

Table 3A. Small Business Lending in Iowa Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Carroll Cty St Bank	97.5	0.237	1	27,445	518	\$100M-500M	25	6,544	418	0.003
Decorah B&Tc	95.0	0.202	1	29,343	510	\$100M-500M	40	29,343	510	0
Lincoln Svg Bank	92.5	0.259	1	74,314	1009	\$100M-500M	38	74,314	1,009	0.003
Freedom Scty Bank	92.5	0.208	1	14,855	665	<\$100M	40	14,855	665	0
Houghton St Bank	90.0	0.316	1	34,298	651	\$100M-500M	37	34,298	651	0.017
Lee Cty B&T Na	90.0	0.278	1	30,809	457	\$100M-500M	38	30,809	457	0.001
Farmers St Bank	90.0	0.21	1	18,410	353	<\$100M	38	18,410	353	0.008
Pella St Bank	90.0	0.322	1	13,147	322	<\$100M	31	6,560	291	0
Citizens First Bank	87.5	0.295	1	13,612	194	<\$100M	20	3,516	144	0.001
Waukon St Bank	85.0	0.238	1	17,884	401	<\$100M	36	17,884	401	0
Bank Ia	85.0	0.227	1	20,517	402	<\$100M	37	20,517	402	0
Iowa St Bank	85.0	0.23	1	31,390	516	\$100M-500M	26	8,202	414	0
Heritage Bank Na	85.0	0.165	1	19,351	358	\$100M-500M	38	19,351	358	0
First Nb Waverly	82.5	0.191	1	27,042	343	\$100M-500M	23	6,825	276	0.003
American Intrst Bank	82.5	0.335	1	17,280	163	<\$100M	14	2,330	125	0.001
State Svg Bank	82.5	0.239	1	13,741	215	<\$100M	27	6,906	177	0
Libertyville Svg Bank	82.5	0.158	1	14,447	468	<\$100M	39	14,447	468	0.001
Community St Bank	82.5	0.262	1	11,344	243	<\$100M	37	11,344	243	0
Viking St B&T	82.5	0.227	1	9,743	215	<\$100M	22	3,468	194	0
Mahaska St Bank	80.0	0.222	1	41,130	443	\$100M-500M	32	19,527	345	0.001
Guaranty B&Tc	80.0	0.28	0.793	53,473	553	\$100M-500M	23	9,270	347	0
Security St Bank	80.0	0.221	1	13,011	2082	<\$100M	36	13,011	2,082	0.003
Pilot Grove Svg Bank	80.0	0.132	1	21,718	484	\$100M-500M	37	21,718	484	0.002
First Scty St Bank	80.0	0.215	1	13,392	253	<\$100M	32	8,302	215	0
Maquoketa St Bank	80.0	0.13	1	26,778	526	\$100M-500M	37	26,778	526	0.002
Bank Ia	80.0	0.179	1	13,726	329	<\$100M	37	13,726	329	0
Community Bank	80.0	0.233	1	7,328	412	<\$100M	27	3,821	390	0.004
Blue Grass Svg Bank	80.0	0.137	1	15,549	487	\$100M-500M	38	15,549	487	0
First St Bank	80.0	0.156	1	14,432	234	<\$100M	21	4,541	198	0.008
Clarke Cty St Bank	77.5	0.21	1	22,945	401	\$100M-500M	35	22,945	401	0.005
Security St Bank	77.5	0.241	1	15,856	342	<\$100M	35	15,856	342	0
American St Bank	77.5	0.212	1	16,080	434	<\$100M	37	16,080	434	0.004
Pioneer Bank	77.5	0.22	1	16,956	316	<\$100M	28	6,999	259	0.002
First B&Tc	77.5	0.246	1	14,607	229	<\$100M	23	4,557	189	0
First Bank	77.5	0.277	0.867	23,131	706	<\$100M	31	9,264	617	0.001
West Liberty St Bank	77.5	0.2	1	19,833	171	<\$100M	11	2,369	124	0
1st Central St Bank	77.5	0.151	1	19,753	312	\$100M-500M	24	6,644	254	0
First Amer Bank	77.5	0.269	0.705	166,745	1474	\$500M-\$1B	34	99,815	1,209	0
Raccoon Valley St Bank	77.5	0.237	1	14,331	344	<\$100M	31	7,814	312	0
Bankiowa	77.5	0.203	0.739	58,252	895	\$100M-500M	27	16,896	723	0.002
Security Svg Bank	77.5	0.227	1	9,495	184	<\$100M	35	9,495	184	0

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Clear Lake B&Tc	77.5	0.194	0.749	31,868	522	\$100M-500M	24	8,770	399	0
Humboldt T&Sb	77.5	0.131	1	13,612	300	\$100M-500M	38	13,612	300	0
Quad Cty B&Tc	77.5	0.308	0.592	121,653	1227	\$100M-500M	25	18,632	822	0.011
Northstar Bank	77.5	0.219	1	8,927	192	<\$100M	36	8,927	192	0
Community Nb	77.5	0.321	0.705	54,112	580	\$100M-500M	25	12,164	378	0
Perry St Bank	75.0	0.202	1	17,848	257	<\$100M	25	6,233	210	0.002
Citizens B&Tc	75.0	0.225	1	17,305	291	<\$100M	35	17,305	291	0
Commercial Svg Bank	75.0	0.297	0.917	22,251	300	<\$100M	22	4,870	228	0.004
Northwoods St Bank	75.0	0.185	1	13,374	437	<\$100M	37	13,374	437	0.004
American Bank Na	75.0	0.188	0.887	23,742	351	\$100M-500M	23	6,759	271	0
Keokuk Cty St Bank	75.0	0.243	1	10,902	238	<\$100M	34	10,902	238	0
Shelby Cty St Bank	75.0	0.139	1	25,915	460	\$100M-500M	37	25,915	460	0.152
American T&Sb	75.0	0.2	0.513	108,276	887	\$500M-\$1B	26	31,080	559	0.004
State Bank Lawler	75.0	0.27	0.837	37,012	335	\$100M-500M	21	7,039	219	0.001
Midstates Bank Na	75.0	0.148	0.893	30,386	768	\$100M-500M	28	11,692	694	0.003
Security St Bank	75.0	0.186	1	6,861	452	<\$100M	25	2,796	429	0
First Ia St Bank	75.0	0.196	0.966	19,605	467	<\$100M	27	7,824	401	0
First Nb Of Manning	75.0	0.205	1	11,456	141	<\$100M	20	4,029	112	0
Farmers & Mrch Svg Bank	75.0	0.268	0.87	27,752	322	\$100M-500M	17	4,654	191	0
Rolling Hills B&T	75.0	0.157	1	10,736	211	<\$100M	35	10,736	211	0
Cresco Union Svg Bank	75.0	0.093	1	16,053	459	\$100M-500M	37	16,053	459	0.001
Hedrick Svg Bank	75.0	0.28	0.999	11,905	458	<\$100M	34	7,371	434	0
Farmers St Bank	75.0	0.186	0.778	66,769	1186	\$100M-500M	28	20,401	978	0.006
Premier Bank	75.0	0.131	1	9,820	208	<\$100M	35	9,820	208	0.001
Polk Cty Bank	72.5	0.183	0.998	14,056	441	<\$100M	27	5,987	343	0
First St Bank	72.5	0.171	1	13,277	256	<\$100M	34	13,277	256	0
First Nb In Creston	72.5	0.14	1	18,482	361	\$100M-500M	34	18,482	361	0
First St Bank	72.5	0.211	0.815	25,965	381	\$100M-500M	23	6,234	301	0
First Nb In Fairfield	72.5	0.221	0.752	22,124	438	\$100M-500M	33	14,971	384	0
Iowa St Bank	72.5	0.216	0.711	43,330	413	\$100M-500M	20	7,000	270	0
First St Bank Of Colfax	72.5	0.183	1	8,833	190	<\$100M	35	8,833	190	0
Citizens Bank	72.5	0.176	0.737	42,134	599	\$100M-500M	28	14,485	482	0.001
Iowa St B&Tc	72.5	0.165	0.609	68,963	869	\$100M-500M	24	17,000	661	0.005
Community First Bank	72.5	0.106	1	9,657	459	<\$100M	36	9,657	459	0.003
Community St Bank	72.5	0.23	0.919	14,362	259	<\$100M	24	4,778	204	0.001
Iowa St Svg Bank	72.5	0.144	1	10,457	245	<\$100M	23	4,518	209	0.006
First Nb Of Muscatine	72.5	0.179	0.637	48,892	624	\$100M-500M	26	13,712	459	0.002
First Scty B&Tc	72.5	0.156	0.838	31,335	637	\$100M-500M	27	10,968	554	0.003
Union Nb	72.5	0.155	1	6,972	226	<\$100M	35	6,972	226	0.005
Valley St Bank	72.5	0.201	0.691	41,328	384	\$100M-500M	19	6,834	259	0
First Amer Bank	72.5	0.481	0.839	23,685	309	<\$100M	24	5,772	177	0
West Des Moines St Bank	70.0	0.164	0.401	129,353	1566	\$500M-\$1B	24	30,142	1,179	0
Peoples Nb	70.0	0.136	0.774	35,475	630	\$100M-500M	25	11,778	517	0.002

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Solon St Bank	70.0	0.218	1	14,453	226	<\$100M	21	3,959	182	0
Iowa Svg Bank	70.0	0.173	0.854	19,650	350	\$100M-500M	23	5,782	290	0.006
Oakland St Bank	70.0	0.332	1	10,149	184	<\$100M	33	10,149	184	0
State Bank Waverly	70.0	0.139	1	15,596	260	\$100M-500M	34	15,596	260	0
Commercial T&Sb	70.0	0.232	0.85	18,320	205	<\$100M	14	3,322	131	0.006
Wayland St Bank	70.0	0.195	1	9,889	285	<\$100M	29	5,955	260	0
Fort Madison B&Tc	70.0	0.179	0.915	20,576	256	\$100M-500M	21	5,284	201	0
Earlham Svg Bank	70.0	0.162	0.741	31,291	371	\$100M-500M	18	6,115	263	0
Farmers T&Sb	70.0	0.187	1	8,974	244	<\$100M	35	8,974	244	0
De Witt B&Tc	70.0	0.183	0.926	22,676	266	\$100M-500M	18	4,362	189	0.003
First Nb	70.0	0.14	1	13,060	227	<\$100M	23	5,041	196	0.001
Le Mars B&Tc	70.0	0.183	0.617	27,493	357	\$100M-500M	25	8,655	291	0.002
F&M Bank-Ia	70.0	0.146	0.432	78,925	1141	\$500M-\$1B	24	21,663	907	0.006
American St Bank	70.0	0.159	0.613	39,259	805	\$100M-500M	31	23,588	726	0.005
Farmers Svg Bank	70.0	0.137	1	9,929	194	<\$100M	34	9,929	194	0
Keokuk Svg B&Tc	70.0	0.22	0.901	20,000	234	<\$100M	17	3,964	170	0.005
Security St Bank	70.0	0.167	1	6,776	199	<\$100M	25	4,024	185	0
Citizens Svg Bank	70.0	0.115	1	8,128	356	<\$100M	34	8,128	356	0.002
Community St Bank	70.0	0.135	1	9,035	265	<\$100M	35	9,035	265	0
First Nb Of Hampton	70.0	0.114	1	10,058	382	<\$100M	35	10,058	382	0.004
Community St Bank	70.0	0.134	0.745	59,446	637	\$100M-500M	22	11,022	422	0
State Svg Bank	70.0	0.229	1	5,817	155	<\$100M	32	5,817	155	0
State Central Bank	70.0	0.219	0.528	41,040	332	\$100M-500M	4	1,137	46	0.004
First Nb Ames Ia	70.0	0.15	0.517	50,808	475	\$100M-500M	19	8,071	288	0.003
Valley B&Tc	70.0	0.288	1	5,180	143	<\$100M	32	5,180	143	0
Security St Bank	70.0	0.242	1	11,569	84	<\$100M	5	1,046	60	0
United Cmnty Bank	70.0	0.18	0.69	26,768	484	\$100M-500M	25	8,165	399	0.003
Leighton St Bank	70.0	0.156	1	6,987	188	<\$100M	22	3,131	168	0
Guthrie Cty St Bank	70.0	0.133	1	8,081	157	<\$100M	33	8,081	157	0.006
First St Bank	70.0	0.196	1	6,121	118	<\$100M	20	2,792	101	0
Premier Bank	70.0	0.295	0.943	19,706	169	<\$100M	15	3,542	99	0.001
Community Bank Oelwein	70.0	0.188	1	5,509	127	<\$100M	32	5,509	127	0
Iowa St Bank	70.0	0.314	1	5,163	123	<\$100M	32	5,163	123	0
Henry Cty Bank	70.0	0.177	1	8,574	129	<\$100M	15	2,278	102	0
Citizens St Bank	67.5	0.211	1	9,113	179	<\$100M	33	9,113	179	0
Dubuque B&Tc	67.5	0.142	0.381	93,956	801	\$500M-\$1B	21	11,624	430	0
Peoples Svg Bank	67.5	0.144	1	9,217	277	<\$100M	34	9,217	277	0
First Nb	67.5	0.337	0.728	30,826	194	<\$100M	13	3,142	122	0.001
Ackley St Bank	67.5	0.263	0.996	18,404	142	<\$100M	9	2,127	82	0
Audubon St Bank	67.5	0.144	1	7,801	188	<\$100M	33	7,801	188	0
Buffalo Svg Bank	67.5	0.198	1	8,486	127	<\$100M	33	8,486	127	0
Fidelity B&T	67.5	0.19	0.863	14,873	261	<\$100M	21	4,404	202	0
Peoples Svg Bank	67.5	0.158	1	6,791	131	<\$100M	17	2,532	104	0

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Marion Cty St Bank	65.0	0.147	0.768	20,511	261	\$100M-500M	16	4,254	184	0.001
Farmers St Bank	65.0	0.171	1	8,215	206	<\$100M	32	8,215	206	0
Northwestern St Bank Orange Ci	65.0	0.169	1	13,075	150	<\$100M	16	3,604	98	0
Iowa St Bank	65.0	0.18	1	9,911	166	<\$100M	32	9,911	166	0
Washington St Bank	65.0	0.107	1	15,386	479	\$100M-500M	29	8,852	430	0.002
Citizens Svg Bank	65.0	0.173	1	7,370	161	<\$100M	31	7,370	161	0
Community Bank	65.0	0.117	1	11,464	255	<\$100M	32	11,464	255	0
First T&Sb	65.0	0.12	1	7,354	272	<\$100M	32	7,354	272	0
Community Svg Bank	65.0	0.149	0.784	18,832	284	\$100M-500M	21	5,439	217	0.001
Hardin Cty Svg Bank	65.0	0.151	0.759	17,130	293	\$100M-500M	19	4,357	248	0.003
Bank Ia	65.0	0.155	1	6,623	207	<\$100M	32	6,623	207	0
Hills B&Tc	65.0	0.116	0.693	99,784	1458	\$500M-\$1B	23	23,150	1,081	0.004
First Whitney B&Tc	65.0	0.119	1	10,604	159	<\$100M	32	10,604	159	0
First St Bank	65.0	0.143	1	7,899	155	<\$100M	21	3,211	136	0
Farmers T&Sb	65.0	0.096	1	9,225	284	<\$100M	34	9,225	284	0
Central St Bank	65.0	0.102	0.997	26,988	363	\$100M-500M	20	6,380	277	0.002
First St Bank	65.0	0.15	0.798	15,950	413	\$100M-500M	27	7,292	378	0
Bridge Cmnty Bank	65.0	0.136	1	5,015	237	<\$100M	34	5,015	237	0.004
Mount Vernon B&Tc	65.0	0.135	1	7,402	117	<\$100M	12	2,182	87	0.002
Peoples T&Sb	65.0	0.145	0.873	16,717	370	\$100M-500M	26	6,805	320	0
American B&Tc	65.0	0.161	0.522	43,397	317	\$100M-500M	16	6,313	169	0
Community Bank Boone	65.0	0.178	0.991	11,893	335	<\$100M	24	4,365	282	0.001
State Bank	62.5	0.201	1	6,962	207	<\$100M	31	6,962	207	0
Citizens St Bank	62.5	0.133	1	11,451	288	<\$100M	33	11,451	288	0
Citizens First Nb Storm Lake	62.5	0.102	0.922	16,952	373	\$100M-500M	28	10,204	340	0.005
State Bank	62.5	0.149	1	5,729	156	<\$100M	30	5,729	156	0
Walker St Bank	62.5	0.172	1	3,520	201	<\$100M	30	3,520	201	0
Montezuma St Bank	62.5	0.237	0.962	7,286	200	<\$100M	23	2,975	175	0
Grundy Nb Grundy Ctr	62.5	0.122	0.775	14,559	535	\$100M-500M	26	6,173	484	0.004
Citizens St Bank	62.5	0.096	1	8,664	245	<\$100M	33	8,664	245	0.001
Iowa St Svg Bank	62.5	0.097	1	9,236	193	<\$100M	33	9,236	193	0.002
Peoples Svg Bank Corp	62.5	0.147	1	4,253	128	<\$100M	19	2,319	112	0
Fortress Bank Cresco	62.5	0.109	1	6,195	178	<\$100M	33	6,195	178	0.002
Iowa Bank	62.5	0.175	1	4,360	102	<\$100M	30	4,360	102	0
Fort Des Moines Cmnty Bank	62.5	0.262	1	4,294	38	<\$100M	6	612	22	0
National Bank	62.5	0.147	0.693	25,959	299	\$100M-500M	21	6,583	239	0
First Nb Of West Union	60.0	0.141	1	11,352	251	<\$100M	26	5,503	217	0.003
First Citizens Nb	60.0	0.096	0.595	67,727	1535	\$500M-\$1B	26	27,417	1,345	0
Farmers & Mrch Svg Bank	60.0	0.124	1	8,489	315	<\$100M	32	8,489	315	0
Manufacturers B&Tc	60.0	0.11	0.997	15,260	322	\$100M-500M	20	4,611	272	0.002
City St Bank	60.0	0.152	0.892	15,251	161	\$100M-500M	9	2,176	106	0.001
Bank Plus	60.0	0.166	0.993	12,524	158	<\$100M	12	2,234	121	0
Randolph St Bank	60.0	0.121	1	3,834	840	<\$100M	30	3,834	840	0

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Security Nb Sioux City	60.0	0.095	0.383	50,502	551	\$500M-\$1B	18	6,169	265	0.003
Security St Bank	60.0	0.156	1	10,116	131	<\$100M	31	10,116	131	0
Home St Bank	60.0	0.142	0.605	13,761	370	<\$100M	22	4,849	329	0.004
Security Svg Bank	60.0	0.201	0.992	12,974	133	<\$100M	10	2,149	88	0
United Bank Ia	60.0	0.09	0.614	31,089	914	\$100M-500M	26	14,188	805	0.002
Boone B&Tc	60.0	0.141	0.786	14,205	260	\$100M-500M	19	4,386	208	0.002
Chelsea Svg Bank	60.0	0.106	1	6,547	239	<\$100M	33	6,547	239	0
Clinton Nb	60.0	0.116	0.54	26,654	347	\$100M-500M	19	7,145	259	0.004
Green Belt B&Tc	60.0	0.128	0.957	15,318	307	\$100M-500M	22	4,957	256	0.001
Manson St Bank	60.0	0.168	1	3,114	122	<\$100M	30	3,114	122	0
Valley St Bank	60.0	0.168	1	3,266	89	<\$100M	28	3,266	89	0
First Nb Cedar Falls	60.0	0.281	0.957	9,778	124	<\$100M	16	2,666	84	0.002
Freedom Fncl Bank	60.0	0.478	0.951	15,335	100	<\$100M	11	2,175	47	0
Iowa T&Sb	57.5	0.182	0.696	16,332	165	<\$100M	11	2,440	114	0.001
South Ottumwa Svg Bank	57.5	0.103	0.691	22,095	336	\$100M-500M	20	5,891	282	0
Saint Ansgar St Bank	57.5	0.134	0.999	12,292	182	<\$100M	17	3,300	141	0
Farmers & Mrch St Bank	57.5	0.106	1	12,006	279	\$100M-500M	23	4,962	249	0.003
Security St Bank	57.5	0.087	1	10,510	307	\$100M-500M	23	4,487	278	0
First Nb In Nw Hampton	57.5	0.12	1	6,167	298	<\$100M	30	6,167	298	0
Morningside B&Tc	57.5	0.207	1	6,802	116	<\$100M	16	2,157	93	0
Peoples St Bank	57.5	0.161	1	6,864	149	<\$100M	11	1,515	96	0
Northeast Scrtly Bank	57.5	0.139	1	4,580	198	<\$100M	25	3,154	185	0
Farmers T&Sb	57.5	0.121	0.771	18,068	207	\$100M-500M	12	2,524	155	0.007
Primghar Svg Bank	57.5	0.133	1	4,013	196	<\$100M	30	4,013	196	0
Wells Fargo Bank Ia Na	57.5	0.08	0.405	681,958	6937	\$1B-\$10B	22	122,828	4,526	0.004
Central T&Sb	57.5	0.251	0.707	14,404	123	<\$100M	8	1,912	61	0
Crawford Cty T&Sb	57.5	0.09	1	7,507	131	<\$100M	29	7,507	131	0.067
Ashton St Bank	57.5	0.18	1	4,222	90	<\$100M	15	1,723	77	0
Farmers Svg Bank	57.5	0.064	1	2,811	989	<\$100M	29	2,811	989	0
Iowa St Bank	57.5	0.15	0.865	12,302	218	<\$100M	18	3,879	162	0.002
Cedar Valley B&Tc	57.5	0.147	1	3,879	101	<\$100M	28	3,879	101	0
American Nb	57.5	0.137	0.907	9,615	244	<\$100M	22	3,977	211	0
Citizens Bank	57.5	0.177	0.804	13,116	153	<\$100M	13	2,874	107	0.001
Poweshiek Cty Svg Bank	55.0	0.202	0.999	9,132	104	<\$100M	12	2,181	70	0.001
First St Bank	55.0	0.222	1	7,320	109	<\$100M	11	1,541	88	0
Iowa T&Sb	55.0	0.098	0.91	11,670	347	\$100M-500M	25	6,089	323	0
Cherokee St Bank	55.0	0.095	1	13,526	190	\$100M-500M	17	4,006	154	0
First Newton Nb	55.0	0.16	0.9	9,484	155	<\$100M	17	3,049	120	0
Security T&Sb	55.0	0.096	1	7,508	212	<\$100M	29	7,508	212	0
Farmers Svg Bank	55.0	0.213	0.915	9,795	106	<\$100M	16	3,057	75	0.002
Farmers T&Sb	55.0	0.114	0.971	8,290	336	<\$100M	16	2,435	203	0
Citizens St Bank	55.0	0.14	1	8,491	111	<\$100M	11	2,050	83	0.003
Security St Bank	55.0	0.127	1	5,417	176	<\$100M	29	5,417	176	0

Table 3A. Small Business Lending in Iowa Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Great River B&Tc	55.0	0.181	0.833	11,324	154	<\$100M	14	2,882	110	0
State Bank Toledo	55.0	0.122	1	8,041	154	<\$100M	29	8,041	154	0.005
Farmers St Bank	55.0	0.103	1	5,618	244	<\$100M	31	5,618	244	0
Hancock Cty B&T	55.0	0.151	0.79	16,109	132	\$100M-500M	7	1,423	80	0
Union B&Tc	55.0	0.166	1	6,938	77	<\$100M	7	1,259	52	0
First Nb	55.0	0.082	1	7,919	225	<\$100M	31	7,919	225	0.005
Hawkeye St Bank	55.0	0.129	0.845	20,308	188	\$100M-500M	15	4,303	120	0
Kerndt Bros Svg Bank	55.0	0.113	1	7,994	278	<\$100M	24	4,612	253	0
Luana Svg Bank	55.0	0.09	1	8,113	181	<\$100M	30	8,113	181	0
American T&Sb	55.0	0.135	1	4,675	155	<\$100M	30	4,675	155	0
Burlington B&Tc	55.0	0.104	0.406	15,350	410	\$100M-500M	25	8,315	348	0
Farmers Svg Bank	55.0	0.118	1	3,894	170	<\$100M	28	3,894	170	0
Grinnell St Bank	55.0	0.144	0.665	15,899	250	\$100M-500M	20	5,317	206	0.002
Security St Bank	55.0	0.104	1	5,686	145	<\$100M	30	5,686	145	0
Bankers Tc Na	55.0	0.055	0.19	72,369	513	\$1B-\$10B	14	4,486	143	0.002
First St Bank	55.0	0.109	1	6,411	125	<\$100M	31	6,411	125	0.002
Keystone Svg Bank	55.0	0.115	1	4,423	100	<\$100M	12	1,400	82	0
Southeast Nb Moline	55.0	0.132	0.646	16,797	173	\$100M-500M	7	2,040	75	0
Farmers Svg Bank	55.0	0.165	1	2,739	88	<\$100M	27	2,739	88	0
Security St Bank	55.0	0.263	0.823	11,873	101	<\$100M	7	1,428	62	0
Hills Bank Kalona	55.0	0.105	1	6,175	105	<\$100M	10	1,727	92	0
American Nb	55.0	0.175	1	3,519	55	<\$100M	5	546	41	0
Peoples St Bank	52.5	0.125	1	6,288	204	<\$100M	29	6,288	204	0
Page Cty St Bank	52.5	0.121	1	5,797	180	<\$100M	28	5,797	180	0
Gateway St Bank	52.5	0.166	0.935	7,136	146	<\$100M	21	3,208	119	0
Fremont Cty Svg Bank	52.5	0.186	1	5,368	82	<\$100M	28	5,368	82	0
Sanborn Svg Bank	52.5	0.124	1	4,831	134	<\$100M	28	4,831	134	0.005
Farmers St Bank	52.5	0.14	1	5,990	74	<\$100M	5	1,029	51	0
Farmers St Bank	52.5	0.12	1	2,365	169	<\$100M	27	2,365	169	0
First Nb Of Logan	52.5	0.14	1	3,255	127	<\$100M	28	3,255	127	0
Western B&Tc	52.5	0.138	1	5,040	109	<\$100M	15	1,917	101	0
Benton Cty St Bank	52.5	0.138	1	4,517	75	<\$100M	26	4,517	75	0
Defiance St Bank	52.5	0.157	1	2,191	79	<\$100M	24	2,191	79	0
Iowa St Bank	52.5	0.139	1	3,536	87	<\$100M	11	1,232	73	0
Community Bank	52.5	0.102	0.885	9,914	294	<\$100M	23	4,646	268	0
Hiawatha B&Tc	52.5	0.162	1	2,573	68	<\$100M	25	2,573	68	0
First T&Sb	50.0	0.171	1	4,474	122	<\$100M	27	4,474	122	0
Iowa St Bank	50.0	0.112	1	6,048	227	<\$100M	29	6,048	227	0
Corwith St Bank	50.0	0.104	1	2,592	348	<\$100M	27	2,592	348	0
Citizens St Bank	50.0	0.093	1	6,135	225	<\$100M	28	6,135	225	0.002
City St Bank	50.0	0.126	0.891	8,079	191	<\$100M	21	3,609	168	0
American Svg Bank	50.0	0.124	1	4,469	187	<\$100M	16	1,724	166	0
West Burlington Bank	50.0	0.144	1	7,954	125	<\$100M	12	1,938	95	0

Table 3A. Small Business Lending in Iowa Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Walcott T&Sb	50.0	0.172	0.872	9,179	125	<\$100M	14	2,694	83	0
Westside St Svg Bank	50.0	0.151	1	3,088	128	<\$100M	26	3,088	128	0
Farmers & Mrch Svg Bank	50.0	0.126	0.96	9,506	132	<\$100M	9	1,656	110	0
Central St Bank	50.0	0.135	0.706	10,167	175	<\$100M	16	2,987	147	0
Atkins Svg B&Tc	50.0	0.14	1	3,228	91	<\$100M	26	3,228	91	0
Landmans Nb	50.0	0.106	1	5,305	112	<\$100M	28	5,305	112	0.182
First T&Sb	50.0	0.131	1	4,209	99	<\$100M	28	4,209	99	0
First St Bank	50.0	0.145	0.742	7,100	158	<\$100M	18	2,910	129	0
Columbus Junction St Bank	50.0	0.091	1	3,371	151	<\$100M	27	3,371	151	0
Union St Bank	50.0	0.079	1	5,274	114	<\$100M	27	5,274	114	0
Iowa Falls St Bank	50.0	0.104	0.986	8,633	226	<\$100M	19	3,056	184	0
Waukee St Bank	50.0	0.174	0.939	8,288	94	<\$100M	7	1,643	55	0.005
Community Svg Bank	50.0	0.196	0.919	7,418	70	<\$100M	8	1,652	43	0
Panora St Bank	47.5	0.123	1	5,165	182	<\$100M	23	3,187	154	0
Wilton Svg Bank	47.5	0.122	1	8,017	112	<\$100M	11	2,037	80	0
Davis Cty Svg Bank	47.5	0.125	1	7,152	143	<\$100M	18	2,901	118	0.001
Danville St Svg Bank	47.5	0.092	1	5,469	173	<\$100M	24	3,916	164	0.002
Farmers St Bank	47.5	0.088	1	5,366	160	<\$100M	20	2,996	149	0
Mills Cty Bank Na	47.5	0.127	1	4,504	142	<\$100M	28	4,504	142	0
Templeton Svg Bank	47.5	0.1	1	4,607	178	<\$100M	27	4,607	178	0
First St Bank	47.5	0.101	1	4,370	135	<\$100M	28	4,370	135	0
Glenwood St Bank	47.5	0.062	1	5,561	176	<\$100M	26	5,561	176	0.003
Sibley St Bank	47.5	0.156	0.945	8,640	94	<\$100M	25	6,304	85	0.112
State Bank	47.5	0.101	1	3,886	132	<\$100M	26	3,886	132	0
Community Bank	47.5	0.121	1	4,238	121	<\$100M	13	1,480	103	0
Fairfax St Svg Bank	47.5	0.113	0.787	7,938	213	<\$100M	12	2,124	128	0.001
Metrobank Na	47.5	0.052	0.623	20,501	295	\$100M-500M	18	5,850	229	0.006
Exchange St Bank	47.5	0.168	1	4,440	107	<\$100M	18	2,211	94	0.006
Security St Bank	47.5	0.178	0.893	8,173	88	<\$100M	6	1,427	54	0.005
Laurens St Bank	47.5	0.099	1	4,349	95	<\$100M	26	4,349	95	0
Iowa St Bank	47.5	0.078	1	4,451	112	<\$100M	26	4,451	112	0.003
Security St Bank	47.5	0.122	0.999	6,171	134	<\$100M	14	2,087	109	0.013
Farmers St Bank	47.5	0.08	1	3,498	113	<\$100M	25	3,498	113	0
Home T&Sb	45.0	0.073	0.825	9,447	207	\$100M-500M	17	3,528	174	0
Iowa St Bank	45.0	0.112	0.716	11,268	158	\$100M-500M	12	2,658	114	0.004
Prairie St Bank	45.0	0.118	1	4,317	134	<\$100M	25	4,317	134	0
Farmers Svg B&Tc Vinton	45.0	0.113	1	5,365	148	<\$100M	27	5,365	148	0.003
State B&Tc	45.0	0.104	0.751	9,643	152	<\$100M	10	2,096	113	0.001
Citizens St Bank	45.0	0.126	0.997	7,304	125	<\$100M	15	2,282	98	0
First St Bank	45.0	0.141	1	2,680	115	<\$100M	25	2,680	115	0
Farmers Svg Bank	45.0	0.188	1	5,140	68	<\$100M	23	4,397	64	0
Heartland Bank	45.0	0.083	1	4,351	144	<\$100M	27	4,351	144	0
Security Svg Bank	45.0	0.092	1	4,436	131	<\$100M	26	4,436	131	0

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Farmers Svg Bank	45.0	0.121	1	4,052	105	<\$100M	12	1,242	92	0
Iowa T&Sb	45.0	0.109	0.893	7,920	132	<\$100M	13	2,531	102	0.005
Peoples St Bank	45.0	0.08	1	5,143	146	<\$100M	27	5,143	146	0
Hampton St Bank	45.0	0.109	1	4,788	86	<\$100M	27	4,788	86	0.002
Tri Cty B&T	45.0	0.065	1	3,062	144	<\$100M	18	2,157	130	0
Rubio Svg Bank Brighton Ia	45.0	0.104	1	2,536	113	<\$100M	25	2,536	113	0
Farmers Svg Bank	45.0	0.146	1	2,478	60	<\$100M	24	2,478	60	0
Farmers & Mrch St Bank	45.0	0.091	1	3,233	106	<\$100M	26	3,233	106	0
Maynard Svg Bank	45.0	0.06	1	2,186	143	<\$100M	24	2,186	143	0.001
Ames Cmnty Bank	45.0	0.127	1	2,764	50	<\$100M	8	825	41	0
Denver Svg Bank	42.5	0.108	1	4,062	132	<\$100M	25	4,062	132	0
Tama St Bank	42.5	0.131	0.867	9,774	104	<\$100M	7	1,818	68	0
West Chester Svg Bank	42.5	0.101	1	3,175	118	<\$100M	24	3,175	118	0
Garnavillo Svg Bank	42.5	0.128	1	3,042	89	<\$100M	24	3,042	89	0
Central St Bank	42.5	0.12	1	4,941	34	<\$100M	4	773	24	0
Kingsley St Bank	42.5	0.069	1	5,287	71	<\$100M	24	5,287	71	0
State Bank Ledyard	42.5	0.111	1	2,680	85	<\$100M	25	2,680	85	0
Union St Bank	40.0	0.103	0.776	7,294	152	<\$100M	17	3,072	125	0
New Albin Svg Bank	40.0	0.058	1	5,004	187	<\$100M	26	5,004	187	0
New Vienna Svg Bank	40.0	0.144	1	3,642	81	<\$100M	7	668	69	0
City Nb Of Shenandoah	40.0	0.141	0.958	7,026	85	<\$100M	8	1,376	68	0.007
First Nb Sioux Ctr	40.0	0.098	0.906	8,348	116	<\$100M	9	2,023	86	0.001
South Story B&Tc	40.0	0.099	1	4,203	121	<\$100M	16	2,068	112	0.001
Treynor St Bank	40.0	0.079	1	3,219	118	<\$100M	24	3,219	118	0.006
Victor St Bank	40.0	0.116	1	3,833	48	<\$100M	22	3,833	48	0
Liberty T&Sb	40.0	0.099	0.985	6,937	135	<\$100M	13	2,164	112	0
Iowa St B&Tc	40.0	0.102	0.598	9,040	139	<\$100M	10	1,999	116	0
Exchange St Bank	40.0	0.097	1	2,770	105	<\$100M	23	2,770	105	0
Farmers Svg Bank	40.0	0.091	1	4,443	45	<\$100M	6	1,190	31	0
Corydon St Bank	40.0	0.084	1	2,835	99	<\$100M	24	2,835	99	0.005
Bennett St Bank	40.0	0.058	1	2,107	117	<\$100M	23	2,107	117	0
Center Point B&Tc	40.0	0.108	1	1,913	55	<\$100M	22	1,913	55	0
First St Bank Mapleton	40.0	0.091	1	2,813	75	<\$100M	9	922	56	0
City St Bank	40.0	0.052	1	3,086	88	<\$100M	10	1,254	74	0
Farmers Svg Bank	40.0	0.109	0.963	4,856	136	<\$100M	17	2,176	119	0
Bank Altoona	40.0	0.081	1	2,687	81	<\$100M	23	2,687	81	0
Palo Svg Bank	37.5	0.115	1	2,745	130	<\$100M	23	2,745	130	0
Bellevue St Bank	37.5	0.098	1	4,184	133	<\$100M	24	4,184	133	0
Linn Cty St Bank	37.5	0.162	0.919	3,768	76	<\$100M	13	1,381	62	0.002
First Ia Bank	37.5	0.154	0.862	3,276	105	<\$100M	16	1,523	93	0
Rowley Svg Bank	37.5	0.148	1	1,756	68	<\$100M	20	1,756	68	0
Security St Bank	37.5	0.087	1	4,338	118	<\$100M	25	4,338	118	0
Citizens St Bank	37.5	0.088	1	4,476	97	<\$100M	20	3,609	92	0



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Pocahontas St Bank	37.5	0.075	1	2,489	141	<\$100M	23	2,489	141	0
Citizens Bank	37.5	0.09	1	2,753	118	<\$100M	23	2,753	118	0
George St Bank	37.5	0.1	1	4,158	78	<\$100M	12	1,689	67	0
First St Bank	37.5	0.087	1	4,824	106	<\$100M	25	4,824	106	0
First Nb Of Rembrandt	37.5	0.075	1	2,325	127	<\$100M	16	1,456	102	0
First St Bank	37.5	0.094	1	3,854	77	<\$100M	22	3,854	77	0
Okey-Vernon First Nb	37.5	0.075	1	3,153	78	<\$100M	22	3,153	78	0
Mediapolis Svg Bank	37.5	0.069	0.63	5,327	264	<\$100M	13	1,388	245	0
Monroe St Bank	37.5	0.09	1	1,687	67	<\$100M	20	1,687	67	0
Breda Svg Bank	37.5	0.081	1	1,833	86	<\$100M	22	1,833	86	0
Cedar Valley St Bank	37.5	0.109	1	1,076	46	<\$100M	20	1,076	46	0
Peoples Svg Bank	37.5	0.093	1	1,213	88	<\$100M	21	1,213	88	0
Valley B&T	37.5	0.097	0.998	5,596	109	<\$100M	11	1,724	91	0
Community Bank	37.5	0.044	1	2,604	77	<\$100M	9	1,224	71	0
First St Bank	35.0	0.1	1	4,217	103	<\$100M	24	4,217	103	0.004
Farmers Svg B&T Traer	35.0	0.072	1	3,900	89	<\$100M	22	3,900	89	0
First B&Tc	35.0	0.084	0.994	4,303	142	<\$100M	16	1,832	129	0
Sloan St Bank	35.0	0.114	1	3,776	105	<\$100M	7	1,100	54	0
Citizens Svg Bank	35.0	0.095	1	2,550	89	<\$100M	14	1,431	83	0
Farmers Nb Winfield	35.0	0.084	1	2,169	97	<\$100M	22	2,169	97	0
Fairbank St Bank	35.0	0.099	1	2,162	78	<\$100M	20	2,162	78	0
Union St Bank	35.0	0.06	1	2,220	103	<\$100M	21	2,220	103	0
State Bank Bussey	35.0	0.069	1	1,393	103	<\$100M	21	1,393	103	0
Farmers & Traders Svg Bank	35.0	0.072	1	2,595	84	<\$100M	22	2,595	84	0.003
Blencoe St Bank	35.0	0.087	1	1,520	68	<\$100M	21	1,520	68	0
Farmers & Mrch B&Tc	35.0	0.057	0.642	8,878	157	\$100M-500M	12	2,627	124	0
Southeast Scty Bank	35.0	0.107	0.973	3,312	112	<\$100M	20	2,268	102	0
State Bank Wapello	32.5	0.102	0.999	3,016	93	<\$100M	10	990	82	0
Postville St Bank	32.5	0.051	1	2,821	152	<\$100M	21	2,821	152	0
Farmers Svg Bank	32.5	0.065	1	2,398	89	<\$100M	18	2,248	88	0
Home St Bank	32.5	0.046	1.002	1,726	67	<\$100M	13	1,600	66	0
Elgin St Bank	32.5	0.092	1	1,600	86	<\$100M	20	1,600	86	0
Emmet Cty St Bank	32.5	0.061	1	3,918	84	<\$100M	9	1,510	71	0
First Nb Of Akron	32.5	0.066	1	2,475	25	<\$100M	6	675	20	0
Malvern T&Sb	32.5	0.057	1	2,126	88	<\$100M	20	2,126	88	0
Hartwick St Bank	32.5	0.023	1	390	17	<\$100M	13	390	17	0
Farmers & Merchants B&T	32.5	0.05	1	379	4	<\$100M	6	93	3	0
Frontier Svg Bank	32.5	0.022	1	341	11	<\$100M	13	341	11	0
Farmers Svg Bank	30.0	0.055	0.994	4,415	126	<\$100M	15	2,128	115	0
White St Bank	30.0	0.081	1	2,244	102	<\$100M	20	2,244	102	0
Ute St Bank	30.0	0.099	1	1,949	35	<\$100M	18	1,949	35	0
Watkins Svg Bank	30.0	0.068	1	2,502	87	<\$100M	20	2,502	87	0
Gibson Svg Bank	30.0	0.121	0.983	3,901	63	<\$100M	6	888	49	0

Table 3A. Small Business Lending in Iowa Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Pleasantville St Bank	30.0	0.057	1	1,498	92	<\$100M	18	1,498	92	0.005
First Nb Farragut	30.0	0.086	1	1,799	83	<\$100M	21	1,799	83	0
Farmers Svg Bank	30.0	0.082	1	2,489	66	<\$100M	21	2,489	66	0
First Cmnty Nb	30.0	0.117	0.772	3,169	84	<\$100M	13	1,555	74	0
Citizens Svg Bank	30.0	0.051	1	1,030	72	<\$100M	16	1,030	72	0.001
Exchange St Bank	30.0	0.023	1	828	59	<\$100M	13	828	59	0
State Bank Brooks	30.0	0.058	1	669	38	<\$100M	17	669	38	0
Heritage Bank	27.5	0.091	1	2,542	67	<\$100M	19	2,542	67	0.001
First Nb Oelwein	27.5	0.071	0.935	4,997	81	<\$100M	8	1,239	68	0.001
State Svg Bank	27.5	0.09	1	1,773	72	<\$100M	19	1,773	72	0
Union St Bank	27.5	0.081	1	2,836	44	<\$100M	6	753	36	0
Randall-Story St Bank	27.5	0.078	0.642	4,629	126	<\$100M	16	2,714	111	0
Peoples St Bank	27.5	0.094	1	1,632	56	<\$100M	18	1,632	56	0
Farmers St Bank	27.5	0.076	1	2,022	65	<\$100M	10	925	61	0
State Bank Schaller	27.5	0.076	1	1,281	72	<\$100M	18	1,281	72	0
Dysart St Bank	27.5	0.081	1	1,006	42	<\$100M	16	1,006	42	0
Farmers & Traders Svg Bank	27.5	0.053	1	698	74	<\$100M	15	698	74	0
Maxwell St Bank	27.5	0.056	1	917	21	<\$100M	6	258	17	0
Moorhead St Bank	27.5	0.058	1	701	48	<\$100M	15	701	48	0
Melvin Svg Bank	27.5	0.036	1	1,383	58	<\$100M	16	1,383	58	0.002
United B&Tc	25.0	0.024	1	1,803	119	<\$100M	15	1,803	119	0
Swisher T&Sb	25.0	0.071	1	2,200	55	<\$100M	8	848	46	0
Titonka Svg Bank	25.0	0.03	1	1,695	99	<\$100M	15	1,695	99	0.003
Peoples T&Sb	25.0	0.058	1	788	30	<\$100M	15	788	30	0
Iowa Svg Bank	25.0	0.052	1	1,277	32	<\$100M	15	1,277	32	0
Ruthven St Bank	22.5	0.055	1	1,783	95	<\$100M	17	1,783	95	0
First St Bank Thornton	22.5	0.063	1	1,347	54	<\$100M	15	1,347	54	0
First St Bank	22.5	0.062	1	1,384	60	<\$100M	7	497	56	0
Security St Bank	22.5	0.043	1	1,137	47	<\$100M	12	1,137	47	0
Rolfe St Bank	22.5	0.056	1	1,336	61	<\$100M	8	563	43	0.004
First T&Sb	22.5	0.036	0.842	2,219	127	<\$100M	15	1,755	123	0
Peoples Svg Bank	20.0	0.043	1	1,653	79	<\$100M	13	1,653	79	0
First Cmnty Bank	20.0	0.038	1	968	31	<\$100M	11	968	31	0
Odebolt St Bank	20.0	0.042	1	343	17	<\$100M	12	343	17	0
Readlyn Svg Bank	20.0	0.059	1	1,536	42	<\$100M	15	1,536	42	0
First Nb Of Primghar	20.0	0.058	1	1,234	43	<\$100M	14	1,234	43	0
Community St Bank	17.5	0.014	1	374	8	<\$100M	9	374	8	0
Exchange St Bank	12.5	0.072	0.449	1,632	30	<\$100M	6	603	24	0
Village B&Tc	10.0	0.044	0.5	710	18	<\$100M	5	279	14	0
Wells Fargo Fncl Nb Its Bank	0.0	0	.	-	0	\$100M-500M	.	-	-	1.016
	0.0	0	.	-	0	<\$100M	.	-	-	0

**Table 3A. Small Business Lending in Iowa Using Call Report Data, June 2001**

Bank Name	Small Business Lending (<\$M) Scores					Bnk Asset Sz.	Small Business Lending (<\$100K) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)		Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)

Note: Small businesses seeking loans from small-business-friendly banks 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.