

**Report No. 355**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call December 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	\$367,561	\$574	\$148,203		\$516,338
Interest-bearing balances	\$492,014	\$7,885	\$489,897		\$989,796
Securities	\$2,293,029	\$1,515	\$509,794		\$2,804,338
Federal funds sold and securities purchased/agreements to sell	\$216,463		\$33,100		\$249,563
Loans & lease financing receivables:					
Loans & leases held for sale	\$35,837				\$35,837
Loans & leases net of unearned income	\$8,766,359		\$2,814,548		\$11,580,907
Less: Allowance for loan & lease losses	<u>\$134,673</u>		<u>\$46,613</u>		<u>\$181,286</u>
Loans & leases, unearned income, allowances & reserve	\$8,631,686		\$2,767,935		\$11,399,621
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$211,910	\$409	\$11,374		\$223,693
Other real estate owned	\$71,095				\$71,095
Investments in unconsolidated subsidiaries & assoc. companies	\$577				\$577
Intangible assets	\$49,765	\$6,419			\$56,184
Goodwill	\$30,179	\$2,851		\$33,030	
Other Intangible assets	\$19,586	\$3,568		\$23,154	
Other assets	<u>\$299,077</u>	<u>\$1,216</u>	<u>\$69,624</u>		\$369,917
<b>Total Assets</b>	<b><u>\$12,669,014</u></b>	<b><u>\$18,018</u></b>	<b><u>\$4,029,927</u></b>		<b><u>\$16,716,959</u></b>
<b>Liabilities</b>					
Deposits:					
In domestic offices		\$10,801,231		\$3,058,726	\$13,859,957
Noninterest-bearing	\$1,855,192		\$387,040	\$2,242,232	
Interest-bearing	<u>\$8,946,039</u>		<u>\$2,671,686</u>	<u>\$11,617,725</u>	
Federal funds purch & secur sold under agreements to repurchase		\$169,447		\$240,725	\$410,172
Trading Liabilities					
Other borrowed money		\$458,382		\$397,365	\$855,747
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$82,946</u>	<u>\$676</u>	<u>\$5,815</u>	<u>\$89,437</u>
<b>Total Liabilities</b>		\$11,518,306	\$676	\$3,702,631	\$15,221,613
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,726	\$762	\$2,000	\$35,488
Surplus		\$591,653	\$13,399	\$42,000	\$647,052
Retained earnings		\$513,066	\$3,181	\$282,729	\$798,976
Accumulated other comprehensive income		\$12,763		\$567	\$13,330
Other equity capital components					
<b>Total Equity Capital</b>		<u>\$1,150,708</u>	<u>\$17,342</u>	<u>\$327,296</u>	<u>\$1,495,346</u>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$12,669,014</u></b>	<b><u>\$18,018</u></b>	<b><u>\$4,029,927</u></b>	<b><u>\$16,716,959</u></b>
<b>Average Ratios of State Banking Institutions</b>	<b>12/31/2010</b>	<b>9/30/2010</b>	<b>6/30/2010</b>	<b>3/31/2010</b>	<b>12/31/2009</b>
<b>Total Capital/Reserves to Total Assets</b>	9.59%	9.82%	9.79%	9.62%	9.49%
<b>Total Capital to Total Deposits</b>	10.65%	11.25%	11.12%	10.94%	10.85%
<b>Total Loans to Total Assets</b>	68.47%	70.27%	71.59%	69.57%	70.86%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.54%	1.56%	1.59%	1.47%	1.39%
<b>Total Loans to Total Deposits</b>	81.16%	84.32%	85.79%	82.93%	85.16%
<b>Return on Assets (Annualized)</b>	0.75%	0.76%	0.59%	0.77%	0.43%
<b>Increase in Deposits 12-31-09 to 12-31-10</b>	7.09%				
<b>Increase in Loans 12-31-09 to 12-31-10</b>	2.06%				
<b>Increase in Total Assets 12-31-09 to 12-31-10</b>	5.56%				