



## BND Community Impact Report

Q4|2024

### BND + Local Community Banks and Credit Unions Serving the State

When other states call and ask about Bank of North Dakota's success, one of the reasons we give is our strong partnership with local lenders. Because of these relationships, residents throughout the state have access to BND programs. Listen to this six-minute video as several of them share the impact it has on their communities.



### Loan Portfolio



| Loans by County: Year-to-date thru December 31, 2024 |                              |     |                             |     |                                       |    |
|------------------------------------------------------|------------------------------|-----|-----------------------------|-----|---------------------------------------|----|
| Counties                                             | Agriculture Commitment/Loans |     | Commercial Commitment/Loans |     | Legislative-Directed Commitment/Loans |    |
| Adams                                                | \$400,000.00                 | 1   | \$160,250.00                | 2   | \$0.00                                | 0  |
| Barnes                                               | \$6,068,995.50               | 20  | \$5,285,466.11              | 4   | \$802,500.00                          | 3  |
| Benson                                               | \$305,500.00                 | 3   | \$511,444.22                | 3   | \$38,250.00                           | 1  |
| Billings                                             | \$0.00                       | 0   | \$0.00                      | 0   | \$0.00                                | 0  |
| Bottineau                                            | \$5,731,770.00               | 7   | \$4,232,000.00              | 4   | \$1,700,000.00                        | 1  |
| Bowman                                               | \$12,389,000.00              | 5   | \$80,000.00                 | 2   | \$0.00                                | 0  |
| Burke                                                | \$0.00                       | 0   | \$0.00                      | 0   | \$0.00                                | 0  |
| Burleigh                                             | \$500,000.00                 | 1   | \$257,313,363.84            | 45  | \$2,622,750.00                        | 7  |
| Cass                                                 | \$5,652,164.45               | 23  | \$434,493,310.47            | 162 | \$80,024,750.00                       | 25 |
| Cavalier                                             | \$6,894,500.00               | 10  | \$1,932,667.00              | 3   | \$20,131,250.00                       | 2  |
| Dickey                                               | \$974,525.00                 | 15  | \$4,948,000.00              | 7   | \$6,819,425.00                        | 3  |
| Divide                                               | \$5,861,560.31               | 5   | \$1,523,174.06              | 4   | \$17,000.00                           | 1  |
| Dunn                                                 | \$37,500.00                  | 1   | \$1,497,050.05              | 3   | \$0.00                                | 0  |
| Eddy                                                 | \$2,921,550.31               | 5   | \$1,231,659.39              | 7   | \$0.00                                | 0  |
| Emmons                                               | \$16,224,743.50              | 16  | \$84,886.00                 | 1   | \$4,021,250.00                        | 2  |
| Foster                                               | \$6,622,080.87               | 16  | \$324,857.50                | 3   | \$78,200.00                           | 1  |
| Golden Valley                                        | \$3,015,000.00               | 3   | \$0.00                      | 0   | \$0.00                                | 0  |
| Grand Forks                                          | \$24,117,788.99              | 19  | \$235,142,888.56            | 34  | \$788,250.00                          | 2  |
| Grant                                                | \$0.00                       | 0   | \$1,000,000.00              | 2   | \$0.00                                | 0  |
| Griggs                                               | \$3,585,031.50               | 12  | \$1,191,250.00              | 2   | \$0.00                                | 0  |
| Hettinger                                            | \$2,781,250.00               | 4   | \$1,205,000.00              | 4   | \$0.00                                | 0  |
| Kidder                                               | \$2,158,051.30               | 13  | \$622,875.00                | 1   | \$0.00                                | 0  |
| LaMoure                                              | \$9,278,215.54               | 22  | \$170,000.00                | 2   | \$0.00                                | 0  |
| Logan                                                | \$12,064,824.29              | 19  | \$175,348.63                | 2   | \$0.00                                | 0  |
| McHenry                                              | \$5,465,700.25               | 5   | \$2,437,000.00              | 4   | \$0.00                                | 0  |
| McIntosh                                             | \$23,682,266.20              | 10  | \$67,500.00                 | 1   | \$42,500.00                           | 1  |
| McKenzie                                             | \$0.00                       | 0   | \$84,768,824.34             | 18  | \$2,075,448.13                        | 3  |
| McLean                                               | \$4,590,411.63               | 9   | \$185,738,863.00            | 8   | \$0.00                                | 0  |
| Mercer                                               | \$2,000,000.00               | 1   | \$27,761,753.24             | 6   | \$900,000.00                          | 1  |
| Morton                                               | \$129,500.00                 | 3   | \$10,800,564.26             | 14  | \$1,080,000.00                        | 1  |
| Mountrail                                            | \$2,377,500.00               | 2   | \$2,409,661.78              | 4   | \$0.00                                | 0  |
| Nelson                                               | \$0.00                       | 0   | \$1,341,250.00              | 5   | \$182,200.00                          | 2  |
| Oliver                                               | \$0.00                       | 0   | \$0.00                      | 0   | \$0.00                                | 0  |
| Pembina                                              | \$6,456,000.00               | 14  | \$12,777,945.61             | 10  | \$0.00                                | 0  |
| Pierce                                               | \$0.00                       | 0   | \$1,030,000.00              | 2   | \$0.00                                | 0  |
| Ramsey                                               | \$1,436,500.00               | 2   | \$29,150,000.00             | 9   | \$0.00                                | 0  |
| Ransom                                               | \$4,010,491.47               | 15  | \$131,427.00                | 2   | \$0.00                                | 0  |
| Renville                                             | \$5,182,616.00               | 5   | \$62,000.00                 | 1   | \$0.00                                | 0  |
| Richland                                             | \$3,944,126.79               | 37  | \$6,346,228.74              | 13  | \$1,905,450.00                        | 5  |
| Rolette                                              | \$0.00                       | 0   | \$606,867.00                | 2   | \$0.00                                | 0  |
| Sargent                                              | \$6,126,347.10               | 24  | \$5,765,356.50              | 1   | \$0.00                                | 0  |
| Sheridan                                             | \$3,301,000.00               | 5   | \$0.00                      | 0   | \$0.00                                | 0  |
| Sioux                                                | \$75,000.00                  | 1   | \$0.00                      | 0   | \$0.00                                | 0  |
| Slope                                                | \$5,760,000.00               | 4   | \$0.00                      | 0   | \$0.00                                | 0  |
| Stark                                                | \$197,500.00                 | 2   | \$73,047,847.20             | 42  | \$15,059,500.00                       | 2  |
| Steele                                               | \$1,443,160.00               | 3   | \$36,989.82                 | 2   | \$0.00                                | 0  |
| Stutsman                                             | \$11,690,731.80              | 30  | \$31,207,048.30             | 21  | \$6,236,425.00                        | 3  |
| Towner                                               | \$2,927,511.67               | 7   | \$6,133,000.25              | 3   | \$3,300,000.00                        | 1  |
| Trails                                               | \$2,083,550.75               | 10  | \$8,711,500.00              | 10  | \$0.00                                | 0  |
| Walsh                                                | \$3,504,172.00               | 12  | \$7,573,699.24              | 14  | \$5,699,000.00                        | 3  |
| Ward                                                 | \$1,972,775.84               | 4   | \$47,120,194.54             | 27  | \$11,498,606.00                       | 5  |
| Wells                                                | \$15,051,465.54              | 13  | \$172,812.50                | 2   | \$0.00                                | 0  |
| Williams                                             | \$312,190.53                 | 2   | \$29,873,116.43             | 33  | \$17,809,900.75                       | 5  |
| Total                                                | \$241,304,569.13             | 440 | \$1,528,196,940.58          | 551 | \$182,832,654.88                      | 80 |



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