

Report No. 360
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2012
(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	\$482,013	\$484	\$199,636		\$682,133
Interest-bearing balances	\$708,283	\$10,100	\$637,023		\$1,355,406
Securities	\$3,074,100	\$1,126	\$1,692,171		\$4,767,397
Federal funds sold and securities purchased/agreements to sell	\$437,776		\$19,750		\$457,526
Loans & lease financing receivables:					
Loans & leases held for sale	\$98,880				\$98,880
Loans & leases net of unearned income	\$9,284,799		\$3,015,044	\$12,299,843	
Less: Allowance for loan & lease losses	<u>\$141,238</u>		<u>\$54,578</u>	<u>\$195,816</u>	
Loans & leases, unearned income, allowances & reserve	\$9,143,561		\$2,960,466		\$12,104,027
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$222,724	\$219	\$11,258		\$234,201
Other real estate owned	\$84,467		\$2,107		\$86,574
Investments in unconsolidated subsidiaries & assoc. companies	\$421				\$421
Intangible assets	\$65,461	\$5,171			\$70,632
Goodwill	\$48,131	\$2,851		\$50,982	
Other Intangible assets	\$17,330	\$2,320		\$19,650	
Other assets	<u>\$276,189</u>	<u>\$1,487</u>	<u>\$74,800</u>		\$352,476
Total Assets	<u>\$14,593,875</u>	<u>\$18,587</u>	<u>\$5,597,211</u>		<u>\$20,209,673</u>
Liabilities					
Deposits:					
In domestic offices	\$12,680,374		\$4,244,086		\$16,924,460
Noninterest-bearing	\$2,511,140		\$627,341	\$3,138,481	
Interest-bearing	<u>\$10,169,234</u>		<u>\$3,616,745</u>	<u>\$13,785,979</u>	
Federal funds purch & secur sold under agreements to repurchase	\$142,163		\$481,255		\$623,418
Trading Liabilities					
Other borrowed money	\$315,622		\$458,685		\$774,307
Subordinated notes and debentures	\$6,300				\$6,300
Other liabilities	<u>\$92,178</u>	<u>\$881</u>	<u>\$6,576</u>		<u>\$99,635</u>
Total Liabilities	\$13,236,637	\$881	\$5,190,602		\$18,428,120
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$32,051	\$762	\$2,000		\$34,813
Surplus	\$656,824	\$13,399	\$42,000		\$712,223
Retained earnings	\$615,997	\$3,545	\$399,903		\$1,019,445
Accumulated other comprehensive income	\$51,866		\$5,654		\$57,520
Other equity capital components					
Total Equity Capital	<u>\$1,357,238</u>	<u>\$17,706</u>	<u>\$399,903</u>		<u>\$1,824,501</u>
Total Liabilities and Equity Capital	<u>\$14,593,875</u>	<u>\$18,587</u>	<u>\$5,590,505</u>		<u>\$20,202,967</u>
Average Ratios of State Banking Institutions	3/31/2012	12/31/2011	9/30/2011	6/30/2011	3/31/2011
Total Capital/Reserves to Total Assets	9.42%	9.54%	9.93%	9.74%	9.50%
Total Capital to Total Deposits	10.70%	10.93%	11.01%	11.01%	10.51%
Total Loans to Total Assets	63.01%	65.25%	67.85%	67.85%	64.81%
Loan Valuation Res to Total Loans (Gross)	1.52%	1.50%	1.63%	1.63%	1.59%
Total Loans to Total Deposits	73.22%	76.26%	80.51%	80.51%	76.09%
Return on Assets (Annualized)	1.29%	1.08%	1.04%	1.04%	0.99%
Increase in Deposits Over the Prior 12 months	13.32%	13.57%	6.53%	8.15%	10.94%
Increase in Loans Over the Prior 12 months	9.05%	6.71%	2.65%	1.50%	-0.88%
Increase in Total Assets Over the Prior 12 months	12.25%	12.06%	5.62%	7.13%	8.32%