

Table 3A Expanded. Small Business Lending Institutions in North Dakota Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
United Valley Bk	Cavalier	92.5	0.373	1	34,767	440	<\$100M	87.5	20,550	378	0
Kirkwood B&TC	Bismarck	92.5	0.546	1	61,907	379	\$100M-500M	77.5	15,242	248	0
First St Bk	Buxton	87.5	0.293	1	20,386	289	<\$100M	52.5	3,334	206	0.001
First United Bk	Park River	82.5	0.169	1	15,901	455	<\$100M	97.5	15,901	455	0
Dakota Cmnty Bk	Hebron	82.5	0.211	1	44,570	729	\$100M-500M	75.0	13,635	553	0
First International B&TC	Watford City	77.5	0.248	0.675	165,916	1,703	\$500M-\$1B	70.0	34,292	1,157	0.01
Stutsman County St Bk	Jamestown	75.0	0.25	0.852	34,014	481	\$100M-500M	70.0	8,216	361	0.002
Goose River Bk	Mayville	75.0	0.251	1	17,454	214	<\$100M	55.0	3,700	150	0
American St B&TC of Dickinson	Dickinson	75.0	0.224	0.87	40,652	422	\$100M-500M	52.5	6,160	261	0.005
U S Bk NA ND	Fargo	72.5	0.186	0.469	750,313	176,902	\$1B-\$10B	90.0	589,870	175,092	0.079
Lakeside St Bk	New Town	72.5	0.129	1	6,508	2,355	<\$100M	90.0	6,508	2,355	0
Starion FNCL	Bismarck	72.5	0.173	0.685	76,167	1,115	\$100M-500M	75.0	23,865	875	0
Dakota Western Bk	Bowman	72.5	0.182	1	20,306	320	\$100M-500M	70.0	5,523	258	0.003
Alerus FNCL NA	Grand Forks	72.5	0.209	0.507	129,141	1,269	\$500M-\$1B	60.0	21,080	841	0
Great Plains NB	Belfield	72.5	0.177	1	10,952	194	<\$100M	60.0	3,756	144	0
Ramsey NB&TC of Devils Lake	Devils Lake	72.5	0.257	0.819	38,120	349	\$100M-500M	50.0	5,097	198	0
Bank Center First	Bismarck	72.5	0.231	0.493	53,892	404	\$100M-500M	42.5	4,667	200	0.009
Mcville St Bk	Mcville	70.0	0.3	1	6,937	149	<\$100M	82.5	6,937	149	0
Security First Bk of ND	New Salem	70.0	0.316	0.883	25,135	202	<\$100M	67.5	6,798	127	0.004
Bremer Bk NA	Fargo	70.0	0.162	0.485	176,786	2,189	\$1B-\$10B	62.5	41,020	1,613	0.001
Security St Bk of ND	Hannaford	70.0	0.188	0.778	48,191	745	\$100M-500M	62.5	9,920	558	0.005
United Cmnty Bk of ND	Leeds	70.0	0.256	0.941	28,351	313	\$100M-500M	52.5	4,692	211	0.003
First NB&TC of Williston	Williston	70.0	0.246	0.558	36,828	328	\$100M-500M	50.0	5,527	219	0.003
National Bk of Harvey	Harvey	70.0	0.33	0.967	19,265	174	<\$100M	45.0	3,109	99	0.003
American St B&TC of Williston	Williston	67.5	0.138	0.973	28,657	1,028	\$100M-500M	70.0	8,187	853	0.004
First St Bk Of ND	Arthur	67.5	0.164	0.856	27,722	446	\$100M-500M	70.0	8,643	361	0
Union St Bk of Fargo	Fargo	67.5	0.228	1	12,418	154	<\$100M	55.0	3,343	101	0
Northland FNCL	Steele	67.5	0.176	1	17,930	276	\$100M-500M	52.5	3,886	195	0
First St Bk of Munich	Munich	67.5	0.122	1	8,836	167	<\$100M	50.0	2,855	131	0.001
Visionbank	Fargo	67.5	0.377	0.797	24,381	223	<\$100M	40.0	2,881	109	0
First Security Bk West	Beulah	67.5	0.302	0.947	21,780	158	<\$100M	30.0	1,992	101	0
Sargent County Bk	Forman	65.0	0.096	1	6,185	199	<\$100M	85.0	6,185	199	0
Citizens St Bk Midwest	Cavalier	65.0	0.184	0.765	25,012	363	\$100M-500M	62.5	5,773	250	0
State B&T	Fargo	65.0	0.134	0.304	178,230	1,821	\$1B-\$10B	55.0	22,695	1,142	0
First Western B&TC	Minot	65.0	0.14	0.635	52,732	562	\$100M-500M	55.0	9,847	369	0.003
Bremer Bk Na	Grand Forks	65.0	0.109	0.53	70,693	874	\$500M-\$1B	52.5	14,433	624	0.001
State Bk of Bottineau	Bottineau	62.5	0.122	1	5,023	151	<\$100M	82.5	5,023	151	0.007
Farmers St Bk	Elgin	62.5	0.15	1	4,699	133	<\$100M	82.5	4,699	133	0
Drayton St Bk	Drayton	62.5	0.146	1	5,410	176	<\$100M	77.5	5,410	176	0.002
State B&TC Kenmare	Kenmare	62.5	0.216	0.878	14,807	141	<\$100M	32.5	2,060	99	0.002
First NB of Milnor	Milnor	60.0	0.157	1	7,840	105	<\$100M	80.0	7,840	105	0
Choice FNCL Grp	Grafton	60.0	0.142	0.385	41,573	345	\$100M-500M	42.5	5,134	185	0
American Federal Bank	Fargo	60.0	0.144	0.286	35,216	368	\$100M-500M	40.0	4,698	177	0

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Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Citizens St Bk of Lankin	Lankin	60.0	0.156	1	5,613	85	<\$100M	40.0	1,730	69	0
Citizens St Bk of Finley	Finley	60.0	0.184	1	9,594	104	<\$100M	30.0	1,792	68	0.002
First NB&TC of Bottineau	Bottineau	57.5	0.059	1	5,750	167	<\$100M	77.5	5,750	167	0.002
Garrison St Bk & Tr	Garrison	57.5	0.118	1	6,668	152	<\$100M	77.5	6,668	152	0
Scandia Amer B&TC	Stanley	57.5	0.11	1	5,728	98	<\$100M	75.0	5,728	98	0.002
Citizens St Bk	Mohall	57.5	0.207	0.708	6,533	189	<\$100M	75.0	5,331	181	0.003
First St Bk of Sharon	Sharon	57.5	0.134	1	7,328	97	<\$100M	40.0	2,111	67	0.002
Security St Bk	Dunseith	55.0	0.121	1	4,572	133	<\$100M	75.0	4,572	133	0.007
Countrybank USA	Cando	55.0	0.179	1	6,764	92	<\$100M	37.5	1,675	69	0.004
First St Bk of Cando	Cando	55.0	0.208	0.974	8,171	104	<\$100M	22.5	1,022	70	0
Bank of Glen Ullin	Glen Ullin	55.0	0.143	1	4,306	52	<\$100M	17.5	796	35	0
Commercial Bk of MOTT	Mott	52.5	0.076	1	3,471	145	<\$100M	75.0	3,471	145	0.002
Bank of Minto	Minto	52.5	0.196	1	3,682	64	<\$100M	67.5	3,682	64	0
Western St Bk	Devils Lake	52.5	0.108	0.497	25,886	306	\$100M-500M	40.0	4,274	203	0.002
First St Bk of Harvey	Harvey	52.5	0.141	0.919	8,552	119	<\$100M	37.5	2,184	88	0.002
Mcintosh County Bk	Ashley	50.0	0.094	1	5,814	143	<\$100M	72.5	5,814	143	0.003
Rolette St Bk	Rolette	50.0	0.081	1	2,160	112	<\$100M	67.5	2,160	112	0
Quality Bk	Fingal	47.5	0.139	1	3,492	96	<\$100M	65.0	3,492	96	0
Harwood St Bk	Harwood	47.5	0.169	1	3,339	69	<\$100M	65.0	3,339	69	0
Citizens St Bk	Enderlin	47.5	0.094	0.958	5,974	164	<\$100M	57.5	2,686	146	0
Union Bk	Beulah	47.5	0.136	0.982	5,765	120	<\$100M	52.5	2,466	96	0
Peoples St Bk Fairmount ND	Fairmount	47.5	0.283	0.787	3,946	92	<\$100M	37.5	1,043	75	0
Lincoln St Bk	Hankinson	47.5	0.156	0.999	5,295	100	<\$100M	32.5	1,361	72	0
Security St Bk Wishek ND	Wishek	45.0	0.107	1	4,944	127	<\$100M	70.0	4,944	127	0.002
First St Bk of Golva	Golva	45.0	0.089	1	3,178	87	<\$100M	65.0	3,178	87	0
Security St Bk of Hunter	Hunter	45.0	0.095	1	3,220	112	<\$100M	65.0	3,220	112	0
Mckenzie County Bk	Watford City	45.0	0.129	1	4,155	98	<\$100M	65.0	4,155	98	0
Farmers Security Bk	Washburn	45.0	0.141	1	3,766	81	<\$100M	65.0	3,766	81	0
Farmers & Merchants St Bk	Tolna	45.0	0.057	1	2,454	136	<\$100M	62.5	2,454	136	0.002
Liberty St Bk	Powers Lake	42.5	0.058	1	1,805	117	<\$100M	60.0	1,805	117	0.004
Farmers & Merchants St Bk	Langdon	42.5	0.102	1	4,645	111	<\$100M	42.5	1,842	97	0.004
Bank of Tioga	Tioga	42.5	0.113	1	5,955	68	<\$100M	37.5	2,025	53	0
First & Farmers Bk	Portland	42.5	0.123	0.475	5,503	148	<\$100M	32.5	1,710	106	0.007
Bank of Turtle Lake	Turtle Lake	37.5	0.12	1	2,543	58	<\$100M	60.0	2,543	58	0
Heartland St Bk	Edgeley	37.5	0.107	0.95	4,094	79	<\$100M	42.5	1,647	67	0.002
Stock Growers Bk	Napoleon	35.0	0.042	1	1,474	56	<\$100M	45.0	1,474	56	0
Merchants Bk	Rugby	35.0	0.066	1	2,632	70	<\$100M	32.5	1,522	63	0
Farmers St Bk of Crosby	Crosby	35.0	0.035	1	1,567	74	<\$100M	30.0	909	69	0.001
State Bk of Lakota	Lakota	32.5	0.077	1	2,512	84	<\$100M	55.0	2,512	84	0.002
Farmers & Merchants NB	Hatton	32.5	0.132	1	1,990	42	<\$100M	50.0	1,990	42	0.005
First Security Bk Underwood	Underwood	32.5	0.056	1	1,287	53	<\$100M	47.5	1,287	53	0
Peoples St Bk	Westhope	32.5	0.054	1	2,111	136	<\$100M	42.5	1,437	126	0
Union St Bk of Hazen	Hazen	32.5	0.077	0.433	4,668	125	<\$100M	32.5	1,696	100	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Peoples B&TC	Parshall	32.5	0.02	1	809	66	<\$100M	32.5	809	66	0
Strasburg St Bk	Strasburg	30.0	0.043	1	1,866	39	<\$100M	45.0	1,866	39	0
Grant County St Bk	Carson	30.0	0.049	1	1,121	36	<\$100M	45.0	1,121	36	0
First St Bk of Gackle	Gackle	30.0	0.026	1	691	81	<\$100M	35.0	691	81	0
Bank of Hazelton	Hazelton	30.0	0.13	0.926	3,507	52	<\$100M	17.5	772	41	0.002
First St Bk of Wilton	Wilton	27.5	0.083	1	2,125	39	<\$100M	50.0	2,125	39	0.001
Kindred St Bk	Kindred	27.5	0.07	1	1,230	27	<\$100M	45.0	1,230	27	0.003
Peoples St Bk of Velva	Velva	27.5	0.098	0.955	2,575	34	<\$100M	20.0	717	26	0
State Bk of Streeter	Streeter	25.0	0.055	1	478	24	<\$100M	40.0	478	24	0
Bank of Hamilton	Hamilton	25.0	0.045	1	616	32	<\$100M	37.5	616	32	0
First NB of Mcclusky	Mcclusky	25.0	0.077	0.999	1,920	65	<\$100M	25.0	654	56	0
Gate City Bank	Fargo	25.0	0.004	0.992	3,568	65	\$500M-\$1B	20.0	845	59	0.003
First St Bk of Hope	Hope	22.5	0.042	1	743	45	<\$100M	35.0	743	45	0
Frontier Trust Company FSB	Fargo	NR	0		0	0	<\$100M	NR	0	0	0

Note: 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 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.

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Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First United Bk	ND	97.5	0.169	1	15,901	455	<\$100M	82.5	15,901	455	0
U S Bk NA ND	ND	90.0	0.147	0.369	589,870	175,092	\$1B-\$10B	72.5	750,313	176,902	0.079
Lakeside St Bk	ND	90.0	0.129	1	6,508	2,355	<\$100M	72.5	6,508	2,355	0
United Valley Bk	ND	87.5	0.22	0.591	20,550	378	<\$100M	92.5	34,767	440	0
Sargent County Bk	ND	85.0	0.096	1	6,185	199	<\$100M	65.0	6,185	199	0
Mcville St Bk	ND	82.5	0.3	1	6,937	149	<\$100M	70.0	6,937	149	0
State Bk of Bottineau	ND	82.5	0.122	1	5,023	151	<\$100M	62.5	5,023	151	0.007
Farmers St Bk	ND	82.5	0.15	1	4,699	133	<\$100M	62.5	4,699	133	0
First NB of Milnor	ND	80.0	0.157	1	7,840	105	<\$100M	60.0	7,840	105	0
Kirkwood B&TC	ND	77.5	0.134	0.246	15,242	248	\$100M-500M	92.5	61,907	379	0
Drayton St Bk	ND	77.5	0.146	1	5,410	176	<\$100M	62.5	5,410	176	0.002
First NB&TC of Bottineau	ND	77.5	0.059	1	5,750	167	<\$100M	57.5	5,750	167	0.002
Garrison St Bk & TR	ND	77.5	0.118	1	6,668	152	<\$100M	57.5	6,668	152	0
Dakota Cmnty Bk	ND	75.0	0.065	0.306	13,635	553	\$100M-500M	82.5	44,570	729	0
Starion FNCL	ND	75.0	0.054	0.215	23,865	875	\$100M-500M	72.5	76,167	1,115	0
Scandia Amer B&TC	ND	75.0	0.11	1	5,728	98	<\$100M	57.5	5,728	98	0.002
Citizens St Bk	ND	75.0	0.169	0.578	5,331	181	<\$100M	57.5	6,533	189	0.003
Security St Bk	ND	75.0	0.121	1	4,572	133	<\$100M	55.0	4,572	133	0.007
Commercial Bk of Mott	ND	75.0	0.076	1	3,471	145	<\$100M	52.5	3,471	145	0.002
Mcintosh County Bk	ND	72.5	0.094	1	5,814	143	<\$100M	50.0	5,814	143	0.003
First International B&TC	ND	70.0	0.051	0.14	34,292	1,157	\$500M-\$1B	77.5	165,916	1,703	0.01
Stutsman County St Bk	ND	70.0	0.06	0.206	8,216	361	\$100M-500M	75.0	34,014	481	0.002
Dakota Western Bk	ND	70.0	0.05	0.272	5,523	258	\$100M-500M	72.5	20,306	320	0.003
American St B&TC of Willisto	ND	70.0	0.04	0.278	8,187	853	\$100M-500M	67.5	28,657	1,028	0.004
First St Bk of ND	ND	70.0	0.051	0.267	8,643	361	\$100M-500M	67.5	27,722	446	0
Security St Bk Wishek ND	ND	70.0	0.107	1	4,944	127	<\$100M	45.0	4,944	127	0.002
Security First Bk of ND	ND	67.5	0.085	0.239	6,798	127	<\$100M	70.0	25,135	202	0.004
Bank of Minto	ND	67.5	0.196	1	3,682	64	<\$100M	52.5	3,682	64	0
Rolette St Bk	ND	67.5	0.081	1	2,160	112	<\$100M	50.0	2,160	112	0
Quality Bk	ND	65.0	0.139	1	3,492	96	<\$100M	47.5	3,492	96	0
Harwood St Bk	ND	65.0	0.169	1	3,339	69	<\$100M	47.5	3,339	69	0
First St Bk of Golva	ND	65.0	0.089	1	3,178	87	<\$100M	45.0	3,178	87	0
Security St Bk of Hunter	ND	65.0	0.095	1	3,220	112	<\$100M	45.0	3,220	112	0
Mckenzie County Bk	ND	65.0	0.129	1	4,155	98	<\$100M	45.0	4,155	98	0
Farmers Security Bk	ND	65.0	0.141	1	3,766	81	<\$100M	45.0	3,766	81	0
Bremer Bk NA	ND	62.5	0.038	0.112	41,020	1,613	\$1B-\$10B	70.0	176,786	2,189	0.001
Security St Bk of ND	ND	62.5	0.039	0.16	9,920	558	\$100M-500M	70.0	48,191	745	0.005
Citizens St Bk Midwest	ND	62.5	0.043	0.177	5,773	250	\$100M-500M	65.0	25,012	363	0
Farmers & Merchants St Bk	ND	62.5	0.057	1	2,454	136	<\$100M	45.0	2,454	136	0.002
Alerus FNCL NA	ND	60.0	0.034	0.083	21,080	841	\$500M-\$1B	72.5	129,141	1,269	0

Table 3B Expanded. Micro Business Lending Institutions in North Dakota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Great Plains NB	ND	60.0	0.061	0.343	3,756	144	<\$100M	72.5	10,952	194	0
Liberty St Bk	ND	60.0	0.058	1	1,805	117	<\$100M	42.5	1,805	117	0.004
Bank of Turtle Lake	ND	60.0	0.12	1	2,543	58	<\$100M	37.5	2,543	58	0
Citizens St Bk	ND	57.5	0.042	0.431	2,686	146	<\$100M	47.5	5,974	164	0
Goose River Bk	ND	55.0	0.053	0.212	3,700	150	<\$100M	75.0	17,454	214	0
Union St Bk of Fargo	ND	55.0	0.061	0.269	3,343	101	<\$100M	67.5	12,418	154	0
State B&T	ND	55.0	0.017	0.039	22,695	1,142	\$1B-\$10B	65.0	178,230	1,821	0
First Western B&TC	ND	55.0	0.026	0.119	9,847	369	\$100M-500M	65.0	52,732	562	0.003
State Bk of Lakota	ND	55.0	0.077	1	2,512	84	<\$100M	32.5	2,512	84	0.002
First St Bk	ND	52.5	0.048	0.164	3,334	206	<\$100M	87.5	20,386	289	0.001
American St B&TC of Dickinson	ND	52.5	0.034	0.132	6,160	261	\$100M-500M	75.0	40,652	422	0.005
United Cmnty Bk of ND	ND	52.5	0.042	0.156	4,692	211	\$100M-500M	70.0	28,351	313	0.003
Northland FNCL	ND	52.5	0.038	0.217	3,886	195	\$100M-500M	67.5	17,930	276	0
Bremer Bk NA	ND	52.5	0.022	0.108	14,433	624	\$500M-\$1B	65.0	70,693	874	0.001
Union Bk	ND	52.5	0.058	0.42	2,466	96	<\$100M	47.5	5,765	120	0
Ramsey NB&TC of Devils Lake	ND	50.0	0.034	0.11	5,097	198	\$100M-500M	72.5	38,120	349	0
First NB&TC of Williston	ND	50.0	0.037	0.084	5,527	219	\$100M-500M	70.0	36,828	328	0.003
First St Bk Of Munich	ND	50.0	0.039	0.323	2,855	131	<\$100M	67.5	8,836	167	0.001
Farmers & Merchants NB	ND	50.0	0.132	1	1,990	42	<\$100M	32.5	1,990	42	0.005
First St Bk of Wilton	ND	50.0	0.083	1	2,125	39	<\$100M	27.5	2,125	39	0.001
First Security Bk Underwood	ND	47.5	0.056	1	1,287	53	<\$100M	32.5	1,287	53	0
National Bk of Harvey	ND	45.0	0.053	0.156	3,109	99	<\$100M	70.0	19,265	174	0.003
Stock Growers Bk	ND	45.0	0.042	1	1,474	56	<\$100M	35.0	1,474	56	0
Strasburg St Bk	ND	45.0	0.043	1	1,866	39	<\$100M	30.0	1,866	39	0
Grant County St Bk	ND	45.0	0.049	1	1,121	36	<\$100M	30.0	1,121	36	0
Kindred St Bk	ND	45.0	0.07	1	1,230	27	<\$100M	27.5	1,230	27	0.003
Bank Center First	ND	42.5	0.02	0.043	4,667	200	\$100M-500M	72.5	53,892	404	0.009
Choice FNCL GRP	ND	42.5	0.018	0.048	5,134	185	\$100M-500M	60.0	41,573	345	0
Farmers & Merchants St Bk	ND	42.5	0.04	0.397	1,842	97	<\$100M	42.5	4,645	111	0.004
Heartland St Bk	ND	42.5	0.043	0.382	1,647	67	<\$100M	37.5	4,094	79	0.002
Peoples St Bk	ND	42.5	0.037	0.681	1,437	126	<\$100M	32.5	2,111	136	0
Visionbank	ND	40.0	0.045	0.094	2,881	109	<\$100M	67.5	24,381	223	0
American Federal Bank	ND	40.0	0.019	0.038	4,698	177	\$100M-500M	60.0	35,216	368	0
Citizens St Bk of Lankin	ND	40.0	0.048	0.308	1,730	69	<\$100M	60.0	5,613	85	0
First St Bk of Sharon	ND	40.0	0.039	0.288	2,111	67	<\$100M	57.5	7,328	97	0.002
Western St Bk	ND	40.0	0.018	0.082	4,274	203	\$100M-500M	52.5	25,886	306	0.002
State Bk of Streeter	ND	40.0	0.055	1	478	24	<\$100M	25.0	478	24	0
Countrybank USA	ND	37.5	0.044	0.248	1,675	69	<\$100M	55.0	6,764	92	0.004
First St Bk of Harvey	ND	37.5	0.036	0.235	2,184	88	<\$100M	52.5	8,552	119	0.002
Peoples St Bk Fairmount ND	ND	37.5	0.075	0.208	1,043	75	<\$100M	47.5	3,946	92	0
Bank of Tioga	ND	37.5	0.038	0.34	2,025	53	<\$100M	42.5	5,955	68	0

Table 3B Expanded. Micro Business Lending Institutions in North Dakota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Hamilton	ND	37.5	0.045	1	616	32	<\$100M	25.0	616	32	0
First St Bk of Gackle	ND	35.0	0.026	1	691	81	<\$100M	30.0	691	81	0
First St Bk of Hope	ND	35.0	0.042	1	743	45	<\$100M	22.5	743	45	0
State B&TC Kenmare	ND	32.5	0.03	0.122	2,060	99	<\$100M	62.5	14,807	141	0.002
Lincoln St Bk	ND	32.5	0.04	0.257	1,361	72	<\$100M	47.5	5,295	100	0
First & Farmers Bk	ND	32.5	0.038	0.148	1,710	106	<\$100M	42.5	5,503	148	0.007
Merchants Bk	ND	32.5	0.038	0.578	1,522	63	<\$100M	35.0	2,632	70	0
Union St Bk of Hazen	ND	32.5	0.028	0.157	1,696	100	<\$100M	32.5	4,668	125	0
Peoples B&TC	ND	32.5	0.02	1	809	66	<\$100M	32.5	809	66	0
First Security Bk West	ND	30.0	0.028	0.087	1,992	101	<\$100M	67.5	21,780	158	0
Citizens St Bk of Finley	ND	30.0	0.034	0.187	1,792	68	<\$100M	60.0	9,594	104	0.002
Farmers St Bk of Crosby	ND	30.0	0.02	0.58	909	69	<\$100M	35.0	1,567	74	0.001
First NB of Mcclusky	ND	25.0	0.026	0.34	654	56	<\$100M	25.0	1,920	65	0
First St Bk of Cando	ND	22.5	0.026	0.122	1,022	70	<\$100M	55.0	8,171	104	0
Peoples St Bk of Velva	ND	20.0	0.027	0.266	717	26	<\$100M	27.5	2,575	34	0
Gate City Bank	ND	20.0	0.001	0.235	845	59	\$500M-\$1B	25.0	3,568	65	0.003
Bank of Glen Ullin	ND	17.5	0.027	0.185	796	35	<\$100M	55.0	4,306	52	0
Bank of Hazelton	ND	17.5	0.029	0.204	772	41	<\$100M	30.0	3,507	52	0.002
Frontier Trust Company FSB	ND	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.