

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| First Nb Of Walker | 92.5 | 0.342 | 1 | 63,457 | 924 | \$100M-500M | 30 | 15,943 | 729 | 0.001 |
| State Bank Of Rogers | 92.5 | 0.531 | 1 | 36,397 | 508 | <\$100M | 32 | 11,000 | 388 | 0 |
| Security Bank Usa | 92.5 | 0.452 | 1 | 33,021 | 392 | <\$100M | 20 | 4,818 | 262 | 0 |
| Village Bank | 92.5 | 0.555 | 1 | 36,876 | 358 | <\$100M | 26 | 7,558 | 221 | 0 |
| Alliance Bank | 90.0 | 0.361 | 1 | 108,179 | 939 | \$100M-500M | 24 | 14,382 | 571 | 0 |
| Lakes St Bank | 90.0 | 0.465 | 1 | 23,561 | 382 | <\$100M | 39 | 23,561 | 382 | 0 |
| Boundary Waters Cmnty Bank | 90.0 | 0.485 | 1 | 20,190 | 358 | <\$100M | 39 | 20,190 | 358 | 0.003 |
| Peoples Nb Of Mora | 87.5 | 0.281 | 1 | 38,508 | 658 | \$100M-500M | 39 | 38,508 | 658 | 0.001 |
| United Cmnty Bank | 87.5 | 0.266 | 1 | 32,882 | 540 | \$100M-500M | 40 | 32,882 | 540 | 0 |
| Prior Lake St Bank | 87.5 | 0.326 | 1 | 38,059 | 364 | \$100M-500M | 28 | 10,732 | 259 | 0.006 |
| University Nb | 87.5 | 0.43 | 1 | 16,622 | 394 | <\$100M | 39 | 16,622 | 394 | 0 |
| Heritage Bank Na | 87.5 | 0.273 | 1 | 26,865 | 632 | <\$100M | 40 | 26,865 | 632 | 0.002 |
| Landmark Cmnty Bank Na | 87.5 | 0.38 | 1 | 22,984 | 357 | <\$100M | 39 | 22,984 | 357 | 0 |
| Washington Cty Bank Na | 87.5 | 0.5 | 1 | 31,691 | 216 | <\$100M | 17 | 4,729 | 108 | 0 |
| Franklin Nb Of Minneapolis | 85.0 | 0.55 | 1 | 34,769 | 532 | <\$100M | 29 | 8,822 | 435 | 0 |
| First Integrity Bank Na | 85.0 | 0.394 | 1 | 30,119 | 464 | <\$100M | 38 | 30,119 | 464 | 0.002 |
| Saint Anthony Park St Bank | 85.0 | 0.519 | 0.996 | 55,098 | 608 | \$100M-500M | 28 | 11,453 | 399 | 0 |
| Glenwood St Bank | 85.0 | 0.336 | 1 | 26,905 | 251 | <\$100M | 18 | 4,520 | 169 | 0.002 |
| Grand Rapids St Bank | 85.0 | 0.225 | 1 | 44,315 | 484 | \$100M-500M | 23 | 9,228 | 341 | 0.006 |
| Private Bank Mn | 85.0 | 0.342 | 1 | 24,057 | 291 | <\$100M | 20 | 4,788 | 200 | 0 |
| Bank Of Elk River | 82.5 | 0.27 | 1 | 55,311 | 662 | \$100M-500M | 25 | 11,276 | 515 | 0.001 |
| First St Bank Alexandria-Carlo | 82.5 | 0.296 | 1 | 14,396 | 404 | <\$100M | 38 | 14,396 | 404 | 0 |
| First Nb Of Moose Lake | 82.5 | 0.323 | 1 | 14,903 | 414 | <\$100M | 27 | 4,397 | 366 | 0 |
| Heritage Nb | 82.5 | 0.477 | 0.915 | 77,066 | 811 | \$100M-500M | 30 | 14,688 | 540 | 0 |
| Cherokee St Bank Of St Paul | 82.5 | 0.342 | 1 | 70,332 | 549 | \$100M-500M | 19 | 6,924 | 342 | 0.002 |
| Woodland Bank | 82.5 | 0.292 | 1 | 16,720 | 403 | <\$100M | 38 | 16,720 | 403 | 0 |
| Security St Bank Of Mankato | 82.5 | 0.362 | 0.944 | 36,945 | 871 | \$100M-500M | 35 | 16,694 | 774 | 0 |
| Bank Of Zumbrota | 82.5 | 0.281 | 1 | 25,548 | 381 | <\$100M | 27 | 7,912 | 300 | 0 |
| First Nb Of Milaca | 82.5 | 0.245 | 1 | 25,731 | 573 | \$100M-500M | 29 | 9,322 | 479 | 0.003 |
| Grand Marais St Bank | 82.5 | 0.289 | 1 | 14,697 | 425 | <\$100M | 39 | 14,697 | 425 | 0 |
| First Nb Of Elk River | 82.5 | 0.428 | 0.865 | 164,686 | 1400 | \$100M-500M | 30 | 35,371 | 926 | 0.005 |
| First Mn Bank Na | 80.0 | 0.252 | 0.986 | 44,717 | 611 | \$100M-500M | 26 | 11,248 | 447 | 0.004 |
| Riverbank Mn | 80.0 | 0.461 | 1 | 26,652 | 298 | <\$100M | 23 | 5,225 | 215 | 0 |
| Peoples Bank Of Cmrc | 80.0 | 0.38 | 0.759 | 69,758 | 715 | \$100M-500M | 26 | 12,878 | 456 | 0 |
| State Bank Of Park Rapids | 80.0 | 0.334 | 1 | 26,101 | 393 | <\$100M | 37 | 26,101 | 393 | 0.005 |
| Vermillion St Bank | 80.0 | 0.314 | 0.875 | 65,126 | 838 | \$100M-500M | 29 | 16,070 | 618 | 0.001 |
| Pine River St Bank | 80.0 | 0.256 | 1 | 14,984 | 450 | <\$100M | 34 | 9,990 | 407 | 0 |
| Plaza Park St Bank | 80.0 | 0.264 | 1 | 25,524 | 328 | <\$100M | 22 | 5,916 | 227 | 0.003 |
| Highland Bank | 80.0 | 0.371 | 0.794 | 98,177 | 1071 | \$100M-500M | 27 | 18,950 | 746 | 0 |
| Anchor Bank Na | 80.0 | 0.362 | 0.753 | 79,774 | 941 | \$100M-500M | 23 | 10,713 | 576 | 0 |
| Western Bank | 80.0 | 0.416 | 0.765 | 113,137 | 1166 | \$100M-500M | 27 | 18,062 | 755 | 0 |

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| | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| Fortress Bank Na | 80.0 | 0.286 | 1 | 14,212 | 271 | <\$100M | 37 | 14,212 | 271 | 0.002 |
| Home St Bank | 80.0 | 0.238 | 1 | 14,236 | 326 | <\$100M | 38 | 14,236 | 326 | 0 |
| Lake Area Bank | 80.0 | 0.441 | 0.933 | 54,072 | 481 | \$100M-500M | 24 | 9,533 | 323 | 0.004 |
| Farmers St Bank Of Madelia | 80.0 | 0.287 | 1 | 11,575 | 331 | <\$100M | 29 | 6,009 | 296 | 0 |
| Central Bank | 80.0 | 0.365 | 0.797 | 62,884 | 658 | \$100M-500M | 24 | 10,333 | 429 | 0 |
| Century Bank Na | 80.0 | 0.455 | 0.736 | 140,736 | 1033 | \$100M-500M | 25 | 19,859 | 560 | 0 |
| Premier Bank | 77.5 | 0.295 | 0.76 | 78,244 | 742 | \$100M-500M | 26 | 15,070 | 514 | 0 |
| Dakota Bank | 77.5 | 0.45 | 0.76 | 60,806 | 538 | \$100M-500M | 22 | 8,133 | 335 | 0 |
| First Cmnty Bank | 77.5 | 0.392 | 0.952 | 22,937 | 419 | <\$100M | 29 | 8,066 | 262 | 0 |
| American Heritage Nb | 77.5 | 0.298 | 0.758 | 45,970 | 799 | \$100M-500M | 28 | 12,509 | 625 | 0 |
| Lake Country St Bank | 77.5 | 0.318 | 1 | 23,144 | 346 | <\$100M | 24 | 5,385 | 260 | 0 |
| North Shore Bank Of Commerce | 77.5 | 0.233 | 1 | 36,231 | 430 | \$100M-500M | 24 | 8,965 | 291 | 0.004 |
| Excel Bank | 77.5 | 0.422 | 0.569 | 106,218 | 615 | \$100M-500M | 21 | 11,150 | 344 | 0 |
| Americana Cmnty Bank | 77.5 | 0.297 | 1 | 27,069 | 309 | <\$100M | 24 | 7,274 | 232 | 0 |
| Winona Nat & Svg Bank | 77.5 | 0.302 | 1 | 42,997 | 315 | \$100M-500M | 18 | 6,198 | 209 | 0.001 |
| Creditamerica Svg Co | 77.5 | 0.339 | 0.762 | 90,450 | 626 | \$100M-500M | 21 | 10,754 | 362 | 0 |
| First Nb Of The North | 77.5 | 0.266 | 1 | 22,588 | 348 | <\$100M | 21 | 4,957 | 255 | 0.003 |
| Community Nb | 77.5 | 0.378 | 1 | 27,941 | 159 | <\$100M | 7 | 2,162 | 53 | 0 |
| American Bank North | 77.5 | 0.401 | 0.906 | 34,503 | 472 | <\$100M | 30 | 10,052 | 350 | 0.004 |
| Northeast Bank | 77.5 | 0.353 | 0.593 | 79,523 | 884 | \$100M-500M | 25 | 14,396 | 553 | 0 |
| Anchor Bank West St Paul Na | 77.5 | 0.331 | 0.729 | 57,256 | 757 | \$100M-500M | 27 | 13,224 | 530 | 0 |
| United Bankr Bank | 77.5 | 0.338 | 1 | 42,770 | 148 | \$100M-500M | 5 | 1,480 | 29 | 0.048 |
| Kasson St Bank | 77.5 | 0.241 | 1 | 13,104 | 424 | <\$100M | 38 | 13,104 | 424 | 0 |
| Hampton Bank | 75.0 | 0.321 | 0.961 | 30,314 | 346 | <\$100M | 21 | 6,219 | 226 | 0 |
| First Nb In Cannon Falls | 75.0 | 0.292 | 1 | 23,563 | 294 | <\$100M | 23 | 5,430 | 204 | 0.009 |
| Annandale St Bank | 75.0 | 0.23 | 1 | 19,154 | 323 | <\$100M | 36 | 19,154 | 323 | 0 |
| Bremer Bank Na | 75.0 | 0.261 | 0.739 | 67,283 | 845 | \$100M-500M | 29 | 19,821 | 621 | 0.001 |
| First Nb | 75.0 | 0.247 | 1 | 15,068 | 555 | <\$100M | 39 | 15,068 | 555 | 0 |
| American Bank Of Nashwauk | 75.0 | 0.353 | 0.833 | 40,214 | 475 | \$100M-500M | 24 | 8,352 | 358 | 0.002 |
| Beacon Bank | 75.0 | 0.35 | 0.913 | 37,963 | 363 | \$100M-500M | 20 | 6,270 | 234 | 0.001 |
| Citizens St Bank Of St James | 75.0 | 0.262 | 1 | 16,074 | 288 | <\$100M | 24 | 4,845 | 232 | 0 |
| Southview Bank | 75.0 | 0.308 | 1 | 21,599 | 189 | <\$100M | 15 | 3,837 | 125 | 0.001 |
| Community Nb | 75.0 | 0.29 | 0.838 | 40,767 | 584 | \$100M-500M | 28 | 11,187 | 438 | 0.001 |
| Capital Bank | 75.0 | 0.383 | 1 | 17,868 | 127 | <\$100M | 10 | 2,209 | 64 | 0 |
| Northland Cmnty Bank | 75.0 | 0.28 | 1 | 8,271 | 320 | <\$100M | 35 | 8,271 | 320 | 0 |
| Signal Bank Na | 75.0 | 0.324 | 0.696 | 237,013 | 2043 | \$500M-\$1B | 26 | 44,153 | 1,414 | 0.001 |
| Security St Bank Of Hibbing | 75.0 | 0.38 | 0.93 | 34,498 | 375 | <\$100M | 23 | 6,504 | 246 | 0.009 |
| La Crescent St Bank | 75.0 | 0.277 | 1 | 11,925 | 239 | <\$100M | 37 | 11,925 | 239 | 0 |
| Border St Bank Of Greenbush | 75.0 | 0.24 | 1 | 10,607 | 241 | <\$100M | 25 | 4,111 | 211 | 0 |
| First St Bank Of Le Center | 75.0 | 0.204 | 1 | 10,631 | 377 | <\$100M | 37 | 10,631 | 377 | 0 |
| Farmers St Bank Of Hamel | 75.0 | 0.268 | 1 | 14,925 | 182 | <\$100M | 14 | 2,759 | 123 | 0.001 |
| State Bank Of Hawley | 75.0 | 0.248 | 1 | 13,585 | 244 | <\$100M | 27 | 5,691 | 203 | 0 |
| State Bank Of Loretto | 72.5 | 0.561 | 0.92 | 40,806 | 271 | <\$100M | 20 | 6,076 | 154 | 0.003 |

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| | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| Citizens B&Tc | 72.5 | 0.233 | 1 | 32,513 | 370 | \$100M-500M | 20 | 7,041 | 235 | 0 |
| Castle Rock Bank | 72.5 | 0.268 | 1 | 18,635 | 343 | <\$100M | 37 | 18,635 | 343 | 0 |
| Wadena St Bank | 72.5 | 0.238 | 1 | 17,218 | 302 | <\$100M | 36 | 17,218 | 302 | 0 |
| First St Bank Of Wyoming | 72.5 | 0.211 | 1 | 18,516 | 526 | <\$100M | 30 | 7,545 | 463 | 0.006 |
| Ultima Bank Mn | 72.5 | 0.342 | 1 | 13,944 | 281 | <\$100M | 35 | 13,944 | 281 | 0 |
| Arlington St Bank | 72.5 | 0.294 | 1 | 14,711 | 204 | <\$100M | 15 | 2,643 | 145 | 0 |
| Security Bank Mn | 72.5 | 0.385 | 0.88 | 31,100 | 239 | <\$100M | 15 | 4,180 | 139 | 0.002 |
| Republic Bank | 72.5 | 0.318 | 0.989 | 41,562 | 273 | \$100M-500M | 16 | 5,440 | 137 | 0.001 |
| Voyager Bank | 72.5 | 0.317 | 0.643 | 67,476 | 584 | \$100M-500M | 22 | 10,656 | 373 | 0 |
| State Bank Of Fairmont | 72.5 | 0.231 | 1 | 14,140 | 296 | <\$100M | 36 | 14,140 | 296 | 0 |
| Farmers & Merchants St Bank | 72.5 | 0.285 | 0.885 | 36,550 | 524 | \$100M-500M | 26 | 9,530 | 394 | 0.001 |
| United Prairie Bank Slayton | 72.5 | 0.248 | 1.001 | 12,790 | 206 | <\$100M | 20 | 3,656 | 160 | 0 |
| Lake Bank Na | 72.5 | 0.336 | 0.933 | 23,905 | 334 | <\$100M | 25 | 5,985 | 258 | 0.002 |
| Cornerstone St Bank | 72.5 | 0.266 | 1 | 13,522 | 221 | <\$100M | 36 | 13,522 | 221 | 0 |
| State Bank Of Mcgregor | 72.5 | 0.254 | 1 | 8,904 | 255 | <\$100M | 36 | 8,904 | 255 | 0.005 |
| Minnwest Bank Luverne | 72.5 | 0.283 | 0.93 | 32,921 | 408 | \$100M-500M | 25 | 7,942 | 327 | 0 |
| Associated Bank Mn | 72.5 | 0.27 | 0.465 | 195,974 | 2416 | \$500M-\$1B | 23 | 28,107 | 1,435 | 0 |
| Eagle Bank | 72.5 | 0.184 | 1 | 14,479 | 293 | <\$100M | 25 | 5,511 | 243 | 0 |
| Centennial Nb | 72.5 | 0.281 | 1 | 13,602 | 193 | <\$100M | 19 | 3,375 | 143 | 0 |
| State Bank Of Long Lake | 70.0 | 0.275 | 0.804 | 28,556 | 436 | \$100M-500M | 24 | 7,398 | 314 | 0 |
| Lakewood Bank Na | 70.0 | 0.268 | 1 | 17,305 | 278 | <\$100M | 36 | 17,305 | 278 | 0 |
| Bremer Bank Na | 70.0 | 0.235 | 0.66 | 97,440 | 1348 | \$100M-500M | 30 | 34,819 | 1,046 | 0.002 |
| State Bank Of Delano | 70.0 | 0.31 | 0.994 | 19,284 | 296 | <\$100M | 23 | 5,158 | 219 | 0 |
| Rural Amer Bank | 70.0 | 0.193 | 1 | 17,349 | 411 | <\$100M | 28 | 7,144 | 362 | 0 |
| First Nb Of Deerwood | 70.0 | 0.232 | 0.9 | 30,210 | 418 | \$100M-500M | 23 | 7,408 | 291 | 0.004 |
| Cambridge St Bank | 70.0 | 0.408 | 0.849 | 29,897 | 211 | <\$100M | 10 | 2,474 | 108 | 0 |
| County Bank | 70.0 | 0.363 | 0.966 | 22,875 | 215 | <\$100M | 16 | 3,963 | 127 | 0 |
| Pioneer Nb Of Duluth | 70.0 | 0.31 | 0.932 | 21,866 | 315 | <\$100M | 24 | 5,381 | 220 | 0 |
| First Minnetonka City Bank | 70.0 | 0.235 | 0.901 | 28,698 | 507 | \$100M-500M | 26 | 8,874 | 385 | 0 |
| United Prairie Bank | 70.0 | 0.173 | 1 | 20,172 | 384 | \$100M-500M | 31 | 11,709 | 328 | 0 |
| Mountain Iron First St Bank | 70.0 | 0.284 | 0.856 | 21,060 | 424 | <\$100M | 28 | 7,122 | 338 | 0 |
| North Star Bank | 70.0 | 0.251 | 0.744 | 57,392 | 590 | \$100M-500M | 21 | 9,141 | 389 | 0 |
| Northern St Bank Of Virginia | 70.0 | 0.28 | 1 | 10,600 | 237 | <\$100M | 26 | 4,425 | 199 | 0 |
| Paragon Bank | 70.0 | 0.302 | 1 | 9,114 | 201 | <\$100M | 25 | 3,996 | 167 | 0 |
| First Nb Of Sauk Centre | 70.0 | 0.26 | 1 | 19,398 | 137 | <\$100M | 9 | 2,447 | 59 | 0.005 |
| Bremer Bank Na | 70.0 | 0.242 | 0.511 | 104,597 | 859 | \$100M-500M | 24 | 22,185 | 531 | 0.001 |
| Roundbank | 70.0 | 0.245 | 0.911 | 38,033 | 405 | \$100M-500M | 22 | 8,420 | 292 | 0.002 |
| Security St Bank Of Maple Lake | 70.0 | 0.215 | 1 | 13,046 | 202 | <\$100M | 18 | 3,436 | 147 | 0 |
| Security St Bank Of Howard Lak | 70.0 | 0.227 | 1 | 11,382 | 184 | <\$100M | 17 | 3,241 | 137 | 0 |
| Lake Elmo Bank | 70.0 | 0.251 | 0.789 | 49,102 | 581 | \$100M-500M | 23 | 10,737 | 427 | 0 |
| Lino Lakes St Bank | 70.0 | 0.559 | 0.873 | 29,570 | 214 | <\$100M | 11 | 2,876 | 90 | 0 |
| State Bank Of Faribault | 67.5 | 0.191 | 1 | 23,124 | 420 | \$100M-500M | 27 | 8,477 | 352 | 0 |
| American Bank Lake City | 67.5 | 0.334 | 0.93 | 21,527 | 255 | <\$100M | 31 | 11,610 | 207 | 0 |

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| State Bank Of Belle Plaine | 67.5 | 0.21 | 1 | 16,742 | 336 | <\$100M | 29 | 7,643 | 286 | 0 |
| Jennings St Bank | 67.5 | 0.294 | 1 | 13,694 | 200 | <\$100M | 16 | 2,712 | 145 | 0.003 |
| Northern St Bank | 67.5 | 0.14 | 1 | 24,155 | 631 | \$100M-500M | 36 | 24,155 | 631 | 0 |
| Security St Bank Of Aitkin | 67.5 | 0.323 | 0.773 | 24,815 | 323 | <\$100M | 21 | 5,385 | 224 | 0 |
| Farmers & Merchants St Bank | 67.5 | 0.24 | 1 | 9,616 | 335 | <\$100M | 36 | 9,616 | 335 | 0 |
| First Nb Of Hudson | 67.5 | 0.192 | 0.807 | 52,258 | 842 | \$100M-500M | 25 | 13,937 | 689 | 0.002 |
| Pine Country Bank | 67.5 | 0.236 | 1 | 9,962 | 241 | <\$100M | 22 | 3,738 | 197 | 0 |
| Prinsburg St Bank | 67.5 | 0.298 | 1 | 9,485 | 166 | <\$100M | 33 | 9,485 | 166 | 0 |
| Bankwest | 67.5 | 0.337 | 0.93 | 18,082 | 346 | <\$100M | 28 | 6,926 | 271 | 0 |
| Midwest Bank Na | 67.5 | 0.246 | 1 | 12,543 | 234 | <\$100M | 35 | 12,543 | 234 | 0 |
| First Nb Of Waseca | 67.5 | 0.222 | 0.846 | 28,570 | 390 | \$100M-500M | 26 | 9,722 | 307 | 0 |
| Town & Country St Bank | 67.5 | 0.271 | 0.819 | 24,453 | 480 | <\$100M | 36 | 20,767 | 451 | 0 |
| Rural Amer Bank Hector/Fairfax | 67.5 | 0.192 | 1 | 11,946 | 279 | <\$100M | 36 | 11,946 | 279 | 0 |
| Premier Bank Metro South | 67.5 | 0.404 | 0.762 | 32,293 | 234 | <\$100M | 9 | 2,293 | 123 | 0 |
| Provincial Bank | 67.5 | 0.254 | 1 | 8,929 | 148 | <\$100M | 19 | 2,926 | 104 | 0 |
| Bremer Bank Na | 67.5 | 0.209 | 0.618 | 80,281 | 1217 | \$100M-500M | 28 | 28,745 | 993 | 0.001 |
| Community Security Bank | 67.5 | 0.411 | 0.999 | 15,106 | 220 | <\$100M | 24 | 4,563 | 152 | 0 |
| Northern Nb | 67.5 | 0.349 | 0.959 | 22,033 | 217 | <\$100M | 14 | 3,329 | 130 | 0 |
| Key Cmnty Bank | 67.5 | 0.217 | 1 | 10,357 | 172 | <\$100M | 17 | 2,932 | 130 | 0 |
| Fidelity Bank | 65.0 | 0.195 | 0.603 | 57,750 | 643 | \$100M-500M | 19 | 8,259 | 350 | 0 |
| Community Bank Mn | 65.0 | 0.273 | 1 | 17,639 | 235 | <\$100M | 22 | 5,040 | 167 | 0 |
| Oakley Nb Of Buffalo | 65.0 | 0.239 | 0.81 | 34,270 | 386 | \$100M-500M | 19 | 6,312 | 271 | 0 |
| Stearns Bank Na | 65.0 | 0.186 | 0.518 | 111,037 | 1174 | \$500M-\$1B | 23 | 21,773 | 819 | 0 |
| State Bank Of Aurora | 65.0 | 0.443 | 1 | 11,524 | 121 | <\$100M | 31 | 11,524 | 121 | 0.003 |
| Sterling St Bank Austin Mn | 65.0 | 0.182 | 0.775 | 44,101 | 815 | \$100M-500M | 27 | 14,299 | 678 | 0 |
| Farmers St Bank Of New London | 65.0 | 0.213 | 1 | 15,200 | 268 | <\$100M | 35 | 15,200 | 268 | 0 |
| First Nb Of St Peter | 65.0 | 0.192 | 1 | 21,749 | 375 | \$100M-500M | 28 | 9,438 | 308 | 0.001 |
| Northwestern St Bank Of Ulen | 65.0 | 0.189 | 1 | 14,123 | 378 | <\$100M | 35 | 14,123 | 378 | 0 |
| Border St Bank | 65.0 | 0.235 | 0.985 | 14,974 | 355 | <\$100M | 23 | 4,391 | 304 | 0 |
| Eastwood Bank | 65.0 | 0.163 | 0.962 | 31,356 | 564 | \$100M-500M | 26 | 10,082 | 445 | 0.004 |
| Star Bank Na | 65.0 | 0.156 | 1 | 11,611 | 311 | <\$100M | 34 | 11,611 | 311 | 0.001 |
| Citizens St Bank Of Olivia | 65.0 | 0.308 | 1 | 8,818 | 141 | <\$100M | 16 | 2,131 | 118 | 0 |
| Security St Bank Of Pine Islan | 65.0 | 0.206 | 1 | 8,390 | 251 | <\$100M | 25 | 4,214 | 220 | 0 |
| Liberty St Bank | 65.0 | 0.191 | 0.699 | 63,732 | 978 | \$100M-500M | 26 | 15,878 | 744 | 0 |
| State Bank Of Tower | 65.0 | 0.221 | 1 | 9,592 | 200 | <\$100M | 32 | 9,592 | 200 | 0 |
| Signal Bank South Na | 65.0 | 0.184 | 0.632 | 59,913 | 852 | \$100M-500M | 27 | 18,086 | 703 | 0.001 |
| Anchor Bank St Paul | 65.0 | 0.349 | 0.893 | 16,471 | 246 | <\$100M | 18 | 3,313 | 165 | 0 |
| Anchor Bank Farmington Na | 65.0 | 0.266 | 0.916 | 16,384 | 314 | <\$100M | 23 | 4,759 | 231 | 0 |
| Bremer Bank Na | 65.0 | 0.16 | 0.857 | 32,103 | 630 | \$100M-500M | 29 | 14,041 | 533 | 0.001 |
| First Nb Of Blue Earth | 62.5 | 0.208 | 0.751 | 22,161 | 514 | \$100M-500M | 23 | 6,757 | 321 | 0 |
| Security Bank Waconia | 62.5 | 0.198 | 1 | 16,920 | 259 | <\$100M | 28 | 7,761 | 224 | 0 |
| White Rock Bank | 62.5 | 0.186 | 1 | 12,153 | 280 | <\$100M | 34 | 12,153 | 280 | 0 |
| Root River St Bank | 62.5 | 0.213 | 1 | 11,974 | 234 | <\$100M | 33 | 11,974 | 234 | 0 |

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| Farmers St Bank Of Darwin | 62.5 | 0.214 | 1 | 3,961 | 596 | <\$100M | 33 | 3,961 | 596 | 0 |
| First Nb Of Bemidji | 62.5 | 0.152 | 0.837 | 44,482 | 960 | \$100M-500M | 28 | 15,619 | 791 | 0 |
| First Nb Of Montgomery | 62.5 | 0.19 | 1 | 10,359 | 217 | <\$100M | 34 | 10,359 | 217 | 0 |
| Minnwest Bank Central | 62.5 | 0.18 | 0.706 | 28,562 | 598 | \$100M-500M | 26 | 9,283 | 490 | 0 |
| First St Bank Of St Joseph | 62.5 | 0.255 | 1 | 12,043 | 113 | <\$100M | 14 | 2,837 | 71 | 0 |
| First Independent Bank | 62.5 | 0.194 | 1 | 13,274 | 210 | <\$100M | 34 | 13,274 | 210 | 0 |
| Minnwest Bank South | 62.5 | 0.194 | 0.834 | 36,431 | 478 | \$100M-500M | 22 | 7,789 | 361 | 0 |
| Bremer Bank Na | 62.5 | 0.168 | 0.436 | 262,187 | 2297 | \$1B-\$10B | 23 | 61,945 | 1,597 | 0.001 |
| Midwest Bank | 62.5 | 0.232 | 0.948 | 14,722 | 279 | <\$100M | 24 | 4,900 | 219 | 0 |
| Citizens Independent Bank | 62.5 | 0.203 | 0.567 | 39,414 | 551 | \$100M-500M | 16 | 3,962 | 443 | 0.005 |
| First St Bank Rush City | 62.5 | 0.2 | 1 | 8,846 | 172 | <\$100M | 19 | 2,998 | 138 | 0 |
| Security St Bank Of Warroad | 62.5 | 0.17 | 1 | 10,000 | 252 | <\$100M | 27 | 5,381 | 228 | 0 |
| Citizens Nb Of Park Rapids | 62.5 | 0.187 | 0.995 | 24,150 | 381 | \$100M-500M | 26 | 8,676 | 312 | 0.004 |
| Pioneer Bank | 62.5 | 0.179 | 1 | 12,525 | 177 | <\$100M | 18 | 3,665 | 131 | 0 |
| Security St Bank Fergus Falls | 62.5 | 0.157 | 1 | 10,705 | 213 | <\$100M | 34 | 10,705 | 213 | 0 |
| First Nb Of Le Center | 62.5 | 0.162 | 1 | 8,398 | 203 | <\$100M | 34 | 8,398 | 203 | 0 |
| Bnc Nb | 62.5 | 0.159 | 0.383 | 86,657 | 839 | \$500M-\$1B | 21 | 12,286 | 504 | 0 |
| State Bank Of Moorhead | 62.5 | 0.248 | 1 | 25,465 | 185 | \$100M-500M | 9 | 2,533 | 104 | 0 |
| First Cmrl Bank | 62.5 | 0.319 | 1 | 7,107 | 61 | <\$100M | 10 | 1,389 | 37 | 0 |
| Crown Bank | 62.5 | 0.568 | 0.822 | 29,723 | 139 | <\$100M | 8 | 2,192 | 46 | 0 |
| Bank Midwest Mn Ia Na | 60.0 | 0.134 | 0.692 | 45,990 | 2185 | \$100M-500M | 27 | 15,506 | 1,830 | 0.002 |
| Commerce Bank | 60.0 | 0.351 | 0.965 | 12,670 | 135 | <\$100M | 16 | 2,766 | 89 | 0 |
| First Nb In Mahanomen | 60.0 | 0.226 | 1 | 9,686 | 288 | <\$100M | 34 | 9,686 | 288 | 0 |
| Minnesota Valley Bank | 60.0 | 0.181 | 0.633 | 38,818 | 552 | \$100M-500M | 21 | 7,979 | 351 | 0.001 |
| 21st Century Bank North | 60.0 | 0.235 | 0.557 | 22,989 | 308 | <\$100M | 14 | 3,746 | 186 | 0 |
| State Bank In Eden Valley | 60.0 | 0.267 | 1 | 7,168 | 157 | <\$100M | 31 | 7,168 | 157 | 0 |
| Ridgedale St Bank | 60.0 | 0.202 | 0.957 | 18,453 | 263 | <\$100M | 19 | 4,863 | 194 | 0 |
| Merchants Nb Of Winona | 60.0 | 0.134 | 0.611 | 52,711 | 932 | \$100M-500M | 25 | 17,513 | 739 | 0.008 |
| Community Bank Vernon Center | 60.0 | 0.148 | 1 | 11,655 | 232 | <\$100M | 22 | 5,005 | 185 | 0.001 |
| United Minnesota Bank | 60.0 | 0.225 | 1 | 5,061 | 158 | <\$100M | 23 | 2,804 | 135 | 0 |
| First Security Bank | 60.0 | 0.183 | 0.846 | 22,844 | 304 | \$100M-500M | 18 | 4,742 | 220 | 0 |
| Citizens Bank Of New Ulm | 60.0 | 0.134 | 0.957 | 22,766 | 423 | \$100M-500M | 29 | 11,415 | 354 | 0.001 |
| First St Bank Of Fountain | 60.0 | 0.151 | 1 | 4,968 | 266 | <\$100M | 32 | 4,968 | 266 | 0.001 |
| Marquette Bank Na | 60.0 | 0.129 | 0.597 | 306,228 | 3716 | \$1B-\$10B | 23 | 67,914 | 2,689 | 0 |
| Bremer Bank Na | 60.0 | 0.227 | 0.945 | 15,278 | 238 | <\$100M | 24 | 5,350 | 171 | 0.001 |
| National City Bank Minneapolis | 60.0 | 0.148 | 0.286 | 130,902 | 889 | \$500M-\$1B | 20 | 10,585 | 416 | 0 |
| Security B&Tc Of Glencoe | 60.0 | 0.214 | 0.635 | 30,823 | 327 | \$100M-500M | 18 | 6,214 | 230 | 0 |
| 1st American St Bank Of Mn | 60.0 | 0.268 | 1 | 5,059 | 74 | <\$100M | 28 | 5,059 | 74 | 0 |
| Stearns Bank Na | 60.0 | 0.318 | 0.995 | 20,290 | 92 | <\$100M | 4 | 1,087 | 42 | 0 |
| First Cmnty Bank | 60.0 | 0.257 | 1 | 5,208 | 89 | <\$100M | 17 | 1,941 | 67 | 0 |
| First Farmers & Merchants Nb | 60.0 | 0.307 | 0.975 | 10,228 | 197 | <\$100M | 25 | 4,662 | 156 | 0.001 |
| First Southeast Bank | 57.5 | 0.202 | 1 | 7,697 | 242 | <\$100M | 32 | 7,697 | 242 | 0 |
| U S Bank Na | 57.5 | 0.123 | 0.323 | 9,415,994 | 213745 | >\$10B | 23 | 2,410,613 | 192,988 | 0.041 |

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| Yellow Medicine County Bank | 57.5 | 0.184 | 1 | 15,819 | 238 | <\$100M | 34 | 15,819 | 238 | 0 |
| Security St Bank Of Lewiston | 57.5 | 0.169 | 1 | 12,686 | 357 | <\$100M | 35 | 12,686 | 357 | 0 |
| State Bank Of Cokato | 57.5 | 0.241 | 0.907 | 13,383 | 257 | <\$100M | 24 | 4,935 | 212 | 0 |
| Valley Bank | 57.5 | 0.218 | 0.855 | 21,707 | 223 | <\$100M | 18 | 4,676 | 160 | 0.001 |
| First Nb Of Chaska | 57.5 | 0.189 | 0.617 | 31,233 | 378 | \$100M-500M | 19 | 6,930 | 278 | 0.002 |
| Citizens St Bank Of Clara City | 57.5 | 0.183 | 0.841 | 21,367 | 283 | \$100M-500M | 17 | 4,246 | 213 | 0.011 |
| Park St Bank | 57.5 | 0.272 | 1 | 6,316 | 157 | <\$100M | 30 | 6,316 | 157 | 0 |
| Preferred Bank | 57.5 | 0.254 | 0.988 | 9,789 | 208 | <\$100M | 26 | 4,578 | 177 | 0 |
| Avon St Bank | 57.5 | 0.162 | 1 | 12,684 | 207 | <\$100M | 21 | 4,560 | 163 | 0 |
| Kanabec St Bank | 57.5 | 0.112 | 1 | 11,108 | 290 | <\$100M | 33 | 11,108 | 290 | 0 |
| Richfield B&Tc | 57.5 | 0.125 | 0.345 | 86,038 | 515 | \$500M-\$1B | 16 | 6,141 | 232 | 0 |
| First Nb&T | 57.5 | 0.235 | 0.609 | 25,807 | 241 | \$100M-500M | 13 | 3,599 | 151 | 0.009 |
| First St Bank Of Sauk Centre | 57.5 | 0.183 | 0.897 | 14,212 | 302 | <\$100M | 27 | 6,772 | 253 | 0 |
| National Bank Of Cmrc Duluth | 57.5 | 0.44 | 0.765 | 16,829 | 141 | <\$100M | 13 | 2,608 | 74 | 0 |
| First Nb Of Northfield | 57.5 | 0.215 | 0.861 | 15,531 | 289 | <\$100M | 21 | 4,297 | 220 | 0 |
| Rosemount Nb | 57.5 | 0.274 | 0.99 | 13,210 | 194 | <\$100M | 17 | 3,012 | 135 | 0 |
| Prime Security Bank | 57.5 | 0.186 | 1 | 8,930 | 121 | <\$100M | 13 | 2,159 | 91 | 0 |
| Citizens St Bank Of Gaylord | 57.5 | 0.164 | 1 | 8,501 | 123 | <\$100M | 12 | 2,261 | 83 | 0 |
| Woodlands Nb | 57.5 | 0.233 | 0.979 | 17,472 | 184 | <\$100M | 12 | 3,008 | 121 | 0 |
| Security St Bank Of Marine | 57.5 | 0.132 | 1 | 7,971 | 165 | <\$100M | 32 | 7,971 | 165 | 0 |
| Red River St Bank | 57.5 | 0.223 | 1 | 5,502 | 100 | <\$100M | 30 | 5,502 | 100 | 0 |
| United Prairie Bank Jackson | 57.5 | 0.177 | 1 | 6,151 | 128 | <\$100M | 31 | 6,151 | 128 | 0 |
| North Amer Bankg Co | 57.5 | 0.27 | 0.803 | 20,197 | 163 | <\$100M | 4 | 909 | 22 | 0 |
| Wabasha Cty Bank | 57.5 | 0.241 | 1 | 4,242 | 103 | <\$100M | 18 | 1,771 | 79 | 0 |
| Border St Bank | 57.5 | 0.45 | 0.899 | 7,989 | 170 | <\$100M | 27 | 4,856 | 151 | 0 |
| Miners Nb Of Eveleth | 55.0 | 0.258 | 1 | 9,523 | 124 | <\$100M | 29 | 9,523 | 124 | 0 |
| Freepport St Bank | 55.0 | 0.206 | 1 | 10,130 | 221 | <\$100M | 32 | 10,130 | 221 | 0.012 |
| Citizens St Bank Of Hayfield | 55.0 | 0.236 | 1 | 9,153 | 160 | <\$100M | 30 | 9,153 | 160 | 0 |
| Community Bank Mn Valley | 55.0 | 0.24 | 0.925 | 13,197 | 222 | <\$100M | 23 | 4,772 | 161 | 0.002 |
| First Nb | 55.0 | 0.183 | 1 | 7,803 | 221 | <\$100M | 32 | 7,803 | 221 | 0 |
| Bonanza Valley St Bank | 55.0 | 0.259 | 1 | 6,472 | 149 | <\$100M | 18 | 2,075 | 118 | 0 |
| First Security Bank | 55.0 | 0.316 | 0.964 | 9,375 | 144 | <\$100M | 14 | 1,998 | 92 | 0 |
| Western Nb | 55.0 | 0.197 | 0.8 | 19,864 | 269 | \$100M-500M | 17 | 4,425 | 185 | 0.008 |
| New Market Bank | 55.0 | 0.28 | 1 | 10,767 | 116 | <\$100M | 10 | 1,827 | 77 | 0 |
| American St Bank Of Olivia | 55.0 | 0.237 | 1 | 10,071 | 130 | <\$100M | 12 | 2,076 | 90 | 0 |
| Sherburne St Bank | 55.0 | 0.251 | 1 | 9,545 | 130 | <\$100M | 12 | 2,082 | 92 | 0 |
| Stearns Bank Na | 55.0 | 0.307 | 1 | 12,650 | 75 | <\$100M | 4 | 1,031 | 31 | 0 |
| Tcf Nb | 55.0 | 0.029 | 0.214 | 335,651 | 1586 | >\$10B | 22 | 16,183 | 535 | 0 |
| State Bank Of Chanhassen | 55.0 | 0.213 | 0.679 | 23,606 | 280 | \$100M-500M | 16 | 4,764 | 198 | 0 |
| First Nb Of Cold Spring | 55.0 | 0.219 | 0.911 | 16,989 | 237 | <\$100M | 27 | 8,237 | 197 | 0.004 |
| First St Bank Of Bigfork | 55.0 | 0.222 | 1 | 6,403 | 164 | <\$100M | 31 | 6,403 | 164 | 0 |
| First Nb Of Osakis | 55.0 | 0.166 | 1 | 7,512 | 223 | <\$100M | 33 | 7,512 | 223 | 0 |
| Minnwest Bank Ortonville | 55.0 | 0.187 | 0.967 | 13,413 | 267 | <\$100M | 21 | 4,244 | 223 | 0 |

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bnk asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| Nicollet Cty Bank | 55.0 | 0.129 | 1 | 11,553 | 177 | <\$100M | 17 | 3,399 | 129 | 0.004 |
| Peoples St Bank Of Plainview | 55.0 | 0.155 | 0.986 | 13,344 | 313 | <\$100M | 26 | 6,329 | 278 | 0 |
| First St Bank Of Swanville | 55.0 | 0.331 | 0.999 | 8,482 | 150 | <\$100M | 19 | 2,463 | 124 | 0 |
| First Nb Of Starbuck | 55.0 | 0.201 | 1 | 5,227 | 107 | <\$100M | 30 | 5,227 | 107 | 0 |
| Citizens St Bank | 55.0 | 0.248 | 0.996 | 10,130 | 201 | <\$100M | 22 | 3,913 | 155 | 0 |
| Citizens St Bank Of Kelliher | 55.0 | 0.227 | 1 | 3,348 | 143 | <\$100M | 29 | 3,348 | 143 | 0 |
| First St Bank Of Emmons | 55.0 | 0.302 | 1 | 2,414 | 68 | <\$100M | 22 | 1,923 | 64 | 0 |
| First Nb | 55.0 | 0.212 | 0.583 | 23,225 | 241 | \$100M-500M | 12 | 2,796 | 185 | 0 |
| Wells Fargo Bank Mn Na | 55.0 | 0.058 | 0.41 | 2,285,096 | 23900 | >\$10B | 22 | 472,461 | 15,745 | 0.029 |
| Business Bank | 55.0 | 0.494 | 0.836 | 16,571 | 98 | <\$100M | 7 | 1,713 | 39 | 0 |
| Elysian Bank | 52.5 | 0.202 | 1 | 5,693 | 225 | <\$100M | 30 | 5,693 | 225 | 0 |
| First Nb | 52.5 | 0.169 | 1 | 7,870 | 242 | <\$100M | 26 | 4,657 | 223 | 0 |
| First Nb Of Henning | 52.5 | 0.151 | 1 | 8,490 | 265 | <\$100M | 31 | 8,490 | 265 | 0 |
| First St Bank Of Floodwood | 52.5 | 0.32 | 1 | 3,846 | 155 | <\$100M | 27 | 3,846 | 155 | 0 |
| First St Bank Of Le Roy | 52.5 | 0.199 | 1 | 8,830 | 166 | <\$100M | 30 | 8,830 | 166 | 0.004 |
| Sprague Nb | 52.5 | 0.209 | 1 | 7,912 | 122 | <\$100M | 29 | 7,912 | 122 | 0 |
| Citizens St Bank Of Waterville | 52.5 | 0.251 | 1 | 5,900 | 129 | <\$100M | 30 | 5,900 | 129 | 0 |
| Saint Stephen St Bank | 52.5 | 0.263 | 1 | 4,024 | 126 | <\$100M | 27 | 4,024 | 126 | 0 |
| Bremer Bank Na | 52.5 | 0.159 | 0.578 | 29,119 | 261 | \$100M-500M | 13 | 5,183 | 150 | 0.002 |
| First Farmers & Mrch St Bank | 52.5 | 0.196 | 1 | 11,040 | 117 | <\$100M | 17 | 3,643 | 92 | 0 |
| Alliance Bank Blooming Prairie | 52.5 | 0.224 | 1 | 5,859 | 143 | <\$100M | 30 | 5,859 | 143 | 0 |
| Blaine St Bank | 52.5 | 0.201 | 1 | 4,721 | 196 | <\$100M | 25 | 3,285 | 184 | 0 |
| First Nb Of Chisholm | 52.5 | 0.17 | 1 | 8,740 | 194 | <\$100M | 32 | 8,740 | 194 | 0 |
| State Bank Of Clarks Grove | 52.5 | 0.272 | 1 | 3,253 | 128 | <\$100M | 28 | 3,253 | 128 | 0 |
| North American St Bank | 52.5 | 0.124 | 1 | 9,600 | 235 | <\$100M | 32 | 9,600 | 235 | 0 |
| State Bank Of Bird Island | 52.5 | 0.175 | 1 | 6,300 | 130 | <\$100M | 30 | 6,300 | 130 | 0.003 |
| First Nb In Montevideo | 52.5 | 0.141 | 0.636 | 23,289 | 448 | \$100M-500M | 20 | 6,220 | 359 | 0.006 |
| Midway Nb Of St Paul | 52.5 | 0.109 | 0.371 | 46,049 | 327 | \$100M-500M | 11 | 2,893 | 154 | 0 |
| Community Bank Winsted | 52.5 | 0.227 | 0.978 | 8,937 | 193 | <\$100M | 11 | 1,580 | 145 | 0.001 |
| First St Bank Of Wabasha | 52.5 | 0.165 | 0.976 | 14,223 | 225 | <\$100M | 22 | 5,450 | 183 | 0.016 |
| United Prairie Bank Spicer | 52.5 | 0.27 | 0.793 | 12,159 | 192 | <\$100M | 16 | 2,720 | 141 | 0 |
| Heartland St Bank | 52.5 | 0.126 | 1 | 4,697 | 201 | <\$100M | 25 | 4,146 | 197 | 0.005 |
| State Bank Of New Prague | 52.5 | 0.25 | 0.905 | 16,540 | 157 | <\$100M | 11 | 2,819 | 92 | 0 |
| Integrity Bank Plus | 52.5 | 0.226 | 1 | 9,869 | 178 | <\$100M | 18 | 3,211 | 114 | 0 |
| Security St Bank Of Kenyon | 52.5 | 0.117 | 1 | 5,934 | 167 | <\$100M | 18 | 2,744 | 148 | 0 |
| Olmsted Nb | 52.5 | 0.303 | 0.858 | 6,799 | 194 | <\$100M | 17 | 2,215 | 94 | 0 |
| Granite Falls Bank | 50.0 | 0.202 | 1 | 8,155 | 143 | <\$100M | 16 | 2,445 | 111 | 0 |
| Klein Nb Of Madison | 50.0 | 0.177 | 0.962 | 10,802 | 180 | <\$100M | 16 | 3,058 | 139 | 0 |
| Crow River St Bank | 50.0 | 0.177 | 1 | 7,050 | 192 | <\$100M | 21 | 3,011 | 171 | 0 |
| State Bank Of Blomkest | 50.0 | 0.176 | 1 | 4,970 | 120 | <\$100M | 27 | 4,970 | 120 | 0 |
| Rural American Bank Ada | 50.0 | 0.19 | 1 | 6,197 | 139 | <\$100M | 24 | 3,694 | 121 | 0 |
| Canton St Bank | 50.0 | 0.227 | 1 | 6,634 | 80 | <\$100M | 29 | 6,634 | 80 | 0 |
| Farmers & Merchants St Bank | 50.0 | 0.212 | 0.993 | 10,092 | 193 | <\$100M | 15 | 2,524 | 142 | 0 |

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| State B&Tc Of New Ulm | 50.0 | 0.164 | 0.818 | 14,687 | 245 | <\$100M | 26 | 7,134 | 217 | 0.001 |
| First Nb In Wadena | 50.0 | 0.132 | 1 | 5,601 | 162 | <\$100M | 30 | 5,601 | 162 | 0 |
| First St Bank Of Okabena | 50.0 | 0.25 | 1 | 4,834 | 70 | <\$100M | 15 | 1,498 | 48 | 0 |
| Vergas St Bank | 50.0 | 0.148 | 1 | 4,536 | 192 | <\$100M | 29 | 4,536 | 192 | 0 |
| Citizens St Bank Of Roseau | 50.0 | 0.124 | 0.854 | 16,847 | 296 | \$100M-500M | 21 | 5,787 | 235 | 0 |
| First Independent Bank Wood La | 50.0 | 0.24 | 1 | 3,573 | 33 | <\$100M | 4 | 251 | 8 | 0 |
| State Bank Of Lismore | 50.0 | 0.143 | 1 | 3,443 | 181 | <\$100M | 29 | 3,443 | 181 | 0.003 |
| First Farmers & Merchants Nb | 50.0 | 0.164 | 0.847 | 15,784 | 230 | <\$100M | 26 | 7,320 | 195 | 0 |
| First Security Bank Hendricks | 50.0 | 0.238 | 1 | 2,989 | 89 | <\$100M | 27 | 2,989 | 89 | 0 |
| Merchants St Bank Of Lewisvill | 50.0 | 0.223 | 1 | 2,678 | 78 | <\$100M | 27 | 2,678 | 78 | 0.001 |
| Peoples St Bank Of Madison Lak | 50.0 | 0.149 | 1 | 3,538 | 115 | <\$100M | 27 | 3,538 | 115 | 0 |
| United Prairie Bank Madison | 50.0 | 0.163 | 1 | 5,090 | 75 | <\$100M | 28 | 5,090 | 75 | 0 |
| Northwestern St Bank Of Halloc | 50.0 | 0.132 | 1 | 6,700 | 111 | <\$100M | 10 | 1,522 | 84 | 0 |
| Farmers St Bank Of Hoffman | 50.0 | 0.169 | 1 | 3,570 | 95 | <\$100M | 27 | 3,570 | 95 | 0 |
| Marquette Capital Bank Na | 50.0 | 0.145 | 0.327 | 40,166 | 252 | \$100M-500M | 8 | 2,524 | 82 | 0 |
| Eastbank | 50.0 | 0.476 | 0.893 | 6,447 | 99 | <\$100M | 13 | 1,206 | 66 | 0 |
| State Bank Of Kimball | 47.5 | 0.187 | 1 | 7,694 | 185 | <\$100M | 30 | 7,694 | 185 | 0 |
| Pine City St Bank | 47.5 | 0.182 | 0.898 | 9,215 | 209 | <\$100M | 24 | 4,392 | 176 | 0 |
| Farmers St Bank Of Dent | 47.5 | 0.203 | 1 | 3,874 | 157 | <\$100M | 27 | 3,874 | 157 | 0 |
| First Cmnty Bank | 47.5 | 0.2 | 1 | 3,792 | 125 | <\$100M | 26 | 3,792 | 125 | 0 |
| First Nb Of Waconia | 47.5 | 0.12 | 0.447 | 20,539 | 317 | \$100M-500M | 16 | 5,177 | 254 | 0 |
| Citizens St Bank Of Waverly | 47.5 | 0.158 | 1 | 6,039 | 119 | <\$100M | 17 | 2,351 | 102 | 0 |
| Argyle St Bank | 47.5 | 0.241 | 1 | 3,451 | 80 | <\$100M | 19 | 1,910 | 69 | 0 |
| Atwater St Bank | 47.5 | 0.206 | 1 | 3,969 | 112 | <\$100M | 26 | 3,969 | 112 | 0 |
| First Nb Of Battle Lake | 47.5 | 0.178 | 1 | 4,652 | 129 | <\$100M | 29 | 4,652 | 129 | 0 |
| United Southwest Bank | 47.5 | 0.142 | 1 | 4,981 | 175 | <\$100M | 23 | 2,998 | 161 | 0.008 |
| First Nb Of Plainview | 47.5 | 0.126 | 0.912 | 13,171 | 266 | \$100M-500M | 22 | 5,506 | 232 | 0.003 |
| First St Bank Southwest | 47.5 | 0.19 | 0.797 | 15,028 | 183 | <\$100M | 16 | 4,066 | 130 | 0.005 |
| Farmers & Merchants St Bank | 47.5 | 0.141 | 1 | 3,029 | 184 | <\$100M | 28 | 3,029 | 184 | 0.003 |
| Rural American Bank Foley/Gilm | 47.5 | 0.193 | 0.863 | 12,306 | 159 | <\$100M | 14 | 2,843 | 105 | 0 |
| S&C Bank Mn | 47.5 | 0.173 | 1 | 4,491 | 46 | <\$100M | 5 | 584 | 29 | 0 |
| Produce St Bank Of Hollandale | 45.0 | 0.208 | 1 | 4,304 | 149 | <\$100M | 27 | 4,304 | 149 | 0.002 |
| Minnstar Bank Na | 45.0 | 0.131 | 0.875 | 9,837 | 293 | <\$100M | 21 | 4,055 | 258 | 0 |
| Citizens St Bank Of Tyler | 45.0 | 0.147 | 1.001 | 1,710 | 120 | <\$100M | 21 | 1,593 | 118 | 0 |
| Adrian St Bank | 45.0 | 0.146 | 1 | 3,547 | 170 | <\$100M | 27 | 3,547 | 170 | 0 |
| Farmers St Bank Of Adams | 45.0 | 0.115 | 1 | 5,784 | 166 | <\$100M | 29 | 5,784 | 166 | 0 |
| Farmers & Merchants St Bank | 45.0 | 0.123 | 0.995 | 9,311 | 246 | <\$100M | 18 | 3,089 | 225 | 0 |
| Farmers St Bank Of West Concor | 45.0 | 0.123 | 1 | 4,560 | 165 | <\$100M | 29 | 4,560 | 165 | 0 |
| Triumph St Bank | 45.0 | 0.139 | 1 | 4,368 | 126 | <\$100M | 27 | 4,368 | 126 | 0 |
| State Bank Of Wheaton | 45.0 | 0.147 | 1 | 9,647 | 83 | <\$100M | 9 | 2,045 | 51 | 0 |
| Saint Clair St Bank | 45.0 | 0.079 | 1 | 3,240 | 231 | <\$100M | 27 | 3,240 | 231 | 0 |
| First Nb Of Fairfax | 45.0 | 0.169 | 1 | 4,029 | 81 | <\$100M | 27 | 4,029 | 81 | 0 |
| State Bank Of Jeffers | 45.0 | 0.063 | 1 | 920 | 205 | <\$100M | 22 | 920 | 205 | 0 |

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| Center Nb | 45.0 | 0.159 | 0.68 | 15,491 | 230 | <\$100M | 18 | 4,532 | 177 | 0 |
| American Svc | 45.0 | 0.233 | 0.986 | 6,792 | 101 | <\$100M | 14 | 1,973 | 74 | 0 |
| Bankvista | 45.0 | 0.301 | 1 | 4,578 | 35 | <\$100M | 4 | 401 | 18 | 0 |
| F&M Cmnty Bank Na | 45.0 | 0.203 | 1 | 1,199 | 32 | <\$100M | 22 | 1,199 | 32 | 0 |
| State Bank Of Chandler | 42.5 | 0.181 | 1 | 4,332 | 106 | <\$100M | 18 | 1,889 | 95 | 0.002 |
| Security St Bank Of Deer Creek | 42.5 | 0.078 | 1 | 1,269 | 468 | <\$100M | 26 | 1,269 | 468 | 0 |
| First St Bank Of Bayport | 42.5 | 0.11 | 0.848 | 13,990 | 221 | \$100M-500M | 17 | 4,131 | 172 | 0.002 |
| State Bank Of Taunton | 42.5 | 0.132 | 1 | 2,966 | 233 | <\$100M | 27 | 2,966 | 233 | 0 |
| Security St Bank Of Wanamingo | 42.5 | 0.109 | 1 | 4,996 | 128 | <\$100M | 26 | 4,996 | 128 | 0 |
| State Bank Of Young America | 42.5 | 0.139 | 0.436 | 14,955 | 217 | \$100M-500M | 10 | 2,868 | 124 | 0 |
| Farmers & Merchants St Bank | 42.5 | 0.167 | 1 | 3,426 | 140 | <\$100M | 28 | 3,426 | 140 | 0 |
| Marshall Cty St Bank | 42.5 | 0.16 | 1 | 3,402 | 94 | <\$100M | 25 | 3,402 | 94 | 0 |
| First Nb In Winnebago | 42.5 | 0.1 | 1 | 3,880 | 117 | <\$100M | 14 | 1,518 | 104 | 0 |
| Farmers St Bank Of Underwood | 42.5 | 0.138 | 1 | 3,269 | 97 | <\$100M | 20 | 2,331 | 90 | 0 |
| State Bank Of Richmond | 42.5 | 0.091 | 1 | 4,371 | 113 | <\$100M | 27 | 4,371 | 113 | 0.006 |
| First Nb Of Menahga | 42.5 | 0.171 | 0.831 | 6,960 | 248 | <\$100M | 25 | 3,977 | 225 | 0 |
| Viking Bank | 42.5 | 0.152 | 1 | 3,229 | 77 | <\$100M | 25 | 3,229 | 77 | 0 |
| Prairie St Bank | 42.5 | 0.104 | 1 | 2,883 | 92 | <\$100M | 24 | 2,883 | 92 | 0 |
| Citizens St Bank Of Glenville | 42.5 | 0.121 | 1 | 3,004 | 113 | <\$100M | 16 | 1,417 | 101 | 0 |
| Farmers St Bank Of Hartland | 42.5 | 0.104 | 1 | 3,375 | 111 | <\$100M | 15 | 1,791 | 102 | 0 |
| Premier Bank | 42.5 | 0.155 | 0.614 | 14,846 | 195 | <\$100M | 14 | 3,690 | 153 | 0 |
| Community Pride Bank | 42.5 | 0.398 | 0.612 | 6,619 | 82 | <\$100M | 10 | 1,193 | 51 | 0 |
| First St Bank Of Finlayson | 40.0 | 0.166 | 0.534 | 9,823 | 216 | <\$100M | 22 | 4,593 | 181 | 0 |
| Eitzen St Bank | 40.0 | 0.173 | 1 | 5,864 | 110 | <\$100M | 27 | 5,864 | 110 | 0 |
| American St Bank Of Erskine | 40.0 | 0.196 | 1 | 3,433 | 90 | <\$100M | 24 | 3,433 | 90 | 0 |
| First St Bank Of Kensington | 40.0 | 0.118 | 1 | 5,230 | 189 | <\$100M | 19 | 2,474 | 174 | 0 |
| First Farmers & Mrch St Bank | 40.0 | 0.212 | 1 | 4,756 | 70 | <\$100M | 12 | 1,268 | 58 | 0 |
| State Bank Of Cold Spring | 40.0 | 0.165 | 1 | 4,983 | 113 | <\$100M | 17 | 2,237 | 88 | 0.001 |
| Hometown Cmnty Bank | 40.0 | 0.169 | 1 | 2,417 | 119 | <\$100M | 24 | 2,417 | 119 | 0 |
| United Farmers & Mrch St Bank | 40.0 | 0.184 | 1 | 4,530 | 63 | <\$100M | 25 | 4,530 | 63 | 0 |
| First St Bank Of Ashby | 40.0 | 0.154 | 1 | 2,942 | 96 | <\$100M | 23 | 2,942 | 96 | 0 |
| First St Bank Of Audubon | 40.0 | 0.208 | 1 | 1,757 | 89 | <\$100M | 23 | 1,757 | 89 | 0 |
| First Nb | 40.0 | 0.207 | 1 | 1,300 | 11 | <\$100M | 4 | 119 | 3 | 0 |
| Red Lake County St Bank | 40.0 | 0.094 | 1 | 3,613 | 96 | <\$100M | 24 | 3,613 | 96 | 0 |
| Odin St Bank | 40.0 | 0.101 | 1 | 3,363 | 106 | <\$100M | 25 | 3,363 | 106 | 0 |
| First Nb Of Pine City | 40.0 | 0.072 | 1 | 3,444 | 114 | <\$100M | 24 | 3,444 | 114 | 0 |
| Security St Bank Of Sebeke | 40.0 | 0.258 | 0.727 | 6,071 | 86 | <\$100M | 12 | 1,694 | 63 | 0 |
| Martin County Nb Of Fairmont | 40.0 | 0.107 | 0.74 | 14,615 | 183 | \$100M-500M | 11 | 3,244 | 122 | 0.001 |
| Jasper St Bank | 37.5 | 0.169 | 1 | 3,447 | 99 | <\$100M | 20 | 2,220 | 78 | 0.021 |
| Exchange St Bank Of Hills | 37.5 | 0.127 | 0.678 | 3,484 | 312 | <\$100M | 24 | 2,557 | 305 | 0 |
| First Nb Of Buhl | 37.5 | 0.186 | 1 | 2,101 | 67 | <\$100M | 22 | 2,101 | 67 | 0 |
| Randall St Bank | 37.5 | 0.142 | 1 | 3,456 | 107 | <\$100M | 25 | 3,456 | 107 | 0 |
| Wanda St Bank | 37.5 | 0.05 | 1 | 3,581 | 164 | <\$100M | 22 | 3,581 | 164 | 0 |

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| Clinton St Bank | 37.5 | 0.063 | 1 | 3,352 | 167 | <\$100M | 23 | 3,352 | 167 | 0 |
| Crookston Nb | 37.5 | 0.145 | 1 | 4,641 | 77 | <\$100M | 26 | 4,641 | 77 | 0 |
| Buffalo Ridge Bank | 37.5 | 0.09 | 1 | 2,278 | 90 | <\$100M | 17 | 1,775 | 86 | 0 |
| First St Bank Of Clearbrook | 37.5 | 0.096 | 1 | 2,286 | 104 | <\$100M | 23 | 2,286 | 104 | 0 |
| Union B&Tc | 37.5 | 0.175 | 0.817 | 10,057 | 107 | <\$100M | 6 | 1,367 | 73 | 0 |
| First Nb Of The Lakes | 37.5 | 0.156 | 0.827 | 7,472 | 193 | <\$100M | 22 | 3,523 | 170 | 0 |
| United Prairie Bank New Ulm | 37.5 | 0.102 | 1 | 2,418 | 76 | <\$100M | 23 | 2,418 | 76 | 0 |
| Bank Of Maple Plain | 37.5 | 0.17 | 0.821 | 7,324 | 166 | <\$100M | 19 | 2,857 | 144 | 0 |
| Americana Nb | 37.5 | 0.142 | 0.753 | 13,404 | 154 | <\$100M | 11 | 2,643 | 100 | 0.001 |
| First Nb Of Kiester | 37.5 | 0.092 | 1 | 1,596 | 68 | <\$100M | 21 | 1,596 | 68 | 0 |
| Valley Bank Mn | 37.5 | 0.165 | 0.729 | 8,147 | 143 | <\$100M | 19 | 3,673 | 125 | 0 |
| Great Northern Bank | 37.5 | 0.199 | 0.845 | 5,275 | 92 | <\$100M | 12 | 1,589 | 64 | 0 |
| Janesville St Bank | 35.0 | 0.1 | 1 | 4,176 | 124 | <\$100M | 23 | 4,176 | 124 | 0 |
| Rural American Bank-Braham | 35.0 | 0.116 | 1 | 3,963 | 104 | <\$100M | 25 | 3,963 | 104 | 0 |
| F&M Bank Mn | 35.0 | 0.133 | 1 | 3,487 | 72 | <\$100M | 12 | 1,332 | 52 | 0 |
| First Nb Of Crosby | 35.0 | 0.094 | 1 | 4,120 | 99 | <\$100M | 24 | 4,120 | 99 | 0 |
| Welcome St Bank | 35.0 | 0.13 | 1 | 2,081 | 77 | <\$100M | 22 | 2,081 | 77 | 0 |
| Winthrop St Bank | 35.0 | 0.143 | 1 | 2,213 | 72 | <\$100M | 21 | 2,213 | 72 | 0 |
| 21st Century Bank | 35.0 | 0.206 | 0.745 | 8,791 | 52 | <\$100M | 4 | 218 | 12 | 0 |
| Altura St Bank | 35.0 | 0.081 | 1 | 3,001 | 143 | <\$100M | 24 | 3,001 | 143 | 0 |
| State Bank Of Easton | 35.0 | 0.16 | 1 | 2,362 | 51 | <\$100M | 23 | 2,362 | 51 | 0 |
| First St Bank Of Murdock | 35.0 | 0.145 | 1 | 1,179 | 68 | <\$100M | 20 | 1,179 | 68 | 0 |
| Victoria St Bank | 35.0 | 0.148 | 0.927 | 7,101 | 127 | <\$100M | 15 | 2,567 | 102 | 0 |
| Farmers St Bank Of Sherburn | 35.0 | 0.08 | 1 | 1,819 | 92 | <\$100M | 20 | 1,819 | 92 | 0 |
| Farmers St Bank Of Raymond | 35.0 | 0.1 | 1 | 2,095 | 40 | <\$100M | 21 | 2,095 | 40 | 0 |
| Farmers St Bank Of Watkins | 35.0 | 0.165 | 1 | 4,205 | 93 | <\$100M | 18 | 2,348 | 65 | 0 |
| Rural Amer Bank | 35.0 | 0.127 | 0.453 | 7,714 | 169 | <\$100M | 19 | 4,070 | 152 | 0 |
| First St Bank Lake Lillian | 35.0 | 0.046 | 1 | 3,264 | 87 | <\$100M | 20 | 3,264 | 87 | 0 |
| Gary St Bank | 35.0 | 0.108 | 1 | 1,000 | 43 | <\$100M | 20 | 1,000 | 43 | 0 |
| Northern Star Bank | 35.0 | 0.156 | 1 | 6,105 | 60 | <\$100M | 8 | 1,323 | 40 | 0 |
| 1st Regions Bank | 35.0 | 0.088 | 1 | 1,151 | 12 | <\$100M | 5 | 161 | 8 | 0 |
| Peoples St Bank Of Wells | 32.5 | 0.129 | 1 | 2,131 | 63 | <\$100M | 18 | 1,630 | 54 | 0 |
| First Nb Of Cokato | 32.5 | 0.109 | 1 | 2,427 | 89 | <\$100M | 15 | 1,416 | 81 | 0 |
| State Bank Of Danvers | 32.5 | 0.125 | 0.979 | 5,026 | 81 | <\$100M | 11 | 1,641 | 59 | 0 |
| Currie St Bank | 32.5 | 0.11 | 1 | 1,890 | 86 | <\$100M | 22 | 1,890 | 86 | 0 |
| First Security Bank Sanborn | 32.5 | 0.13 | 1 | 1,409 | 32 | <\$100M | 20 | 1,409 | 32 | 0 |
| Farmers St Bank Of Trimont | 32.5 | 0.083 | 1 | 3,137 | 77 | <\$100M | 22 | 3,137 | 77 | 0 |
| Frost St Bank | 32.5 | 0.076 | 1 | 757 | 65 | <\$100M | 18 | 757 | 65 | 0 |
| First Nb Of Mcintosh | 32.5 | 0.021 | 1 | 518 | 29 | <\$100M | 13 | 518 | 29 | 0 |
| State Bank Of Gibbon | 32.5 | 0.082 | 1 | 1,418 | 32 | <\$100M | 19 | 1,418 | 32 | 0 |
| Lowry St Bank | 30.0 | 0.113 | 1 | 2,126 | 99 | <\$100M | 21 | 2,126 | 99 | 0 |
| Northern St Bank Of Gonvick | 30.0 | 0.073 | 1 | 2,376 | 152 | <\$100M | 20 | 2,376 | 152 | 0 |
| First St Bank Of Grove City | 30.0 | 0.139 | 1 | 2,077 | 66 | <\$100M | 20 | 2,077 | 66 | 0 |

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bnk asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| Union St Bank Of Browns Valley | 30.0 | 0.11 | 1 | 1,726 | 100 | <\$100M | 21 | 1,726 | 100 | 0 |
| Farmers & Merchants St Bank | 30.0 | 0.074 | 1 | 2,549 | 79 | <\$100M | 19 | 2,549 | 79 | 0 |
| Stearns Bank Canby Na | 30.0 | 0.133 | 0.373 | 10,321 | 81 | <\$100M | 5 | 846 | 45 | 0 |
| Rochester Bank | 30.0 | 0.129 | 0.96 | 6,050 | 56 | <\$100M | 5 | 862 | 33 | 0.001 |
| State Bank Of Lake Park | 30.0 | 0.124 | 0.999 | 2,393 | 114 | <\$100M | 20 | 1,832 | 110 | 0 |
| Stearns Bank Na | 27.5 | 0.145 | 0.459 | 6,907 | 113 | <\$100M | 14 | 2,664 | 86 | 0 |
| First St Bank Of Fertile | 27.5 | 0.08 | 1 | 2,316 | 95 | <\$100M | 19 | 2,316 | 95 | 0 |
| State Bank Of Lucan | 27.5 | 0.11 | 1 | 2,312 | 68 | <\$100M | 16 | 1,477 | 62 | 0 |
| Farmers & Mrch St Bank | 27.5 | 0.1 | 1 | 3,342 | 47 | <\$100M | 21 | 3,342 | 47 | 0 |
| Twin Valley St Bank | 27.5 | 0.143 | 1 | 1,707 | 60 | <\$100M | 20 | 1,707 | 60 | 0 |
| Citizens St Bank Of Shakopee | 27.5 | 0.07 | 1 | 1,372 | 90 | <\$100M | 18 | 1,372 | 90 | 0 |
| Peoples St Bank Of Comfrey | 27.5 | 0.1 | 1 | 1,333 | 36 | <\$100M | 18 | 1,333 | 36 | 0 |
| Cenbank | 27.5 | 0.115 | 0.988 | 3,905 | 74 | <\$100M | 9 | 1,122 | 58 | 0 |
| State Bank Of Ceylon | 27.5 | 0.052 | 1 | 514 | 18 | <\$100M | 14 | 514 | 18 | 0 |
| First Nb Of Proctor | 27.5 | 0.083 | 1 | 1,475 | 35 | <\$100M | 18 | 1,475 | 35 | 0 |
| Progrowth Bank | 27.5 | 0.072 | 0.944 | 3,755 | 94 | <\$100M | 11 | 1,394 | 80 | 0.003 |
| Farmers & Merchants St Bank | 27.5 | 0.043 | 1 | 942 | 33 | <\$100M | 13 | 942 | 33 | 0 |
| Security St Bank Of Oklee | 27.5 | 0.023 | 1 | 589 | 42 | <\$100M | 12 | 589 | 42 | 0 |
| Security St Bank Of Staples | 27.5 | 0.038 | 1 | 1,030 | 14 | <\$100M | 13 | 1,030 | 14 | 0.001 |
| Minnesota First Credit & Svg | 27.5 | 0.005 | 1 | 104 | 8 | <\$100M | 12 | 104 | 8 | 0 |
| Heron Lake St Bank | 27.5 | 0.14 | 0.999 | 3,411 | 66 | <\$100M | 14 | 1,378 | 53 | 0 |
| Community Bank Plymouth | 27.5 | 0.244 | 0.796 | 1,835 | 31 | <\$100M | 15 | 843 | 22 | 0 |
| First Nb Of Herman | 25.0 | 0.101 | 1 | 1,481 | 75 | <\$100M | 18 | 1,481 | 75 | 0 |
| First Nb Of Brewster | 25.0 | 0.068 | 1 | 1,886 | 32 | <\$100M | 8 | 549 | 23 | 0 |
| F&M Cmnty Bank | 25.0 | 0.104 | 0.822 | 4,886 | 81 | <\$100M | 8 | 1,205 | 57 | 0 |
| State Bank Of Bellingham | 25.0 | 0.031 | 1 | 432 | 23 | <\$100M | 11 | 432 | 23 | 0 |
| First Nb Of Cass Lake | 25.0 | 0.065 | 1 | 1,073 | 31 | <\$100M | 12 | 783 | 28 | 0 |
| First Nb Of Bovey | 25.0 | 0.141 | 0.988 | 1,689 | 65 | <\$100M | 17 | 1,145 | 60 | 0 |
| Northwest Cmnty Bank | 25.0 | 0.154 | 0.924 | 2,987 | 37 | <\$100M | 7 | 649 | 22 | 0 |
| Ormsby St Bank | 25.0 | 0.099 | 0.996 | 2,077 | 62 | <\$100M | 16 | 1,504 | 55 | 0 |
| Peoples St Bank Of Truman | 25.0 | 0.075 | 0.799 | 3,447 | 128 | <\$100M | 14 | 1,848 | 118 | 0 |
| Rushford St Bank | 25.0 | 0.097 | 0.995 | 2,903 | 82 | <\$100M | 13 | 1,331 | 68 | 0 |
| First Nb Luverne | 25.0 | 0.157 | 0.479 | 4,568 | 67 | <\$100M | 6 | 1,038 | 48 | 0 |
| Ellsworth St Bank | 22.5 | 0.037 | 1 | 1,078 | 63 | <\$100M | 12 | 1,078 | 63 | 0 |
| American St Bank Of Grygla | 22.5 | 0.123 | 1 | 1,717 | 41 | <\$100M | 18 | 1,717 | 41 | 0 |
| Farmers St Bank Of Elkton | 22.5 | 0.081 | 1 | 2,189 | 59 | <\$100M | 18 | 2,189 | 59 | 0 |
| State Bank Of Kerkhoven | 22.5 | 0.077 | 1 | 1,427 | 69 | <\$100M | 14 | 1,152 | 66 | 0 |
| First Farmers & Merchants Nb | 22.5 | 0.104 | 0.557 | 5,184 | 89 | <\$100M | 8 | 1,614 | 66 | 0 |
| State Bank Of Bricelyn | 22.5 | 0.052 | 1 | 1,164 | 40 | <\$100M | 11 | 708 | 37 | 0 |
| First Nb Of Deer River | 22.5 | 0.075 | 1 | 1,151 | 43 | <\$100M | 16 | 1,151 | 43 | 0 |
| Valley St Bank Of Oslo | 22.5 | 0.063 | 1 | 953 | 40 | <\$100M | 14 | 953 | 40 | 0 |
| First Nb Of Coleraine | 22.5 | 0.102 | 0.898 | 4,819 | 56 | <\$100M | 6 | 1,056 | 36 | 0 |
| First St Bank Of Rosemount | 22.5 | 0.078 | 0.794 | 3,516 | 99 | <\$100M | 11 | 1,364 | 85 | 0.003 |

Table 3A. Small Business Lending in Minnesota 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(\$) (\$1,000) (4) | SBL(#) (5) | Bank asset Sz. (6) | Total Rank (7) | SSBL(\$) (\$1,000) (8) | SSBL(#) (9) | Cdt/TA (10) |
| State Bank Of New Richland | 22.5 | 0.067 | 0.979 | 1,855 | 96 | <\$100M | 15 | 1,463 | 94 | 0 |
| State Bank Of Marietta | 20.0 | 0.058 | 1 | 352 | 30 | <\$100M | 13 | 352 | 30 | 0 |
| Franklin St Bank | 20.0 | 0.084 | 1 | 1,306 | 22 | <\$100M | 12 | 817 | 18 | 0 |
| Hardwick St Bank | 20.0 | 0.043 | 1 | 734 | 14 | <\$100M | 11 | 734 | 14 | 0.006 |
| Kent St Bank | 20.0 | 0.079 | 1 | 461 | 26 | <\$100M | 15 | 461 | 26 | 0 |
| State Bank Of Hamburg | 20.0 | 0.064 | 1 | 1,136 | 39 | <\$100M | 13 | 1,136 | 39 | 0 |
| First Security Bank Lake Bento | 20.0 | 0.119 | 0.999 | 1,574 | 25 | <\$100M | 5 | 243 | 12 | 0 |
| State Bank Of Morristown | 17.5 | 0.106 | 0.851 | 1,794 | 45 | <\$100M | 10 | 807 | 32 | 0 |
| First Nb Of Gilbert | 17.5 | 0.087 | 0.999 | 1,836 | 40 | <\$100M | 10 | 803 | 33 | 0 |
| First Nb At St James | 15.0 | 0.089 | 0.493 | 1,986 | 41 | <\$100M | 5 | 690 | 32 | 0 |
| Community Bank Chaska | 15.0 | 0.088 | 0.809 | 2,623 | 22 | <\$100M | 4 | 136 | 13 | 0 |
| Saint Martin Nb | 12.5 | 0.085 | 0.808 | 1,141 | 31 | <\$100M | 15 | 1,032 | 30 | 0 |
| First St Bank Of Red Wing | 10.0 | 0.032 | 0.31 | 1,448 | 19 | <\$100M | 4 | 389 | 14 | 0 |
| Wf Nb South Central | 0.0 | 0 | . | - | 0 | <\$100M | . | - | - | 0 |
| Ing Nat Tr | 0.0 | 0 | . | - | 0 | <\$100M | . | - | - | 0 |

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/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.