

Table 1 Small-Business-Friendly Banks in North Dakota, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
FIRST WESTERN B&TC	MINOT	97.5	\$100M-500M	51,181	723
BREMER BK NA	GRAND FORKS	97.5	\$100M-500M	86,425	821
BREMER BK NA	MINOT	95.0	\$100M-500M	87,766	984
KIRKWOOD B&TC	BISMARCK	95.0	<\$100M	28,113	348
FIRST NB&TC OF WILLISTON	WILLISTON	92.5	\$100M-500M	46,521	287
UNION ST BK OF FARGO	FARGO	87.5	<\$100M	7,170	150
FIRST UNITED BK	PARK RIVER	85.0	<\$100M	10,127	428
STUTSMAN COUNTY ST BK	JAMESTOWN	85.0	\$100M-500M	20,045	679
DAKOTA CMNTY BK	HEBRON	85.0	<\$100M	13,026	343
AMERICAN ST B&TC OF WILLISTO	WILLISTON	82.5	\$100M-500M	18,332	443
GOOSE RIVER BK	MAYVILLE	82.5	<\$100M	8,925	194
COMMUNITY FIRST NB	FARGO	72.5	\$500M-\$1B	106,851	1,801
NORWEST BK ND NA	FARGO	70.0	\$1B-\$10B	185,469	2,927

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in North Dakota, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Western B&Tc	Minot	97.5	25.0	22.5	25.0	25.0	\$100M-500M	51,181	723	97.5	97.5
Bremer Bk Na	Grand Forks	97.5	22.5	25.0	25.0	25.0	\$100M-500M	86,425	821	75.0	65.0
Bremer Bk Na	Minot	95.0	22.5	22.5	25.0	25.0	\$100M-500M	87,766	984	67.5	60.0
Kirkwood B&Tc	Bismarck	95.0	25.0	25.0	22.5	22.5	<\$100M	28,113	348	97.5	97.5
First Nb&Tc Of Williston	Williston	92.5	25.0	22.5	22.5	22.5	\$100M-500M	46,521	287	52.5	45.0
Union St Bk Of Fargo	Fargo	87.5	25.0	25.0	20.0	17.5	<\$100M	7,170	150	87.5	87.5
Stutsman County St Bk	Jamestown	85.0	20.0	20.0	22.5	22.5	\$100M-500M	20,045	679	87.5	92.5
Dakota Cmnty Bk	Hebron	85.0	17.5	25.0	20.0	22.5	<\$100M	13,026	343	92.5	92.5
First United Bk	Park River	85.0	20.0	22.5	20.0	22.5	<\$100M	10,127	428	90.0	90.0
American St B&Tc Of Willi	Williston	82.5	15.0	22.5	22.5	22.5	\$100M-500M	18,332	443	87.5	87.5
Goose River Bk	Mayville	82.5	20.0	22.5	20.0	20.0	<\$100M	8,925	194	85.0	87.5
First International B&Tc	Watford City	80.0	25.0	5.0	25.0	25.0	\$100M-500M	77,029	1,525	77.5	80.0
United Valley Bk	Cavalier	80.0	22.5	17.5	20.0	20.0	<\$100M	13,231	193	72.5	70.0
Citizens St Bk	Mohall	77.5	25.0	17.5	17.5	17.5	<\$100M	6,343	161	82.5	85.0
National Bk Of Harvey	Harvey	77.5	20.0	22.5	17.5	17.5	<\$100M	6,437	150	82.5	82.5
State Bk Of Fargo	Fargo	75.0	22.5	2.5	25.0	25.0	\$100M-500M	82,399	1,077	65.0	55.0
First Nb North Dakota	Grand Forks	75.0	22.5	2.5	25.0	25.0	\$100M-500M	101,401	2,570	72.5	65.0
Citizens St Bk Pembina Cty	Cavalier	75.0	17.5	17.5	20.0	20.0	<\$100M	10,830	196	50.0	47.5
Bank Center First	Bismarck	75.0	25.0	5.0	22.5	22.5	\$100M-500M	44,498	612	75.0	65.0
Bnc Nb	Bismarck	75.0	22.5	2.5	25.0	25.0	\$100M-500M	67,875	732	57.5	50.0
Western St Bk	Devils Lake	72.5	12.5	17.5	22.5	20.0	\$100M-500M	15,851	281	77.5	80.0
Community First Nb	Fargo	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	106,851	1,801	65.0	60.0
State Bk West Fargo	West Fargo	72.5	25.0	5.0	22.5	20.0	<\$100M	20,967	235	57.5	37.5
Bank Of Beulah	Beulah	72.5	25.0	15.0	20.0	12.5	<\$100M	13,029	91	35.0	17.5
First Southwest Bk	Bismarck	72.5	20.0	2.5	25.0	25.0	\$100M-500M	49,857	1,058	77.5	75.0
Walhalla St Bk	Walhalla	70.0	20.0	15.0	17.5	17.5	<\$100M	6,883	153	77.5	80.0
United Cmnty Bk Of Nd	Leeds	70.0	22.5	5.0	22.5	20.0	<\$100M	17,739	248	62.5	55.0
First St Bk Of Nd	Arthur	70.0	15.0	25.0	17.5	12.5	<\$100M	5,581	106	75.0	77.5
Community Nb Grand Forks	Grand Forks	70.0	22.5	2.5	22.5	22.5	<\$100M	23,788	543	77.5	72.5
Harwood St Bk	Harwood	70.0	22.5	25.0	12.5	10.0	<\$100M	3,228	93	72.5	77.5
Norwest Bk Nd Na	Fargo	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	185,469	2,927	60.0	57.5
Farmers & Mrch Bk Valley	Valley City	70.0	20.0	7.5	20.0	22.5	<\$100M	13,200	359	77.5	80.0
State B&Tc Kenmare	Kenmare	67.5	25.0	5.0	20.0	17.5	<\$100M	14,306	167	52.5	35.0
American St B&Tc Of Dick	Dickinson	67.5	20.0	5.0	22.5	20.0	<\$100M	17,628	305	65.0	55.0
First St Bk Of Munich	Munich	67.5	17.5	10.0	20.0	20.0	<\$100M	10,085	197	72.5	77.5
U S Bk Na Nd	Fargo	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	258,379	90,343	72.5	75.0
First & Farmers Bk	Portland	65.0	12.5	20.0	12.5	20.0	<\$100M	3,162	222	72.5	77.5
Security First Bk Oliver Cty	Center	65.0	22.5	15.0	15.0	12.5	<\$100M	4,481	98	72.5	72.5
Citizens St Bk	Grafton	65.0	15.0	22.5	15.0	12.5	<\$100M	4,864	101	70.0	75.0
Dakota Western Bk	Bowman	65.0	17.5	7.5	20.0	20.0	<\$100M	7,357	246	60.0	62.5
Page St Bk	Page	65.0	25.0	25.0	7.5	7.5	<\$100M	1,911	62	65.0	65.0
Ramsey Nb&Tc Of Devils I	Devils Lake	65.0	20.0	2.5	22.5	20.0	\$100M-500M	21,187	299	55.0	47.5

Table A.1 Small Business Lending in North Dakota, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Great Plains Nb	Belfield	62.5	15.0	20.0	15.0	12.5	<\$100M	4,068	102	67.5	70.0
Drayton St Bk	Drayton	60.0	15.0	15.0	15.0	15.0	<\$100M	3,861	147	67.5	72.5
Union Bk	Beulah	60.0	17.5	12.5	15.0	15.0	<\$100M	3,660	131	65.0	67.5
Countrybank Usa	Cando	57.5	15.0	20.0	12.5	10.0	<\$100M	3,359	78	62.5	67.5
Security St Bk Of Nd	Hannaford	57.5	12.5	2.5	20.0	22.5	\$100M-500M	15,624	374	55.0	55.0
Bank Of Minto	Minto	57.5	20.0	22.5	10.0	5.0	<\$100M	2,665	38	60.0	62.5
Farmers & Merchants St Bk	Langdon	55.0	17.5	7.5	15.0	15.0	<\$100M	4,535	149	60.0	40.0
State Bk Of Lakota	Lakota	55.0	7.5	15.0	10.0	22.5	<\$100M	2,694	694	62.5	70.0
Mcville St Bk	Mcville	55.0	22.5	15.0	12.5	5.0	<\$100M	2,996	57	60.0	65.0
Bank Of Tioga	Tioga	55.0	10.0	22.5	15.0	7.5	<\$100M	4,039	75	65.0	70.0
Lakeside St Bk	New Town	55.0	10.0	15.0	15.0	15.0	<\$100M	4,036	129	57.5	65.0
First St Bk	Buxton	55.0	17.5	7.5	17.5	12.5	<\$100M	5,980	115	52.5	37.5
First St Bk Of Cando	Cando	55.0	12.5	20.0	12.5	10.0	<\$100M	3,558	97	62.5	67.5
Sargent County Bk	Forman	55.0	10.0	17.5	17.5	10.0	<\$100M	5,323	95	40.0	35.0
Citizens St Bk Of Finley	Finley	52.5	12.5	20.0	12.5	7.5	<\$100M	3,086	86	40.0	27.5
Lincoln St Bk	Hankinson	52.5	15.0	17.5	10.0	10.0	<\$100M	2,806	78	57.5	62.5
Peoples St Bk Fairmount Nc	Fairmount	52.5	20.0	17.5	7.5	7.5	<\$100M	2,034	57	60.0	62.5
Union St Bk Of Hazen	Hazen	52.5	15.0	5.0	17.5	15.0	<\$100M	5,615	143	47.5	30.0
First Nb	Bowbells	52.5	17.5	5.0	17.5	12.5	<\$100M	5,695	118	57.5	37.5
First St Bk Of Harvey	Harvey	52.5	12.5	5.0	17.5	17.5	<\$100M	6,025	174	55.0	35.0
State Bk Of Bottineau	Bottineau	52.5	17.5	7.5	15.0	12.5	<\$100M	4,684	110	60.0	65.0
Mcintosh County Bk	Ashley	50.0	7.5	12.5	15.0	15.0	<\$100M	3,941	130	55.0	62.5
Citizens St Bk	Enderlin	50.0	5.0	17.5	12.5	15.0	<\$100M	3,339	142	42.5	45.0
First St Bk Of La Moure	La Moure	50.0	12.5	10.0	17.5	10.0	<\$100M	6,335	76	57.5	60.0
Bank Of Steele	Steele	50.0	10.0	10.0	12.5	17.5	<\$100M	3,479	181	45.0	40.0
First Nb&Tc Of Bottineau	Bottineau	50.0	5.0	7.5	17.5	20.0	<\$100M	5,469	167	52.5	60.0
Bank Of Glen Ullin	Glen Ullin	50.0	10.0	25.0	7.5	7.5	<\$100M	2,444	57	55.0	62.5
Scandia Amer B&Tc	Stanley	50.0	5.0	15.0	12.5	17.5	<\$100M	3,189	161	55.0	62.5
Peoples St Bk	Westhope	47.5	12.5	7.5	10.0	17.5	<\$100M	2,986	153	55.0	60.0
First St Bk Langdon	Langdon	47.5	7.5	7.5	15.0	17.5	<\$100M	5,267	162	57.5	67.5
First St Bk Of Sharon	Sharon	47.5	7.5	20.0	7.5	12.5	<\$100M	2,390	102	50.0	57.5
Security St Bk	Dunseith	47.5	12.5	5.0	12.5	17.5	<\$100M	3,382	162	52.5	50.0
Farmers St Bk	Elgin	47.5	15.0	10.0	10.0	12.5	<\$100M	2,527	98	52.5	57.5
Garrison St Bk & Tr	Garrison	45.0	7.5	12.5	12.5	12.5	<\$100M	3,478	101	47.5	55.0
Bank Of Hazelton	Hazelton	45.0	17.5	10.0	10.0	7.5	<\$100M	2,983	76	52.5	27.5
Security St Bk Of Hunter	Hunter	45.0	7.5	25.0	5.0	7.5	<\$100M	1,436	70	45.0	50.0
Farmers Security Bk	Washburn	42.5	12.5	12.5	10.0	7.5	<\$100M	2,827	69	50.0	55.0
Security First Bk Of Nd	New Salem	42.5	7.5	25.0	5.0	5.0	<\$100M	1,846	50	47.5	52.5
Kindred St Bk	Kindred	42.5	7.5	25.0	5.0	5.0	<\$100M	1,088	45	42.5	47.5
First Nb Of Milnor	Milnor	42.5	7.5	17.5	10.0	7.5	<\$100M	2,701	71	45.0	52.5
Mckenzie County Bk	Watford City	40.0	10.0	12.5	7.5	10.0	<\$100M	2,198	92	45.0	50.0
Merchants Bk	Rugby	40.0	5.0	17.5	10.0	7.5	<\$100M	2,494	73	40.0	47.5
West River St Bk	Hettinger	40.0	10.0	7.5	7.5	15.0	<\$100M	2,424	113	47.5	52.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Commercial Bk Of Mott	Mott	40.0	7.5	10.0	10.0	12.5	<\$100M	2,745	104	45.0	52.5
Rolette St Bk	Rolette	40.0	10.0	17.5	7.5	5.0	<\$100M	2,125	37	45.0	50.0
Farmers St Bk Of Crosby	Crosby	37.5	5.0	10.0	7.5	15.0	<\$100M	2,366	117	40.0	47.5
First St Bk Of Golva	Golva	37.5	10.0	10.0	7.5	10.0	<\$100M	2,017	92	42.5	47.5
First St Bk Of Wilton	Wilton	35.0	10.0	12.5	5.0	7.5	<\$100M	1,802	62	40.0	45.0
Security St Bk Of Robinson	Robinson	35.0	15.0	10.0	7.5	2.5	<\$100M	2,132	32	27.5	12.5
Liberty St Bk	Powers Lake	35.0	7.5	7.5	5.0	15.0	<\$100M	1,532	110	37.5	47.5
First St Bk Rolla	Rolla	35.0	5.0	2.5	12.5	15.0	<\$100M	3,111	140	35.0	35.0
First Nb Of Hettinger	Hettinger	32.5	12.5	7.5	7.5	5.0	<\$100M	2,444	49	20.0	20.0
Strasburg St Bk	Strasburg	32.5	7.5	10.0	7.5	7.5	<\$100M	2,446	63	35.0	45.0
Citizens St Bk Of Lankin	Lankin	32.5	2.5	22.5	2.5	5.0	<\$100M	866	43	17.5	20.0
Security St Bk Wishek Nd	Wishek	30.0	5.0	12.5	10.0	2.5	<\$100M	2,470	31	35.0	42.5
First St Bk Of Goodrich	Goodrich	30.0	5.0	20.0	2.5	2.5	<\$100M	769	12	30.0	37.5
State Bk Of Streeter	Streeter	30.0	5.0	20.0	2.5	2.5	<\$100M	437	12	30.0	35.0
Bank Of Hamilton	Hamilton	30.0	2.5	15.0	2.5	10.0	<\$100M	464	94	32.5	37.5
Farmers & Merchants St Bk	Tolna	30.0	2.5	15.0	2.5	10.0	<\$100M	918	77	32.5	35.0
Stock Growers Bk	Napoleon	30.0	2.5	12.5	5.0	10.0	<\$100M	1,804	78	35.0	40.0
Farmers & Merchants Nb	Hatton	27.5	2.5	20.0	2.5	2.5	<\$100M	560	23	30.0	32.5
Fingal St Bk	Fingal	27.5	12.5	7.5	5.0	2.5	<\$100M	1,081	36	35.0	37.5
First St Bk Of Hope	Hope	27.5	2.5	20.0	2.5	2.5	<\$100M	564	33	27.5	30.0
First Security Bk Underwoo	Underwood	27.5	5.0	12.5	5.0	5.0	<\$100M	1,088	56	30.0	37.5
First Nb Of Mcclusky	Mcclusky	27.5	2.5	20.0	2.5	2.5	<\$100M	806	30	27.5	30.0
Peoples B&Tc	Parshall	25.0	2.5	15.0	5.0	2.5	<\$100M	929	29	27.5	27.5
Security Sb Of Edgeley	Edgeley	22.5	10.0	2.5	5.0	5.0	<\$100M	1,780	43	17.5	12.5
Peoples St Bk Of Velva	Velva	20.0	5.0	5.0	5.0	5.0	<\$100M	1,246	44	25.0	17.5
Bank Of Turtle Lake	Turtle Lake	20.0	2.5	12.5	2.5	2.5	<\$100M	738	28	22.5	27.5
First St Bk Of Gackle	Gackle	20.0	2.5	12.5	2.5	2.5	<\$100M	281	24	20.0	20.0
Grant County St Bk	Carson	20.0	2.5	10.0	2.5	5.0	<\$100M	673	38	22.5	22.5
Kulm St Bk	Kulm	20.0	2.5	12.5	2.5	2.5	<\$100M	425	14	20.0	20.0

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A.2 Top Small Business Lenders in North Dakota under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
WELLS FARGO & COMPANY	CA	172,363	2,122	>\$50B	87,401	1,973	52,174	1,767	
COMMUNITY FIRST BANKSHARES	ND	147,040	1,223	\$1B-\$10B	62,048	1,050	26,776	845	
BREMER FINANCIAL CORPORATION	MN	114,171	1,278	\$1B-\$10B	57,392	1,171	29,384	1,004	
FIRST NATIONAL CORPORATION N	ND	85,360	788	<\$1B	40,435	701	21,421	587	
STATE BANKSHARES INC.	ND	79,824	638	<\$1B	32,935	541	14,602	437	
WATFORD CITY BANCSHARES INC	ND	58,941	904	<\$1B	33,058	856	19,625	770	
U.S. BANCORP	MN	42,999	904	>\$50B	27,596	877	21,406	842	
BNCCORP INC.	ND	40,106	346	<\$1B	20,715	309	8,718	245	
1ST SOURCE CORPORATION	IN	4,353	19	\$1B-\$10B	1,785	15	382	6	
FIRSTAR CORPORATION	WI	2,969	10	\$10B-\$50B	912	7	12	3	
ADVANTA BK CORP	UT	2,610	272	<\$1B	2,610	272	2,610	272	
MORGAN STANLEY DEAN WITTER B	UT	1,922	431	<\$1B	1,922	431	1,922	431	
HSBC BK USA	NY	1,582	4	\$10B-\$50B	153	1	0	0	
STEARNS FINANCIAL SERVICES	MN	1,020	2	<\$1B	0	0	0	0	
AMERICAN FEDERAL BANK	ND	12,618	159	N/A	5,743	147	3,771	135	0.81
AMERICAN EXPRESS CENTURION B	UT	2,882	442	\$10B-\$50B	2,882	442	2,882	442	0.81

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.