

Report No. 361
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 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	\$400,527	\$525	\$181,433		\$582,485
Interest-bearing balances	\$323,116	\$10,035	\$697,270		\$1,030,421
Securities	\$2,993,835	\$1,228	\$1,662,842		\$4,657,905
Federal funds sold and securities purchased/agreements to sell	\$157,484		\$50,400		\$207,884
Loans & lease financing receivables:					
Loans & leases held for sale	\$148,832				\$148,832
Loans & leases net of unearned income	\$9,997,312		\$3,087,898		\$13,085,210
Less: Allowance for loan & lease losses	<u>\$142,869</u>		<u>\$54,496</u>		<u>\$197,365</u>
Loans & leases, unearned income, allowances & reserve	\$9,854,443		\$3,033,402		\$12,887,845
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$227,643	\$189	\$11,984		\$239,816
Other real estate owned	\$85,746		\$2,072		\$87,818
Investments in unconsolidated subsidiaries & assoc. companies	\$429				\$429
Intangible assets	\$65,529	\$4,921			\$70,450
Goodwill	\$47,745	\$2,851		\$50,596	
Other Intangible assets	\$17,784	\$2,070		\$19,854	
Other assets	<u>\$291,168</u>	<u>\$1,359</u>	<u>\$78,203</u>		\$370,730
Total Assets	<u>\$14,548,752</u>	<u>\$18,257</u>	<u>\$5,717,606</u>		<u>\$20,284,615</u>
Liabilities					
Deposits:					
In domestic offices		\$12,362,565		\$4,598,617	\$16,961,182
Noninterest-bearing	\$2,493,348		\$489,413	\$2,982,761	
Interest-bearing	<u>\$9,869,217</u>		<u>\$4,109,204</u>	<u>\$13,978,421</u>	
Federal funds purch & secur sold under agreements to repurchase		\$196,427		\$180,400	\$376,827
Trading Liabilities					
Other borrowed money		\$488,662		\$510,942	\$999,604
Subordinated notes and debentures		\$300			\$300
Other liabilities		<u>\$99,631</u>	<u>\$507</u>	<u>\$6,220</u>	<u>\$106,358</u>
Total Liabilities		\$13,147,585	\$507	\$5,296,179	\$18,444,271
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock		\$32,051	\$762	\$2,000	\$34,813
Surplus		\$661,106	\$13,399	\$42,000	\$716,505
Retained earnings		\$649,311	\$3,589	\$370,122	\$1,023,022
Accumulated other comprehensive income		\$57,695		\$7,305	\$65,000
Other equity capital components					
Minority interest in consolidated subsidiaries		\$504			\$504
Total Equity Capital		<u>\$1,401,167</u>	<u>\$17,750</u>	<u>\$421,427</u>	<u>\$1,840,344</u>
Total Liabilities and Equity Capital		<u>\$14,548,752</u>	<u>\$18,257</u>	<u>\$5,717,606</u>	<u>\$20,284,615</u>
Average Ratios of State Banking Institutions	6/30/2012	3/31/2012	12/31/2011	9/30/2011	6/30/2011
Total Capital/Reserves to Total Assets	9.71%	9.42%	9.54%	9.93%	9.74%
Total Capital to Total Deposits	11.33%	10.70%	10.93%	11.36%	11.01%
Total Loans to Total Assets	68.05%	63.01%	65.25%	68.30%	67.85%
Loan Valuation Res to Total Loans (Gross)	1.43%	1.52%	1.50%	1.59%	1.63%
Total Loans to Total Deposits	80.87%	73.22%	76.26%	81.25%	80.51%
Return on Assets (Annualized)	1.37%	1.29%	1.08%	1.11%	1.04%
Increase in Deposits Over the Prior 12 months	12.61%	13.32%	13.57%	6.53%	8.15%
Increase in Loans Over the Prior 12 months	13.11%	9.05%	6.71%	2.65%	1.50%
Increase in Total Assets Over the Prior 12 months	12.93%	12.25%	12.06%	5.62%	7.13%