.76%	0.59%	0.77%	0.43%	0.70%
Increase in Deposits 09-30-09 to 09-30-10	7.87%				
Increase in Loans 09-30-09 to 09-30-10	1.09%				
Increase in Total Assets 09-30-09 to 09-30-10	5.19%				