

Report No. 357
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 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 | \$381,216 | \$329 | \$149,165 | | \$530,710 |
| Interest-bearing balances | \$343,517 | \$8,959 | \$1,049,506 | | \$1,401,982 |
| Securities | \$2,584,698 | \$1,577 | \$557,088 | | \$3,143,363 |
| Federal funds sold and securities purchased/agreements to sell | \$197,013 | | \$23,375 | | \$220,388 |
| Loans & lease financing receivables: | | | | | |
| Loans & leases held for sale | \$62,834 | | | | \$62,834 |
| Loans & leases net of unearned income | \$8,838,229 | | \$2,920,586 | \$11,758,815 | |
| Less: Allowance for loan & lease losses | <u>\$143,712</u> | | <u>\$51,935</u> | <u>\$195,647</u> | |
| Loans & leases, unearned income, allowances & reserve | \$8,694,517 | | \$2,868,651 | | \$11,563,168 |
| Trading Assets | | | | | |
| Premises & fixed assets (including capitalized leases) | \$209,473 | \$322 | \$11,163 | | \$220,958 |
| Other real estate owned | \$77,045 | | | | \$77,045 |
| Investments in unconsolidated subsidiaries & assoc. companies | \$441 | | | | \$441 |
| Intangible assets | | \$5,920 | | | \$54,793 |
| Goodwill | \$30,845 | \$2,851 | | \$33,696 | |
| Other Intangible assets | \$18,028 | \$3,069 | | \$21,097 | |
| Other assets | <u>\$282,988</u> | <u>\$1,335</u> | <u>\$71,219</u> | | \$355,542 |
| Total Assets | <u>\$12,882,615</u> | <u>\$18,442</u> | <u>\$4,730,167</u> | | <u>\$17,631,224</u> |
| Liabilities | | | | | |
| Deposits: | | | | | |
| In domestic offices | | \$10,977,953 | | \$3,751,886 | \$14,729,839 |
| Noninterest-bearing | \$1,965,655 | | \$434,899 | \$2,400,554 | |
| Interest-bearing | <u>\$9,012,298</u> | | <u>\$3,316,987</u> | <u>\$12,329,285</u> | |
| Federal funds purch & secur sold under agreements to repurchase | | \$170,871 | | \$196,540 | \$367,411 |
| Trading Liabilities | | | | | |
| Other borrowed money | | \$432,919 | | \$413,043 | \$845,962 |
| Subordinated notes and debentures | | \$6,300 | | | \$6,300 |
| Other liabilities | | <u>\$86,198</u> | <u>\$609</u> | <u>\$5,191</u> | <u>\$91,998</u> |
| Total Liabilities | | \$11,674,241 | \$609 | \$4,366,660 | \$16,041,510 |
| Minority interest in consolidated subsidiaries | | | | | |
| Equity Capital | | | | | |
| Perpetual preferred stock | | \$500 | | | \$500 |
| Common Stock | | \$32,701 | \$762 | \$2,000 | \$35,463 |
| Surplus | | \$593,111 | \$13,399 | \$42,000 | \$648,510 |
| Retained earnings | | \$543,076 | \$3,673 | \$316,602 | \$863,351 |
| Accumulated other comprehensive income | | \$38,986 | (\$1) | \$3,363 | \$42,348 |
| Other equity capital components | | | | | |
| Total Equity Capital | | <u>\$1,208,374</u> | <u>\$17,833</u> | <u>\$363,965</u> | <u>\$1,590,172</u> |
| Total Liabilities and Equity Capital | | <u>\$12,882,615</u> | <u>\$18,442</u> | <u>\$4,730,625</u> | <u>\$17,631,682</u> |
| Average Ratios of State Banking Institutions | | | | | |
| | 6/30/2011 | 3/31/2011 | 12/31/2010 | 9/30/2010 | 6/30/2010 |
| Total Capital/Reserves to Total Assets | 9.74% | 9.50% | 9.59% | 9.82% | 9.79% |
| Total Capital to Total Deposits | 11.01% | 10.51% | 10.65% | 11.25% | 11.12% |
| Total Loans to Total Assets | 67.85% | 64.81% | 68.47% | 70.27% | 71.59% |
| Loan Valuation Res to Total Loans (Gross) | 1.63% | 1.59% | 1.54% | 1.56% | 1.59% |
| Total Loans to Total Deposits | 80.51% | 76.09% | 81.16% | 84.32% | 85.79% |
| Return on Assets (Annualized) | 1.04% | 0.99% | 0.75% | 0.76% | 0.59% |
| Increase in Deposits 06-30-10 to 06-30-11 | 8.15% | | | | |
| Increase in Loans 06-30-10 to 06-30-11 | 1.50% | | | | |
| Increase in Total Assets 06-30-10 to 06-30-11 | 7.13% | | | | |