

**Report No. 358**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call September 30, 2011  
(In thousands of Dollars)

<b>Assets</b>	<b>75 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	\$399,445	\$394	\$194,351		\$594,190
Interest-bearing balances	\$331,195	\$9,073	\$1,411,710		\$1,751,978
Securities	\$2,515,443	\$1,680	\$611,743		\$3,128,866
Federal funds sold and securities purchased/agreements to sell	\$190,315		\$8,775		\$199,090
Loans & lease financing receivables:					
Loans & leases held for sale	\$94,319				\$94,319
Loans & leases net of unearned income	\$8,976,653		\$2,944,597	\$11,921,250	
Less: Allowance for loan & lease losses	<u>\$143,127</u>		<u>\$54,775</u>	<u>\$197,902</u>	
Loans & leases, unearned income, allowances & reserve	\$8,833,526		\$2,889,822		\$11,723,348
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$206,002	\$289	\$11,006		\$217,297
Other real estate owned	\$80,735		\$563		\$81,298
Investments in unconsolidated subsidiaries & assoc. companies	\$448				\$448
Intangible assets	\$45,817	\$5,671			\$51,488
Goodwill	\$30,135	\$2,851		\$32,986	
Other intangible assets	\$15,682	\$2,820		\$18,502	
Other assets	<u>\$302,536</u>	<u>\$1,332</u>	<u>\$76,829</u>		\$380,697
<b>Total Assets</b>	<b><u>\$12,999,781</u></b>	<b><u>\$18,439</u></b>	<b><u>\$5,204,799</u></b>		<b><u>\$18,223,019</u></b>
<b>Liabilities</b>					
Deposits:					
In domestic offices		\$11,048,718		\$4,128,940	\$15,177,658
Noninterest-bearing	\$2,053,545		\$630,419	\$2,683,964	
Interest-bearing	<u>\$8,995,173</u>		<u>\$3,498,521</u>	<u>\$12,493,694</u>	
Federal funds purch & secur sold under agreements to repurchase		\$150,260	\$244,215		\$394,475
Trading Liabilities					
Other borrowed money		\$445,981	\$442,151		\$888,132
Subordinated notes and debentures		\$6,300			\$6,300
Other liabilities		<u>\$93,474</u>	<u>\$775</u>	<u>\$5,897</u>	<u>\$100,146</u>
<b>Total Liabilities</b>		<b>\$11,744,733</b>	<b>\$775</b>	<b>\$4,821,203</b>	<b>\$16,566,711</b>
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,051	\$762	\$2,000	\$34,813
Surplus		\$603,575	\$13,399	\$42,000	\$658,974
Retained earnings		\$567,082	\$3,503	\$334,718	\$905,303
Accumulated other comprehensive income		\$51,840		\$4,878	\$56,718
Other equity capital components					
<b>Total Equity Capital</b>		<b><u>\$1,255,048</u></b>	<b><u>\$17,664</u></b>	<b><u>\$383,596</u></b>	<b><u>\$1,656,308</u></b>
<b>Total Liabilities and Equity Capital</b>		<b><u>\$12,999,781</u></b>	<b><u>\$18,439</u></b>	<b><u>\$5,204,799</u></b>	<b><u>\$18,223,019</u></b>
<b>Average Ratios of State Banking Institutions</b>	<b>9/30/2011</b>	<b>6/30/2011</b>	<b>3/31/2011</b>	<b>12/31/2010</b>	<b>9/30/2010</b>
<b>Total Capital/Reserves to Total Assets</b>	9.93%	9.74%	9.50%	9.59%	9.82%
<b>Total Capital to Total Deposits</b>	11.36%	11.01%	10.51%	10.65%	11.25%
<b>Total Loans to Total Assets</b>	68.30%	67.85%	64.81%	68.47%	70.27%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.59%	1.63%	1.59%	1.54%	1.56%
<b>Total Loans to Total Deposits</b>	81.25%	80.51%	76.09%	81.16%	84.32%
<b>Return on Assets (Annualized)</b>	1.11%	1.04%	0.99%	0.75%	0.76%
<b>Increase in Deposits 09-30-10 to 09-30-11</b>	6.53%				
<b>Increase in Loans 09-30-10 to 09-30-11</b>	2.65%				
<b>Increase in Total Assets 09-30-10 to 09-30-11</b>	5.62%				