

NORTH DAKOTA

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	19.23	FIRST INTERNATIONAL BANK & TRU	2,430	328,951	1,660	60,555	1,692	134,002
2	13.17	BREMER BANK NA	1,459	225,155	922	32,694	666	65,765
3	12.93	BELL BANK	1,751	221,174	1,209	38,935	292	37,296
4	9.99	CHOICE FINANCIAL	1,451	170,877	1,039	36,928	616	68,296
5	7.32	STARION BANK	951	125,151	649	24,705	347	44,795
6	6.83	AMERICAN BANK CENTER	990	116,834	714	22,717	225	28,876
7	6.45	ALERUS FINANCIAL NA	730	110,304	461	16,472	274	31,338
8	4.61	GATE CITY BANK	1,650	78,792	1,486	34,725	378	21,162
9	4.03	WELLS FARGO BANK, N.A.	910	68,875	813	29,508	584	21,352
10	3.74	DACOTAH BANK	659	63,906	497	17,558	349	21,542
11	2.34	US BANK NA	1,063	40,007	984	17,556	756	12,640
12	1.19	AMERICAN EXPRESS NATIONAL BANK	1,474	20,326	1,453	15,968	346	2,434
13	0.94	LAKE FOREST BANK & TRUST, NA	340	16,064	297	5,042	0	0
14	0.81	FRANDSEN BANK & TRUST	147	13,864	114	3,583	83	3,586
15	0.56	BMO HARRIS BANK N.A.	49	9,615	19	848	22	1,940
16	0.54	JPMORGAN CHASE BANK, NA	613	9,255	612	9,137	286	3,761
17	0.39	CAPITAL ONE BANK (USA), N.A.	732	6,708	730	6,259	400	2,771
18	0.38	SIGNATURE BANK	18	6,452	1	62	0	0
19	0.32	GREAT WESTERN BANK	51	5,427	36	1,034	28	2,995
20	0.25	M&T BANK	10	4,300	0	0	0	0
21	0.24	BANK OF THE WEST	58	4,027	47	1,337	31	2,285
22	0.24	PINNACLE BANK	69	4,024	52	1,295	38	818
23	0.23	CITIBANK, N.A.	395	3,997	394	3,711	314	3,017
24	0.21	BANK OF AMERICA, N.A.	145	3,509	141	2,111	79	945
25	0.17	CITIZENS BANK, NA	70	2,972	70	2,972	67	2,816
26	0.17	FIRST NATIONAL BANK OF OMAHA	65	2,904	62	875	50	607

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27	0.14	ASSOCIATED BANK NA	6	2,437	1	81	0	0
28	0.13	STOCKMAN BANK	31	2,231	22	639	21	574
29	0.13	CROSS RIVER	86	2,230	83	1,560	0	0
30	0.12	TEXAS CAPITAL BANK	16	2,022	12	207	0	0
31	0.11	TRUIST FINANCIAL	89	1,842	89	1,842	75	1,360
32	0.10	WEX BANK	165	1,735	164	1,535	0	0
33	0.09	FIRST INTERSTATE BANK	7	1,535	2	125	2	125
34	0.09	AMERIS BANK	129	1,509	125	808	0	0
35	0.09	THE HUNTINGTON NATIONAL BANK	40	1,497	40	1,497	28	963
36	0.08	SYNCHRONY BANK	310	1,425	310	1,425	0	0
37	0.08	CIT BANK N.A.	26	1,415	22	766	12	308
38	0.07	AXOS BANK	19	1,201	16	575	12	294
39	0.07	KEYBANK NATIONAL ASSOCIATION	4	1,195	1	95	0	0
40	0.07	CUSTOMERS BANK	59	1,164	58	814	0	0
41	0.07	LIVE OAK BANKING COMPANY	7	1,116	3	102	0	0
42	0.06	EQUITY BANK	2	1,066	0	0	0	0
43	0.06	FIRST DAKOTA NATIONAL BANK	8	1,045	4	206	2	213
44	0.06	PNC BANK N.A.	5	1,025	3	22	2	20
45	0.06	BANKERS TRUST COMPANY	1	1,000	0	0	0	0
46	0.06	TBK BANK, SSB	3	976	2	12	0	0
47	0.05	AMERICAN NATIONAL BANK	4	930	1	26	0	0
48	0.05	CAPITAL ONE, N.A.	173	925	173	925	58	311
49	0.05	BANK OZK	1	867	0	0	1	867
50	0.05	TCF NATIONAL BANK	9	770	5	150	4	424
51	0.04	ANB BANK	2	740	1	64	0	0
52	0.04	MIDWESTONE BANK	1	697	0	0	0	0
53	0.04	CIBM BANK	1	658	0	0	0	0
54	0.03	STEARNS BANK N A	7	584	6	233	1	45
55	0.03	INTRUST BANK, NA	1	555	0	0	0	0
56	0.03	TRISTATE CAPITAL BANK	1	545	0	0	0	0
57	0.03	CENTRAL BANK & TRUST CO	1	535	0	0	1	535

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58	0.03	BARRINGTON BANK & TRUST, NA	3	506	0	0	0	0
59	0.03	DISCOVER BANK	81	503	81	503	70	420
60	0.03	JOHN DEERE FINANCIAL, F.S.B.	59	501	59	501	0	0
61	0.03	FIFTH THIRD BK NA	1	500	0	0	0	0
61	0.03	INCREDIBLEBANK	1	500	0	0	1	500
63	0.03	OLD NATIONAL BANK	3	481	2	17	0	0
64	0.03	HSBC BANK USA, NA	13	461	12	173	0	0
65	0.03	HILLTOP NATIONAL BANK	1	458	0	0	0	0
66	0.03	THE BANK OF COMMERCE	2	430	1	59	0	0
67	0.02	CIBC BANK USA	2	380	0	0	0	0
68	0.02	CITY NATIONAL BANK	3	373	1	50	2	177
68	0.02	UMPQUA BANK	1	373	0	0	0	0
70	0.02	MERCHANTS BANK, N.A.	3	321	1	46	0	0
71	0.02	MINNWEST BANK	6	303	6	303	3	185
72	0.01	HOMETRUST BANK	2	255	1	47	0	0
73	0.01	COMERICA BANK	1	250	0	0	0	0
74	0.01	UMB BANK NA	1	236	0	0	0	0
75	0.01	GLACIER BANK	6	216	6	216	5	126
76	0.01	REGIONS BANK	2	183	1	18	1	18
77	0.01	VALLEY NATIONAL BANK	1	170	0	0	0	0
78	0.01	NBH BANK	1	156	0	0	0	0
79	0.01	CASHMERE VALLEY BANK	1	139	0	0	0	0
80	0.01	WEST BANK	1	137	0	0	0	0
81	0.01	BERKSHIRE BANK	2	132	2	132	0	0
82	0.01	BOKF NA	1	130	0	0	0	0
83	0.01	FIRST PREMIER BANK	1	118	0	0	0	0
84	0.01	METABANK N.A.	8	117	8	117	0	0
85	0.01	MUFG UNION BANK, NA	1	112	0	0	1	112
86	0.01	ZIONS BANCORPORATION, N.A.	1	96	1	96	1	96
87	0.00	QUAD CITY BANK AND TRUST COMPA	1	75	1	75	0	0
88	0.00	TRUSTMARK NATIONAL BANK	1	70	1	70	0	0

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89	0.00	WASHINGTON FEDERAL	1	60	1	60	1	60
90	0.00	STATE FARM BANK	4	59	4	59	2	48
91	0.00	1ST SOURCE BANK	2	58	2	58	0	0
92	0.00	CENTRAL BANK OF THE MIDWEST	1	51	1	51	1	51
93	0.00	TD BANK N.A.	1	38	1	38	0	0
94	0.00	WASHINGTON TRUST BANK	1	37	1	37	1	37
95	0.00	BARCLAYS BANK DELAWARE	10	36	10	36	10	36
96	0.00	PINNACLE BANK	1	34	1	34	0	0
97	0.00	NORTHEAST BANK	2	31	2	31	0	0
98	0.00	BANK OF COLORADO	2	24	2	24	2	24
99	0.00	INTERNATIONAL BANK OF COMMERCE	1	22	1	22	1	22
100	0.00	HILLS BANK AND TRUST COMPANY	1	21	1	21	0	0
101	0.00	NORTHWEST BANK	1	20	1	20	0	0
102	0.00	GREAT SOUTHERN BANK	1	16	1	16	0	0
103	0.00	ALPINE BANK	1	15	1	15	0	0
103	0.00	FIRST BANK & TRUST	1	15	1	15	1	15
105	0.00	COLUMBIA STATE BANK	1	11	1	11	1	11
106	0.00	AVIDIA BANK	3	8	3	8	0	0
Grand Total	NORTH DAKOTA		19,740	1,710,180	15,824	403,275	8,246	523,016