

Table 3A Expanded. Small Business Lending Institutions in North Dakota Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Kirkwood B&TC	Bismarck	90.0	0.576	1	69,146	390	\$100M-500M	60.0	7,539	227	0
First St Bk	Buxton	85.0	0.338	1	29,960	305	<\$100M	52.5	4,803	188	0.001
First International B&TC	Watford City	80.0	0.282	0.779	230,151	1,765	\$500M-\$1B	72.5	49,052	1,245	0.008
First United Bk	Park River	80.0	0.163	1	16,502	572	\$100M-500M	97.5	16,502	572	0
Unison Bk	Jamestown	77.5	0.301	0.902	44,167	549	\$100M-500M	72.5	10,328	414	0.002
Northland Fncl	Steele	77.5	0.176	1	22,577	350	\$100M-500M	55.0	4,959	241	0
Citizens St Bk of Lankin	Lankin	77.5	0.237	1	12,077	150	<\$100M	52.5	3,332	112	0
Ramsey NB&TC of Devils Lake	Devils Lake	77.5	0.291	0.958	48,679	383	\$100M-500M	57.5	7,798	213	0
First St Bk of ND	Arthur	75.0	0.195	0.974	35,591	472	\$100M-500M	72.5	11,466	362	0
Goose River Bk	Mayville	75.0	0.265	1	20,338	244	<\$100M	57.5	4,821	179	0
U S Bk NA ND	Fargo	72.5	0.184	0.472	813,879	177,339	\$1B-\$10B	87.5	638,580	175,056	0.081
American St B&TC of Dickinson	Dickinson	72.5	0.213	0.807	44,407	457	\$100M-500M	55.0	7,299	276	0.005
National Bk of Harvey	Harvey	72.5	0.31	1	17,730	174	<\$100M	35.0	2,581	80	0.003
Dakota Cmnty Bk NA	Hebron	72.5	0.214	0.914	52,947	823	\$100M-500M	75.0	14,742	615	0
Choice Fncl Grp	Grafton	72.5	0.19	0.506	65,976	871	\$100M-500M	67.5	16,845	678	0
United Valley Bk	Cavalier	72.5	0.283	0.781	30,072	409	\$100M-500M	65.0	6,814	310	0
Union St Bk of Fargo	Fargo	72.5	0.308	0.94	13,543	344	<\$100M	60.0	3,280	255	0
Starion Fncl	Bismarck	72.5	0.165	0.68	80,909	979	\$100M-500M	60.0	16,585	696	0
American St B&TC of Williston	Williston	70.0	0.136	1	28,136	1,055	\$100M-500M	70.0	9,134	873	0.004
United Cmnty Bk of ND	Leeds	70.0	0.233	0.929	27,907	324	\$100M-500M	57.5	5,517	222	0.003
First NB&TC of Williston	Williston	70.0	0.238	0.584	38,227	361	\$100M-500M	52.5	6,712	232	0.002
Alerus Fncl NA	Grand Forks	70.0	0.163	0.42	116,194	1,235	\$500M-\$1B	55.0	18,681	829	0
Bank Center First	Bismarck	67.5	0.229	0.473	58,504	416	\$100M-500M	37.5	4,760	193	0.008
State Bk of Bottineau	Bottineau	67.5	0.141	1	6,376	140	<\$100M	82.5	6,376	140	0.007
Security First Bk of ND	New Salem	67.5	0.286	0.774	25,674	353	<\$100M	80.0	12,708	271	0.004
Security St Bk of ND	Hannaford	67.5	0.175	0.653	58,336	687	\$100M-500M	55.0	10,042	472	0.004
Scandia Amer B&TC	Stanley	67.5	0.179	1	9,246	102	<\$100M	85.0	9,246	102	0.002
Bremer Bk NA	Fargo	67.5	0.158	0.461	185,874	2,083	\$1B-\$10B	57.5	37,338	1,477	0.001
Mcville St Bk	Mcville	67.5	0.269	1	7,172	129	<\$100M	77.5	7,172	129	0
Great Plains NB	Belfield	67.5	0.143	1	9,441	178	<\$100M	52.5	3,310	134	0
First Security Bk West	Beulah	67.5	0.323	0.931	22,787	146	<\$100M	20.0	1,808	83	0
Visionbank	Fargo	67.5	0.367	0.604	28,023	194	<\$100M	32.5	3,410	80	0
American Federal Bank	Fargo	67.5	0.135	0.27	34,916	347	\$100M-500M	65.0	4,155	157	0
Drayton St Bk	Drayton	62.5	0.162	1	6,391	353	<\$100M	85.0	6,391	353	0.003
First St Bk of Munich	Munich	62.5	0.118	1	9,077	183	<\$100M	45.0	3,022	150	0.001
Bremer Bk NA	Grand Forks	62.5	0.108	0.486	74,621	877	\$500M-\$1B	50.0	13,549	599	0.001
Peoples St Bk Fairmount ND	Fairmount	62.5	0.31	1	4,505	102	<\$100M	72.5	4,505	102	0
State B&T	Fargo	62.5	0.12	0.287	186,956	1,887	\$1B-\$10B	55.0	22,234	1,149	0
Citizens St Bk Midwest	Cavalier	62.5	0.183	0.758	26,616	350	\$100M-500M	55.0	5,731	238	0

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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Sargent County Bk	Forman	62.5	0.093	1	6,094	182	<\$100M	80.0	6,094	182	0
First Western B&TC	Minot	60.0	0.137	0.534	54,427	640	\$100M-500M	55.0	11,819	448	0.003
Dakota Western Bk	Bowman	60.0	0.155	0.959	19,308	323	\$100M-500M	62.5	6,098	254	0.003
Citizens St Bk	Enderlin	60.0	0.19	0.584	19,179	233	\$100M-500M	47.5	4,298	194	0
First St Bk of Cando	Cando	60.0	0.255	0.963	10,659	98	<\$100M	15.0	1,063	66	0
State B&TC Kenmare	Kenmare	57.5	0.21	0.918	14,619	127	<\$100M	32.5	2,376	86	0.002
First & Farmers Bk	Portland	55.0	0.194	0.727	9,197	136	<\$100M	27.5	1,796	95	0.007
Countrybank USA	Cando	55.0	0.181	1	6,995	90	<\$100M	30.0	1,599	65	0.004
Western St Bk	Devils Lake	55.0	0.131	0.478	34,560	348	\$100M-500M	42.5	5,054	219	0.003
Garrison St Bk & TR	Garrison	55.0	0.128	1	7,057	155	<\$100M	77.5	7,057	155	0
First NB of Milnor	Milnor	55.0	0.156	1	8,398	96	<\$100M	80.0	8,398	96	0
Lakeside St Bk	New Town	55.0	0.123	1	6,527	126	<\$100M	77.5	6,527	126	0
Security St Bk	Dunseith	52.5	0.105	1	3,890	106	<\$100M	75.0	3,890	106	0.007
First St Bk of Harvey	Harvey	52.5	0.154	0.944	8,980	122	<\$100M	32.5	2,006	88	0.002
Dakota Heritage Bk ND	Hunter	52.5	0.098	1	5,257	224	<\$100M	77.5	5,257	224	0
First St Bk of Sharon	Sharon	50.0	0.118	1	5,322	82	<\$100M	30.0	1,579	59	0.002
First NB&TC of Bottineau	Bottineau	50.0	0.054	1	5,129	164	<\$100M	72.5	5,129	164	0.002
Lincoln St Bk	Hankinson	50.0	0.157	1	6,109	98	<\$100M	35.0	1,778	68	0
Union Bk	Beulah	50.0	0.133	0.999	6,368	137	<\$100M	60.0	3,629	113	0
Bank of Minto	Minto	50.0	0.177	1	3,280	67	<\$100M	65.0	3,280	67	0
Gate City Bank	Fargo	50.0	0.007	0.983	6,072	88	\$500M-\$1B	57.5	1,074	74	0
Farmers & Merchants St Bk	Tolna	47.5	0.084	1	3,479	106	<\$100M	70.0	3,479	106	0.002
Farmers Security Bk	Washburn	47.5	0.189	1	4,877	82	<\$100M	62.5	4,877	82	0
Harwood St Bk	Harwood	47.5	0.182	1	3,566	60	<\$100M	62.5	3,566	60	0
First St Bk of Golva	Golva	47.5	0.086	1	3,263	98	<\$100M	67.5	3,263	98	0
Mcintosh County Bk	Ashley	45.0	0.071	1	4,491	167	<\$100M	67.5	4,491	167	0.003
Commercial Bk of Mott	Mott	45.0	0.083	1	3,799	92	<\$100M	67.5	3,799	92	0.003
Citizens St Bk Of Finley	Finley	45.0	0.141	0.73	10,154	110	<\$100M	25.0	1,940	69	0.002
Bank of Glen Ullin	Glen Ullin	45.0	0.118	1	3,699	45	<\$100M	15.0	717	32	0
Farmers & Merchants St Bk	Langdon	42.5	0.101	1	4,712	109	<\$100M	37.5	1,823	94	0.004
Security St Bk Wishek ND	Wishek	42.5	0.089	1	4,128	104	<\$100M	62.5	4,128	104	0.002
Mckenzie County Bk	Watford City	42.5	0.13	1	4,939	102	<\$100M	67.5	4,939	102	0
Bank of Tioga	Tioga	42.5	0.112	1	5,955	66	<\$100M	35.0	2,118	48	0
Rolette St Bk	Rolette	42.5	0.064	1	2,049	103	<\$100M	60.0	2,049	103	0
Liberty St Bk	Powers Lake	40.0	0.067	1	2,162	104	<\$100M	60.0	2,162	104	0.004
Quality Bk	Fingal	40.0	0.103	1	3,053	101	<\$100M	60.0	3,053	101	0
Bank of Turtle Lake	Turtle Lake	40.0	0.133	1	2,850	65	<\$100M	57.5	2,850	65	0
Bank of Hazelton	Hazelton	37.5	0.154	0.912	4,182	65	<\$100M	25.0	999	50	0.002
Peoples St Bk of Velva	Velva	37.5	0.105	1	2,796	92	<\$100M	27.5	730	87	0

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Citizens St Bk	Mohall	35.0	0.138	0.545	4,792	96	<\$100M	50.0	2,868	86	0.003
First Security Bk Underwood	Underwood	35.0	0.091	1	2,063	45	<\$100M	52.5	2,063	45	0
First NB of Mcclusky	Mcclusky	35.0	0.075	1	1,852	67	<\$100M	55.0	1,852	67	0
Stock Growers Bk	Napoleon	35.0	0.033	1	1,184	50	<\$100M	37.5	1,184	50	0
Farmers St Bk of Crosby	Crosby	32.5	0.036	1	1,496	58	<\$100M	40.0	1,496	58	0.001
Merchants Bk	Rugby	32.5	0.085	1	2,991	101	<\$100M	60.0	2,991	101	0
Grant County St Bk	Carson	32.5	0.021	1	512	23	<\$100M	32.5	512	23	0
Farmers & Merchants NB	Hatton	30.0	0.131	1	1,933	38	<\$100M	50.0	1,933	38	0.005
Heartland St Bk	Edgeley	30.0	0.085	0.968	3,501	95	<\$100M	40.0	1,781	85	0.002
State Bk of Lakota	Lakota	30.0	0.068	1	2,268	76	<\$100M	52.5	2,268	76	0.001
Union St Bk of Hazen	Hazen	30.0	0.08	0.373	5,326	102	<\$100M	25.0	1,795	83	0
Strasburg St Bk	Strasburg	30.0	0.064	1	2,818	40	<\$100M	50.0	2,818	40	0
Peoples B&TC	Parshall	30.0	0.015	1	627	39	<\$100M	30.0	627	39	0
Kindred St Bk	Kindred	27.5	0.078	1	1,630	34	<\$100M	45.0	1,630	34	0.002
First St Bk of Wilton	Wilton	27.5	0.097	1	2,544	35	<\$100M	47.5	2,544	35	0.001
Peoples St Bk	Westhope	27.5	0.07	1	2,770	67	<\$100M	40.0	2,003	64	0
State Bk of Streeter	Streeter	27.5	0.085	1	657	25	<\$100M	42.5	657	25	0
First St Bk of Gackle	Gackle	27.5	0.037	1	1,043	48	<\$100M	35.0	1,043	48	0
Bank of Hamilton	Hamilton	25.0	0.049	1	643	31	<\$100M	37.5	643	31	0
Frontier Trust Company FSB	Fargo	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in North Dakota Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First United Bk	Park River	ND	97.5	0.163	1	16,502	572	\$100M-500M	80.0	16,502	572	0
U S Bk NA ND	Fargo	ND	87.5	0.144	0.37	638,580	175,056	\$1B-\$10B	72.5	813,879	177,339	0.081
Drayton St Bk	Drayton	ND	85.0	0.162	1	6,391	353	<\$100M	62.5	6,391	353	0.003
Scandia Amer B&TC	Stanley	ND	85.0	0.179	1	9,246	102	<\$100M	67.5	9,246	102	0.002
State Bk of Bottineau	Bottineau	ND	82.5	0.141	1	6,376	140	<\$100M	67.5	6,376	140	0.007
Sargent County Bk	Forman	ND	80.0	0.093	1	6,094	182	<\$100M	62.5	6,094	182	0
First NB of Milnor	Milnor	ND	80.0	0.156	1	8,398	96	<\$100M	55.0	8,398	96	0
Security First Bk of ND	New Salem	ND	80.0	0.141	0.383	12,708	271	<\$100M	67.5	25,674	353	0.004
Dakota Heritage Bk ND	Hunter	ND	77.5	0.098	1	5,257	224	<\$100M	52.5	5,257	224	0
Lakeside St Bk	New Town	ND	77.5	0.123	1	6,527	126	<\$100M	55.0	6,527	126	0
Garrison St Bk & Tr	Garrison	ND	77.5	0.128	1	7,057	155	<\$100M	55.0	7,057	155	0
Mcville St Bk	Mcville	ND	77.5	0.269	1	7,172	129	<\$100M	67.5	7,172	129	0
Security St Bk	Dunseith	ND	75.0	0.105	1	3,890	106	<\$100M	52.5	3,890	106	0.007
Dakota Cmnty Bk NA	Hebron	ND	75.0	0.059	0.255	14,742	615	\$100M-500M	72.5	52,947	823	0
Peoples St Bk Fairmount ND	Fairmount	ND	72.5	0.31	1	4,505	102	<\$100M	62.5	4,505	102	0
First NB&TC of Bottineau	Bottineau	ND	72.5	0.054	1	5,129	164	<\$100M	50.0	5,129	164	0.002
Unison Bk	Jamestown	ND	72.5	0.07	0.211	10,328	414	\$100M-500M	77.5	44,167	549	0.002
First St Bk of ND	Arthur	ND	72.5	0.063	0.314	11,466	362	\$100M-500M	75.0	35,591	472	0
First International B&TC	Watford City	ND	72.5	0.06	0.166	49,052	1,245	\$500M-\$1B	80.0	230,151	1,765	0.008
Farmers & Merchants St Bk	Tolna	ND	70.0	0.084	1	3,479	106	<\$100M	47.5	3,479	106	0.002
American St B&TC of Williston	Williston	ND	70.0	0.044	0.325	9,134	873	\$100M-500M	70.0	28,136	1,055	0.004
First St Bk of Golva	Golva	ND	67.5	0.086	1	3,263	98	<\$100M	47.5	3,263	98	0
Commercial Bk of Mott	Mott	ND	67.5	0.083	1	3,799	92	<\$100M	45.0	3,799	92	0.003
Mcintosh County Bk	Ashley	ND	67.5	0.071	1	4,491	167	<\$100M	45.0	4,491	167	0.003
Mckenzie County Bk	Watford City	ND	67.5	0.13	1	4,939	102	<\$100M	42.5	4,939	102	0
Choice FNCL GRP	Grafton	ND	67.5	0.049	0.129	16,845	678	\$100M-500M	72.5	65,976	871	0
Bank of Minto	Minto	ND	65.0	0.177	1	3,280	67	<\$100M	50.0	3,280	67	0
American Federal Bank	Fargo	ND	65.0	0.016	0.032	4,155	157	\$100M-500M	67.5	34,916	347	0
United Valley Bk	Cavalier	ND	65.0	0.064	0.177	6,814	310	\$100M-500M	72.5	30,072	409	0
Harwood St Bk	Harwood	ND	62.5	0.182	1	3,566	60	<\$100M	47.5	3,566	60	0
Security St Bk Wishek ND	Wishek	ND	62.5	0.089	1	4,128	104	<\$100M	42.5	4,128	104	0.002
Farmers Security Bk	Washburn	ND	62.5	0.189	1	4,877	82	<\$100M	47.5	4,877	82	0
Dakota Western Bk	Bowman	ND	62.5	0.049	0.303	6,098	254	\$100M-500M	60.0	19,308	323	0.003
Rolette St Bk	Rolette	ND	60.0	0.064	1	2,049	103	<\$100M	42.5	2,049	103	0
Liberty St Bk	Powers Lake	ND	60.0	0.067	1	2,162	104	<\$100M	40.0	2,162	104	0.004
Merchants Bk	Rugby	ND	60.0	0.085	1	2,991	101	<\$100M	32.5	2,991	101	0
Quality Bk	Fingal	ND	60.0	0.103	1	3,053	101	<\$100M	40.0	3,053	101	0

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Union St Bk of Fargo	Fargo	ND	60.0	0.075	0.228	3,280	255	<\$100M	72.5	13,543	344	0
Union Bk	Beulah	ND	60.0	0.076	0.569	3,629	113	<\$100M	50.0	6,368	137	0
Kirkwood B&TC	Bismarck	ND	60.0	0.063	0.109	7,539	227	\$100M-500M	90.0	69,146	390	0
Starion FNCL	Bismarck	ND	60.0	0.034	0.139	16,585	696	\$100M-500M	72.5	80,909	979	0
Gate City Bank	Fargo	ND	57.5	0.001	0.174	1,074	74	\$500M-\$1B	50.0	6,072	88	0
Bank of Turtle Lake	Turtle Lake	ND	57.5	0.133	1	2,850	65	<\$100M	40.0	2,850	65	0
Goose River Bk	Mayville	ND	57.5	0.063	0.237	4,821	179	<\$100M	75.0	20,338	244	0
United Cmnty Bk of ND	Leeds	ND	57.5	0.046	0.184	5,517	222	\$100M-500M	70.0	27,907	324	0.003
Ramsey NB&TC of Devils Lake	Devils Lake	ND	57.5	0.047	0.153	7,798	213	\$100M-500M	77.5	48,679	383	0
Bremer Bk NA	Fargo	ND	57.5	0.032	0.093	37,338	1,477	\$1B-\$10B	67.5	185,874	2,083	0.001
First NB of Mcclusky	Mcclusky	ND	55.0	0.075	1	1,852	67	<\$100M	35.0	1,852	67	0
Northland FNCL	Steele	ND	55.0	0.039	0.22	4,959	241	\$100M-500M	77.5	22,577	350	0
Citizens St Bk Midwest	Cavalier	ND	55.0	0.039	0.163	5,731	238	\$100M-500M	62.5	26,616	350	0
American St B&TC of Dickinson	Dickinson	ND	55.0	0.035	0.133	7,299	276	\$100M-500M	72.5	44,407	457	0.005
Security St Bk of ND	Hannaford	ND	55.0	0.03	0.112	10,042	472	\$100M-500M	67.5	58,336	687	0.004
First Western B&TC	Minot	ND	55.0	0.03	0.116	11,819	448	\$100M-500M	60.0	54,427	640	0.003
Alerus FNCL NA	Grand Forks	ND	55.0	0.026	0.068	18,681	829	\$500M-\$1B	70.0	116,194	1,235	0
State B&T	Fargo	ND	55.0	0.014	0.034	22,234	1,149	\$1B-\$10B	62.5	186,956	1,887	0
First Security Bk Underwood	Underwood	ND	52.5	0.091	1	2,063	45	<\$100M	35.0	2,063	45	0
State Bk of Lakota	Lakota	ND	52.5	0.068	1	2,268	76	<\$100M	30.0	2,268	76	0.001
Great Plains NB	Belfield	ND	52.5	0.05	0.351	3,310	134	<\$100M	67.5	9,441	178	0
Citizens St Bk of Lankin	Lankin	ND	52.5	0.065	0.276	3,332	112	<\$100M	77.5	12,077	150	0
First St Bk	Buxton	ND	52.5	0.054	0.16	4,803	188	<\$100M	85.0	29,960	305	0.001
First NB&TC of Williston	Williston	ND	52.5	0.042	0.102	6,712	232	\$100M-500M	70.0	38,227	361	0.002
Farmers & Merchants NB	Hatton	ND	50.0	0.131	1	1,933	38	<\$100M	30.0	1,933	38	0.005
Strasburg St Bk	Strasburg	ND	50.0	0.064	1	2,818	40	<\$100M	30.0	2,818	40	0
Citizens St Bk	Mohall	ND	50.0	0.083	0.326	2,868	86	<\$100M	35.0	4,792	96	0.003
Bremer Bk NA	Grand Forks	ND	50.0	0.02	0.088	13,549	599	\$500M-\$1B	62.5	74,621	877	0.001
First St Bk of Wilton	Wilton	ND	47.5	0.097	1	2,544	35	<\$100M	27.5	2,544	35	0.001
Citizens St Bk	Enderlin	ND	47.5	0.043	0.131	4,298	194	\$100M-500M	60.0	19,179	233	0
Kindred St Bk	Kindred	ND	45.0	0.078	1	1,630	34	<\$100M	27.5	1,630	34	0.002
First St Bk of Munich	Munich	ND	45.0	0.039	0.333	3,022	150	<\$100M	62.5	9,077	183	0.001
State Bk of Streeter	Streeter	ND	42.5	0.085	1	657	25	<\$100M	27.5	657	25	0
Western St Bk	Devils Lake	ND	42.5	0.019	0.07	5,054	219	\$100M-500M	55.0	34,560	348	0.003
Farmers St Bk of Crosby	Crosby	ND	40.0	0.036	1	1,496	58	<\$100M	32.5	1,496	58	0.001
Heartland St Bk	Edgeley	ND	40.0	0.043	0.493	1,781	85	<\$100M	30.0	3,501	95	0.002
Peoples St Bk	Westhope	ND	40.0	0.051	0.723	2,003	64	<\$100M	27.5	2,770	67	0

Table 3B Expanded. Micro Business Lending Institutions in North Dakota Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Hamilton	Hamilton	ND	37.5	0.049	1	643	31	<\$100M	25.0	643	31	0
Stock Growers Bk	Napoleon	ND	37.5	0.033	1	1,184	50	<\$100M	35.0	1,184	50	0
Farmers & Merchants St Bk	Langdon	ND	37.5	0.039	0.387	1,823	94	<\$100M	42.5	4,712	109	0.004
Bank Center First	Bismarck	ND	37.5	0.019	0.039	4,760	193	\$100M-500M	67.5	58,504	416	0.008
First St Bk of Gackle	Gackle	ND	35.0	0.037	1	1,043	48	<\$100M	27.5	1,043	48	0
Lincoln St Bk	Hankinson	ND	35.0	0.046	0.291	1,778	68	<\$100M	50.0	6,109	98	0
Bank of Tioga	Tioga	ND	35.0	0.04	0.356	2,118	48	<\$100M	42.5	5,955	66	0
National Bk of Harvey	Harvey	ND	35.0	0.045	0.146	2,581	80	<\$100M	72.5	17,730	174	0.003
Grant County St Bk	Carson	ND	32.5	0.021	1	512	23	<\$100M	32.5	512	23	0
First St Bk of Harvey	Harvey	ND	32.5	0.034	0.211	2,006	88	<\$100M	52.5	8,980	122	0.002
State B&Tc Kenmare	Kenmare	ND	32.5	0.034	0.149	2,376	86	<\$100M	57.5	14,619	127	0.002
Visionbank	Fargo	ND	32.5	0.045	0.073	3,410	80	<\$100M	67.5	28,023	194	0
Peoples B&TC	Parshall	ND	30.0	0.015	1	627	39	<\$100M	30.0	627	39	0
First St Bk of Sharon	Sharon	ND	30.0	0.035	0.297	1,579	59	<\$100M	50.0	5,322	82	0.002
Countrybank USA	Cando	ND	30.0	0.041	0.229	1,599	65	<\$100M	55.0	6,995	90	0.004
Peoples St Bk of Velva	Velva	ND	27.5	0.027	0.261	730	87	<\$100M	37.5	2,796	92	0
First & Farmers Bk	Portland	ND	27.5	0.038	0.142	1,796	95	<\$100M	55.0	9,197	136	0.007
Bank of Hazelton	Hazelton	ND	25.0	0.037	0.218	999	50	<\$100M	37.5	4,182	65	0.002
Union St Bk of Hazen	Hazen	ND	25.0	0.027	0.126	1,795	83	<\$100M	30.0	5,326	102	0
Citizens St Bk of Finley	Finley	ND	25.0	0.027	0.14	1,940	69	<\$100M	45.0	10,154	110	0.002
First Security Bk West	Beulah	ND	20.0	0.026	0.074	1,808	83	<\$100M	67.5	22,787	146	0
Bank of Glen Ullin	Glen Ullin	ND	15.0	0.023	0.194	717	32	<\$100M	45.0	3,699	45	0
First St Bk of Cando	Cando	ND	15.0	0.025	0.096	1,063	66	<\$100M	60.0	10,659	98	0
Frontier Trust Company FSB	Fargo	ND	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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