

Table 3A. Banks' Small Business Lending in North Dakota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank Center First	Bismarck	97.5	0.343	1	68,923	955	\$100M-500M	97.5	68,923	955	0.01
United Valley Bk	Cavalier	92.5	0.389	1	30,143	424	<\$100M	85.0	16,528	364	0
Kirkwood B&Tc	Bismarck	90.0	0.508	1	45,653	381	<\$100M	75.0	13,163	252	0
Dakota Cmnty Bk	Hebron	85.0	0.242	1	35,622	597	\$100M-500M	67.5	9,635	461	0
First Security Bk West	Beulah	85.0	0.343	1	23,446	195	<\$100M	35.0	2,653	125	0
Community Nb Grand Forks	Grand Forks	80.0	0.314	0.996	37,968	481	\$100M-500M	62.5	7,577	347	0
First United Bk	Park River	80.0	0.148	1	13,702	463	<\$100M	92.5	13,702	463	0.003
First Southwest Bk	Bismarck	80.0	0.21	0.783	77,202	1,041	\$100M-500M	77.5	28,309	845	0
Stutsman County St Bk	Jamestown	77.5	0.234	1	28,413	574	\$100M-500M	92.5	28,413	574	0.002
Dakota Western Bk	Bowman	77.5	0.172	1	16,843	286	<\$100M	62.5	5,366	236	0.003
Community First Nb	Fargo	75.0	0.171	0.728	947,539	15,684	\$1B-\$10B	65.0	244,965	11,755	0.002
United Cmnty Bk Of Nd	Leeds	75.0	0.252	1	23,428	307	<\$100M	90.0	23,428	307	0.005
Security St Bk Of Nd	Hannaford	75.0	0.223	0.85	49,241	572	\$100M-500M	75.0	17,586	432	0.005
Alerus Fncl Na	Grand Forks	75.0	0.215	0.554	110,476	1,577	\$500M-\$1B	57.5	17,220	892	0.004
State Bk West Fargo	West Fargo	75.0	0.292	0.708	30,932	538	\$100M-500M	52.5	5,219	421	0
Security First Bk Of Nd	New Salem	72.5	0.287	0.9	18,940	237	<\$100M	75.0	8,727	178	0.002
First St Bk	Buxton	72.5	0.179	1	9,668	167	<\$100M	40.0	2,554	119	0.001
Farmers St Bk	Elgin	72.5	0.181	1	4,821	147	<\$100M	82.5	4,821	147	0
U S Bk Na Nd	Fargo	72.5	0.186	0.417	556,609	137,530	\$1B-\$10B	85.0	427,756	136,049	0.087
First International B&Tc	Watford City	70.0	0.152	0.443	83,075	1,570	\$500M-\$1B	60.0	19,652	1,170	0.011
First Nb&Tc Of Williston	Williston	70.0	0.258	0.601	36,377	295	\$100M-500M	40.0	4,295	184	0.003
First St Bk Of Nd	Arthur	70.0	0.189	1	12,837	225	<\$100M	85.0	12,837	225	0
American St B&Tc Of Dickinson	Dickinson	70.0	0.195	0.879	29,211	373	\$100M-500M	55.0	6,470	247	0.006
Goose River Bk	Mayville	70.0	0.234	0.972	14,457	214	<\$100M	67.5	5,419	173	0
Union St Bk Of Fargo	Fargo	70.0	0.361	0.994	11,037	185	<\$100M	55.0	3,012	142	0
State Bk Of Bottineau	Bottineau	70.0	0.159	1	6,607	142	<\$100M	85.0	6,607	142	0.007
First Western B&Tc	Minot	67.5	0.167	0.667	47,686	593	\$100M-500M	57.5	10,132	406	0.004
Mcville St Bk	Mcville	67.5	0.355	1	6,545	130	<\$100M	77.5	6,545	130	0
Bremer Bk Na	Minot	67.5	0.141	0.581	56,992	747	\$100M-500M	55.0	12,518	564	0.001
Great Plains Nb	Belfield	67.5	0.149	1	7,326	147	<\$100M	52.5	2,968	113	0
Choice Fncl Grp	Grafton	65.0	0.207	0.551	39,112	314	\$100M-500M	42.5	4,778	185	0
Northland Fncl	Steele	65.0	0.169	1	10,647	231	<\$100M	55.0	3,247	192	0
Wells Fargo Bk Nd Na	Fargo	65.0	0.122	0.466	177,010	1,696	\$1B-\$10B	55.0	32,651	1,109	0
State Bk Of Fargo	Fargo	65.0	0.125	0.305	85,978	770	\$500M-\$1B	50.0	9,705	412	0

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Ramsey Nb&Tc Of Devils Lake	Devils Lake	65.0	0.166	0.777	24,201	246	\$100M-500M	40.0	3,742	149	0
Sargent County Bk	Forman	65.0	0.111	1	6,944	153	<\$100M	82.5	6,944	153	0
Bremer Bk Na	Grand Forks	65.0	0.123	0.521	68,028	949	\$500M-\$1B	52.5	14,140	707	0.001
American St B&Tc Of Willisto	Williston	62.5	0.113	0.89	20,699	425	\$100M-500M	70.0	9,487	370	0.005
National Bk Of Harvey	Harvey	62.5	0.228	0.934	11,381	161	<\$100M	45.0	3,019	101	0.004
Bank Of Minto	Minto	62.5	0.233	1	4,520	80	<\$100M	67.5	4,520	80	0
First St Bk Of Munich	Munich	62.5	0.106	1	7,081	178	<\$100M	50.0	2,745	143	0.001
Citizens St Bk Midwest	Cavalier	62.5	0.151	0.679	18,004	364	\$100M-500M	60.0	6,636	294	0
First & Farmers Bk	Portland	60.0	0.193	1	6,924	133	<\$100M	37.5	1,810	97	0.007
Peoples St Bk Fairmount Nd	Fairmount	60.0	0.28	1	3,909	89	<\$100M	40.0	1,099	72	0
First St Bk Of La Moure	La Moure	60.0	0.117	1	10,628	119	<\$100M	75.0	10,628	119	0
Lakeside St Bk	New Town	60.0	0.11	1	5,155	184	<\$100M	77.5	5,155	184	0
Dacotah Bk	Rolla	60.0	0.144	0.673	14,774	292	\$100M-500M	65.0	6,388	261	0
Security St Bk	Dunseith	60.0	0.107	1	4,264	178	<\$100M	75.0	4,264	178	0.007
First Nb&Tc Of Bottineau	Bottineau	60.0	0.062	1	5,963	148	<\$100M	75.0	5,963	148	0.002
Dacotah Bk Valley City	Valley City	60.0	0.16	0.744	13,904	294	<\$100M	62.5	5,559	259	0.004
Scandia Amer B&Tc	Stanley	60.0	0.073	1	4,322	202	<\$100M	77.5	4,322	202	0.002
Garrison St Bk & Tr	Garrison	57.5	0.118	1	6,544	148	<\$100M	75.0	6,544	148	0
Western St Bk	Devils Lake	55.0	0.097	0.699	25,402	362	\$100M-500M	47.5	6,163	271	0.002
Drayton St Bk	Drayton	55.0	0.127	1	4,646	170	<\$100M	77.5	4,646	170	0.002
First Nb Of Milnor	Milnor	55.0	0.129	1	6,009	103	<\$100M	72.5	6,009	103	0.001
First St Bk Of Harvey	Harvey	55.0	0.122	0.94	7,903	152	<\$100M	40.0	2,340	125	0.002
Countrybank Usa	Cando	52.5	0.16	1	5,710	88	<\$100M	27.5	1,382	63	0.003
Security St Bk Of Hunter	Hunter	52.5	0.13	1	3,913	130	<\$100M	72.5	3,913	130	0
First St Bk Of Sharon	Sharon	52.5	0.092	1	5,234	125	<\$100M	42.5	2,023	109	0.002
Farmers St Bk Of Crosby	Crosby	52.5	0.09	1	4,382	95	<\$100M	20.0	1,046	81	0.001
Farmers & Merchants St Bk	Langdon	50.0	0.133	1	5,523	123	<\$100M	40.0	1,785	99	0.004
Page St Bk	Page	50.0	0.202	1	1,564	48	<\$100M	60.0	1,564	48	0
Commercial Bk Of Mott	Mott	50.0	0.073	1	2,971	97	<\$100M	65.0	2,971	97	0.002
State B&Tc Kenmare	Kenmare	47.5	0.148	0.537	9,445	102	<\$100M	35.0	2,617	77	0.002
First St Bk Of Cando	Cando	47.5	0.158	0.893	6,131	90	<\$100M	17.5	1,060	61	0
First St Bk Of Golva	Golva	47.5	0.109	1	3,306	87	<\$100M	67.5	3,306	87	0
Farmers Security Bk	Washburn	45.0	0.141	1	3,982	109	<\$100M	65.0	3,982	109	0
Citizens St Bk Of Finley	Finley	45.0	0.131	1	5,184	77	<\$100M	27.5	1,422	62	0.002

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Citizens St Bk	Mohall	45.0	0.139	0.487	4,233	174	<\$100M	52.5	2,349	157	0.002
Bank Of Tioga	Tioga	45.0	0.098	1	5,084	70	<\$100M	20.0	1,241	59	0
Harwood St Bk	Harwood	45.0	0.142	1	2,691	79	<\$100M	62.5	2,691	79	0
Farmers & Merchants St Bk	Tolna	45.0	0.065	1	2,455	109	<\$100M	60.0	2,455	109	0.002
Liberty St Bk	Powers Lake	42.5	0.068	1	1,841	114	<\$100M	57.5	1,841	114	0.004
Peoples St Bk	Westhope	40.0	0.077	1	2,609	157	<\$100M	35.0	955	148	0
Mcintosh County Bk	Ashley	40.0	0.064	1	3,654	146	<\$100M	62.5	3,654	146	0.004
Citizens St Bk	Enderlin	40.0	0.079	0.902	4,891	141	<\$100M	45.0	2,155	126	0
Fingal St Bk	Fingal	40.0	0.14	1	1,928	64	<\$100M	57.5	1,928	64	0
Mckenzie County Bk	Watford City	37.5	0.097	1	2,924	93	<\$100M	57.5	2,924	93	0
Lincoln St Bk	Hankinson	37.5	0.112	1	3,596	88	<\$100M	60.0	3,596	88	0
Rolette St Bk	Rolette	37.5	0.051	1	1,409	85	<\$100M	52.5	1,409	85	0
State Bk Of Lakota	Lakota	35.0	0.085	1	2,983	74	<\$100M	55.0	2,983	74	0.002
Bank Of Turtle Lake	Turtle Lake	35.0	0.106	1	2,097	40	<\$100M	52.5	2,097	40	0
Bank Of Hazelton	Hazelton	35.0	0.132	0.924	3,377	60	<\$100M	17.5	714	47	0.003
Citizens St Bk Of Lankin	Lankin	35.0	0.05	1	1,724	62	<\$100M	32.5	1,281	59	0
First Nb Of Mcclusky	Mcclusky	35.0	0.059	1	1,450	44	<\$100M	47.5	1,450	44	0
Peoples B&Tc	Parshall	35.0	0.038	1	1,550	64	<\$100M	45.0	1,550	64	0
Bank Of Glen Ullin	Glen Ullin	35.0	0.144	0.879	3,984	42	<\$100M	15.0	738	29	0
Stock Growers Bk	Napoleon	35.0	0.039	1	1,363	65	<\$100M	47.5	1,363	65	0
Security St Bk Wishek Nd	Wishek	32.5	0.086	1	3,808	32	<\$100M	30.0	1,536	20	0.001
First St Bk Of Gackle	Gackle	32.5	0.024	1	639	93	<\$100M	35.0	639	93	0
Strasburg St Bk	Strasburg	32.5	0.043	1	1,886	44	<\$100M	47.5	1,886	44	0
Grant County St Bk	Carson	32.5	0.056	1	1,208	37	<\$100M	45.0	1,208	37	0
Merchants Bk	Rugby	30.0	0.052	1	2,188	93	<\$100M	50.0	2,188	93	0.001
Union Bk	Beulah	30.0	0.076	0.735	2,772	111	<\$100M	42.5	1,443	103	0
Union St Bk Of Hazen	Hazen	30.0	0.068	0.598	3,918	117	<\$100M	22.5	1,376	92	0
Peoples St Bk Of Velva	Velva	27.5	0.079	1	2,085	44	<\$100M	17.5	654	38	0
Kindred St Bk	Kindred	27.5	0.066	1	1,096	24	<\$100M	42.5	1,096	24	0.003
Bank Of Hamilton	Hamilton	27.5	0.068	1	825	41	<\$100M	42.5	825	41	0
First Security Bk Underwood	Underwood	27.5	0.052	1	1,244	33	<\$100M	25.0	655	30	0
Farmers & Merchants Nb	Hatton	25.0	0.085	1	1,295	38	<\$100M	42.5	1,295	38	0.004
First St Bk Of Hope	Hope	25.0	0.058	1	965	59	<\$100M	37.5	965	59	0
First St Bk Of Wilton	Wilton	22.5	0.071	1	1,699	39	<\$100M	42.5	1,699	39	0.002

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State Bk Of Streeter	Streeter	22.5	0.057	1	472	12	<\$100M	17.5	130	11	0
Heartland St Bk	Edgeley	22.5	0.067	0.643	2,405	62	<\$100M	27.5	1,215	53	0.002

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.