

Table A.2 Small Business Lending in North Dakota Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in | Number or | Total Score | Total Score |
|------------------------------|--------------|---------------------------------------|--------|---------|---------|--------|---------------|------------|-----------|-------------|-------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | SBL | SBL | (<\$250K) | (<\$100K) |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Bremer Bk Na | Grand Forks | 100.0 | 10.0 | 10.0 | 10.0 | 10.0 | \$100M-500M | 93,952 | 661 | 80.0 | 70.0 |
| Kirkwood B&Tc | Bismarck | 90.0 | 10.0 | 8.0 | 9.0 | 9.0 | <\$100M | 37,011 | 396 | 72.5 | 65.0 |
| First Security Bk West | Beulah | 87.5 | 10.0 | 9.0 | 9.0 | 7.0 | <\$100M | 21,261 | 169 | 45.0 | 22.5 |
| Bremer Bk Na | Minot | 85.0 | 9.0 | 5.0 | 10.0 | 10.0 | \$100M-500M | 92,794 | 920 | 70.0 | 65.0 |
| United Valley Bk | Cavalier | 85.0 | 10.0 | 8.0 | 8.0 | 8.0 | <\$100M | 16,083 | 210 | 77.5 | 75.0 |
| Farmers & Mrch Bk Valley Cit | Valley City | 85.0 | 9.0 | 9.0 | 8.0 | 8.0 | <\$100M | 15,111 | 362 | 95.0 | 95.0 |
| First United Bk | Park River | 85.0 | 7.0 | 10.0 | 8.0 | 9.0 | <\$100M | 10,748 | 398 | 90.0 | 92.5 |
| Union St Bk Of Fargo | Fargo | 80.0 | 10.0 | 9.0 | 7.0 | 6.0 | <\$100M | 7,610 | 155 | 82.5 | 85.0 |
| First International B&Tc | Watford City | 77.5 | 9.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 84,469 | 1,581 | 80.0 | 80.0 |
| Stutsman County Bk St Bk | Jamestown | 77.5 | 8.0 | 4.0 | 9.0 | 10.0 | \$100M-500M | 23,395 | 650 | 87.5 | 87.5 |
| Goose River Bk | Mayville | 77.5 | 9.0 | 6.0 | 8.0 | 8.0 | <\$100M | 11,404 | 195 | 62.5 | 47.5 |
| State Bk Of Bottineau | Bottineau | 77.5 | 7.0 | 10.0 | 7.0 | 7.0 | <\$100M | 6,835 | 159 | 82.5 | 85.0 |
| First Nb Nd | Grand Forks | 75.0 | 9.0 | 1.0 | 10.0 | 10.0 | \$100M-500M | 108,163 | 2,363 | 70.0 | 62.5 |
| First Southwest Bk | Bismarck | 75.0 | 9.0 | 1.0 | 10.0 | 10.0 | \$100M-500M | 56,615 | 1,003 | 80.0 | 75.0 |
| Bank Center First | Bismarck | 75.0 | 10.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 41,764 | 591 | 77.5 | 57.5 |
| Dakota Cmnty Bk | Hebron | 75.0 | 7.0 | 6.0 | 8.0 | 9.0 | \$100M-500M | 17,351 | 386 | 85.0 | 87.5 |
| United Cmnty Bk Of Nd | Leeds | 75.0 | 9.0 | 4.0 | 9.0 | 8.0 | <\$100M | 19,800 | 273 | 62.5 | 52.5 |
| State Bk Of Fargo | Fargo | 72.5 | 8.0 | 1.0 | 10.0 | 10.0 | \$100M-500M | 89,815 | 1,063 | 62.5 | 52.5 |
| First Western B&Tc | Minot | 72.5 | 8.0 | 2.0 | 10.0 | 9.0 | \$100M-500M | 51,306 | 634 | 55.0 | 55.0 |
| Community First Nb | Fargo | 72.5 | 8.0 | 1.0 | 10.0 | 10.0 | \$500M-\$1B | 105,574 | 1,829 | 67.5 | 60.0 |
| State Bk West Fargo | West Fargo | 72.5 | 10.0 | 2.0 | 9.0 | 8.0 | <\$100M | 25,952 | 332 | 60.0 | 50.0 |
| First St Bk Of Munich | Munich | 72.5 | 6.0 | 7.0 | 8.0 | 8.0 | <\$100M | 10,646 | 219 | 80.0 | 85.0 |
| First Nb | Bowbells | 72.5 | 8.0 | 8.0 | 7.0 | 6.0 | <\$100M | 7,078 | 133 | 62.5 | 50.0 |
| Bnc Nb | Bismarck | 70.0 | 7.0 | 1.0 | 10.0 | 10.0 | \$100M-500M | 66,408 | 697 | 52.5 | 50.0 |
| First Nb&Tc Of Williston | Williston | 70.0 | 10.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 42,054 | 323 | 52.5 | 45.0 |
| American St B&Tc Of Dickinso | Dickinson | 70.0 | 8.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 22,835 | 445 | 67.5 | 62.5 |
| Norwest Bk Nd Na | Fargo | 70.0 | 7.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 205,106 | 2,689 | 60.0 | 57.5 |
| Walhalla St Bk | Walhalla | 70.0 | 10.0 | 3.0 | 8.0 | 7.0 | <\$100M | 10,236 | 163 | 75.0 | 77.5 |
| First St Bk Langdon | Langdon | 70.0 | 6.0 | 7.0 | 7.0 | 8.0 | <\$100M | 8,802 | 210 | 80.0 | 82.5 |
| Ramsey Nb&Tc Of Devils Lake | Devils Lake | 67.5 | 8.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 20,638 | 261 | 60.0 | 45.0 |
| Community Nb Grand Forks | Grand Forks | 67.5 | 8.0 | 1.0 | 9.0 | 9.0 | \$100M-500M | 19,015 | 645 | 72.5 | 67.5 |
| U S Bk Na Nd | Fargo | 67.5 | 6.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 391,793 | 142,623 | 72.5 | 82.5 |
| Dakota Western Bk | Bowman | 67.5 | 6.0 | 6.0 | 7.0 | 8.0 | <\$100M | 8,012 | 212 | 77.5 | 80.0 |
| National Bk Of Harvey | Harvey | 67.5 | 8.0 | 5.0 | 7.0 | 7.0 | <\$100M | 7,891 | 166 | 75.0 | 77.5 |
| First St Bk | Buxton | 67.5 | 7.0 | 8.0 | 7.0 | 5.0 | <\$100M | 7,501 | 130 | 50.0 | 40.0 |
| Citizens St Bk | Mohall | 67.5 | 10.0 | 4.0 | 6.0 | 7.0 | <\$100M | 6,211 | 169 | 72.5 | 75.0 |
| State B&Tc Kenmare | Kenmare | 65.0 | 9.0 | 2.0 | 8.0 | 7.0 | <\$100M | 12,031 | 162 | 42.5 | 37.5 |
| Sargent County Bk | Forman | 65.0 | 5.0 | 10.0 | 6.0 | 5.0 | <\$100M | 6,447 | 117 | 45.0 | 32.5 |
| Great Plains Nb | Belfield | 65.0 | 4.0 | 8.0 | 5.0 | 9.0 | <\$100M | 3,696 | 545 | 72.5 | 80.0 |
| American St B&Tc Of Willisto | Williston | 62.5 | 5.0 | 3.0 | 8.0 | 9.0 | \$100M-500M | 18,402 | 473 | 75.0 | 80.0 |
| Security First Bk Of Nd | New Salem | 62.5 | 8.0 | 4.0 | 7.0 | 6.0 | <\$100M | 8,664 | 131 | 72.5 | 75.0 |
| Citizens St Bk | Grafton | 62.5 | 7.0 | 6.0 | 7.0 | 5.0 | <\$100M | 7,056 | 115 | 40.0 | 25.0 |
| Farmers St Bk | Elgin | 62.5 | 6.0 | 9.0 | 4.0 | 6.0 | <\$100M | 3,355 | 130 | 70.0 | 72.5 |
| Western St Bk | Devils Lake | 60.0 | 5.0 | 1.0 | 9.0 | 9.0 | \$100M-500M | 24,031 | 390 | 55.0 | 50.0 |

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|----------------------------|-------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| First St Bk Of Nd | Arthur | 60.0 | 6.0 | 5.0 | 7.0 | 6.0 | <\$100M | 7,684 | 148 | 70.0 | 75.0 |
| Scandia Amer B&Tc | Stanley | 60.0 | 2.0 | 10.0 | 5.0 | 7.0 | <\$100M | 3,827 | 158 | 65.0 | 72.5 |
| Union Bk | Beulah | 60.0 | 6.0 | 7.0 | 5.0 | 6.0 | <\$100M | 3,788 | 134 | 65.0 | 67.5 |
| Harwood St Bk | Harwood | 60.0 | 9.0 | 6.0 | 4.0 | 5.0 | <\$100M | 3,485 | 108 | 67.5 | 70.0 |
| Security St Bk Of Nd | Hannaford | 57.5 | 5.0 | 1.0 | 8.0 | 9.0 | \$100M-500M | 18,017 | 403 | 55.0 | 52.5 |
| Bank Of Steele | Steele | 57.5 | 7.0 | 3.0 | 7.0 | 6.0 | <\$100M | 6,769 | 158 | 42.5 | 32.5 |
| First Nb&Tc Of Bottineau | Bottineau | 57.5 | 1.0 | 9.0 | 6.0 | 7.0 | <\$100M | 5,166 | 170 | 60.0 | 70.0 |
| Security St Bk | Dunseith | 57.5 | 4.0 | 8.0 | 4.0 | 7.0 | <\$100M | 3,418 | 168 | 50.0 | 50.0 |
| Bank Of Glen Ullin | Glen Ullin | 57.5 | 6.0 | 10.0 | 4.0 | 3.0 | <\$100M | 3,448 | 68 | 65.0 | 70.0 |
| Lakeside St Bk | New Town | 55.0 | 4.0 | 7.0 | 6.0 | 5.0 | <\$100M | 4,508 | 125 | 62.5 | 72.5 |
| Mcville St Bk | Mcville | 55.0 | 9.0 | 5.0 | 5.0 | 3.0 | <\$100M | 3,828 | 71 | 62.5 | 62.5 |
| Page St Bk | Page | 55.0 | 10.0 | 7.0 | 3.0 | 2.0 | <\$100M | 2,267 | 63 | 57.5 | 62.5 |
| Citizens St Bk Midwest | Cavalier | 52.5 | 4.0 | 1.0 | 8.0 | 8.0 | \$100M-500M | 10,561 | 267 | 45.0 | 50.0 |
| First St Bk Of La Moure | La Moure | 52.5 | 4.0 | 7.0 | 6.0 | 4.0 | <\$100M | 6,765 | 88 | 62.5 | 67.5 |
| Farmers & Merchants St Bk | Langdon | 52.5 | 5.0 | 4.0 | 6.0 | 6.0 | <\$100M | 4,666 | 140 | 57.5 | 37.5 |
| First St Bk Of Cando | Cando | 52.5 | 5.0 | 8.0 | 5.0 | 3.0 | <\$100M | 4,467 | 77 | 60.0 | 67.5 |
| Bank Of Minto | Minto | 52.5 | 7.0 | 7.0 | 3.0 | 4.0 | <\$100M | 3,007 | 86 | 62.5 | 65.0 |
| West River St Bk | Hettinger | 52.5 | 4.0 | 10.0 | 3.0 | 4.0 | <\$100M | 2,695 | 105 | 60.0 | 70.0 |
| First St Bk Of Harvey | Harvey | 50.0 | 5.0 | 2.0 | 6.0 | 7.0 | <\$100M | 6,006 | 179 | 55.0 | 45.0 |
| Mcintosh County Bk | Ashley | 50.0 | 3.0 | 5.0 | 6.0 | 6.0 | <\$100M | 5,012 | 135 | 60.0 | 65.0 |
| First & Farmers Bk | Portland | 50.0 | 5.0 | 5.0 | 5.0 | 5.0 | <\$100M | 3,715 | 106 | 57.5 | 62.5 |
| Farmers St Bk Of Crosby | Crosby | 50.0 | 3.0 | 8.0 | 4.0 | 5.0 | <\$100M | 3,443 | 112 | 55.0 | 65.0 |
| Drayton St Bk | Drayton | 50.0 | 4.0 | 6.0 | 3.0 | 7.0 | <\$100M | 3,124 | 159 | 57.5 | 65.0 |
| Commercial Bk Of Mott | Mott | 47.5 | 2.0 | 10.0 | 3.0 | 4.0 | <\$100M | 2,626 | 97 | 47.5 | 62.5 |
| Peoples St Bk Fairmount Nd | Fairmount | 47.5 | 9.0 | 6.0 | 3.0 | 1.0 | <\$100M | 2,483 | 35 | 52.5 | 55.0 |
| First St Bk Of Golva | Golva | 47.5 | 4.0 | 9.0 | 2.0 | 4.0 | <\$100M | 2,166 | 87 | 52.5 | 60.0 |
| Union St Bk Of Hazen | Hazen | 45.0 | 5.0 | 2.0 | 6.0 | 5.0 | <\$100M | 5,895 | 122 | 40.0 | 27.5 |
| First Nb Of Milnor | Milnor | 45.0 | 6.0 | 3.0 | 6.0 | 3.0 | <\$100M | 4,824 | 74 | 25.0 | 20.0 |
| Farmers Security Bk | Washburn | 45.0 | 6.0 | 3.0 | 5.0 | 4.0 | <\$100M | 3,747 | 83 | 55.0 | 60.0 |
| Citizens St Bk Of Finley | Finley | 45.0 | 5.0 | 4.0 | 5.0 | 4.0 | <\$100M | 3,662 | 84 | 37.5 | 30.0 |
| Countrybank Usa | Cando | 45.0 | 5.0 | 6.0 | 4.0 | 3.0 | <\$100M | 3,452 | 82 | 35.0 | 27.5 |
| Bank Of Hazelton | Hazelton | 45.0 | 8.0 | 3.0 | 5.0 | 2.0 | <\$100M | 3,981 | 66 | 45.0 | 25.0 |
| First St Bk Rolla | Rolla | 42.5 | 3.0 | 2.0 | 6.0 | 6.0 | <\$100M | 4,626 | 132 | 40.0 | 37.5 |
| Bank Of Tioga | Tioga | 42.5 | 4.0 | 5.0 | 5.0 | 3.0 | <\$100M | 4,247 | 74 | 52.5 | 57.5 |
| Security St Bk Wishek Nd | Wishek | 42.5 | 4.0 | 4.0 | 5.0 | 4.0 | <\$100M | 3,775 | 88 | 47.5 | 55.0 |
| Garrison St Bk & Tr | Garrison | 42.5 | 2.0 | 6.0 | 4.0 | 5.0 | <\$100M | 3,640 | 116 | 50.0 | 57.5 |
| Lincoln St Bk | Hankinson | 42.5 | 6.0 | 4.0 | 4.0 | 3.0 | <\$100M | 3,228 | 81 | 50.0 | 55.0 |
| First St Bk Of Sharon | Sharon | 42.5 | 2.0 | 8.0 | 3.0 | 4.0 | <\$100M | 2,333 | 100 | 45.0 | 57.5 |
| Liberty St Bk | Powers Lake | 42.5 | 3.0 | 7.0 | 2.0 | 5.0 | <\$100M | 1,746 | 129 | 50.0 | 57.5 |
| First Cap Bk Nd | West Fargo | 40.0 | 7.0 | 4.0 | 3.0 | 2.0 | <\$100M | 3,128 | 57 | 47.5 | 32.5 |
| Stock Growers Bk | Napoleon | 40.0 | 1.0 | 10.0 | 2.0 | 3.0 | <\$100M | 2,048 | 75 | 42.5 | 52.5 |
| Farmers & Merchants St Bk | Tolna | 40.0 | 1.0 | 9.0 | 2.0 | 4.0 | <\$100M | 1,471 | 86 | 40.0 | 42.5 |
| Rolette St Bk | Rolette | 40.0 | 3.0 | 10.0 | 2.0 | 1.0 | <\$100M | 1,778 | 41 | 42.5 | 52.5 |
| Merchants Bk | Rugby | 37.5 | 3.0 | 5.0 | 4.0 | 3.0 | <\$100M | 3,435 | 73 | 45.0 | 52.5 |
| Security Sb Of Edgeley | Edgeley | 37.5 | 7.0 | 2.0 | 4.0 | 2.0 | <\$100M | 3,301 | 53 | 37.5 | 17.5 |

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|-----------------------------|--------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$)(4) | SBL(#)(5) | | | | | |
| Peoples St Bk | Westhope | 37.5 | 3.0 | 3.0 | 3.0 | 6.0 | <\$100M | 2,740 | 142 | 40.0 | 42.5 |
| Strasburg St Bk | Strasburg | 37.5 | 2.0 | 8.0 | 3.0 | 2.0 | <\$100M | 2,440 | 60 | 37.5 | 47.5 |
| Citizens St Bk | Enderlin | 35.0 | 2.0 | 3.0 | 4.0 | 5.0 | <\$100M | 3,523 | 119 | 37.5 | 32.5 |
| Peoples B&Tc | Parshall | 35.0 | 1.0 | 9.0 | 2.0 | 2.0 | <\$100M | 1,542 | 43 | 35.0 | 37.5 |
| Security St Bk Of Hunter | Hunter | 35.0 | 2.0 | 7.0 | 2.0 | 3.0 | <\$100M | 1,490 | 68 | 40.0 | 45.0 |
| Kulm St Bk | Kulm | 35.0 | 2.0 | 10.0 | 1.0 | 1.0 | <\$100M | 893 | 24 | 35.0 | 42.5 |
| State Bk Of Lakota | Lakota | 32.5 | 3.0 | 4.0 | 3.0 | 3.0 | <\$100M | 3,007 | 79 | 42.5 | 50.0 |
| Citizens St Bk Of Lankin | Lankin | 32.5 | 1.0 | 9.0 | 1.0 | 2.0 | <\$100M | 1,189 | 61 | 35.0 | 22.5 |
| Mckenzie County Bk | Watford City | 30.0 | 3.0 | 3.0 | 2.0 | 4.0 | <\$100M | 2,197 | 85 | 37.5 | 47.5 |
| Bank Of Turtle Lake | Turtle Lake | 30.0 | 2.0 | 6.0 | 2.0 | 2.0 | <\$100M | 1,414 | 42 | 35.0 | 42.5 |
| First Nb Of Mcclusky | Mcclusky | 30.0 | 1.0 | 9.0 | 1.0 | 1.0 | <\$100M | 1,129 | 37 | 30.0 | 37.5 |
| First Security Bk Underwood | Underwood | 30.0 | 1.0 | 8.0 | 1.0 | 2.0 | <\$100M | 938 | 58 | 30.0 | 37.5 |
| Bank Of Hamilton | Hamilton | 30.0 | 2.0 | 7.0 | 1.0 | 2.0 | <\$100M | 874 | 56 | 32.5 | 40.0 |
| Grant County St Bk | Carson | 30.0 | 1.0 | 9.0 | 1.0 | 1.0 | <\$100M | 784 | 30 | 30.0 | 30.0 |
| Fingal St Bk | Fingal | 27.5 | 4.0 | 5.0 | 1.0 | 1.0 | <\$100M | 1,014 | 28 | 35.0 | 37.5 |
| First St Bk Of Wilton | Wilton | 25.0 | 3.0 | 3.0 | 2.0 | 2.0 | <\$100M | 1,711 | 61 | 32.5 | 40.0 |
| First St Bk Of Gackle | Gackle | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 119 | 19 | 25.0 | 25.0 |
| Kindred St Bk | Kindred | 25.0 | 2.0 | 6.0 | 1.0 | 1.0 | <\$100M | 1,136 | 41 | 27.5 | 37.5 |
| Peoples St Bk Of Velva | Velva | 22.5 | 3.0 | 3.0 | 2.0 | 1.0 | <\$100M | 2,053 | 31 | 15.0 | 15.0 |
| First St Bk Of Hope | Hope | 20.0 | 1.0 | 5.0 | 1.0 | 1.0 | <\$100M | 745 | 40 | 22.5 | 27.5 |
| State Bk Of Streeter | Streeter | 20.0 | 1.0 | 5.0 | 1.0 | 1.0 | <\$100M | 446 | 13 | 22.5 | 32.5 |
| Farmers & Merchants Nb | Hatton | 17.5 | 1.0 | 4.0 | 1.0 | 1.0 | <\$100M | 691 | 28 | 20.0 | 25.0 |

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.