

Table 3A. Small Business Lending in North Dakota Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Kirkwood B&Tc	90.0	0.635	1	40,738	411	<\$100M	31	12,672	291	0
United Valley Bank	87.5	0.321	1	21,360	305	<\$100M	31	13,086	266	0
Farmers & Mrch Bank Valley Cit	87.5	0.208	1	15,530	337	<\$100M	38	15,530	337	0.004
First Security Bank West	85.0	0.348	1	21,634	161	<\$100M	11	2,112	84	0
First United Bank	85.0	0.156	1	11,999	416	<\$100M	37	11,999	416	0.005
First International B&Tc	80.0	0.302	0.904	141,460	1911	\$100M-500M	34	70,837	1,632	0.015
Union St Bank Of Fargo	80.0	0.363	1	9,143	167	<\$100M	21	2,503	140	0
Western St Bank	77.5	0.187	1	48,872	490	\$100M-500M	22	9,187	368	0.002
Stutsman County St Bank	77.5	0.207	1	23,004	624	\$100M-500M	36	23,004	624	0.002
Dakota Cmnty Bank	77.5	0.174	1	20,709	428	\$100M-500M	26	7,410	345	0
First St Bank Langdon	77.5	0.174	1	11,607	252	<\$100M	34	11,607	252	0.002
Alerus Fncl Na	77.5	0.264	0.622	111,743	1690	\$100M-500M	25	21,348	1,278	0.007
State Bank Of Bottineau	77.5	0.205	1	8,634	167	<\$100M	35	8,634	167	0.007
Community First Nb	75.0	0.175	0.724	1,023,713	17637	\$1B-\$10B	25	287,971	13,364	0.002
First Western B&Tc	75.0	0.188	0.852	49,866	685	\$100M-500M	25	13,531	526	0.004
Goose River Bank	75.0	0.214	1	12,197	205	<\$100M	23	3,891	153	0
Walhalla St Bank	72.5	0.301	1	10,957	203	<\$100M	33	10,957	203	0.002
American St B&Tc Of Dickinson	72.5	0.221	0.864	27,300	335	\$100M-500M	23	7,044	241	0.009
Community Nb Grand Forks	72.5	0.249	0.856	26,243	445	\$100M-500M	26	8,599	333	0
State Bank West Fargo	72.5	0.304	0.798	27,583	332	<\$100M	18	3,967	242	0
Bank Center First	72.5	0.253	0.87	40,987	533	\$100M-500M	25	9,177	353	0.013
U S Bank Na Nd	72.5	0.193	0.54	498,357	175435	\$1B-\$10B	34	475,138	174,561	0.162
American St B&Tc Of Willisto	70.0	0.139	1	21,966	485	\$100M-500M	33	21,966	485	0.006
United Cmnty Bank Of Nd	70.0	0.24	0.994	21,088	283	<\$100M	22	5,290	206	0.005
National Bank Of Harvey	70.0	0.225	1	9,970	183	<\$100M	33	9,970	183	0.004
Citizens St Bank	70.0	0.236	1	10,130	129	<\$100M	10	1,821	86	0.003
Northland Fncl	70.0	0.157	1	7,866	168	<\$100M	15	2,039	134	0
Citizens St Bank	67.5	0.254	1	6,507	177	<\$100M	31	6,507	177	0.002
Bremer Bank Na	67.5	0.139	0.511	58,227	757	\$100M-500M	24	20,267	576	0.001
Wells Fargo Bank Nd Na	67.5	0.151	0.552	226,406	2851	\$1B-\$10B	24	65,392	2,157	0.05
State Bank Of Fargo	67.5	0.144	0.41	75,839	657	\$500M-\$1B	19	8,829	349	0
Ramsey Nb&Tc Of Devils Lake	67.5	0.196	0.826	29,301	314	\$100M-500M	16	4,718	212	0
First Southwest Bank	67.5	0.159	0.566	46,436	957	\$100M-500M	31	30,131	820	0
Security First Bank Of Nd	65.0	0.259	0.834	14,669	186	<\$100M	27	7,396	151	0.002
First St Bank Of Nd	65.0	0.163	1	8,448	174	<\$100M	31	8,448	174	0
First St Bank Of Munich	65.0	0.129	1	9,357	196	<\$100M	33	9,357	196	0.001
First St Bank	65.0	0.166	1	7,312	127	<\$100M	16	2,226	105	0.001
Security St Bank	65.0	0.133	1	4,878	202	<\$100M	32	4,878	202	0.007
Farmers St Bank	65.0	0.165	1	4,064	125	<\$100M	31	4,064	125	0
Sargent County Bank	65.0	0.116	1	6,743	104	<\$100M	16	2,689	80	0
Great Plains Nb	62.5	0.142	1	5,944	128	<\$100M	31	5,944	128	0

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Bremer Bank Na	62.5	0.108	0.473	57,748	898	\$500M-\$1B	22	17,691	708	0.001
Scandia Amer B&Tc	62.5	0.082	1	4,595	174	<\$100M	29	4,595	174	0.002
First Nb&Tc Of Williston	60.0	0.157	0.365	19,610	234	\$100M-500M	20	6,220	192	0.003
Dakota Western Bank	60.0	0.13	0.967	11,385	334	<\$100M	27	5,794	300	0.004
Bank Of Minto	60.0	0.219	1	3,831	92	<\$100M	29	3,831	92	0
Dacotah Bank	60.0	0.124	0.999	12,195	275	<\$100M	25	5,291	240	0
First Cap Bank Nd	57.5	0.219	1	3,847	138	<\$100M	17	1,352	121	0
Farmers & Merchants St Bank	57.5	0.139	1	5,103	133	<\$100M	19	2,123	110	0.004
Lakeside St Bank	57.5	0.115	1	4,846	130	<\$100M	29	4,846	130	0
Farmers St Bank Of Crosby	57.5	0.113	1	5,440	100	<\$100M	9	1,178	83	0.001
First St Bank Of Harvey	57.5	0.147	0.923	8,109	181	<\$100M	18	2,381	152	0.003
Garrison St Bank & Tr	55.0	0.104	1	5,366	140	<\$100M	27	5,366	140	0
Page St Bank	55.0	0.271	1	1,955	57	<\$100M	25	1,955	57	0
Bank Of Glen Ullin	55.0	0.134	1	3,628	53	<\$100M	5	866	43	0
Mcville St Bank	52.5	0.25	1	3,974	63	<\$100M	26	3,974	63	0
Harwood St Bank	52.5	0.163	1	2,978	114	<\$100M	27	2,978	114	0
First St Bank Of Golva	52.5	0.123	1	3,241	87	<\$100M	26	3,241	87	0
First Nb&Tc Of Bottineau	52.5	0.051	1	4,906	162	<\$100M	28	4,906	162	0.002
State B&Tc Kenmare	50.0	0.135	0.553	7,921	138	<\$100M	15	2,672	112	0.002
Countrybank Usa	50.0	0.137	1	4,847	80	<\$100M	10	1,439	60	0.004
Drayton St Bank	50.0	0.105	1	3,501	175	<\$100M	27	3,501	175	0.002
Security St Bank Of Nd	50.0	0.074	0.371	12,832	423	\$100M-500M	21	7,216	377	0.006
Union Bank	50.0	0.111	1	3,631	118	<\$100M	27	3,631	118	0
First St Bank Of La Moure	50.0	0.089	1	6,483	101	<\$100M	28	6,483	101	0
Farmers Security Bank	47.5	0.154	1	4,142	87	<\$100M	25	4,142	87	0
First & Farmers Bank	47.5	0.118	1	4,126	95	<\$100M	12	1,508	80	0.007
Mcintosh County Bank	47.5	0.09	1	4,870	139	<\$100M	27	4,870	139	0.004
First Nb Of Milnor	47.5	0.118	1	4,902	72	<\$100M	11	1,730	59	0.001
Peoples St Bank Fairmount Nd	47.5	0.272	1	3,205	77	<\$100M	13	818	63	0
Liberty St Bank	47.5	0.089	1	2,054	131	<\$100M	26	2,054	131	0.006
Citizens St Bank Midwest	47.5	0.092	0.493	10,081	273	\$100M-500M	21	5,416	240	0
Commercial Bank Of Mott	47.5	0.073	1	2,877	91	<\$100M	25	2,877	91	0.002
Bank Of Tioga	45.0	0.107	1	5,150	64	<\$100M	11	1,715	52	0
Stock Growers Bank	45.0	0.057	1	1,985	127	<\$100M	25	1,985	127	0
Union St Bank Of Hazen	40.0	0.101	0.797	5,659	110	<\$100M	10	1,598	84	0
Bank Of Hazelton	40.0	0.169	0.927	3,808	59	<\$100M	4	672	40	0.004
Farmers & Merchants St Bank	40.0	0.05	1	1,708	94	<\$100M	21	1,708	94	0.001
Rolette St Bank	40.0	0.064	1	1,739	67	<\$100M	22	1,739	67	0
Peoples St Bank	37.5	0.078	1	2,842	147	<\$100M	18	1,870	140	0
Security St Bank Wishek Nd	37.5	0.115	1	4,738	52	<\$100M	22	4,738	52	0.001
Lincoln St Bank	37.5	0.12	1	3,370	82	<\$100M	22	3,370	82	0
Merchants Bank	37.5	0.091	1	3,730	80	<\$100M	23	3,730	80	0
Fingal St Bank	37.5	0.142	1	1,569	82	<\$100M	23	1,569	82	0

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Security St Bank Of Hunter	37.5	0.101	1	2,086	85	<\$100M	23	2,086	85	0
First St Bank Of Sharon	37.5	0.051	1	1,761	97	<\$100M	21	1,761	97	0.002
First St Bank Of Cando	37.5	0.105	0.933	4,075	78	<\$100M	9	1,265	65	0.005
Citizens St Bank Of Lankin	37.5	0.058	1	1,640	62	<\$100M	11	1,161	57	0
Mckenzie County Bank	35.0	0.089	1	2,498	89	<\$100M	22	2,498	89	0
Citizens St Bank	35.0	0.071	0.996	3,995	129	<\$100M	14	1,898	116	0
Bank Of Turtle Lake	35.0	0.109	1	1,999	33	<\$100M	21	1,999	33	0
Heartland St Bank	35.0	0.119	0.81	3,842	69	<\$100M	13	1,621	54	0.001
Strasburg St Bank	35.0	0.053	1	2,127	46	<\$100M	20	2,127	46	0
Citizens St Bank Of Finley	32.5	0.112	0.998	3,299	79	<\$100M	12	1,307	66	0.003
State Bank Of Lakota	32.5	0.066	1	2,315	73	<\$100M	20	2,315	73	0.001
Grant County St Bank	32.5	0.06	1	1,327	32	<\$100M	18	1,327	32	0
First Nb Of Mcclusky	30.0	0.04	1	917	30	<\$100M	13	917	30	0
Peoples B&Tc	30.0	0.042	1	1,502	45	<\$100M	15	1,502	45	0
First St Bank Of Wilton	27.5	0.085	1	1,827	67	<\$100M	13	1,127	59	0.002
First St Bank Of Hope	27.5	0.09	1	1,278	59	<\$100M	18	1,278	59	0
First Security Bank Underwood	27.5	0.058	1	1,240	44	<\$100M	18	1,240	44	0
Kindred St Bank	25.0	0.068	1	1,201	42	<\$100M	17	1,201	42	0.004
First St Bank Of Gackle	25.0	0.023	1	582	29	<\$100M	7	207	27	0
Bank Of Hamilton	25.0	0.051	1	642	21	<\$100M	14	642	21	0
State Bank Of Streeter	22.5	0.045	1	396	19	<\$100M	12	396	19	0
Farmers & Merchants Nb	20.0	0.066	1	926	33	<\$100M	14	926	33	0.005
Peoples St Bank Of Velva	20.0	0.064	0.995	1,695	32	<\$100M	6	496	27	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.