

Report No. 362
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 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	\$428,640	\$587	\$193,570		\$622,797
Interest-bearing balances	\$369,263	\$10,614	\$307,208		\$687,085
Securities	\$2,906,100	\$1,228	\$2,096,145		\$5,003,473
Federal funds sold and securities purchased/agreements to sell	\$146,176		\$39,350		\$185,526
Loans & lease financing receivables:					
Loans & leases held for sale	\$158,340				\$158,340
Loans & leases net of unearned income	\$10,417,480		\$3,190,368		\$13,607,848
Less: Allowance for loan & lease losses	<u>\$146,220</u>		<u>\$54,258</u>		<u>\$200,478</u>
Loans & leases, unearned income, allowances & reserve	\$10,271,260		\$3,136,110		\$13,407,370
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$232,962	\$185	\$11,011		\$244,158
Other real estate owned	\$75,081		\$1,312		\$76,393
Investments in unconsolidated subsidiaries & assoc. companies	\$436				\$436
Intangible assets	\$68,069	\$4,673			\$72,742
Goodwill	\$50,058	\$2,851			\$52,909
Other Intangible assets	\$18,011	\$1,822			\$19,833
Other assets	<u>\$320,711</u>	<u>\$1,242</u>	<u>\$84,290</u>		\$406,243
Total Assets	<u>\$14,977,038</u>	<u>\$18,529</u>	<u>\$5,868,996</u>		<u>\$20,864,563</u>
Liabilities					
Deposits:					
In domestic offices		\$12,684,338		\$4,842,545	\$17,526,883
Noninterest-bearing	\$2,664,787		\$601,793		\$3,266,580
Interest-bearing	<u>\$10,019,551</u>		<u>\$4,240,752</u>		<u>\$14,260,303</u>
Federal funds purch & secur sold under agreements to repurchase	\$206,304		\$172,200		\$378,504
Trading Liabilities	\$2,950				\$2,950
Other borrowed money	\$496,302		\$407,011		\$903,313
Subordinated notes and debentures	\$300				\$300
Other liabilities	<u>\$116,152</u>	<u>\$608</u>	<u>\$6,655</u>		<u>\$123,415</u>
Total Liabilities	\$13,506,346	\$608	\$5,428,411		\$18,935,365
Equity Capital					
Perpetual preferred stock		\$500			\$500
Common Stock	\$32,051	\$762	\$2,000		\$34,813
Surplus	\$675,509	\$13,399	\$42,000		\$730,908
Retained earnings	\$693,767	\$3,760	\$382,165		\$1,079,692
Accumulated other comprehensive income	\$68,352		\$14,420		\$82,772
Other equity capital components					
Minority interest in consolidated subsidiaries		\$513			\$513
Total Equity Capital	<u>\$1,470,692</u>	<u>\$17,921</u>	<u>\$440,585</u>		<u>\$1,929,198</u>
Total Liabilities and Equity Capital	<u>\$14,977,038</u>	<u>\$18,529</u>	<u>\$5,868,996</u>		<u>\$20,864,563</u>
Average Ratios of State Banking Institutions	9/30/2012	6/30/2012	3/31/2012	12/31/2011	9/30/2011
Total Capital/Reserves to Total Assets	9.83%	9.71%	9.42%	9.54%	9.93%
Total Capital to Total Deposits	11.59%	11.33%	10.70%	10.93%	11.01%
Total Loans to Total Assets	68.88%	68.05%	63.01%	65.25%	67.85%
Loan Valuation Res to Total Loans (Gross)	1.40%	1.43%	1.52%	1.50%	1.63%
Total Loans to Total Deposits	82.13%	80.87%	73.22%	76.26%	80.51%
Return on Assets (Annualized)	1.42%	1.37%	1.29%	1.08%	1.04%
Increase in Deposits Over the Prior 12 months	14.80%	12.61%	13.32%	13.57%	6.53%
Increase in Loans Over the Prior 12 months	16.05%	13.11%	9.05%	6.71%	2.65%
Increase in Total Assets Over the Prior 12 months	15.21%	12.93%	12.25%	12.06%	5.62%