

Table 3A Expanded. Small Business Lending Institutions in North Dakota Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
Northland Financial	Steele	92.5	0.239	1.000	42,922	523	100M-500M	82.5	9,713	356	0.000
Western State Bank	Devils Lake	85.0	0.337	0.705	179,194	5,025	500M-1B	95.0	92,450	4,548	0.000
BlackRidgeBANK	Fargo	85.0	0.286	0.767	98,704	854	100M-500M	72.5	12,653	466	0.000
American State Bank & Trust Compan	Williston	82.5	0.157	1.000	73,728	702	100M-500M	70.0	13,213	484	0.003
Dakota Community Bank & Trust, Nat	Hebron	82.5	0.169	0.768	100,246	1,306	500M-1B	75.0	18,128	906	0.000
KodaBank	Drayton	80.0	0.150	1.000	18,433	389	100M-500M	97.5	18,433	389	0.001
Security First Bank of North Dakota	New Salem	80.0	0.227	0.797	33,320	503	100M-500M	77.5	8,664	353	0.003
First United Bank	Park River	80.0	0.132	1.000	21,101	507	100M-500M	82.5	7,966	428	0.000
First National Bank & Trust Co. of Will	Williston	77.5	0.195	0.708	71,735	614	100M-500M	67.5	11,250	368	0.002
Alerus Financial, National Association	Grand Forks	75.0	0.181	0.460	215,560	2,428	1B-10B	72.5	42,657	1,637	0.000
Kirkwood Bank & Trust Co.	Bismarck	72.5	0.234	0.647	44,720	360	100M-500M	65.0	6,444	204	0.000
United Community Bank of North Dak	Leeds	72.5	0.187	0.684	47,763	382	100M-500M	52.5	5,819	196	0.002
First International Bank & Trust	Watford City	72.5	0.142	0.543	165,970	1,751	1B-10B	65.0	26,767	1,087	0.008
Rolette State Bank	Rolette	72.5	0.240	1.000	9,036	108	<100M	82.5	9,036	108	0.000
Starion Financial	Bismarck	72.5	0.149	0.505	140,200	1,299	500M-1B	62.5	19,704	806	0.000
U.S. Bank National Association ND	Fargo	72.5	0.174	0.416	1,098,679	205,820	1B-10B	92.5	797,444	201,435	0.132
Union State Bank of Fargo	Fargo	70.0	0.330	0.762	22,530	257	<100M	65.0	4,304	170	0.000
BREMER BANK, NATIONAL ASSOCIATI	Fargo	70.0	0.146	0.383	230,298	2,170	1B-10B	62.5	34,285	1,369	0.000
Cornerstone Bank	Fargo	70.0	0.211	0.570	53,241	309	100M-500M	42.5	4,694	148	0.000
Ramsey National Bank	Devils Lake	70.0	0.177	0.591	44,497	315	100M-500M	40.0	4,294	145	0.000
Merchants Bank	Rugby	70.0	0.111	1.000	9,574	222	<100M	92.5	9,574	222	0.000
Peoples State Bank of Velva	Velva	70.0	0.156	1.000	12,552	100	<100M	42.5	2,257	60	0.000
First State Bank	Buxton	70.0	0.200	0.696	31,341	221	100M-500M	37.5	3,109	111	0.001
Great Plains National Bank	Belfield	70.0	0.127	0.989	21,933	280	100M-500M	62.5	4,755	190	0.000
Dakota Heritage Bank of North Dakot	Hunter	67.5	0.090	1.000	11,280	252	100M-500M	75.0	4,288	215	0.000
United Valley Bank	Cavalier	67.5	0.164	0.635	36,036	404	100M-500M	65.0	6,422	259	0.000
The Goose River Bank	Mayville	67.5	0.149	0.984	16,899	218	100M-500M	62.5	3,488	153	0.000
McKenzie County Bank	Watford City	67.5	0.166	0.866	16,976	162	100M-500M	47.5	2,940	102	0.000
State Bank & Trust	Fargo	67.5	0.123	0.332	281,145	2,256	1B-10B	57.5	32,989	1,302	0.000
The Farmers and Merchants National	Hatton	65.0	0.217	1.000	5,853	81	<100M	47.5	1,353	52	0.003
Choice Financial Group	Grafton	65.0	0.127	0.514	75,762	816	500M-1B	65.0	14,989	571	0.000
Garrison State Bank and Trust	Garrison	65.0	0.154	0.967	14,691	225	<100M	70.0	4,056	170	0.000
Commercial Bank of Mott	Mott	65.0	0.113	1.000	10,037	123	<100M	87.5	10,037	123	0.002
Bank Forward	Hannaford	62.5	0.112	0.524	50,390	654	100M-500M	57.5	9,060	428	0.000
VISIONBank	Fargo	62.5	0.219	0.396	29,512	209	100M-500M	37.5	2,891	109	0.000
First State Bank of Golva	Golva	62.5	0.118	1.000	8,047	140	<100M	67.5	2,502	115	0.000
The Farmers & Merchants State Bank	Tolna	60.0	0.116	1.000	6,558	193	<100M	90.0	6,558	193	0.002
Citizens State Bank - Midwest	Cavalier	60.0	0.165	0.588	18,016	164	100M-500M	40.0	2,540	104	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
First State Bank of North Dakota	Arthur	60.0	0.105	0.725	31,085	491	100M-500M	67.5	8,034	361	0.000
The Dakota Western Bank	Bowman	57.5	0.098	0.770	20,733	221	100M-500M	50.0	4,455	141	0.000
McVile State Bank	Mcville	57.5	0.202	0.841	7,931	100	<100M	40.0	1,404	56	0.000
First State Bank of Cando	Cando	57.5	0.163	0.985	8,381	97	<100M	45.0	1,504	75	0.000
Bremer Bank, National Association	Grand Forks	57.5	0.086	0.351	78,236	931	500M-1B	57.5	15,752	625	0.000
State Bank of Bottineau	Bottineau	55.0	0.116	1.000	6,405	111	<100M	80.0	6,405	111	0.004
Farmers Security Bank	Washburn	55.0	0.131	1.000	6,004	88	<100M	50.0	1,483	62	0.000
Unison Bank	Jamestown	55.0	0.125	0.544	26,173	260	100M-500M	52.5	5,162	178	0.001
American Bank Center	Dickinson	55.0	0.086	0.461	81,538	680	500M-1B	47.5	9,589	353	0.004
The Citizens State Bank at Mohall	Mohall	52.5	0.137	0.723	8,043	173	<100M	45.0	1,773	70	0.002
The First State Bank of Munich	Munich	50.0	0.068	1.000	7,481	138	100M-500M	55.0	2,448	113	0.001
McIntosh County Bank	Ashley	50.0	0.067	1.000	5,567	160	<100M	82.5	5,567	160	0.003
American Federal Bank	Fargo	50.0	0.079	0.558	35,245	263	100M-500M	35.0	3,320	117	0.000
Liberty State Bank	Powers Lake	50.0	0.088	1.000	5,319	134	<100M	80.0	5,319	134	0.002
First Western Bank & Trust	Minot	50.0	0.070	0.276	53,040	453	500M-1B	45.0	6,705	258	0.002
North Country Bank, National Associa	Mcclusky	50.0	0.089	1.000	5,312	113	<100M	45.0	1,372	74	0.001
Lincoln State Bank	Hankinson	47.5	0.105	0.990	5,931	111	<100M	52.5	1,727	81	0.000
State Bank of Lakota	Lakota	47.5	0.102	1.000	4,795	93	<100M	62.5	2,075	78	0.001
Lakeside State Bank	New Town	47.5	0.065	0.827	15,450	178	100M-500M	47.5	3,466	128	0.000
First Security Bank - West	Beulah	47.5	0.145	0.829	8,976	68	<100M	17.5	920	42	0.000
Sargent County Bank	Forman	47.5	0.054	1.000	5,636	138	100M-500M	80.0	5,636	138	0.000
First National Bank and Trust Co. of B	Bottineau	45.0	0.041	1.000	5,558	113	100M-500M	75.0	5,558	113	0.002
The National Bank of Harvey	Harvey	45.0	0.165	0.721	7,516	76	<100M	20.0	925	34	0.003
Bank of Turtle Lake	Turtle Lake	45.0	0.108	1.000	4,002	91	<100M	52.5	1,299	75	0.000
Harwood State Bank	Harwood	45.0	0.151	0.979	4,777	72	<100M	60.0	1,955	56	0.002
The Bank of Tioga	Tioga	45.0	0.098	0.904	11,096	76	100M-500M	25.0	1,501	41	0.000
Union State Bank of Hazen	Hazen	45.0	0.094	0.695	9,398	153	<100M	55.0	2,840	114	0.000
First Financial Bank	Aneta	45.0	0.117	1.000	4,649	88	<100M	55.0	1,544	67	0.001
The Union Bank	Beulah	45.0	0.108	0.676	8,760	168	<100M	65.0	3,160	134	0.000
State Bank & Trust of Kenmare	Kenmare	45.0	0.125	0.532	13,654	106	100M-500M	20.0	1,629	54	0.001
Quality Bank	Fingal	45.0	0.178	0.934	4,008	33	<100M	20.0	462	21	0.000
The First and Farmers Bank	Portland	42.5	0.147	0.575	7,037	87	<100M	32.5	1,248	60	0.006
The Citizens State Bank of Finley	Finley	42.5	0.088	0.690	11,424	144	100M-500M	37.5	1,865	89	0.001
Citizens State Bank of Lankin	Lankin	42.5	0.111	1.000	4,435	65	<100M	45.0	1,280	49	0.000
Turtle Mountain State Bank	Belcourt	42.5	0.194	0.678	5,006	60	<100M	55.0	1,988	44	0.000
Farmers and Merchants State Bank	Langdon	42.5	0.065	1.000	4,698	109	<100M	47.5	1,549	84	0.003
Peoples State Bank, Fairmount, N. D.	Fairmount	37.5	0.128	0.973	2,729	72	<100M	45.0	772	60	0.000
Bank of Glen Ullin	Glen Ullin	37.5	0.087	1.000	3,851	59	<100M	42.5	1,174	45	0.000
Peoples State Bank	Westhope	37.5	0.065	1.000	4,346	84	<100M	40.0	1,302	71	0.000
Heartland State Bank	Edgeley	35.0	0.074	0.871	3,980	84	<100M	60.0	1,919	71	0.001

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Gate City Bank	Fargo	35.0	0.005	0.526	7,738	179	1B-10B	45.0	2,978	153	0.000
Security State Bank, Wishek, North D	Wishek	35.0	0.074	0.794	4,660	88	<100M	37.5	1,353	71	0.000
Bank of Hazelton	Hazelton	30.0	0.070	1.000	2,705	41	<100M	20.0	500	27	0.001
Strasburg State Bank	Strasburg	30.0	0.050	1.000	2,738	56	<100M	62.5	2,738	56	0.000
First State Bank of Wilton	Wilton	27.5	0.068	1.000	2,496	35	<100M	17.5	332	23	0.002
Kindred State Bank	Kindred	27.5	0.060	0.999	1,365	28	<100M	32.5	439	23	0.003
First State Bank of Harvey	Harvey	25.0	0.056	0.749	4,072	70	<100M	30.0	1,173	56	0.002
Stock Growers Bank	Napoleon	25.0	0.030	0.999	1,696	52	<100M	52.5	1,696	52	0.000
Bank of Hamilton	Hamilton	25.0	0.043	0.999	780	26	<100M	47.5	780	26	0.000
Grant County State Bank	Carson	25.0	0.031	0.999	978	26	<100M	45.0	978	26	0.000
Farmers State Bank of Crosby, N. D.	Crosby	20.0	0.025	0.813	1,643	21	<100M	17.5	302	13	0.000
First National Bank	Milnor	12.5	0.041	0.313	2,775	53	<100M	15.0	893	39	0.000

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.

Table 3B. Expanded. Micro Business Lending Institutions in North Dakota Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
KodaBank	Drayton	97.5	0.150	1.000	18,433	389	100M-500M	80.0	18,433	389	0.001
Western State Bank	Devils Lake	95.0	0.174	0.364	92,450	4,548	500M-1B	85.0	179,194	5,025	0.000
U.S. Bank National Association ND	Fargo	92.5	0.126	0.302	797,444	201,435	1B-10B	72.5	1,098,679	205,820	0.132
Merchants Bank	Rugby	92.5	0.111	1.000	9,574	222	<100M	70.0	9,574	222	0.000
The Farmers & Merchants State Bank of Toln	Tolna	90.0	0.116	1.000	6,558	193	<100M	60.0	6,558	193	0.002
Commercial Bank of Mott	Mott	87.5	0.113	1.000	10,037	123	<100M	65.0	10,037	123	0.002
Rolette State Bank	Rolette	82.5	0.240	1.000	9,036	108	<100M	72.5	9,036	108	0.000
First United Bank	Park River	82.5	0.050	0.377	7,966	428	100M-500M	80.0	21,101	507	0.000
Northland Financial	Steele	82.5	0.054	0.226	9,713	356	100M-500M	92.5	42,922	523	0.000
McIntosh County Bank	Ashley	82.5	0.067	1.000	5,567	160	<100M	50.0	5,567	160	0.003
State Bank of Bottineau	Bottineau	80.0	0.116	1.000	6,405	111	<100M	55.0	6,405	111	0.004
Liberty State Bank	Powers Lake	80.0	0.088	1.000	5,319	134	<100M	50.0	5,319	134	0.002
Sargent County Bank	Forman	80.0	0.054	1.000	5,636	138	100M-500M	47.5	5,636	138	0.000
Security First Bank of North Dakota	New Salem	77.5	0.059	0.207	8,664	353	100M-500M	80.0	33,320	503	0.003
First National Bank and Trust Co. of Bottinea	Bottineau	75.0	0.041	1.000	5,558	113	100M-500M	45.0	5,558	113	0.002
Dakota Community Bank & Trust, National A	Hebron	75.0	0.031	0.139	18,128	906	500M-1B	82.5	100,246	1,306	0.000
Dakota Heritage Bank of North Dakota	Hunter	75.0	0.034	0.380	4,288	215	100M-500M	67.5	11,280	252	0.000
Alerus Financial, National Association	Grand Forks	72.5	0.036	0.091	42,657	1,637	1B-10B	75.0	215,560	2,428	0.000
BlackRidgeBANK	Fargo	72.5	0.037	0.098	12,653	466	100M-500M	85.0	98,704	854	0.000
American State Bank & Trust Company of Wi	Williston	70.0	0.028	0.179	13,213	484	100M-500M	82.5	73,728	702	0.003
Garrison State Bank and Trust	Garrison	70.0	0.043	0.267	4,056	170	<100M	65.0	14,691	225	0.000
First State Bank of North Dakota	Arthur	67.5	0.027	0.187	8,034	361	100M-500M	60.0	31,085	491	0.000
First National Bank & Trust Co. of Williston	Williston	67.5	0.031	0.111	11,250	368	100M-500M	77.5	71,735	614	0.002
First State Bank of Golva	Golva	67.5	0.037	0.311	2,502	115	<100M	62.5	8,047	140	0.000
Union State Bank of Fargo	Fargo	65.0	0.063	0.146	4,304	170	<100M	70.0	22,530	257	0.000
Kirkwood Bank & Trust Co.	Bismarck	65.0	0.034	0.093	6,444	204	100M-500M	72.5	44,720	360	0.000
The Union Bank	Beulah	65.0	0.039	0.244	3,160	134	<100M	45.0	8,760	168	0.000
United Valley Bank	Cavalier	65.0	0.029	0.113	6,422	259	100M-500M	67.5	36,036	404	0.000
Choice Financial Group	Grafton	65.0	0.025	0.102	14,989	571	500M-1B	65.0	75,762	816	0.000
First International Bank & Trust	Watford City	65.0	0.023	0.088	26,767	1,087	1B-10B	72.5	165,970	1,751	0.008
State Bank of Lakota	Lakota	62.5	0.044	0.433	2,075	78	<100M	47.5	4,795	93	0.001
The Goose River Bank	Mayville	62.5	0.031	0.203	3,488	153	100M-500M	67.5	16,899	218	0.000
Great Plains National Bank	Belfield	62.5	0.028	0.214	4,755	190	100M-500M	70.0	21,933	280	0.000
Strasburg State Bank	Strasburg	62.5	0.050	1.000	2,738	56	<100M	30.0	2,738	56	0.000
BREMER BANK, NATIONAL ASSOCIATION	Fargo	62.5	0.022	0.057	34,285	1,369	1B-10B	70.0	230,298	2,170	0.000
Starion Financial	Bismarck	62.5	0.021	0.071	19,704	806	500M-1B	72.5	140,200	1,299	0.000
Harwood State Bank	Harwood	60.0	0.062	0.401	1,955	56	<100M	45.0	4,777	72	0.002
Heartland State Bank	Edgeley	60.0	0.036	0.420	1,919	71	<100M	35.0	3,980	84	0.001

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		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Bremer Bank, National Association	Grand Forks	57.5	0.017	0.071	15,752	625	500M-1B	57.5	78,236	931	0.000
State Bank & Trust	Fargo	57.5	0.014	0.039	32,989	1,302	1B-10B	67.5	281,145	2,256	0.000
Bank Forward	Hannaford	57.5	0.020	0.094	9,060	428	100M-500M	62.5	50,390	654	0.000
First Financial Bank	Aneta	55.0	0.039	0.332	1,544	67	<100M	45.0	4,649	88	0.001
The First State Bank of Munich	Munich	55.0	0.022	0.327	2,448	113	100M-500M	50.0	7,481	138	0.001
Turtle Mountain State Bank	Belcourt	55.0	0.077	0.269	1,988	44	<100M	42.5	5,006	60	0.000
Union State Bank of Hazen	Hazen	55.0	0.029	0.210	2,840	114	<100M	45.0	9,398	153	0.000
United Community Bank of North Dakota	Leeds	52.5	0.023	0.083	5,819	196	100M-500M	72.5	47,763	382	0.002
Stock Growers Bank	Napoleon	52.5	0.030	0.999	1,696	52	<100M	25.0	1,696	52	0.000
Bank of Turtle Lake	Turtle Lake	52.5	0.035	0.325	1,299	75	<100M	45.0	4,002	91	0.000
Lincoln State Bank	Hankinson	52.5	0.030	0.288	1,727	81	<100M	47.5	5,931	111	0.000
Unison Bank	Jamestown	52.5	0.025	0.107	5,162	178	100M-500M	55.0	26,173	260	0.001
Farmers Security Bank	Washburn	50.0	0.032	0.247	1,483	62	<100M	55.0	6,004	88	0.000
The Dakota Western Bank	Bowman	50.0	0.021	0.166	4,455	141	100M-500M	57.5	20,733	221	0.000
American Bank Center	Dickinson	47.5	0.010	0.054	9,589	353	500M-1B	55.0	81,538	680	0.004
Bank of Hamilton	Hamilton	47.5	0.043	0.999	780	26	<100M	25.0	780	26	0.000
The Farmers and Merchants National Bank of	Hatton	47.5	0.050	0.231	1,353	52	<100M	65.0	5,853	81	0.003
Farmers and Merchants State Bank	Langdon	47.5	0.022	0.330	1,549	84	<100M	42.5	4,698	109	0.003
Lakeside State Bank	New Town	47.5	0.015	0.185	3,466	128	100M-500M	47.5	15,450	178	0.000
McKenzie County Bank	Watford City	47.5	0.029	0.150	2,940	102	100M-500M	67.5	16,976	162	0.000
Gate City Bank	Fargo	45.0	0.002	0.202	2,978	153	1B-10B	35.0	7,738	179	0.000
Citizens State Bank of Lankin	Lankin	45.0	0.032	0.289	1,280	49	<100M	42.5	4,435	65	0.000
The Citizens State Bank at Mohall	Mohall	45.0	0.030	0.159	1,773	70	<100M	52.5	8,043	173	0.002
Peoples State Bank, Fairmount, N. D.	Fairmount	45.0	0.036	0.275	772	60	<100M	37.5	2,729	72	0.000
North Country Bank, National Association	Mcclusky	45.0	0.023	0.258	1,372	74	<100M	50.0	5,312	113	0.001
First State Bank of Cando	Cando	45.0	0.029	0.177	1,504	75	<100M	57.5	8,381	97	0.000
Grant County State Bank	Carson	45.0	0.031	0.999	978	26	<100M	25.0	978	26	0.000
First Western Bank & Trust	Minot	45.0	0.009	0.035	6,705	258	500M-1B	50.0	53,040	453	0.002
Cornerstone Bank	Fargo	42.5	0.019	0.050	4,694	148	100M-500M	70.0	53,241	309	0.000
Peoples State Bank of Velva	Velva	42.5	0.028	0.180	2,257	60	<100M	70.0	12,552	100	0.000
Bank of Glen Ullin	Glen Ullin	42.5	0.027	0.305	1,174	45	<100M	37.5	3,851	59	0.000
Citizens State Bank - Midwest	Cavalier	40.0	0.023	0.083	2,540	104	100M-500M	60.0	18,016	164	0.000
Peoples State Bank	Westhope	40.0	0.019	0.300	1,302	71	<100M	37.5	4,346	84	0.000
McVilleville State Bank	Mcville	40.0	0.036	0.149	1,404	56	<100M	57.5	7,931	100	0.000
Ramsey National Bank	Devils Lake	40.0	0.017	0.057	4,294	145	100M-500M	70.0	44,497	315	0.000
Security State Bank, Wishek, North Dakota	Wishek	37.5	0.021	0.231	1,353	71	<100M	35.0	4,660	88	0.000
The Citizens State Bank of Finley	Finley	37.5	0.014	0.113	1,865	89	100M-500M	42.5	11,424	144	0.001
VISIONBank	Fargo	37.5	0.021	0.039	2,891	109	100M-500M	62.5	29,512	209	0.000
First State Bank	Buxton	37.5	0.020	0.069	3,109	111	100M-500M	70.0	31,341	221	0.001

Table 3B. Expanded. Micro Business Lending Institutions in North Dakota Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
American Federal Bank	Fargo	35.0	0.007	0.053	3,320	117	100M-500M	50.0	35,245	263	0.000
The First and Farmers Bank	Portland	32.5	0.026	0.102	1,248	60	<100M	42.5	7,037	87	0.006
Kindred State Bank	Kindred	32.5	0.019	0.321	439	23	<100M	27.5	1,365	28	0.003
First State Bank of Harvey	Harvey	30.0	0.016	0.216	1,173	56	<100M	25.0	4,072	70	0.002
The Bank of Tioga	Tioga	25.0	0.013	0.122	1,501	41	100M-500M	45.0	11,096	76	0.000
State Bank & Trust of Kenmare	Kenmare	20.0	0.015	0.063	1,629	54	100M-500M	45.0	13,654	106	0.001
Quality Bank	Fingal	20.0	0.020	0.108	462	21	<100M	45.0	4,008	33	0.000
The National Bank of Harvey	Harvey	20.0	0.020	0.089	925	34	<100M	45.0	7,516	76	0.003
Bank of Hazelton	Hazelton	20.0	0.013	0.185	500	27	<100M	30.0	2,705	41	0.001
First State Bank of Wilton	Wilton	17.5	0.009	0.133	332	23	<100M	27.5	2,496	35	0.002
Farmers State Bank of Crosby, N. D.	Crosby	17.5	0.005	0.150	302	13	<100M	20.0	1,643	21	0.000
First Security Bank - West	Beulah	17.5	0.015	0.085	920	42	<100M	47.5	8,976	68	0.000
First National Bank	Milnor	15.0	0.013	0.101	893	39	<100M	12.5	2,775	53	0.000

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.