



## Regulation F Reporting

Bank of North Dakota is pleased to provide its risk-based capital ratios as of December 31, 2005. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per Regulation F.

### Risk-Based Capital Ratio:

	Bank of North Dakota	Per Reg. F.
Tier One Risk-Based Capital Ratio	14.03%	6.00%
Total Risk-Based Capital Ratio	15.29%	10.00%
Leverage Ratio	8.34%	5.00%

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.



## Bank of North Dakota Financial Information

**(Dollar Amount in Thousands)**

	<u>12/31/2005</u>	<u>9/30/2005</u>
Tier One Capital	\$163,894	\$163,894
Total Risk Based Capital	178,653	177,979
Total Risk Weighted Assets	1,168,397	1,113,563
Net Income	36,357	28,517
Average Assets	1,964,164	1,973,168
Average Equity	158,510	157,960
Total Loans	1,467,058	1,495,258
Past Due Loans	38,646	34,156
Nonperforming Loans	2,157	2,942
Allowance for Loan Losses	27,294	27,294
Return on Average Assets (Annualized)	1.85%	1.93%
Return on Average Equity (Annualized)	22.94%	24.14%
Past Due Loans/Total Loans	2.63%	2.28%
Nonperforming Loans/Total Loans	0.15%	0.20%
Allowance for Loan Losses/Total Loans	1.86%	1.83%