

Report No. 359
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2011
(In thousands of Dollars)

Assets	75 State Banks	3 Trusts	Bank of North Dakota	Total Reporting		
Cash & balance due from depository institution:						
Noninterest-bearing balance and currency and coin	\$521,837	\$387	\$329,381		\$851,605	
Interest-bearing balances	\$540,223	\$9,340	\$1,021,674		\$1,571,237	
Securities	\$2,839,702	\$1,126	\$977,832		\$3,818,660	
Federal funds sold and securities purchased/agreements to sell	\$305,001		\$18,315		\$323,316	
Loans & lease financing receivables:						
Loans & leases held for sale	\$109,422				\$109,422	
Loans & leases net of unearned income	\$9,354,496		\$2,995,154	\$12,349,650		
Less: Allowance for loan & lease losses	<u>\$139,920</u>		<u>\$52,883</u>	<u>\$192,803</u>		
Loans & leases, unearned income, allowances & reserve	\$9,214,576		\$2,942,271		\$12,156,847	
Trading Assets						
Premises & fixed assets (including capitalized leases)	\$220,308	\$248	\$11,142		\$231,698	
Other real estate owned	\$89,770		\$856		\$90,626	
Investments in unconsolidated subsidiaries & assoc. companies	\$445				\$445	
Intangible assets	\$66,052	\$5,422			\$71,474	
Goodwill	\$48,199	\$2,851		\$51,050		
Other intangible assets	\$17,853	\$2,571		\$20,424		
Other assets	<u>\$289,107</u>	<u>\$1,422</u>	<u>\$73,602</u>		\$364,131	
Total Assets	<u>\$14,196,443</u>	<u>\$17,945</u>	<u>\$5,375,073</u>		<u>\$19,589,461</u>	
Liabilities						
Deposits:						
In domestic offices		\$12,266,644		\$4,179,837	\$16,446,481	
Noninterest-bearing	\$2,615,890		\$649,922	\$3,265,812		
Interest-bearing	<u>\$9,650,754</u>		<u>\$3,529,915</u>	<u>\$13,180,669</u>		
Federal funds purch & secur sold under agreements to repurchase		\$152,557		\$318,325	\$470,882	
Trading Liabilities						
Other borrowed money		\$335,752		\$471,422	\$807,174	
Subordinated notes and debentures		\$6,300			\$6,300	
Other liabilities		<u>\$94,062</u>	<u>\$865</u>	<u>\$5,586</u>	<u>\$100,513</u>	
Total Liabilities		\$12,855,315	\$865	\$4,975,170	\$17,831,350	
Minority interest in consolidated subsidiaries						
Equity Capital						
Perpetual preferred stock		\$500			\$500	
Common Stock		\$32,051	\$762	\$2,000	\$34,813	
Surplus		\$656,817	\$13,399	\$42,000	\$712,216	
Retained earnings		\$598,508	\$3,545	\$399,903	\$1,001,956	
Accumulated other comprehensive income		\$53,252		\$5,654	\$58,906	
Other equity capital components			(\$628)		(\$628)	
Total Equity Capital		<u>\$1,341,128</u>	<u>\$17,078</u>	<u>\$399,903</u>	<u>\$1,807,763</u>	
Total Liabilities and Equity Capital		<u>\$14,196,443</u>	<u>Error</u>	<u>\$5,375,073</u>	<u>\$19,571,516</u>	
Average Ratios of State Banking Institutions		9/30/2011	9/30/2011	6/30/2011	3/31/2011	12/31/2010
Total Capital/Reserves to Total Assets		9.54%	9.93%	9.74%	9.50%	9.59%
Total Capital to Total Deposits		10.93%	11.01%	11.01%	10.51%	10.65%
Total Loans to Total Assets		65.25%	67.85%	67.85%	64.81%	68.47%
Loan Valuation Res to Total Loans (Gross)		1.50%	1.63%	1.63%	1.59%	1.54%
Total Loans to Total Deposits		76.26%	80.51%	80.51%	76.09%	81.16%
Return on Assets (Annualized)		1.08%	1.04%	1.04%	0.99%	0.75%
Increase in Deposits 12-31-10 to 12-31-11		13.57%				
Increase in Loans 12-31-10 to 12-31-11		6.71%				
Increase in Total Assets 12-31-10 to 12-31-11		12.06%				