

Table 3A Expanded. Small Business Lending Institutions in North Dakota Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Western State Bank	Devils Lake	85.0	0.309	0.717	136,449	4,527	100M-500M	95.0	72,842	4,183	0.002
Dakota Community Bank & Trust, National Ass	Hebron	82.5	0.194	0.752	96,535	1,291	100M-500M	77.5	18,342	924	-
First United Bank	Park River	82.5	0.140	1.000	19,207	532	100M-500M	97.5	19,207	532	-
Security First Bank of North Dakota	New Salem	80.0	0.272	0.915	35,690	497	100M-500M	75.0	8,293	347	0.004
KodaBank	Drayton	80.0	0.159	1.000	13,170	322	<100M	95.0	13,170	322	0.002
Northland Financial	Steele	80.0	0.238	0.996	39,400	571	100M-500M	80.0	9,938	406	-
Kirkwood Bank & Trust Co.	Bismarck	77.5	0.294	0.718	47,098	339	100M-500M	70.0	8,666	206	-
First National Bank & Trust Co. of Williston	Williston	75.0	0.182	0.610	55,343	512	100M-500M	65.0	8,907	333	0.002
Starion Financial	Bismarck	75.0	0.147	0.479	116,990	1,086	500M-1B	65.0	18,639	684	-
Rolette State Bank	Rolette	75.0	0.250	1.000	8,805	97	<100M	82.5	8,805	97	-
First International Bank & Trust	Watford City	72.5	0.137	0.500	143,991	1,737	1B-10B	70.0	28,105	1,163	0.009
Garrison State Bank and Trust	Garrison	72.5	0.143	1.000	11,493	186	<100M	62.5	3,257	141	-
The Ramsey National Bank and Trust Co. of De	Devils Lake	72.5	0.190	0.620	44,207	325	100M-500M	40.0	4,207	166	-
U.S. Bank National Association ND	Fargo	72.5	0.168	0.398	999,029	193,218	1B-10B	92.5	705,089	189,441	0.132
Alerus Financial, National Association	Grand Forks	72.5	0.165	0.415	185,331	2,132	1B-10B	70.0	33,125	1,431	-
Union State Bank of Fargo	Fargo	72.5	0.344	0.820	22,839	261	<100M	65.0	4,331	170	-
American State Bank & Trust Company of Willi	Williston	72.5	0.127	0.848	51,416	687	100M-500M	72.5	12,314	500	0.003
BlackRidgeBANK	Fargo	70.0	0.330	0.677	32,054	270	<100M	57.5	4,488	135	-
Cornerstone Bank	Fargo	70.0	0.185	0.532	49,439	316	100M-500M	40.0	4,631	151	-
Great Plains National Bank	Belfield	70.0	0.147	0.999	20,975	259	100M-500M	62.5	4,538	172	-
BREMER BANK, NATIONAL ASSOCIATION	Fargo	70.0	0.144	0.381	216,863	2,185	1B-10B	62.5	35,391	1,467	-
The Farmers and Merchants National Bank of H	Hatton	70.0	0.260	1.000	7,510	109	<100M	60.0	2,312	78	0.003
State Bank & Trust	Fargo	70.0	0.132	0.347	266,733	2,203	1B-10B	55.0	33,247	1,298	-
United Community Bank of North Dakota	Leeds	70.0	0.189	0.695	39,410	340	100M-500M	52.5	5,111	181	0.003
The Union Bank	Beulah	70.0	0.129	1.000	9,269	195	<100M	92.5	9,269	195	-
VISIONBank	Fargo	70.0	0.286	0.524	39,051	310	100M-500M	52.5	4,648	166	-
First State Bank	Buxton	70.0	0.223	0.799	31,066	209	100M-500M	37.5	2,746	108	0.001
The Goose River Bank	Mayville	67.5	0.145	0.979	15,670	211	100M-500M	57.5	3,411	155	-
Peoples State Bank of Velva	Velva	67.5	0.172	1.000	10,213	80	<100M	32.5	1,529	52	-
United Valley Bank	Cavalier	67.5	0.162	0.648	33,462	420	100M-500M	65.0	6,877	295	-
First State Bank of Golva	Golva	67.5	0.136	1.000	7,780	135	<100M	62.5	2,828	111	-
Security State Bank	Dunseith	65.0	0.123	1.000	7,541	115	<100M	82.5	7,541	115	0.004
Dakota Heritage Bank of North Dakota	Hunter	65.0	0.088	1.000	10,509	223	100M-500M	72.5	4,283	191	-
First State Bank of North Dakota	Arthur	65.0	0.110	0.794	30,762	498	100M-500M	67.5	7,889	374	-
Choice Financial Group	Grafton	65.0	0.121	0.459	68,521	831	500M-1B	62.5	14,184	598	-
McVilleville State Bank	McVilleville	62.5	0.208	1.000	7,528	90	<100M	47.5	1,798	52	-

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Bremer Bank, National Association	Grand Forks	62.5	0.091	0.393	78,270	928	500M-1B	57.5	15,251	634	-
Citizens State Bank - Midwest	Cavalier	62.5	0.149	0.595	21,255	214	100M-500M	47.5	3,511	148	-
Scandia American Bank & Trust	Stanley	62.5	0.076	1.000	13,826	233	100M-500M	67.5	4,791	182	0.002
Bank Forward	Hannaford	62.5	0.118	0.526	55,200	661	100M-500M	57.5	9,076	424	-
American Bank Center	Dickinson	60.0	0.115	0.430	68,237	558	500M-1B	45.0	7,745	284	0.006
First Security Bank - West	Beulah	60.0	0.135	0.982	11,037	115	<100M	40.0	1,897	81	-
Merchants Bank	Rugby	57.5	0.111	1.000	5,706	124	<100M	80.0	5,706	124	-
First State Bank of Cando	Cando	57.5	0.156	0.979	7,546	95	<100M	42.5	1,431	76	-
McKenzie County Bank	Watford City	57.5	0.125	0.903	11,317	148	<100M	67.5	4,593	111	-
The Citizens State Bank of Finley	Finley	57.5	0.121	0.727	14,213	159	100M-500M	35.0	2,156	99	0.001
Unison Bank	Jamestown	57.5	0.132	0.558	27,807	257	100M-500M	50.0	4,849	168	0.001
McIntosh County Bank	Ashley	57.5	0.085	1.000	7,167	159	<100M	85.0	7,167	159	0.003
North Country Bank, National Association	Mcclusky	55.0	0.099	1.000	5,701	115	<100M	77.5	5,701	115	0.000
The Dakota Western Bank	Bowman	55.0	0.088	0.711	16,792	214	100M-500M	50.0	4,121	142	0.000
Turtle Mountain State Bank	Belcourt	55.0	0.317	0.992	6,580	63	<100M	62.5	3,628	48	-
American Federal Bank	Fargo	52.5	0.099	0.186	40,574	344	100M-500M	32.5	3,998	138	-
The Farmers & Merchants State Bank of Tolna	Tolna	52.5	0.092	1.000	5,056	177	<100M	82.5	5,056	177	0.002
State Bank of Bottineau	Bottineau	52.5	0.110	1.000	5,443	99	<100M	77.5	5,443	99	0.006
First Western Bank & Trust	Minot	50.0	0.080	0.314	49,874	442	500M-1B	45.0	6,770	264	0.002
Sargent County Bank	Forman	50.0	0.069	1.000	6,417	146	<100M	82.5	6,417	146	-
The National Bank of Harvey	Harvey	50.0	0.180	0.746	8,038	79	<100M	10.0	565	34	0.003
Lakeside State Bank	New Town	50.0	0.080	0.782	15,485	156	100M-500M	40.0	3,200	108	-
Lincoln State Bank	Hankinson	47.5	0.107	0.996	5,729	109	<100M	50.0	1,753	79	-
The First State Bank of Munich	Munich	47.5	0.068	1.000	6,599	113	<100M	40.0	1,839	91	0.001
First Financial Bank	Aneta	47.5	0.124	1.000	5,069	91	<100M	50.0	1,523	70	0.002
The Citizens State Bank at Mohall	Mohall	45.0	0.120	0.613	6,009	150	<100M	50.0	1,927	82	0.003
Bank of Hazelton	Hazelton	45.0	0.129	1.000	4,652	45	<100M	15.0	439	23	0.001
Bank of Turtle Lake	Turtle Lake	45.0	0.114	1.000	3,801	82	<100M	70.0	3,801	82	-
Liberty State Bank	Powers Lake	45.0	0.083	1.000	4,264	115	<100M	72.5	4,264	115	0.003
Farmers and Merchants State Bank	Langdon	45.0	0.078	1.000	5,149	109	<100M	50.0	1,853	88	0.003
Commercial Bank of Mott	Mott	45.0	0.060	1.000	4,453	124	<100M	72.5	4,453	124	0.002
Union State Bank of Hazen	Hazen	42.5	0.090	0.596	8,713	141	<100M	47.5	2,620	103	-
The Bank of Tioga	Tioga	42.5	0.066	1.000	6,516	65	<100M	22.5	1,127	43	-
Farmers Security Bank	Washburn	42.5	0.114	1.000	4,741	78	<100M	35.0	1,033	57	-
Citizens State Bank of Lankin	Lankin	40.0	0.091	1.000	3,521	56	<100M	40.0	1,129	44	-
First National Bank and Trust Co. of Bottineau	Bottineau	40.0	0.040	1.000	4,945	108	100M-500M	70.0	4,945	108	0.002
The First and Farmers Bank	Portland	40.0	0.143	0.463	6,475	92	<100M	27.5	1,132	58	0.006

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State Bank of Lakota	Lakota	40.0	0.102	1.000	4,433	86	<100M	52.5	1,799	72	0.001
Bank of Glen Ullin	Glen Ullin	37.5	0.080	1.000	3,239	51	<100M	25.0	759	37	-
Gate City Bank	Fargo	35.0	0.006	0.529	8,344	153	1B-10B	37.5	2,423	126	-
Harwood State Bank	Harwood	35.0	0.130	0.859	4,031	42	<100M	30.0	868	24	0.002
State Bank & Trust of Kenmare	Kenmare	35.0	0.082	0.364	9,152	97	100M-500M	27.5	1,844	62	0.002
Quality Bank	Fingal	32.5	0.099	1.000	2,543	38	<100M	27.5	563	29	-
First State Bank of Harvey	Harvey	32.5	0.076	0.888	5,159	88	<100M	37.5	1,537	67	0.003
Peoples State Bank	Westhope	30.0	0.033	1.000	2,226	80	<100M	37.5	1,216	74	-
First State Bank of Wilton	Wilton	30.0	0.087	1.000	2,783	35	<100M	15.0	320	22	0.002
Kindred State Bank	Kindred	30.0	0.085	0.999	1,901	35	<100M	22.5	376	20	0.003
Security State Bank, Wishek, North Dakota	Wishek	27.5	0.066	0.776	3,948	81	<100M	35.0	1,297	68	0.000
Peoples State Bank, Fairmount, N. D.	Fairmount	27.5	0.086	0.961	1,650	79	<100M	52.5	888	70	-
Heartland State Bank	Edgeley	25.0	0.059	0.937	3,202	72	<100M	50.0	1,837	64	0.001
Strasburg State Bank	Strasburg	25.0	0.043	1.000	2,335	37	<100M	52.5	2,335	37	-
Farmers State Bank of Crosby, N. D.	Crosby	25.0	0.031	0.999	1,748	24	<100M	47.5	1,748	24	0.001
Stock Growers Bank	Napoleon	22.5	0.027	0.999	1,435	48	<100M	45.0	1,435	48	-
Grant County State Bank	Carson	22.5	0.021	0.998	622	23	<100M	35.0	622	23	-
Bank of Hamilton	Hamilton	20.0	0.040	0.974	634	25	<100M	42.5	634	25	-
First National Bank	Milnor	17.5	0.059	0.434	3,779	61	<100M	15.0	815	42	-

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data