

**Report No. 363**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call December 31, 2012  
(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	\$620,673	\$279	\$460,207		\$1,081,159
Interest-bearing balances	\$606,948	\$11,400	\$240,975		\$859,323
Securities	\$2,961,586	\$934	\$2,115,288		\$5,077,808
Federal funds sold and securities purchased/agreements to sell	\$236,440		\$24,050		\$260,490
Loans & lease financing receivables:					
Loans & leases held for sale	\$155,910				\$155,910
Loans & leases net of unearned income	\$10,712,316		\$3,278,489		\$13,990,805
Less: Allowance for loan & lease losses	<u>\$141,052</u>		<u>\$52,280</u>		<u>\$193,332</u>
Loans & leases, unearned income, allowances & reserve	\$10,571,264		\$3,226,209		\$13,797,473
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$247,176	\$221	\$12,398		\$259,795
Other real estate owned	\$61,717		\$2,582		\$64,299
Investments in unconsolidated subsidiaries & assoc. companies	\$513				\$513
Intangible assets	\$69,494	\$4,424			\$73,918
Goodwill	\$50,045	\$2,851		\$52,896	
Other Intangible assets	\$19,449	\$1,573		\$21,022	
Other assets	<u>\$298,823</u>	<u>\$1,264</u>	<u>\$73,494</u>		\$373,581
<b>Total Assets</b>	<b><u>\$15,830,544</u></b>	<b><u>\$18,522</u></b>	<b><u>\$6,155,203</u></b>		<b><u>\$22,004,269</u></b>
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$13,688,608		\$5,003,562		\$18,692,170
Noninterest-bearing	\$3,218,665		\$891,197		\$4,109,862
Interest-bearing	<u>\$10,469,943</u>		<u>\$4,112,365</u>		<u>\$14,582,308</u>
Federal funds purch & secur sold under agreements to repurchase	\$208,264		\$275,960		\$484,224
Trading Liabilities					
Other borrowed money	\$349,264		\$406,252		\$755,516
Subordinated notes and debentures	\$300				\$300
Other liabilities	<u>\$105,475</u>	<u>\$732</u>	<u>\$5,766</u>		<u>\$111,973</u>
<b>Total Liabilities</b>	<b>\$14,351,911</b>	<b>\$732</b>	<b>\$5,691,540</b>		<b>\$20,044,183</b>
<b>Equity Capital</b>					
Perpetual preferred stock	\$500				\$500
Common Stock	\$32,051	\$762	\$2,000		\$34,813
Surplus	\$676,177	\$13,399	\$42,000		\$731,576
Retained earnings	\$709,915	\$3,629	\$402,847		\$1,116,391
Accumulated other comprehensive income	\$59,990		\$16,816		\$76,806
Other equity capital components					
Minority interest in consolidated subsidiaries					
<b>Total Equity Capital</b>	<b><u>\$1,478,633</u></b>	<b><u>\$17,790</u></b>	<b><u>\$463,663</u></b>		<b><u>\$1,960,086</u></b>
<b>Total Liabilities and Equity Capital</b>	<b><u>\$15,830,544</u></b>	<b><u>\$18,522</u></b>	<b><u>\$6,155,203</u></b>		<b><u>\$22,004,269</u></b>
<b>Average Ratios of State Banking Institutions</b>	<b>12/31/2012</b>	<b>9/30/2012</b>	<b>6/30/2012</b>	<b>3/31/2012</b>	<b>12/31/2011</b>
<b>Total Capital/Reserves to Total Assets</b>	9.37%	9.83%	9.71%	9.42%	9.54%
<b>Total Capital to Total Deposits</b>	10.80%	11.59%	11.33%	10.70%	10.93%
<b>Total Loans to Total Assets</b>	68.05%	68.88%	68.05%	63.01%	65.25%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.30%	1.40%	1.43%	1.52%	1.50%
<b>Total Loans to Total Deposits</b>	79.40%	82.13%	80.87%	73.22%	76.26%
<b>Return on Assets (Annualized)</b>	1.32%	1.42%	1.37%	1.29%	1.08%
<b>Increase in Deposits Over the Prior 12 months</b>	11.59%	14.80%	12.61%	13.32%	13.57%
<b>Increase in Loans Over the Prior 12 months</b>	14.84%	16.05%	13.11%	9.05%	6.71%
<b>Increase in Total Assets Over the Prior 12 months</b>	11.51%	15.21%	12.93%	12.25%	12.06%