

Table 3A Expanded. Banks' Small Business Lending in North Dakota Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Dakota Cmnty Bank	Hebron	95.0	0.23	1	42,805	684	\$100M-500M	77.5	12,740	505	0
United Valley Bank	Cavalier	90.0	0.377	1	31,427	468	<\$100M	87.5	17,648	406	0
Kirkwood B&TC	Bismarck	90.0	0.53	1	51,843	368	<\$100M	75.0	14,732	240	0
Dacotah Bank Valley City	Valley City	85.0	0.212	1	20,319	326	<\$100M	97.5	20,319	326	0
First United Bank	Park River	85.0	0.173	1	16,137	469	<\$100M	97.5	16,137	469	0
Northland FNCL	Steele	77.5	0.181	1	13,632	261	<\$100M	57.5	3,798	206	0
First St Bank	Buxton	77.5	0.244	1	14,506	191	<\$100M	55.0	3,714	140	0.001
Stutsman County St Bank	Jamestown	75.0	0.222	0.894	28,521	490	\$100M-500M	70.0	7,875	363	0.002
Security St Bank of ND	HanNAford	75.0	0.231	0.733	63,877	681	\$100M-500M	60.0	12,028	467	0.004
Goose River Bank	Mayville	75.0	0.238	1	15,379	220	<\$100M	57.5	4,264	162	0
American St B&TC of Dickinson	Dickinson	75.0	0.224	0.869	36,741	405	\$100M-500M	55.0	6,570	260	0.005
U S Bank NA ND	Fargo	72.5	0.199	0.466	683,518	155,979	\$1B-\$10B	87.5	544,844	154,565	0.084
Security First Bank of ND	New Salem	72.5	0.312	0.925	22,194	260	<\$100M	82.5	11,117	200	0.003
Starion FNCL	Bismarck	72.5	0.18	0.684	72,289	1,088	\$100M-500M	72.5	23,100	861	0
Community First NB	Fargo	72.5	0.171	0.737	945,962	15,201	\$1B-\$10B	65.0	233,791	11,358	0.002
Alerus FNCL NA	Grand Forks	72.5	0.186	0.529	112,877	1,107	\$500M-\$1B	57.5	16,681	716	0.004
United Cmnty Bank of ND	Leeds	72.5	0.244	0.951	24,565	300	\$100M-500M	50.0	4,353	202	0.004
First NB&TC of Williston	Williston	72.5	0.283	0.65	40,903	342	\$100M-500M	47.5	5,181	224	0.003
Union St Bank of Fargo	Fargo	70.0	0.343	0.995	11,852	192	<\$100M	60.0	3,254	146	0
First International B&TC	Watford City	70.0	0.174	0.495	110,828	1,704	\$500M-\$1B	57.5	21,215	1,286	0.009
Bremer Bank NA	Minot	70.0	0.14	0.642	58,330	811	\$100M-500M	57.5	13,761	610	0.001
Great Plains NB	Belfield	70.0	0.175	1	9,215	159	<\$100M	52.5	3,345	121	0
National Bank of Harvey	Harvey	70.0	0.246	0.98	13,190	177	<\$100M	47.5	3,175	110	0.003
Bank Center First	Bismarck	70.0	0.236	0.589	51,113	407	\$100M-500M	42.5	4,942	203	0.009
Ramsey NB&TC of Devils Lake	Devils Lake	70.0	0.212	0.847	30,878	304	\$100M-500M	42.5	4,491	180	0
Peoples St Bank Fairmount ND	Fairmount	70.0	0.303	1	4,493	96	<\$100M	35.0	1,017	74	0
First Security Bank West	Beulah	70.0	0.317	0.982	21,956	158	<\$100M	27.5	2,336	101	0
Sargent County Bank	Forman	67.5	0.124	1	7,699	173	<\$100M	85.0	7,699	173	0
State Bank of Bottineau	Bottineau	67.5	0.148	1	5,994	143	<\$100M	82.5	5,994	143	0.008
Citizens St Bank Midwest	Cavalier	67.5	0.188	0.69	23,418	371	\$100M-500M	60.0	6,176	271	0
State B&T	Fargo	67.5	0.143	0.347	154,037	1,661	\$1B-\$10B	55.0	20,495	1,055	0
First St Bank of ND	Arthur	67.5	0.223	0.932	16,823	236	<\$100M	50.0	3,331	186	0
Mcville St Bank	Mcville	65.0	0.254	1	5,619	118	<\$100M	75.0	5,619	118	0
Security St Bank	Dunseith	62.5	0.127	1	4,932	168	<\$100M	80.0	4,932	168	0.007
Dacotah Bank	Rolla	62.5	0.182	0.562	20,850	339	\$100M-500M	65.0	6,963	292	0
First Western B&TC	Minot	62.5	0.133	0.655	47,181	575	\$100M-500M	55.0	9,730	391	0.003
Bremer Bank NA	Grand Forks	62.5	0.116	0.479	71,553	946	\$500M-\$1B	52.5	14,160	693	0.001
Choice FNCL Grp	Grafton	62.5	0.172	0.453	41,240	341	\$100M-500M	42.5	5,477	192	0
Drayton St Bank	Drayton	60.0	0.153	1	5,628	170	<\$100M	82.5	5,628	170	0.002
Lakeside St Bank	New Town	60.0	0.144	1	7,036	124	<\$100M	80.0	7,036	124	0
Farmers St Bank	Elgin	60.0	0.147	1	4,020	129	<\$100M	77.5	4,020	129	0
Dakota Western Bank	Bowman	60.0	0.156	0.898	15,895	290	\$100M-500M	65.0	5,626	238	0.003

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American St B&TC of Willisto	Williston	60.0	0.122	0.884	23,905	413	\$100M-500M	62.5	7,500	344	0.004
First St Bank of Munich	Munich	60.0	0.108	1	7,476	175	<\$100M	52.5	3,208	144	0.001
Scandia Amer B&TC	Stanley	57.5	0.087	1	5,209	118	<\$100M	75.0	5,209	118	0.002
Garrison St Bank & Tr	Garrison	55.0	0.115	1	6,559	143	<\$100M	75.0	6,559	143	0
First NB of Milnor	Milnor	55.0	0.149	1	7,077	107	<\$100M	75.0	7,077	107	0
Union Bank	Beulah	55.0	0.131	1	4,871	116	<\$100M	52.5	2,907	103	0
First & Farmers Bank	Portland	55.0	0.185	0.759	6,897	166	<\$100M	37.5	1,672	115	0.008
Countrybank USA	Cando	55.0	0.16	1	5,818	97	<\$100M	35.0	1,633	74	0.004
First NB&TCof Bottineau	Bottineau	52.5	0.055	1	5,228	156	<\$100M	70.0	5,228	156	0.002
Bank of Minto	Minto	52.5	0.207	1	4,044	68	<\$100M	67.5	4,044	68	0
Western St Bank	Devils Lake	52.5	0.106	0.634	25,517	322	\$100M-500M	42.5	5,208	234	0.002
First St Bank of Harvey	Harvey	52.5	0.138	0.94	8,507	144	<\$100M	37.5	2,109	114	0.002
State B&TC Kenmare	Kenmare	52.5	0.209	0.756	13,799	109	<\$100M	30.0	2,523	72	0.002
First St Bank of Sharon	Sharon	52.5	0.119	1	6,953	91	<\$100M	22.5	1,615	62	0.002
First St Bank of Cando	Cando	52.5	0.204	0.972	7,781	87	<\$100M	12.5	1,007	58	0
Citizens St Bank	Mohall	50.0	0.177	0.606	5,499	169	<\$100M	55.0	2,536	153	0.003
Citizens St Bank of Finley	Finley	50.0	0.178	0.971	8,448	93	<\$100M	27.5	1,907	62	0.002
Bank of Glen Ullin	Glen Ullin	50.0	0.134	1	4,017	55	<\$100M	15.0	753	43	0
Commercial Bank of Mott	Mott	47.5	0.076	1	3,464	111	<\$100M	67.5	3,464	111	0.002
Security St Bank of Hunter	Hunter	45.0	0.1	1	3,465	134	<\$100M	70.0	3,465	134	0
Mckenzie County Bank	Watford City	45.0	0.143	1	4,538	104	<\$100M	65.0	4,538	104	0
Rolette St Bank	Rolette	45.0	0.074	1	2,140	108	<\$100M	65.0	2,140	108	0
Harwood St Bank	Harwood	45.0	0.164	1	3,239	65	<\$100M	62.5	3,239	65	0
First St Bank of Golva	Golva	45.0	0.095	1	3,086	83	<\$100M	62.5	3,086	83	0
Citizens St Bank of Lankin	Lankin	45.0	0.097	1	3,329	80	<\$100M	32.5	1,284	70	0
Bank of Tioga	Tioga	45.0	0.12	1	6,200	75	<\$100M	27.5	1,655	61	0
First St Bank of La Moure	La Moure	45.0	0.107	0.817	10,066	119	<\$100M	25.0	2,048	84	0
Lincoln St Bank	Hankinson	42.5	0.125	1	4,107	87	<\$100M	65.0	4,107	87	0
Farmers & Merchants St Bank	TolNA	42.5	0.061	1	2,466	106	<\$100M	60.0	2,466	106	0.002
Heartland St Bank	Edgeley	42.5	0.13	0.95	4,921	81	<\$100M	35.0	1,637	64	0.001
Mcintosh County Bank	Ashley	40.0	0.077	1	4,487	131	<\$100M	67.5	4,487	131	0.004
Liberty St Bank	Powers Lake	40.0	0.069	1	2,056	130	<\$100M	62.5	2,056	130	0.004
Citizens St Bank	Enderlin	40.0	0.078	0.933	4,870	146	<\$100M	47.5	2,366	133	0
Farmers & Merchants St Bank	Langdon	40.0	0.109	1	4,622	111	<\$100M	40.0	1,777	94	0.004
Security St Bank Wishek ND	Wishek	37.5	0.084	1	3,944	103	<\$100M	62.5	3,944	103	0.001
Farmers Security Bank	Washburn	37.5	0.127	1	3,470	90	<\$100M	62.5	3,470	90	0
Quality Bank	Fingal	37.5	0.134	1	3,015	78	<\$100M	60.0	3,015	78	0
Peoples St Bank	Westhope	37.5	0.068	1	2,480	153	<\$100M	52.5	1,849	146	0
First St Bank of Gackle	Gackle	37.5	0.025	1	701	139	<\$100M	40.0	701	139	0
Bank of Turtle Lake	Turtle Lake	35.0	0.101	1	2,100	53	<\$100M	50.0	2,100	53	0
Stock Growers Bank	NApoleon	35.0	0.042	1	1,471	58	<\$100M	45.0	1,471	58	0
Bank of Hazelton	Hazelton	35.0	0.15	0.929	3,755	73	<\$100M	35.0	1,317	61	0.002
Peoples B&TC	Parshall	35.0	0.055	1	2,292	76	<\$100M	32.5	1,172	71	0

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Farmers St Bank of Crosby	Crosby	35.0	0.047	1	2,201	85	<\$100M	27.5	1,015	79	0.001
State Bank of Lakota	Lakota	32.5	0.096	1	3,396	76	<\$100M	57.5	3,396	76	0.001
Strasburg St Bank	Strasburg	32.5	0.058	1	2,428	41	<\$100M	50.0	2,428	41	0
First NB of Mcclusky	Mcclusky	32.5	0.04	1	988	57	<\$100M	37.5	988	57	0
Merchants Bank	Rugby	30.0	0.059	1	2,280	88	<\$100M	52.5	2,280	88	0
Grant County St Bank	Carson	30.0	0.052	1	1,147	35	<\$100M	42.5	1,147	35	0
Peoples St Bank of Velva	Velva	30.0	0.078	1	2,022	59	<\$100M	25.0	766	54	0
Union St Bank of Hazen	Hazen	30.0	0.077	0.548	4,571	115	<\$100M	22.5	1,236	87	0
Kindred St Bank	Kindred	27.5	0.086	1	1,536	30	<\$100M	47.5	1,536	30	0.003
First Security Bank Underwood	Underwood	27.5	0.054	1	1,268	42	<\$100M	42.5	1,268	42	0
Farmers & Merchants NB	Hatton	25.0	0.079	1	1,244	46	<\$100M	42.5	1,244	46	0.004
State Bank of Streeter	Streeter	25.0	0.077	1	597	18	<\$100M	40.0	597	18	0
Bank of Hamilton	Hamilton	25.0	0.056	1	739	39	<\$100M	37.5	739	39	0
First St Bank of Hope	Hope	22.5	0.055	1	1,061	37	<\$100M	35.0	1,061	37	0
First St Bank of Wilton	Wilton	20.0	0.042	1	1,023	29	<\$100M	27.5	1,023	29	0.002

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/](http://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.