

Report No. 356
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2011
(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	\$440,025	\$354	\$174,585		\$614,964
Interest-bearing balances	\$561,146	\$8,810	\$924,376		\$1,494,332
Securities	\$2,583,069	\$1,413	\$585,830		\$3,170,312
Federal funds sold and securities purchased/agreements to sell	\$375,548		\$7,100		\$382,648
Loans & lease financing receivables:					
Loans & leases held for sale	\$39,759				\$39,759
Loans & leases net of unearned income	\$8,513,928		\$2,843,793	\$11,357,721	
Less: Allowance for loan & lease losses	<u>\$135,768</u>		<u>\$48,939</u>	<u>\$184,707</u>	
Loans & leases, unearned income, allowances & reserve	\$8,378,160		\$2,794,854		\$11,173,014
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$210,581	\$363	\$11,231		\$222,175
Other real estate owned	\$78,234		\$458		\$78,692
Investments in unconsolidated subsidiaries & assoc. companies	\$433				\$433
Intangible assets	\$49,731	\$6,169			\$55,900
Goodwill	\$30,858	\$2,851		\$33,709	
Other Intangible assets	\$18,873	\$3,318		\$22,191	
Other assets	<u>\$284,274</u>	<u>\$1,103</u>	<u>\$69,562</u>		\$354,939
Total Assets	<u>\$13,000,960</u>	<u>\$18,212</u>	<u>\$4,567,996</u>		<u>\$17,587,168</u>
Liabilities					
Deposits:					
In domestic offices		\$11,189,789		\$3,408,459	\$14,598,248
Noninterest-bearing	\$1,884,456		\$523,823	\$2,408,279	
Interest-bearing	<u>\$9,305,333</u>		<u>\$2,884,636</u>	<u>\$12,189,969</u>	
Federal funds purch & secur sold under agreements to repurchase		\$150,577		\$426,180	\$576,757
Trading Liabilities					
Other borrowed money		\$397,150		\$383,657	\$780,807
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$81,609</u>	<u>\$917</u>	<u>\$5,812</u>	<u>\$88,338</u>
Total Liabilities		\$11,825,425	\$917	\$4,224,108	\$16,050,450
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,701	\$762	\$2,000	\$35,463
Surplus		\$592,104	\$13,399	\$42,000	\$647,503
Retained earnings		\$531,325	\$3,134	\$299,159	\$833,618
Accumulated other comprehensive income		\$18,905		\$729	\$19,634
Other equity capital components					
Total Equity Capital		<u>\$1,175,535</u>	<u>\$17,295</u>	<u>\$343,888</u>	<u>\$1,536,718</u>
Total Liabilities and Equity Capital		<u>\$13,000,960</u>	<u>\$18,212</u>	<u>\$4,567,996</u>	<u>\$17,587,168</u>
Average Ratios of State Banking Institutions	3/31/2011	12/31/2010	9/30/2010	6/30/2010	3/31/2010
Total Capital/Reserves to Total Assets	9.50%	9.59%	9.82%	9.79%	9.62%
Total Capital to Total Deposits	10.51%	10.65%	11.25%	11.12%	10.94%
Total Loans to Total Assets	64.81%	68.47%	70.27%	71.59%	69.57%
Loan Valuation Res to Total Loans (Gross)	1.59%	1.54%	1.56%	1.59%	1.47%
Total Loans to Total Deposits	76.09%	81.16%	84.32%	85.79%	82.93%
Return on Assets (Annualized)	0.99%	0.75%	0.76%	0.59%	0.77%
Increase in Deposits 03-31-10 to 03-31-11	10.94%				
Increase in Loans 03-31-10 to 03-31-11	-0.88%				
Increase in Total Assets 03-31-10 to 03-31-11	8.32%				