

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb Of Walker	Walker	97.5	0.359	1	76,906	883	\$100M-500M	77.5	16,117	650	0.001
Bankwest	Rockford	92.5	0.422	1	36,203	468	<\$100M	77.5	9,101	336	0
Security St Bk Of Mankato	Mankato	92.5	0.427	1	43,797	500	\$100M-500M	90.0	14,806	410	0
Heritage Bk Na	Spicer	92.5	0.314	1	34,979	636	\$100M-500M	100.0	34,979	636	0.002
Glenwood St Bk	Glenwood	92.5	0.416	1	39,567	301	<\$100M	47.5	4,692	197	0.002
Premier Bk Mn	Farmington	92.5	0.441	1	55,432	265	\$100M-500M	22.5	1,726	140	0
Americana Cmnty Bk	Sleepy Eye	90.0	0.462	1	52,772	392	\$100M-500M	82.5	14,269	252	0
Prior Lake St Bk	Prior Lake	90.0	0.367	1	48,186	352	\$100M-500M	42.5	4,698	206	0
Boundary Waters Bk	Ely	90.0	0.473	1	30,524	271	<\$100M	65.0	7,377	142	0.004
Lakes St Bk	Pequot Lakes	87.5	0.35	1	23,928	339	<\$100M	87.5	13,926	271	0
Community Bk Mn Valley	Jordan	85.0	0.437	1	37,351	416	<\$100M	95.0	37,351	416	0.001
Republic Bk	Duluth	85.0	0.467	0.987	80,857	481	\$100M-500M	57.5	8,348	254	0.001
Grand Marais St Bk	Grand Marais	85.0	0.287	1	19,574	395	<\$100M	77.5	6,140	334	0
First Integrity Bk Na	Staples	82.5	0.433	0.983	40,962	461	<\$100M	70.0	7,210	319	0
First Independent Bk	Russell	82.5	0.263	1	32,785	302	\$100M-500M	60.0	6,386	210	0
State Bk Of Rogers	Rogers	82.5	0.544	0.999	42,418	452	<\$100M	75.0	8,953	318	0
Vermillion St Bk	Vermillion	80.0	0.354	0.843	93,584	889	\$100M-500M	72.5	17,196	605	0.001
Rural Amer Bk	East Grand Forks	80.0	0.255	1	28,266	476	\$100M-500M	70.0	7,313	354	0
American Nb Of Mn	Baxter	80.0	0.337	0.761	80,883	575	\$100M-500M	55.0	9,028	313	0
Plaza Park St Bk	Waite Park	80.0	0.258	1	29,834	284	\$100M-500M	50.0	4,877	176	0.004
First Nb Of Sauk Centre	Sauk Centre	80.0	0.274	1	24,486	270	<\$100M	57.5	4,830	186	0
Community Nb	Northfield	80.0	0.321	0.787	48,413	806	\$100M-500M	77.5	12,690	626	0.001
Western Bk	Saint Paul	80.0	0.401	0.738	136,721	1,231	\$100M-500M	70.0	20,729	693	0
Northland Cmnty Bk	Northome	80.0	0.296	1	13,544	323	<\$100M	97.5	13,544	323	0
Merchants Bk Na	La Crescent	80.0	0.31	1	15,050	265	<\$100M	65.0	4,030	187	0
Home St Bk	Litchfield	80.0	0.379	0.987	28,604	447	<\$100M	85.0	9,818	359	0
Centennial Nb	Walker	80.0	0.359	1	15,054	202	<\$100M	47.5	2,688	140	0
Community Security Bk	New Prague	80.0	0.38	0.999	22,605	429	<\$100M	85.0	8,774	318	0
First Mn Bk Na	Minnnetonka	77.5	0.203	1	60,444	623	\$100M-500M	67.5	12,279	451	0.002
Lake Country St Bk	Long Prairie	77.5	0.425	1	29,608	249	<\$100M	47.5	4,006	145	0
First Nb In Cannon Falls	Cannon Falls	77.5	0.257	1	28,092	350	\$100M-500M	67.5	6,292	248	0.005
Peoples Bk Of Cmrc	Cambridge	77.5	0.358	0.684	71,793	631	\$100M-500M	57.5	9,325	344	0
State Bk Of Park Rapids	Park Rapids	77.5	0.314	0.999	26,003	403	<\$100M	92.5	19,787	373	0.005
Northwestern Bk Na	Dilworth	77.5	0.27	1	29,884	328	\$100M-500M	95.0	29,884	328	0

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Wadena St Bk	Wadena	77.5	0.25	1	23,794	322	<\$100M	95.0	23,794	322	0
Security St Bk Of Aitkin	Aitkin	77.5	0.384	0.949	34,152	316	<\$100M	65.0	6,444	181	0
Bremer Bk Na	Brainerd	77.5	0.296	0.725	76,346	778	\$100M-500M	65.0	12,743	505	0.001
Northeast Bk	Minneapolis	77.5	0.379	0.605	100,445	855	\$100M-500M	62.5	12,661	462	0
Paragon Bk	Wells	77.5	0.308	1	10,594	289	<\$100M	95.0	10,594	289	0
Prinsburg St Bk	Prinsburg	77.5	0.412	1	14,463	225	<\$100M	95.0	14,463	225	0
University Nb	Saint Paul	77.5	0.326	0.978	30,866	293	<\$100M	62.5	6,243	193	0
Security St Bk Of Hibbing	Hibbing	77.5	0.366	0.908	30,010	379	<\$100M	62.5	5,616	260	0.008
Kasson St Bk	Kasson	77.5	0.212	1	13,315	402	<\$100M	100.0	13,315	402	0
First Nb Of Elk River	Elk River	77.5	0.338	0.669	143,547	1,112	\$100M-500M	70.0	26,169	655	0
Fortress Bk Na	Houston	77.5	0.281	1	15,456	275	<\$100M	80.0	7,095	237	0.003
Central Bk	Stillwater	77.5	0.346	0.702	89,515	825	\$100M-500M	67.5	13,125	489	0
Village Bk	Saint Francis	77.5	0.41	0.854	45,341	463	\$100M-500M	65.0	7,552	277	0
Bank Of Elk River	Elk River	75.0	0.236	0.774	60,807	775	\$100M-500M	67.5	12,447	548	0.001
State Bk Of Faribault	Faribault	75.0	0.219	1	32,451	426	\$100M-500M	75.0	8,575	335	0
Citizens B&Tc	Hutchinson	75.0	0.216	1	34,805	384	\$100M-500M	57.5	6,246	242	0
Lakewood Bk Na	Baxter	75.0	0.348	1	24,301	271	<\$100M	65.0	5,390	181	0.001
Excel Bk Mn	Edina	75.0	0.296	0.391	122,919	748	\$100M-500M	50.0	9,417	336	0
Sterling St Bk Austin Mn	Austin	75.0	0.257	0.679	78,535	847	\$100M-500M	65.0	13,684	536	0
Farmers St Bk Of New London	New London	75.0	0.261	1	20,619	304	<\$100M	92.5	20,619	304	0
Bremer Bk Na	Alexandria	75.0	0.253	0.701	112,296	1,563	\$100M-500M	75.0	29,414	1,177	0.001
Border St Bk	Roseau	75.0	0.301	0.999	23,358	301	<\$100M	65.0	4,958	215	0
First Nb Of Deerwood	Deerwood	75.0	0.299	0.822	43,962	508	\$100M-500M	67.5	8,927	344	0.003
Cambridge St Bk	Cambridge	75.0	0.446	0.954	33,541	197	<\$100M	25.0	2,086	100	0
Mainstreet Bk	Forest Lake	75.0	0.32	0.747	66,995	487	\$100M-500M	57.5	8,524	286	0
First Nb	Bagley	75.0	0.23	1	14,383	494	<\$100M	97.5	14,383	494	0
American Bk North	Nashwauk	75.0	0.285	0.637	93,122	1,149	\$100M-500M	72.5	21,105	835	0.002
Farmers & Merchants St Bk	Pierz	75.0	0.266	0.837	38,607	565	\$100M-500M	77.5	10,376	444	0
Pine River St Bk	Pine River	75.0	0.227	1	16,292	442	<\$100M	97.5	16,292	442	0
Cherokee St Bk Of St Paul	Saint Paul	75.0	0.272	0.695	65,339	540	\$100M-500M	47.5	6,034	289	0.001
Highland Bk	Saint Michael	75.0	0.252	0.658	85,704	821	\$100M-500M	60.0	12,311	531	0
Northern St Bk Of Virginia	Virginia	75.0	0.302	1	12,456	196	<\$100M	62.5	3,961	152	0
Woodland Bk	Remer	75.0	0.316	0.974	22,679	288	<\$100M	60.0	4,911	205	0
United Cmnty Bk	Perham	75.0	0.25	0.875	33,375	432	\$100M-500M	65.0	7,310	298	0.001

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Rosemount Nb	Rosemount	75.0	0.321	1	16,940	173	<\$100M	47.5	3,522	109	0
Anchor Bk West St Paul Na	West Saint Paul	75.0	0.29	0.604	79,265	1,040	\$100M-500M	67.5	15,136	698	0
Landmark Cmnty Bk Na	Isanti	75.0	0.38	0.949	32,070	265	<\$100M	50.0	4,757	151	0
First Nb Of Milaca	Milaca	75.0	0.23	1	28,643	506	\$100M-500M	80.0	9,021	405	0.002
Lake Area Bk	Lindstrom	75.0	0.352	0.76	68,353	439	\$100M-500M	45.0	5,255	234	0.002
Farmers St Bk Of Madelia	Madelia	75.0	0.224	1	11,583	343	<\$100M	77.5	5,714	300	0
Farmers St Bk Of Hamel	Hamel	75.0	0.289	1	18,973	158	<\$100M	17.5	1,609	91	0.001
Northern Nb	Nisswa	75.0	0.366	0.923	32,280	262	<\$100M	47.5	4,429	148	0
Crown Bk	Edina	75.0	0.55	0.805	53,483	271	<\$100M	42.5	5,255	114	0
State Bk Of Long Lake	Long Lake	72.5	0.263	0.805	36,333	435	\$100M-500M	60.0	6,172	286	0
First Cmnty Bk	Savage	72.5	0.384	0.84	29,613	329	<\$100M	72.5	8,504	208	0
Franklin Nb Of Minneapolis	Minneapolis	72.5	0.395	0.642	31,030	357	<\$100M	60.0	5,446	237	0
Riverbank Mn	Chisago City	72.5	0.423	0.914	28,615	243	<\$100M	52.5	4,244	156	0
Castle Rock Bk	Castle Rock	72.5	0.225	1	20,165	316	<\$100M	72.5	6,548	239	0
First St Bk Of Wyoming	Wyoming	72.5	0.204	1	21,811	363	\$100M-500M	72.5	6,602	288	0.004
Ultima Bk Mn	Winger	72.5	0.303	1	13,370	271	<\$100M	92.5	13,370	271	0
Farmers & Merchants St Bk	Blooming Prairie	72.5	0.271	1	12,072	351	<\$100M	95.0	12,072	351	0
First Nb Of The North	Sandstone	72.5	0.232	1	13,459	290	<\$100M	70.0	4,743	234	0.004
Saint Anthony Park St Bk	Saint Paul	72.5	0.298	0.552	47,400	790	\$100M-500M	40.0	2,569	439	0
Roundbank	Waseca	72.5	0.225	0.925	41,256	401	\$100M-500M	62.5	7,872	278	0.001
Citizens St Bk	Norwood Young Amer	72.5	0.289	1	13,524	232	<\$100M	72.5	5,021	175	0
Citizens Nb Of Park Rapids	Park Rapids	72.5	0.155	1	25,071	336	\$100M-500M	60.0	5,993	241	0.003
Cornerstone St Bk	Le Sueur	72.5	0.223	1	17,611	222	<\$100M	50.0	3,857	156	0
Anchor Bk Farmington Na	Farmington	72.5	0.294	0.942	25,339	328	<\$100M	62.5	5,056	218	0
Security Bk Usa	Bemidji	72.5	0.379	0.908	28,580	258	<\$100M	40.0	3,542	139	0
Security St Bk Of Maple Lake	Maple Lake	72.5	0.265	1	16,027	163	<\$100M	32.5	2,548	107	0
Grand Rapids St Bk	Grand Rapids	72.5	0.19	1	45,507	378	\$100M-500M	50.0	6,407	240	0.006
Lake Elmo Bk	Lake Elmo	72.5	0.222	0.783	51,062	532	\$100M-500M	60.0	9,556	350	0
Private Bk Mn	Minneapolis	72.5	0.356	0.844	38,034	329	\$100M-500M	57.5	6,037	197	0
Lino Lakes St Bk	Lino Lakes	72.5	0.516	0.777	39,440	246	<\$100M	35.0	3,434	111	0
Great Northern Bk	St Michael	72.5	0.376	0.986	19,976	269	<\$100M	75.0	6,771	209	0
State Bk Of Loretto	Loretto	70.0	0.349	0.886	39,993	235	\$100M-500M	37.5	4,190	105	0.002
Premier Bk	Maplewood	70.0	0.245	0.534	90,288	687	\$100M-500M	52.5	9,967	383	0
American Heritage Nb	Long Prairie	70.0	0.263	0.628	47,189	686	\$100M-500M	70.0	10,299	501	0

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Alliance Bk	New Ulm	70.0	0.245	0.611	88,860	829	\$100M-500M	57.5	11,647	486	0
Northern St Bk	Thief River Falls	70.0	0.166	1	28,454	478	\$100M-500M	90.0	17,848	417	0
Sherburne St Bk	Becker	70.0	0.33	1	16,406	170	<\$100M	40.0	2,653	100	0
White Rock Bk	Cannon Falls	70.0	0.223	1	19,540	272	<\$100M	65.0	5,363	203	0
State Bk Of Delano	Delano	70.0	0.298	0.954	21,236	277	<\$100M	65.0	4,931	188	0
First Nb Of Cold Spring	Cold Spring	70.0	0.285	0.963	22,627	245	<\$100M	57.5	4,870	163	0.003
Farmers St Bk Of Darwin	Darwin	70.0	0.222	1	4,756	775	<\$100M	87.5	4,756	775	0
Voyager Bk	Eden Prairie	70.0	0.243	0.559	86,616	637	\$100M-500M	52.5	10,776	358	0
Beacon Bk	Shorewood	70.0	0.265	0.69	42,824	391	\$100M-500M	52.5	6,625	230	0.001
Anchor Bk Heritage Na	North Saint Paul	70.0	0.289	0.589	68,558	492	\$100M-500M	42.5	6,803	164	0
Bremer Bk Na	Saint Cloud	70.0	0.226	0.489	110,130	761	\$100M-500M	55.0	11,768	391	0.001
First St Bk Of Swanville	Swanville	70.0	0.413	1	10,140	141	<\$100M	45.0	2,060	109	0
Associated Bk Mn Na	Minneapolis	70.0	0.235	0.574	439,401	4,483	\$1B-\$10B	65.0	88,968	3,284	0
State Bk Of Mcgregor	Mcgregor	70.0	0.243	1	10,123	241	<\$100M	92.5	10,123	241	0.004
Border St Bk Of Greenbush	Greenbush	70.0	0.232	1	22,906	299	<\$100M	62.5	5,613	224	0
Security St Bk Of Howard Lak	Howard Lake	70.0	0.237	1	14,877	176	<\$100M	47.5	3,209	128	0
North Amer Bkg Co	Roseville	70.0	0.43	0.799	38,920	196	<\$100M	25.0	2,911	76	0
Border St Bk	International Falls	70.0	0.524	1	16,080	237	<\$100M	70.0	5,082	169	0
Citizens St Bk Of Hayfield	Hayfield	67.5	0.25	1	11,574	305	<\$100M	90.0	11,574	305	0
Security St Bk Of Lewiston	Lewiston	67.5	0.215	1	18,437	352	<\$100M	57.5	3,950	293	0
Jennings St Bk	Spring Grove	67.5	0.358	0.962	17,645	231	<\$100M	30.0	1,988	99	0.004
Citizens St Bk Of Clara City	Clara City	67.5	0.23	0.934	29,760	337	\$100M-500M	42.5	3,777	235	0.012
Security Bk Mn	Albert Lea	67.5	0.326	0.907	25,579	199	<\$100M	32.5	3,288	113	0.002
First Nb Of Bemidji	Bemidji	67.5	0.155	0.852	53,529	996	\$100M-500M	75.0	16,877	817	0
North American St Bk	Belgrade	67.5	0.205	1	17,086	213	<\$100M	57.5	4,592	166	0
First Nb Of Hudson	Woodbury	67.5	0.176	0.692	57,677	762	\$100M-500M	75.0	17,806	580	0.001
Midwest Bk	Detroit Lakes	67.5	0.249	0.79	23,957	349	<\$100M	65.0	6,007	263	0
Midwest Bk Na	Parkers Prairie	67.5	0.341	0.988	21,253	228	<\$100M	55.0	4,295	149	0
Bank Of Zumbrota	Zumbrota	67.5	0.22	0.857	23,750	363	\$100M-500M	67.5	7,182	270	0
First St Bk Of Le Center	Le Center	67.5	0.19	1	11,116	238	<\$100M	92.5	11,116	238	0
Eagle Bk	Glenwood	67.5	0.236	0.973	19,766	334	<\$100M	72.5	6,395	264	0
Key Cmnty Bk	Inver Grove Heights	67.5	0.322	0.92	22,152	241	<\$100M	55.0	4,645	159	0
Northern Star Bk	Mankato	67.5	0.251	1	12,880	96	<\$100M	20.0	1,446	54	0
First Cmrl Bk	Bloomington	67.5	0.396	1	10,957	60	<\$100M	10.0	725	20	0

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State Bk Of Cokato	Cokato	65.0	0.295	0.858	16,639	229	<\$100M	45.0	3,230	169	0
State Bk Of Aurora	Aurora	65.0	0.522	1	15,515	118	<\$100M	40.0	2,588	57	0.003
First Nb Of Blue Earth	Blue Earth	65.0	0.224	0.699	24,798	524	\$100M-500M	60.0	5,648	312	0
Saint Stephen St Bk	Saint Stephen	65.0	0.388	1	7,881	171	<\$100M	85.0	7,881	171	0
First Nb Of St Peter	Saint Peter	65.0	0.16	1	19,637	319	\$100M-500M	57.5	4,986	252	0.001
Annandale St Bk	Annandale	65.0	0.221	0.959	22,581	240	\$100M-500M	47.5	4,177	164	0
Eastwood Bk	Kasson	65.0	0.155	0.826	36,712	616	\$100M-500M	70.0	11,038	475	0.003
First Minnetonka City Bk	Minnetonka	65.0	0.195	0.87	28,226	432	\$100M-500M	65.0	7,164	317	0
Peoples Nb Of Mora	Mora	65.0	0.2	0.742	31,590	600	\$100M-500M	82.5	11,803	478	0.001
Kanabec St Bk	Mora	65.0	0.154	1	17,753	328	\$100M-500M	92.5	17,753	328	0
United Prairie Bk	Mountain Lake	65.0	0.183	0.979	21,911	459	\$100M-500M	70.0	6,883	351	0
First Nb Of The Lakes	Navarre	65.0	0.229	1	13,222	162	<\$100M	72.5	7,478	134	0
North Star Bk	Roseville	65.0	0.21	0.582	55,308	466	\$100M-500M	45.0	6,417	276	0
Anchor Bk Na	Wayzata	65.0	0.214	0.548	65,287	489	\$100M-500M	40.0	4,549	216	0
Capital Bk	St Paul	65.0	0.385	0.955	17,946	136	<\$100M	27.5	2,182	73	0
State Bk Of Tower	Tower	65.0	0.249	1	10,895	178	<\$100M	90.0	10,895	178	0
Lake Bk Na	Two Harbors	65.0	0.255	0.989	18,433	225	<\$100M	47.5	3,569	155	0.002
First Security Bk	Sleepy Eye	65.0	0.223	0.856	26,322	274	\$100M-500M	40.0	3,385	191	0
Integrity Bk Plus	Wabasso	65.0	0.286	1	14,638	193	<\$100M	22.5	1,611	95	0
United Prairie Bk New Ulm	New Ulm	65.0	0.31	1	8,373	113	<\$100M	82.5	8,373	113	0
Security St Bk Fergus Falls	Fergus Falls	65.0	0.201	1	14,020	184	<\$100M	40.0	2,713	121	0
Bremer Bk Na	Marshall	65.0	0.186	0.816	35,287	476	\$100M-500M	77.5	11,580	367	0.001
Security St Bk Of Kenyon	Kenyon	65.0	0.157	1	8,363	246	<\$100M	70.0	4,432	226	0
1st American St Bk Of Mn	Hancock	65.0	0.363	1	7,101	84	<\$100M	77.5	7,101	84	0
Washington Cty Bk Na	Oakdale	65.0	0.275	0.638	36,021	283	\$100M-500M	47.5	5,662	173	0
Business Bk	Minnetonka	65.0	0.383	0.836	28,509	184	<\$100M	27.5	2,879	83	0
Venture Bk	Bloomington	65.0	0.408	0.737	28,329	218	<\$100M	30.0	2,906	108	0
American Bk	Saint Paul	62.5	0.166	0.363	95,664	1,063	\$500M-\$1B	52.5	9,857	741	0
Bank Midwest Mn Ia Na	Fairmont	62.5	0.135	0.7	50,441	1,869	\$100M-500M	65.0	13,443	1,498	0.002
First Nb In Mahanomen	Mahanomen	62.5	0.228	1	11,251	268	<\$100M	82.5	7,306	243	0
Oakley Nb Of Buffalo	Buffalo	62.5	0.214	0.66	32,682	319	\$100M-500M	45.0	5,155	206	0
Western Nb	Duluth	62.5	0.245	0.852	25,238	276	\$100M-500M	45.0	4,067	174	0.006
Crow River St Bk	Delano	62.5	0.221	1	10,925	216	<\$100M	52.5	2,727	183	0
New Market Bk	New Market	62.5	0.314	1	15,891	107	<\$100M	12.5	767	51	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Winona Nb	Winona	62.5	0.176	0.628	41,388	551	\$100M-500M	67.5	11,358	432	0
Arlington St Bk	Arlington	62.5	0.246	1	13,862	165	<\$100M	32.5	2,268	107	0
Minnwest Bk Mv	Redwood Falls	62.5	0.181	0.551	47,083	581	\$100M-500M	55.0	8,225	370	0
21st Century Bk	Ham Lake	62.5	0.239	0.597	43,550	337	\$100M-500M	42.5	5,417	188	0
Community Nb	North Branch	62.5	0.257	0.591	27,343	299	\$100M-500M	42.5	4,230	173	0
Pioneer Nb Of Duluth	Duluth	62.5	0.305	0.841	21,798	219	<\$100M	45.0	3,586	130	0
Ridgedale St Bk	Minnetonka	62.5	0.203	0.874	20,617	292	\$100M-500M	62.5	5,752	216	0
First Nb Of Moose Lake	Moose Lake	62.5	0.269	0.684	15,353	450	<\$100M	67.5	4,607	388	0
State Bk Of Fairmont	Fairmont	62.5	0.235	0.953	15,169	254	<\$100M	70.0	5,525	204	0
Pine Country Bk	Royalton	62.5	0.198	1	11,485	251	<\$100M	70.0	4,780	204	0
Liberty St Bk	Saint Paul	62.5	0.16	0.532	64,124	663	\$100M-500M	57.5	11,134	429	0
Merchants Bk Na	Winona	62.5	0.154	0.613	66,518	1,510	\$100M-500M	70.0	19,402	1,248	0.007
Community Bk Vernon Center	Vernon Center	62.5	0.171	1	14,976	228	<\$100M	57.5	4,573	170	0.001
Red River St Bk	Halstad	62.5	0.226	1	6,893	131	<\$100M	82.5	6,893	131	0
State Bk Of Hawley	Hawley	62.5	0.266	0.965	16,391	203	<\$100M	47.5	3,368	133	0
Bremer Bk Na	Moorhead	62.5	0.172	0.489	86,220	1,226	\$500M-\$1B	67.5	23,571	920	0.001
Neighborhood Nb	Alexandria	62.5	0.235	1	6,658	119	<\$100M	50.0	2,438	92	0
First Nb Of Henning	Henning	60.0	0.209	1	13,795	199	<\$100M	55.0	3,640	149	0
Minnstar Bk Na	Lake Crystal	60.0	0.171	1	13,715	291	<\$100M	70.0	5,062	247	0
First Nb Of Chaska	Chaska	60.0	0.193	0.648	34,100	350	\$100M-500M	55.0	6,790	230	0
Park St Bk	Duluth	60.0	0.279	1	7,815	284	<\$100M	65.0	2,571	233	0
State Bk In Eden Valley	Eden Valley	60.0	0.222	1	7,235	183	<\$100M	85.0	7,235	183	0
Star Bk Na	Bertha	60.0	0.126	1	11,037	328	<\$100M	90.0	11,037	328	0
First Nb Of Osakis	Osakis	60.0	0.195	1	10,568	214	<\$100M	87.5	10,568	214	0
United Prairie Bk Slayton	Slayton	60.0	0.282	1	10,133	110	<\$100M	27.5	1,712	71	0
Bremer Bk Na	South Saint Paul	60.0	0.146	0.372	262,146	2,192	\$1B-\$10B	55.0	31,893	1,348	0.001
Citizens Independent Bk	Saint Louis Park	60.0	0.19	0.619	40,262	495	\$100M-500M	57.5	8,123	345	0.004
First Nb Of Waseca	Waseca	60.0	0.21	0.776	24,040	281	\$100M-500M	47.5	4,666	199	0
Anchor Bk St Paul	Saint Paul	60.0	0.317	0.687	18,353	214	<\$100M	30.0	2,493	118	0
Security St Bk Of Warroad	Warroad	60.0	0.137	1	9,625	269	<\$100M	75.0	5,727	247	0
Pioneer Bk	Mapleton	60.0	0.206	0.719	31,215	274	\$100M-500M	40.0	4,684	163	0
Security B&Tc Of Glencoe	Glencoe	60.0	0.213	0.625	34,905	349	\$100M-500M	67.5	9,791	272	0
Bankvista	Sartell	60.0	0.403	0.892	14,106	135	<\$100M	37.5	2,372	89	0
Community Pride Bk	Ham Lake	60.0	0.389	0.774	20,545	151	<\$100M	25.0	2,228	74	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Fidelity Bk	Edina	57.5	0.116	0.676	80,088	531	\$500M-\$1B	50.0	9,523	286	0
First Nb	Hawley	57.5	0.209	1	12,019	201	<\$100M	65.0	4,212	164	0
First St Bk Of Floodwood	Floodwood	57.5	0.335	1	4,770	185	<\$100M	80.0	4,770	185	0
United Prairie Bk Owatonna	Owatonna	57.5	0.227	0.737	19,568	255	<\$100M	55.0	4,646	184	0
North Shore Bk Of Commerce	Duluth	57.5	0.171	0.734	28,359	371	\$100M-500M	50.0	5,773	222	0
Stearns Bk Na	St Cloud	57.5	0.12	0.364	88,757	1,084	\$500M-\$1B	55.0	12,883	574	0
Valley Bk	North Mankato	57.5	0.206	0.839	23,208	205	\$100M-500M	35.0	3,335	133	0.001
American St Bk Of Olivia	Olivia	57.5	0.242	1	11,737	142	<\$100M	47.5	2,884	100	0
Currie St Bk	Currie	57.5	0.267	1	5,497	135	<\$100M	42.5	1,488	73	0
Avon St Bk	Avon	57.5	0.129	1	13,004	208	\$100M-500M	57.5	4,470	159	0
First St Bk Of Bigfork	Bigfork	57.5	0.251	0.899	8,862	200	<\$100M	47.5	2,174	127	0
Farmers & Merchants St Bk	New York Mills	57.5	0.199	1	9,758	172	<\$100M	42.5	2,226	123	0
Citizens St Bk Of Olivia	Olivia	57.5	0.408	0.999	11,441	117	<\$100M	35.0	1,711	85	0
First Nb Of Northfield	Northfield	57.5	0.212	0.809	18,498	264	<\$100M	45.0	3,495	183	0
Peoples St Bk Of Plainview	Plainview	57.5	0.158	0.996	14,956	327	<\$100M	77.5	6,907	277	0
Vergas St Bk	Vergas	57.5	0.163	1	5,523	244	<\$100M	85.0	5,523	244	0
Citizens Bk Of New Ulm	New Ulm	57.5	0.114	0.913	22,917	379	\$100M-500M	75.0	11,101	314	0.001
Rushford St Bk	Rushford	57.5	0.12	1	3,794	1,436	<\$100M	85.0	3,794	1,436	0
First Farmers & Merchants Nb	Luverne	57.5	0.211	0.948	21,383	226	\$100M-500M	40.0	3,378	162	0
First Nb	Fulda	57.5	0.236	0.614	27,643	249	\$100M-500M	42.5	4,091	190	0
Rural Amer Bk Hector/Fairfax	Hector	57.5	0.158	1	9,675	131	<\$100M	82.5	9,675	131	0
First Farmers & Merchants Nb	Fairmont	57.5	0.277	0.789	13,479	230	<\$100M	65.0	4,690	170	0
American Svg	Farmington	57.5	0.203	1	6,963	101	<\$100M	42.5	2,209	71	0
Eastbank	Minneapolis	57.5	0.47	0.733	12,256	234	<\$100M	62.5	4,025	162	0
Commerce Bk	Geneva	55.0	0.281	0.695	18,727	189	<\$100M	30.0	2,504	111	0
American Bk Lake City	Lake City	55.0	0.306	0.631	19,627	182	<\$100M	72.5	9,444	132	0
Freeport St Bk	Freeport	55.0	0.197	1	11,053	221	<\$100M	87.5	11,053	221	0.008
First Security Bk	Byron	55.0	0.306	0.949	10,272	132	<\$100M	30.0	1,448	82	0
State Bk Of Belle Plaine	Belle Plaine	55.0	0.22	0.947	21,446	176	<\$100M	35.0	3,407	107	0
Tcf Nb	Wayzata	55.0	0.025	0.159	292,857	1,206	>\$10B	50.0	9,176	290	0
Equity Bk	Dodge Center	55.0	0.214	1	6,089	136	<\$100M	80.0	6,089	136	0
State Bk Of Clarks Grove	Clarks Grove	55.0	0.283	1	3,826	121	<\$100M	72.5	3,826	121	0
First St Bk Alexandria	Alexandria	55.0	0.217	0.691	16,194	306	<\$100M	62.5	4,812	251	0
Minnwest Bk Central	Montevideo	55.0	0.165	0.606	27,940	416	\$100M-500M	57.5	6,539	334	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
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First St Bk Of St Joseph	St Joseph	55.0	0.254	0.88	15,112	133	<\$100M	35.0	2,842	82	0
Valley Bk & Tr	New Ulm	55.0	0.206	0.795	17,562	206	<\$100M	80.0	11,055	181	0.001
First Nb&T	Pipestone	55.0	0.225	0.564	25,273	236	\$100M-500M	32.5	3,544	141	0.006
First St Bk Of Sauk Centre	Sauk Centre	55.0	0.168	0.947	13,811	297	<\$100M	70.0	5,118	250	0
First St Bk Southwest	Pipestone	55.0	0.175	0.78	20,414	251	\$100M-500M	52.5	4,877	185	0.004
United Prairie Bk Spicer	Spicer	55.0	0.269	0.694	13,948	197	<\$100M	42.5	2,969	141	0
First St Bk Of Fountain	Fountain	55.0	0.178	1	6,203	89	<\$100M	77.5	6,203	89	0
Minnwest Bk Luverne	Luverne	55.0	0.179	0.83	20,333	239	\$100M-500M	42.5	3,841	185	0
Marshall Bk Na	Hallock	55.0	0.187	1	10,233	78	<\$100M	20.0	1,409	46	0
Woodlands Nb	Hinckley	55.0	0.215	0.791	19,575	201	<\$100M	45.0	4,152	126	0
Wells Fargo Bk Mn Na	Minneapolis	55.0	0.056	0.525	3,055,477	29,194	>\$10B	55.0	479,110	16,049	0
Community Bk Chaska	Chaska	55.0	0.298	0.969	15,693	76	<\$100M	10.0	752	29	0
Community Bk Plymouth	Plymouth	55.0	0.292	0.835	12,464	122	<\$100M	32.5	2,135	76	0
First Southeast Bk	Harmony	52.5	0.19	1	7,279	198	<\$100M	82.5	7,279	198	0
State Bk Of Kimball	Kimball	52.5	0.194	1	9,713	189	<\$100M	85.0	9,713	189	0
Bonanza Valley St Bk	Brooten	52.5	0.225	1	6,021	146	<\$100M	55.0	2,227	121	0
First St B&T	Bayport	52.5	0.125	0.98	19,671	208	\$100M-500M	35.0	2,967	156	0.002
Hometown Cmnty Bk	Cyrus	52.5	0.231	1	4,693	145	<\$100M	75.0	4,693	145	0
State Bk Of Taunton	Taunton	52.5	0.162	1	4,233	262	<\$100M	80.0	4,233	262	0
Root River St Bk	Chatfield	52.5	0.176	0.999	10,752	192	<\$100M	60.0	3,612	157	0
United Southwest Bk	Cottonwood	52.5	0.158	1	6,704	186	<\$100M	65.0	3,827	173	0.005
First Nb Of Chisholm	Chisholm	52.5	0.152	1	8,394	154	<\$100M	82.5	8,394	154	0
First Nb In Montevideo	Montevideo	52.5	0.151	0.601	22,877	462	\$100M-500M	57.5	5,925	382	0.006
Pine Island Bk	Pine Island	52.5	0.182	1	7,812	132	<\$100M	45.0	2,167	98	0
Minnwest Bk South	Tracy	52.5	0.15	0.663	25,142	286	\$100M-500M	37.5	3,613	203	0
Farmers St Bk Of West Concor	West Concord	52.5	0.146	1	6,952	177	<\$100M	85.0	6,952	177	0
Saint Clair St Bk	Saint Clair	52.5	0.101	1	4,839	239	<\$100M	82.5	4,839	239	0
First Security Bk Hendricks	Hendricks	52.5	0.237	1	3,265	85	<\$100M	67.5	3,265	85	0
Rural American Bk Foley	Foley	52.5	0.214	0.914	15,897	188	<\$100M	37.5	3,156	118	0
Farmers St Bk Of Hoffman	Hoffman	52.5	0.183	1	4,038	98	<\$100M	75.0	4,038	98	0
United Prairie Bk Jackson	Jackson	52.5	0.173	1	6,460	108	<\$100M	77.5	6,460	108	0
Americana Nb	Albert Lea	52.5	0.203	0.77	18,665	175	<\$100M	30.0	2,881	99	0
First Cmnty Bk	Lester Prairie	52.5	0.21	1	5,062	82	<\$100M	45.0	1,715	67	0
Center Nb	Litchfield	52.5	0.178	0.687	21,032	269	\$100M-500M	50.0	4,908	196	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Premier Bk	Rochester	52.5	0.22	0.497	26,031	237	\$100M-500M	40.0	4,350	167	0
Olmsted Nb	Rochester	52.5	0.272	0.933	8,265	167	<\$100M	35.0	1,680	75	0
Provincial Bk	Lakeville	52.5	0.161	1	7,375	110	<\$100M	42.5	2,380	85	0
Elysian Bk	Elysian	50.0	0.106	1	3,393	671	<\$100M	77.5	3,393	671	0
Pine City St Bk	Pine City	50.0	0.194	0.836	11,845	244	<\$100M	65.0	4,631	189	0
Farmers St Bk Of Dent	Dent	50.0	0.186	1	4,558	157	<\$100M	75.0	4,558	157	0
Citizens St Bk Of Waverly	Waverly	50.0	0.202	1	8,312	114	<\$100M	37.5	1,913	84	0
Bremer Bk Na	Willmar	50.0	0.149	0.538	31,186	251	\$100M-500M	32.5	4,030	142	0.001
Argyle St Bk	Argyle	50.0	0.264	1	4,026	76	<\$100M	42.5	1,229	57	0
Preferred Bk	Big Lake	50.0	0.211	0.911	10,699	181	<\$100M	65.0	4,477	142	0
State Bk Of Chanhassen	Chanhassen	50.0	0.176	0.682	22,402	212	\$100M-500M	35.0	3,445	136	0
Progrowth Bk	Nicollet	50.0	0.154	0.941	16,601	234	\$100M-500M	47.5	3,863	182	0
Citizens St Bk Of Roseau	Roseau	50.0	0.095	0.867	14,423	292	\$100M-500M	60.0	5,561	242	0
Citizens St Bk Of Kelliher	Kelliher	50.0	0.206	1	3,052	104	<\$100M	70.0	3,052	104	0
State Bk Of Lismore	Lismore	50.0	0.153	1	3,904	198	<\$100M	70.0	3,231	196	0.003
Peoples St Bk Of Madison Lak	Madison Lake	50.0	0.231	0.969	5,977	128	<\$100M	55.0	2,475	102	0.001
First Nb Of Le Center	Le Center	50.0	0.107	1	6,104	149	<\$100M	80.0	6,104	149	0
First St Bk Of Le Roy	Le Roy	47.5	0.165	1	8,265	161	<\$100M	80.0	8,265	161	0.004
Klein Nb Of Madison	Madison	47.5	0.165	0.985	9,743	180	<\$100M	50.0	2,919	147	0
Rural American Bk-Braham	Braham	47.5	0.187	1	6,965	136	<\$100M	77.5	6,965	136	0
First Cmnty Bk	Silver Lake	47.5	0.197	1	4,538	148	<\$100M	77.5	4,538	148	0
Security Bk Waconia	Waconia	47.5	0.133	0.806	16,513	223	\$100M-500M	50.0	4,492	178	0
First Nb Of Waconia	Waconia	47.5	0.12	0.404	22,808	289	\$100M-500M	40.0	4,030	215	0
State Bk Of Young America	Norwood Young Amer	47.5	0.183	0.543	20,248	215	\$100M-500M	30.0	3,082	122	0
First Farmers & Mrch St Bk	Brownsdale	47.5	0.206	0.657	13,464	180	<\$100M	40.0	2,876	128	0
Cenbank	Buffalo Lake	47.5	0.144	1	5,617	176	<\$100M	60.0	3,205	163	0
Farmers St Bk Of Adams	Adams	47.5	0.117	1	7,134	182	<\$100M	80.0	7,134	182	0
Blaine St Bk	Blaine	47.5	0.162	1	3,960	166	<\$100M	62.5	2,545	155	0
Clinton St Bk	Clinton	47.5	0.117	1	6,297	177	<\$100M	80.0	6,297	177	0
Farmers & Merchants St Bk	Alpha	47.5	0.155	1	3,506	161	<\$100M	72.5	3,506	161	0
State Bk Of Bird Island	Bird Island	47.5	0.171	1	5,846	119	<\$100M	75.0	5,846	119	0.003
First Nb Of Plainview	Plainview	47.5	0.122	0.872	14,128	273	\$100M-500M	62.5	5,171	214	0.003
Victoria St Bk	Victoria	47.5	0.206	0.91	11,115	131	<\$100M	32.5	2,176	92	0
Triumph St Bk	Trimont	47.5	0.133	1	4,762	143	<\$100M	75.0	4,762	143	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Heartland St Bk	Storden	47.5	0.12	1	4,898	184	<\$100M	62.5	3,250	171	0
State Bk Of New Prague	New Prague	47.5	0.206	0.796	15,816	145	<\$100M	52.5	5,173	92	0
United Bkr Bk	Bloomington	47.5	0.157	0.635	33,146	131	\$100M-500M	12.5	1,281	30	0.032
Martin County Nb Of Fairmont	Fairmont	47.5	0.142	0.781	20,507	196	\$100M-500M	35.0	3,393	122	0.001
Farmers St Bk Of Hartland	Hartland	47.5	0.143	1	5,310	96	<\$100M	45.0	2,075	82	0
Drake Bk	St Paul	47.5	0.298	0.891	7,351	62	<\$100M	15.0	779	23	0
Lowry St Bk	Lowry	45.0	0.189	1	4,592	149	<\$100M	75.0	4,592	149	0
Produce St Bk Of Hollandale	Hollandale	45.0	0.218	0.811	6,053	175	<\$100M	50.0	2,130	117	0.002
Miners Nb Of Eveleth	Eveleth	45.0	0.202	1	7,850	96	<\$100M	75.0	7,850	96	0
Merchants Bk Na	Hampton	45.0	0.148	0.471	13,819	328	<\$100M	42.5	3,641	210	0
State Bk Of Chandler	Chandler	45.0	0.175	1	5,127	110	<\$100M	50.0	2,135	94	0.002
Citizens St Bk Of Waterville	Waterville	45.0	0.206	1	4,857	89	<\$100M	72.5	4,857	89	0
State Bk Of Blomkest	Blomkest	45.0	0.176	1	5,741	113	<\$100M	75.0	5,741	113	0
First St Bk Of Ashby	Ashby	45.0	0.167	1	4,013	95	<\$100M	65.0	4,013	95	0
Rural American Bk Ada	Ada	45.0	0.154	1	5,477	146	<\$100M	57.5	3,071	128	0
Union B&Tc	Minneapolis	45.0	0.209	0.886	14,179	87	<\$100M	12.5	930	51	0
Minnwest Bk Ortonville	Ortonville	45.0	0.172	0.922	12,209	187	<\$100M	42.5	2,723	148	0
First Nb In Wadena	Wadena	45.0	0.116	1	5,717	145	<\$100M	77.5	5,717	145	0
First St Bk Of Wabasha	Wabasha	45.0	0.164	0.844	15,465	188	<\$100M	45.0	3,991	135	0.013
First St Bk Rush City	Rush City	45.0	0.175	0.946	8,435	133	<\$100M	47.5	2,630	101	0
Odin St Bk	Odin	45.0	0.135	1	4,783	115	<\$100M	75.0	4,783	115	0
Farmers & Merchants St Bk	Paynesville	45.0	0.132	1	3,237	132	<\$100M	70.0	3,237	132	0
Bremer Bk Na	International Falls	45.0	0.164	0.945	11,957	171	<\$100M	40.0	2,824	113	0.001
Security St Bk Of Marine	Marine On St Croix	45.0	0.152	0.95	11,494	183	<\$100M	50.0	3,547	141	0
1st Regions Bk	Andover	45.0	0.266	0.705	10,210	109	<\$100M	32.5	1,970	68	0
Eitzen St Bk	Eitzen	42.5	0.172	0.985	6,571	127	<\$100M	27.5	1,291	85	0
First Farmers & Mrch St Bk	Grand Meadow	42.5	0.242	0.725	6,445	124	<\$100M	50.0	2,493	92	0
Yellow Medicine County Bk	Granite Falls	42.5	0.12	1	9,194	138	<\$100M	77.5	9,194	138	0
Exchange St Bk Of Hills	Hills	42.5	0.187	1	6,765	93	<\$100M	27.5	1,434	70	0
Merchants Bk Na	Caledonia	42.5	0.172	1	7,220	117	<\$100M	32.5	1,706	79	0
Valley Bk Dundas	Dundas	42.5	0.197	1	5,161	71	<\$100M	52.5	2,593	58	0
Security St Bk Of Wanamingo	Wanamingo	42.5	0.115	1	5,868	121	<\$100M	45.0	2,210	99	0
Welcome St Bk	Welcome	42.5	0.211	1	3,598	86	<\$100M	67.5	3,598	86	0
State Bk Of Danvers	Danvers	42.5	0.163	1	6,307	77	<\$100M	35.0	1,672	50	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb Of Battle Lake	Battle Lake	42.5	0.145	1	5,023	107	<\$100M	72.5	5,023	107	0
Nicollet Cty Bk	Saint Peter	42.5	0.112	0.954	11,883	184	\$100M-500M	50.0	4,120	143	0.003
Farmers & Merchants St Bk	Springfield	42.5	0.103	0.977	8,388	182	<\$100M	45.0	2,737	150	0
State Bk Of Wheaton	Wheaton	42.5	0.176	0.805	11,441	140	<\$100M	47.5	3,363	103	0.001
First Nb Of Pine City	Pine City	42.5	0.087	1	4,844	128	<\$100M	75.0	4,844	128	0
State Bk Of Richmond	Richmond	42.5	0.076	1	4,508	120	<\$100M	70.0	4,508	120	0.005
Security St Bk Of Sebeka	Sebeka	42.5	0.243	0.791	5,925	89	<\$100M	35.0	1,522	65	0
Prime Security Bk	Karlstad	42.5	0.21	0.742	11,556	141	<\$100M	40.0	2,719	99	0
First Nb Of Menahga	Menahga	42.5	0.145	0.772	6,734	271	<\$100M	72.5	4,603	252	0
State Bk Of Jeffers	Jeffers	42.5	0.076	1	1,260	187	<\$100M	65.0	1,260	187	0
Community Bk Owatonna	Owatonna	42.5	0.183	1	2,164	18	<\$100M	20.0	382	11	0
State Bk Of Cold Spring	Cold Spring	40.0	0.173	1	5,959	109	<\$100M	40.0	1,883	79	0.001
Randall St Bk	Randall	40.0	0.138	1	3,812	124	<\$100M	70.0	3,812	124	0
First Nb Of Cass Lake	Cass Lake	40.0	0.202	1	3,911	59	<\$100M	27.5	919	42	0
Adrian St Bk	Adrian	40.0	0.111	1	2,872	168	<\$100M	67.5	2,872	168	0
Atwater St Bk	Atwater	40.0	0.169	1	3,492	87	<\$100M	65.0	3,492	87	0
Canton St Bk	Canton	40.0	0.14	1	3,792	107	<\$100M	67.5	3,792	107	0
Crookston Nb	Crookston	40.0	0.142	1	4,888	75	<\$100M	40.0	1,802	59	0
Community Bk Winsted	Winsted	40.0	0.193	0.919	8,052	100	<\$100M	37.5	2,198	71	0.001
First Independent Bk Wood La	Wood Lake	40.0	0.164	1	2,991	33	<\$100M	12.5	316	14	0
United Minnesota Bk	New London	40.0	0.204	0.879	5,089	110	<\$100M	52.5	2,315	87	0
First St Bk Of Emmons	Emmons	40.0	0.189	1	1,499	47	<\$100M	50.0	1,117	44	0
First St Bk Lake Lillian	Lake Lillian	40.0	0.028	1	3,999	80	\$100M-500M	22.5	1,027	66	0
Heron Lake St Bk	Heron Lake	40.0	0.122	1	3,465	77	<\$100M	67.5	3,465	77	0
State Bk Of Moorhead	Moorhead	40.0	0.152	0.6	19,738	183	\$100M-500M	25.0	2,966	111	0
Wabasha Cty Bk	Wabasha	40.0	0.208	1	4,218	87	<\$100M	52.5	2,154	75	0
Jasper St Bk	Jasper	37.5	0.174	1	3,191	106	<\$100M	47.5	1,435	82	0.017
American St Bk Of Erskine	Erskine	37.5	0.165	1	3,229	100	<\$100M	62.5	3,229	100	0
Wanda St Bk	Wanda	37.5	0.05	1	4,063	123	<\$100M	62.5	4,063	123	0
Citizens St Bk Of Shakopee	Shakopee	37.5	0.144	1	3,323	117	<\$100M	65.0	3,323	117	0
State Bk Of Easton	Easton	37.5	0.161	1	2,623	50	<\$100M	60.0	2,623	50	0
First St Bk Of Clearbrook	Clearbrook	37.5	0.105	1	2,534	115	<\$100M	60.0	2,534	115	0
First St Bk Of Murdock	Murdock	37.5	0.166	1	1,362	78	<\$100M	57.5	1,362	78	0
Marshall Cty St Bk	Newfolden	37.5	0.124	1	2,545	75	<\$100M	60.0	2,545	75	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Red Lake County St Bk	Red Lake Falls	37.5	0.102	1	4,343	74	<\$100M	65.0	4,343	74	0
First St Bk Of Rosemount	Rosemount	37.5	0.086	1	5,261	109	<\$100M	32.5	1,730	87	0
First Security Bk Sanborn	Sanborn	37.5	0.173	1	2,039	29	<\$100M	60.0	2,039	29	0
Farmers St Bk Of Trimont	Trimont	37.5	0.097	1	3,678	66	<\$100M	62.5	3,678	66	0
Security St Bk Of Staples	Staples	37.5	0.122	1	3,979	73	<\$100M	65.0	3,979	73	0
First St Bk Of Red Wing	Red Wing	37.5	0.115	1	5,695	24	<\$100M	10.0	279	8	0
Farmers St Bk Of Sherburn	Sherburn	37.5	0.116	1	2,872	78	<\$100M	22.5	623	68	0
State Bk Of New Richland	New Richland	37.5	0.067	1	2,689	94	<\$100M	42.5	1,728	88	0
Farmers St Bk Of Watkins	Watkins	37.5	0.155	1	4,439	94	<\$100M	40.0	1,634	62	0
Frost St Bk	Frost	37.5	0.101	1	1,411	80	<\$100M	57.5	1,411	80	0
United Prairie Bk Madison	Madison	37.5	0.184	0.867	6,349	72	<\$100M	15.0	755	44	0
First Nb Of Gilbert	Gilbert	37.5	0.114	1	2,607	52	<\$100M	32.5	1,108	43	0
Citizens St Bk Of Glenville	Glenville	37.5	0.088	1	2,526	88	<\$100M	60.0	2,526	88	0
Granite Falls Bk	Granite Falls	35.0	0.114	1	5,737	112	<\$100M	67.5	5,737	112	0
Union St Bk Of Browns Valley	Browns Valley	35.0	0.126	1	2,103	118	<\$100M	60.0	2,103	118	0
United Farmers & Mrch St Bk	Morris	35.0	0.17	1	4,433	60	<\$100M	25.0	1,033	41	0
Farmers & Merchants St Bk	Appleton	35.0	0.092	1	3,347	119	<\$100M	67.5	3,347	119	0
Altura St Bk	Altura	35.0	0.09	1	3,707	104	<\$100M	65.0	3,707	104	0
First Nb Of Montgomery	Montgomery	35.0	0.126	0.633	7,612	159	<\$100M	47.5	3,077	132	0
Northwest Cmnty Bk	Champlin	35.0	0.204	0.878	4,517	34	<\$100M	12.5	513	15	0
First Nb In Winnebago	Winnebago	35.0	0.102	1	3,960	55	<\$100M	20.0	962	44	0
First Nb Of Fairfax	Fairfax	35.0	0.083	1	2,002	60	<\$100M	55.0	2,002	60	0
Prairie Sun Bk	Milan	35.0	0.068	1	1,897	72	<\$100M	52.5	1,897	72	0
First Security Bk Lake Bento	Lake Benton	35.0	0.112	1	1,590	30	<\$100M	17.5	314	19	0
Gary St Bk	Gary	35.0	0.119	1	1,158	52	<\$100M	55.0	1,158	52	0
First Nb Of Kiester	Kiester	35.0	0.101	1	2,084	41	<\$100M	55.0	2,084	41	0
Riverview Cmnty Bk	Otsego	35.0	0.212	0.861	4,381	25	<\$100M	27.5	1,075	14	0
First Farmers & Merchants Nb	Le Sueur	32.5	0.139	0.538	11,907	150	<\$100M	30.0	2,697	114	0
First Nb Of Deer River	Deer River	32.5	0.143	1	2,361	46	<\$100M	55.0	2,361	46	0
Citizens St Bk Of Tyler	Tyler	32.5	0.115	1	1,722	104	<\$100M	55.0	1,517	102	0
Winthrop St Bk	Winthrop	32.5	0.114	1	2,306	62	<\$100M	55.0	2,306	62	0
First St Bk Of Audubon	Audubon	32.5	0.184	0.999	1,965	72	<\$100M	50.0	1,164	63	0
Buffalo Ridge Bk	Beardsley	32.5	0.122	0.946	3,476	132	<\$100M	62.5	2,710	123	0
First St Bk Of Okabena	Okabena	32.5	0.182	0.875	4,323	54	<\$100M	32.5	1,214	33	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb Of Starbuck	Starbuck	32.5	0.079	1	2,119	68	<\$100M	55.0	2,119	68	0
Rural Amer Bk	Lonsdale	32.5	0.169	0.632	11,610	116	<\$100M	42.5	3,474	89	0
First Nb Of Mcintosh	Mcintosh	32.5	0.049	1	1,138	27	<\$100M	42.5	1,138	27	0
Bank Of Maple Plain	Maple Plain	32.5	0.13	0.835	7,099	118	<\$100M	30.0	1,849	95	0
State Bk Of Gibbon	Gibbon	32.5	0.087	1	1,785	56	<\$100M	52.5	1,785	56	0
Valley Bk Mn	Jordan	32.5	0.138	0.852	6,894	98	<\$100M	57.5	4,155	83	0
Eagle Cmnty Bk	Maple Grove	32.5	0.224	0.832	1,697	59	<\$100M	35.0	498	54	0
First St Bk Of Fertile	Fertile	30.0	0.082	1	2,609	97	<\$100M	57.5	2,609	97	0
First St Bk Of Kensington	Kensington	30.0	0.118	0.745	6,698	154	<\$100M	47.5	2,704	135	0
Northern St Bk Of Gonvick	Gonvick	30.0	0.052	1	1,640	124	<\$100M	50.0	1,640	124	0
State Bk Of Lucan	Lucan	30.0	0.106	1	2,822	73	<\$100M	40.0	1,371	61	0
F&M Cmnty Bk Na	Preston	30.0	0.115	0.832	7,168	108	<\$100M	32.5	1,894	80	0
First Fncl Bk	Twin Valley	30.0	0.137	1	1,907	57	<\$100M	57.5	1,907	57	0
Peoples St Bk Of Wells	Wells	30.0	0.101	1	2,060	75	<\$100M	45.0	1,229	57	0
First Nb Of Cokato	Cokato	30.0	0.093	1	2,463	73	<\$100M	42.5	1,494	66	0
First Nb Of Proctor	Proctor	30.0	0.095	1	1,840	33	<\$100M	50.0	1,840	33	0
Rochester Bk	Rochester	30.0	0.146	0.917	7,574	50	<\$100M	12.5	961	25	0.002
Security St Bk Of Oklee	Oklee	30.0	0.032	1	786	45	<\$100M	37.5	786	45	0
Minnesota First Credit & Svg	Rochester	30.0	0.01	1	229	6	<\$100M	32.5	229	6	0
Saint Martin Nb	Saint Martin	30.0	0.069	1	1,033	22	<\$100M	45.0	1,033	22	0
Peoples St Bk Of Truman	Truman	30.0	0.095	0.967	4,935	76	<\$100M	25.0	1,251	55	0
First St Bk Of Finlayson	Finlayson	27.5	0.086	0.455	7,213	169	<\$100M	47.5	3,634	140	0
American St Bk Of Grygla	Grygla	27.5	0.141	1	2,144	34	<\$100M	52.5	2,144	34	0
Farmers St Bk Of Elkton	Elkton	27.5	0.086	1	2,775	61	<\$100M	52.5	2,775	61	0
Janesville St Bk	Janesville	27.5	0.078	1	3,712	82	<\$100M	57.5	3,712	82	0
State Bk Of Kerkhoven	Kerkhoven	27.5	0.098	1	2,066	80	<\$100M	37.5	1,100	73	0
State Bk Of Ceylon	Ceylon	27.5	0.046	1	479	9	<\$100M	37.5	479	9	0
Lake Country Cmnty Bk	Morristown	27.5	0.092	1	1,956	44	<\$100M	52.5	1,956	44	0
Farmers & Merchants St Bk	Sacred Heart	27.5	0.039	1	950	24	<\$100M	37.5	950	24	0
Stearns Bk Na	Evansville	25.0	0.133	0.3	4,374	98	<\$100M	30.0	1,650	79	0
First St Bk Of Grove City	Grove City	25.0	0.129	0.882	1,876	77	<\$100M	40.0	939	60	0
First Nb Of Herman	Herman	25.0	0.088	1	1,511	58	<\$100M	50.0	1,511	58	0
First Nb Of Buhl	Buhl	25.0	0.106	1	1,340	41	<\$100M	47.5	1,340	41	0
State Bk Of Bellingham	Bellingham	25.0	0.042	1	725	20	<\$100M	35.0	725	20	0

Table 3A. Banks' Small Business Lending in Minnesota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Peoples St Bk Of Comfrey	Comfrey	25.0	0.079	1	1,020	36	<\$100M	45.0	1,020	36	0
Farmers St Bk Of Underwood	Underwood	25.0	0.112	0.772	3,393	101	<\$100M	40.0	1,494	89	0
State Bk Of Marietta	Marietta	22.5	0.077	1	596	39	<\$100M	42.5	596	39	0
Ellsworth St Bk	Ellsworth	22.5	0.032	1	1,023	52	<\$100M	32.5	1,023	52	0
Franklin St Bk	Franklin	22.5	0.081	1	1,456	40	<\$100M	35.0	869	37	0
Hardwick St Bk	Hardwick	22.5	0.061	1	1,020	41	<\$100M	40.0	1,020	41	0.006
Kent St Bk	Kent	22.5	0.043	1	291	19	<\$100M	32.5	291	19	0
First Nb Of Brewster	Brewster	22.5	0.072	1	1,642	34	<\$100M	22.5	464	27	0
State Bk Of Bricelyn	Bricelyn	22.5	0.038	1	946	26	<\$100M	25.0	391	22	0
State Bk Of Lake Park	Lake Park	22.5	0.108	0.748	2,572	107	<\$100M	57.5	2,331	105	0
Stearns Bk Na	Holdingsford	22.5	0.148	0.331	6,527	55	<\$100M	10.0	1,090	35	0
State Bk Of Hamburg	Hamburg	20.0	0.081	0.999	1,634	35	<\$100M	22.5	459	27	0
Farmers & Mrch St Bk	Clarkfield	20.0	0.071	1	2,288	33	<\$100M	22.5	678	28	0
First Nb Of Crosby	Crosby	20.0	0.094	0.747	4,362	83	<\$100M	30.0	1,527	67	0
Stearns Bk Na	Upsala	20.0	0.128	0.336	4,079	40	<\$100M	10.0	279	10	0
Farmers St Bk Of Raymond	Raymond	20.0	0.073	0.999	1,790	40	<\$100M	27.5	862	29	0
First Nb Luverne	Luverne	20.0	0.152	0.439	3,757	57	<\$100M	12.5	733	38	0
First Nb Of Coleraine	Coleraine	15.0	0.065	0.692	3,603	20	<\$100M	10.0	-	-	0
First Security Bk Canby	Canby	15.0	0.098	0.521	3,094	42	<\$100M	10.0	383	26	0
First Nb At St James	Saint James	15.0	0.094	0.653	2,429	54	<\$100M	27.5	1,017	44	0
Ormsby St Bk	Ormsby	10.0	0.072	0.608	1,508	43	<\$100M	25.0	687	36	0
Wf Nb South Central	Faribault	0.0	0	.	-	-	<\$100M	0.0	-	-	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.