

Table A.2 Small Business Lending in Minnesota Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Lake Elmo Bk	Lake Elmo	97.5	9.0	10.0	10.0	10.0	\$100M-500M	54,926	597	75.0	72.5
Bremer Bk Na	South Saint Paul	95.0	10.0	8.0	10.0	10.0	\$500M-\$1B	374,911	1,611	80.0	70.0
Citizens Independent Bk	Saint Louis Park	92.5	10.0	8.0	10.0	9.0	\$100M-500M	57,925	535	77.5	80.0
First Nb Of Walker	Walker	92.5	9.0	8.0	10.0	10.0	\$100M-500M	57,490	905	80.0	72.5
Security Bankusa	Bemidji	92.5	10.0	9.0	9.0	9.0	<\$100M	28,412	406	77.5	52.5
Alliance Bk	New Ulm	90.0	10.0	6.0	10.0	10.0	\$100M-500M	101,535	918	67.5	62.5
Lakes St Bk	Pequot Lakes	90.0	10.0	10.0	8.0	8.0	<\$100M	20,023	343	80.0	72.5
Grand Rapids St Bk	Grand Rapids	87.5	7.0	10.0	9.0	9.0	\$100M-500M	39,966	480	62.5	57.5
Peoples Nb Of Mora	Mora	87.5	9.0	7.0	9.0	10.0	\$100M-500M	39,075	643	97.5	97.5
Prior Lake St Bk	Prior Lake	87.5	9.0	9.0	9.0	8.0	\$100M-500M	32,732	390	57.5	52.5
Private Bk Mn	Minneapolis	87.5	10.0	10.0	8.0	7.0	<\$100M	22,713	262	65.0	45.0
Boundary Waters Cmnty Bk	Ely	87.5	10.0	10.0	7.0	8.0	<\$100M	15,873	314	92.5	95.0
Bremer Bk Na	Saint Cloud	85.0	10.0	4.0	10.0	10.0	\$100M-500M	163,549	983	82.5	77.5
Bremer Bk Na	Alexandria	85.0	8.0	6.0	10.0	10.0	\$100M-500M	111,905	1,439	82.5	75.0
Bremer Bk Na	Moorhead	85.0	10.0	4.0	10.0	10.0	\$100M-500M	79,891	1,067	77.5	75.0
Vermillion St Bk	Vermillion	85.0	10.0	4.0	10.0	10.0	\$100M-500M	63,100	842	77.5	72.5
United Cmnty Bk	Perham	85.0	7.0	9.0	9.0	9.0	\$100M-500M	26,890	583	95.0	97.5
First Nb Of Moose Lake	Moose Lake	85.0	10.0	7.0	7.0	10.0	<\$100M	14,949	637	95.0	97.5
University Nb	Saint Paul	85.0	10.0	9.0	7.0	8.0	<\$100M	13,702	385	90.0	92.5
Bremer Bk Na	Brainerd	82.5	9.0	4.0	10.0	10.0	\$100M-500M	79,116	1,060	80.0	70.0
Heritage Nb	North Saint Paul	82.5	10.0	3.0	10.0	10.0	\$100M-500M	67,351	703	75.0	67.5
State Bk Of Park Rapids	Park Rapids	82.5	9.0	6.0	9.0	9.0	<\$100M	25,570	410	90.0	92.5
Heritage Bk Na	Willmar	82.5	7.0	9.0	8.0	9.0	<\$100M	21,258	575	95.0	100.0
Anchor Bk Farmington Na	Farmington	82.5	9.0	9.0	8.0	7.0	<\$100M	19,247	288	60.0	55.0
Woodland Bk	Remer	82.5	9.0	8.0	7.0	9.0	<\$100M	15,820	399	92.5	95.0
Grand Marais St Bk	Grand Marais	82.5	8.0	9.0	7.0	9.0	<\$100M	14,027	397	92.5	95.0
First Nb Of Milaca	Milaca	82.5	7.0	9.0	8.0	9.0	<\$100M	23,266	566	77.5	72.5
Glenwood St Bk	Glenwood	82.5	9.0	10.0	8.0	6.0	<\$100M	22,057	234	55.0	50.0
Signal Bk Na	Eagan	80.0	10.0	2.0	10.0	10.0	\$100M-500M	144,390	1,341	72.5	60.0
First Nb Of Elk River	Elk River	80.0	10.0	2.0	10.0	10.0	\$100M-500M	142,479	1,348	77.5	70.0
Western Bk	Saint Paul	80.0	10.0	2.0	10.0	10.0	\$100M-500M	101,302	1,020	75.0	75.0
Park Nb	Saint Louis Park	80.0	10.0	2.0	10.0	10.0	\$100M-500M	100,574	818	65.0	57.5
Central Bk	Stillwater	80.0	10.0	2.0	10.0	10.0	\$100M-500M	58,100	611	62.5	52.5
Dakota Bk	Mendota Heights	80.0	10.0	3.0	10.0	9.0	\$100M-500M	55,273	563	80.0	80.0
Lake Area Bk	Lindstrom	80.0	10.0	3.0	10.0	9.0	\$100M-500M	48,112	461	82.5	85.0
Saint Anthony Park St Bk	Saint Paul	80.0	10.0	4.0	9.0	9.0	\$100M-500M	45,380	538	72.5	62.5
Republic Bk	Duluth	80.0	9.0	7.0	9.0	7.0	\$100M-500M	38,049	257	50.0	37.5
American Heritage Nb	Long Prairie	80.0	10.0	2.0	10.0	10.0	\$100M-500M	48,598	789	77.5	70.0
State Bk Of Rogers	Rogers	80.0	10.0	4.0	9.0	9.0	<\$100M	33,257	556	80.0	72.5
Bank Of Zumbrota	Zumbrota	80.0	7.0	9.0	8.0	8.0	<\$100M	20,940	348	80.0	80.0
First Integrity Bk Na	Staples	80.0	9.0	6.0	8.0	9.0	<\$100M	20,886	405	90.0	92.5
Anchor Bk St Paul	Saint Paul	80.0	10.0	9.0	8.0	5.0	<\$100M	18,221	179	50.0	35.0
Pine River St Bk	Pine River	80.0	8.0	8.0	7.0	9.0	<\$100M	13,016	466	90.0	92.5
First St Bk Alexandria-Carlo	Alexandria	80.0	9.0	7.0	7.0	9.0	<\$100M	12,980	392	87.5	90.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Farmers St Bk Of Madelia	Madelia	80.0	8.0	10.0	6.0	8.0	<\$100M	10,416	352	70.0	72.5
Farmers St Bk Of Hamel	Hamel	80.0	9.0	10.0	7.0	6.0	<\$100M	14,737	227	65.0	52.5
Highland Bk	Saint Michael	77.5	9.0	2.0	10.0	10.0	\$100M-500M	87,657	1,155	70.0	67.5
Northeast Bk	Minneapolis	77.5	10.0	1.0	10.0	10.0	\$100M-500M	75,168	912	72.5	67.5
Peoples Bk Of Cmrc	Cambridge	77.5	9.0	2.0	10.0	10.0	\$100M-500M	56,008	618	70.0	60.0
Cherokee St Bk Of St Paul	Saint Paul	77.5	9.0	3.0	10.0	9.0	\$100M-500M	54,992	512	60.0	52.5
Citizens Nb Of Park Rapids	Park Rapids	77.5	5.0	9.0	8.0	9.0	\$100M-500M	21,676	469	87.5	95.0
Bank Of Elk River	Elk River	77.5	8.0	4.0	9.0	10.0	\$100M-500M	45,597	608	65.0	65.0
Franklin Nb Of Minneapolis	Minneapolis	77.5	10.0	5.0	9.0	7.0	<\$100M	33,079	285	65.0	55.0
Security St Bk Of Hibbing	Hibbing	77.5	10.0	4.0	9.0	8.0	<\$100M	32,651	338	57.5	47.5
Security St Bk Of Mankato	Mankato	77.5	9.0	3.0	9.0	10.0	<\$100M	31,273	1,703	85.0	87.5
County Bk	Forest Lake	77.5	10.0	7.0	8.0	6.0	<\$100M	22,547	202	60.0	40.0
State Bk Of New Prague	New Prague	77.5	9.0	9.0	8.0	5.0	<\$100M	16,910	171	60.0	62.5
Bankwest	Rockford	77.5	9.0	8.0	7.0	7.0	<\$100M	15,082	303	75.0	67.5
Woodlands Nb	Hinckley	77.5	7.0	10.0	7.0	7.0	<\$100M	14,971	270	90.0	95.0
Fortress Bk Na	Houston	77.5	8.0	10.0	6.0	7.0	<\$100M	12,356	253	87.5	90.0
Community Security Bk	New Prague	77.5	10.0	10.0	6.0	5.0	<\$100M	11,498	173	70.0	60.0
Town & Country Bk	Almelund	77.5	10.0	7.0	6.0	8.0	<\$100M	9,983	340	82.5	90.0
Century Bk Na	Eden Prairie	75.0	9.0	1.0	10.0	10.0	\$100M-500M	89,781	912	65.0	60.0
Excel Bk	Edina	75.0	9.0	1.0	10.0	10.0	\$100M-500M	87,239	627	60.0	55.0
Creditamerica Svg Co	Brainerd	75.0	9.0	2.0	10.0	9.0	\$100M-500M	68,018	595	65.0	55.0
Anchor Bk Na	Wayzata	75.0	9.0	1.0	10.0	10.0	\$100M-500M	66,536	927	70.0	62.5
Fidelity Bk	Edina	75.0	9.0	1.0	10.0	10.0	\$100M-500M	61,797	621	55.0	50.0
Voyager Bk	Eden Prairie	75.0	10.0	1.0	10.0	9.0	\$100M-500M	58,140	471	60.0	55.0
Bremer Bk Na	Willmar	75.0	8.0	4.0	10.0	8.0	\$100M-500M	51,194	373	67.5	62.5
Anchor Bk West St Paul Na	West Saint Paul	75.0	9.0	1.0	10.0	10.0	\$100M-500M	45,931	713	72.5	67.5
First Mn Bk Na	Glencoe	75.0	7.0	5.0	9.0	9.0	\$100M-500M	38,197	587	67.5	67.5
North Shore Bk Of Commerce	Duluth	75.0	7.0	5.0	9.0	9.0	\$100M-500M	34,866	415	60.0	55.0
Beacon Bk	Shorewood	75.0	10.0	3.0	9.0	8.0	\$100M-500M	34,479	387	57.5	52.5
United Bkr Bk	Bloomington	75.0	8.0	9.0	9.0	4.0	\$100M-500M	31,259	113	25.0	10.0
Eastwood Bk	Kasson	75.0	5.0	7.0	9.0	9.0	\$100M-500M	29,167	494	62.5	60.0
Premier Bk	Maplewood	75.0	8.0	2.0	10.0	10.0	\$100M-500M	66,272	697	67.5	60.0
Associated Bk Mn	Minneapolis	75.0	9.0	1.0	10.0	10.0	\$500M-\$1B	220,390	2,671	67.5	70.0
Village Bk	Saint Francis	75.0	10.0	2.0	9.0	9.0	<\$100M	25,606	401	72.5	60.0
American Bk North	Grand Rapids	75.0	10.0	2.0	9.0	9.0	<\$100M	25,280	423	77.5	77.5
Lake Country St Bk	Long Prairie	75.0	9.0	4.0	9.0	8.0	<\$100M	25,272	373	65.0	57.5
Capital Bk	St Paul	75.0	10.0	8.0	8.0	4.0	<\$100M	19,938	142	30.0	20.0
First St Bk Of Wyoming	Wyoming	75.0	7.0	6.0	8.0	9.0	<\$100M	17,717	393	72.5	70.0
First Nb Of The North	Sandstone	75.0	9.0	7.0	7.0	7.0	<\$100M	16,015	289	70.0	65.0
Bremer Bk Na	International Falls	75.0	7.0	9.0	7.0	7.0	<\$100M	15,222	286	67.5	57.5
Citizens St Bk Of St James	Saint James	75.0	7.0	8.0	7.0	8.0	<\$100M	14,548	315	90.0	90.0
Rural American Bk Foley/Gilm	Foley	75.0	7.0	10.0	7.0	6.0	<\$100M	13,864	195	60.0	40.0
First Nb	Bagley	75.0	7.0	7.0	7.0	9.0	<\$100M	13,445	482	85.0	92.5
Home St Bk	Kandiyohi	75.0	7.0	10.0	6.0	7.0	<\$100M	12,953	303	87.5	90.0
Centennial Nb	Walker	75.0	8.0	10.0	6.0	6.0	<\$100M	12,055	207	65.0	52.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
La Crescent St Bk	La Crescent	75.0	8.0	9.0	6.0	7.0	<\$100M	10,117	243	85.0	90.0
State Bk Of Loretto	Loretto	75.0	10.0	5.0	9.0	6.0	<\$100M	32,673	216	57.5	27.5
Winona Nat & Svg Bk	Winona	72.5	8.0	4.0	9.0	8.0	\$100M-500M	40,022	340	57.5	55.0
Community Nb	Northfield	72.5	9.0	2.0	9.0	9.0	\$100M-500M	39,466	584	65.0	65.0
Farmers & Merchants St Bk	Pierz	72.5	9.0	2.0	9.0	9.0	\$100M-500M	36,559	533	70.0	67.5
First Nb Of Deerwood	Deerwood	72.5	8.0	3.0	9.0	9.0	\$100M-500M	31,490	424	65.0	52.5
North Star Bk	Roseville	72.5	8.0	1.0	10.0	10.0	\$100M-500M	55,972	606	55.0	50.0
21St Century Bk North	Ham Lake	72.5	10.0	2.0	9.0	8.0	<\$100M	29,137	347	47.5	35.0
Hampton Bk	Hampton	72.5	9.0	3.0	9.0	8.0	<\$100M	27,000	370	67.5	57.5
Town & Country St Bk	Winona	72.5	8.0	3.0	9.0	9.0	<\$100M	25,151	470	87.5	87.5
Mountain Iron First St Bk	Mountain Iron	72.5	9.0	3.0	8.0	9.0	<\$100M	22,062	417	72.5	60.0
Riverbank Mn	Chisago City	72.5	10.0	5.0	8.0	6.0	<\$100M	17,759	235	60.0	52.5
State Bk Of Fairmont	Fairmont	72.5	7.0	8.0	7.0	7.0	<\$100M	13,727	266	85.0	90.0
Eagle Bk	Glenwood	72.5	5.0	10.0	7.0	7.0	<\$100M	13,370	279	55.0	55.0
Midwest Bk	Detroit Lakes	72.5	7.0	8.0	6.0	8.0	<\$100M	12,819	361	72.5	72.5
First St Bk Of Le Center	Le Center	72.5	5.0	10.0	6.0	8.0	<\$100M	9,410	352	82.5	90.0
State Bk Of Mcgregor	Mcgregor	72.5	8.0	9.0	5.0	7.0	<\$100M	8,990	270	85.0	90.0
Annandale St Bk	Annandale	72.5	7.0	6.0	8.0	8.0	<\$100M	18,421	314	85.0	87.5
Liberty St Bk	Saint Paul	70.0	6.0	2.0	10.0	10.0	\$100M-500M	65,604	1,008	65.0	62.5
Bank Midwest Mn Ia Na	Fairmont	70.0	6.0	3.0	10.0	9.0	\$100M-500M	52,067	575	57.5	60.0
Bremer Bk Na	Marshall	70.0	5.0	4.0	9.0	10.0	\$100M-500M	35,642	662	67.5	65.0
Roundbank	Waseca	70.0	7.0	3.0	9.0	9.0	\$100M-500M	33,534	391	52.5	55.0
Citizens B&Tc	Hutchinson	70.0	6.0	5.0	9.0	8.0	\$100M-500M	30,184	334	65.0	52.5
Minnwest Bk Luverne	Luverne	70.0	8.0	3.0	9.0	8.0	\$100M-500M	29,891	330	45.0	52.5
Bremer Bk Na	Detroit Lakes	70.0	6.0	4.0	9.0	9.0	\$100M-500M	29,568	426	65.0	62.5
Northern St Bk	Thief River Falls	70.0	4.0	6.0	8.0	10.0	\$100M-500M	24,393	604	70.0	75.0
First Nb Of St Peter	Saint Peter	70.0	6.0	6.0	8.0	8.0	\$100M-500M	21,892	368	70.0	70.0
Norwest Bk Mn South Na	Rochester	70.0	6.0	2.0	10.0	10.0	\$1B-\$10B	516,462	5,863	65.0	67.5
Community First Nb	Fergus Falls	70.0	5.0	3.0	10.0	10.0	\$500M-\$1B	168,943	3,779	70.0	75.0
Security Bk Mn	Albert Lea	70.0	10.0	3.0	9.0	6.0	<\$100M	31,379	233	52.5	40.0
Plaza Park St Bk	Waite Park	70.0	8.0	4.0	8.0	8.0	<\$100M	23,681	353	67.5	60.0
Pioneer Nb Of Duluth	Duluth	70.0	9.0	3.0	8.0	8.0	<\$100M	20,673	344	70.0	57.5
Lake Bk Na	Two Harbors	70.0	9.0	3.0	8.0	8.0	<\$100M	18,759	304	57.5	55.0
First Nb In Cannon Falls	Cannon Falls	70.0	8.0	5.0	8.0	7.0	<\$100M	17,369	263	67.5	52.5
Rural Amer Bk	Lonsdale	70.0	7.0	9.0	7.0	5.0	<\$100M	14,682	190	87.5	87.5
United Prairie Bk Slayton	Slayton	70.0	7.0	8.0	7.0	6.0	<\$100M	13,051	212	45.0	40.0
Ultima Bk Mn	Winger	70.0	9.0	6.0	6.0	7.0	<\$100M	12,497	293	85.0	87.5
Star Bk Na	Bertha	70.0	4.0	8.0	6.0	10.0	<\$100M	11,108	728	82.5	90.0
Northern St Bk Of Virginia	Virginia	70.0	7.0	8.0	6.0	7.0	<\$100M	9,933	269	67.5	67.5
Key Cmnty Bk	Inver Grove Heights	70.0	9.0	10.0	5.0	4.0	<\$100M	8,226	120	45.0	25.0
First St Bk Of Castle Rock	Castle Rock	70.0	7.0	6.0	7.0	8.0	<\$100M	16,036	319	82.5	87.5
Oakley Nb Of Buffalo	Buffalo	67.5	8.0	2.0	9.0	8.0	\$100M-500M	33,507	390	55.0	47.5
State Bk Of Long Lake	Long Lake	67.5	8.0	2.0	8.0	9.0	<\$100M	23,208	407	65.0	57.5
Security St Bk Of Aitkin	Aitkin	67.5	10.0	2.0	8.0	7.0	<\$100M	21,481	269	57.5	50.0
Lakewood Bk Na	Baxter	67.5	8.0	4.0	8.0	7.0	<\$100M	16,511	246	70.0	67.5

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State Bk Of Delano	Delano	67.5	9.0	4.0	7.0	7.0	<\$100M	16,264	300	72.5	65.0
Wadena St Bk	Wadena	67.5	7.0	6.0	7.0	7.0	<\$100M	15,707	283	85.0	90.0
First Nb Of Cold Spring	Cold Spring	67.5	7.0	7.0	7.0	6.0	<\$100M	15,292	208	80.0	85.0
First St Bk Of Finlayson	Finlayson	67.5	8.0	4.0	7.0	8.0	<\$100M	13,263	349	72.5	75.0
Border St Bk	Roseau	67.5	6.0	7.0	6.0	8.0	<\$100M	12,316	316	72.5	75.0
Midwest Bk Na	Parkers Prairie	67.5	7.0	8.0	6.0	6.0	<\$100M	11,323	220	80.0	87.5
Kasson St Bk	Kasson	67.5	6.0	9.0	6.0	6.0	<\$100M	10,714	212	80.0	87.5
Citizens St Bk Of Norwood	Norwood Young Ameri	67.5	8.0	9.0	5.0	5.0	<\$100M	9,326	179	65.0	52.5
First St Bk Of Swanville	Swanville	67.5	9.0	8.0	5.0	5.0	<\$100M	8,548	153	75.0	80.0
Border St Bk Of Greenbush	Greenbush	67.5	6.0	10.0	5.0	6.0	<\$100M	8,105	235	60.0	67.5
Northland Cmnty Bk	Northome	67.5	7.0	8.0	4.0	8.0	<\$100M	6,631	316	77.5	85.0
Premier Bk Metro South	Farmington	67.5	10.0	2.0	9.0	6.0	<\$100M	28,024	235	35.0	30.0
Goodhue County Nb	Red Wing	65.0	5.0	1.0	10.0	10.0	\$100M-500M	53,800	826	62.5	65.0
Marquette Capital Bk Na	Minneapolis	65.0	7.0	1.0	10.0	8.0	\$100M-500M	52,721	340	47.5	30.0
Security B&Tc Of Glencoe	Glencoe	65.0	8.0	1.0	9.0	8.0	\$100M-500M	35,145	362	50.0	52.5
First Nb Of Chaska	Chaska	65.0	6.0	2.0	9.0	9.0	\$100M-500M	32,215	415	55.0	47.5
First Nb&T	Pipestone	65.0	7.0	1.0	9.0	9.0	\$100M-500M	30,574	488	62.5	57.5
First Security Bk	Sleepy Eye	65.0	7.0	2.0	9.0	8.0	\$100M-500M	29,824	354	45.0	45.0
First Minnetonka City Bk	Minnetonka	65.0	6.0	3.0	9.0	8.0	\$100M-500M	25,531	374	55.0	52.5
State Bk Of Faribault	Faribault	65.0	5.0	4.0	8.0	9.0	\$100M-500M	22,648	431	70.0	67.5
Stearns Bk Na	St Cloud	65.0	5.0	1.0	10.0	10.0	\$500M-\$1B	97,421	1,143	57.5	57.5
Lino Lakes St Bk	Lino Lakes	65.0	10.0	3.0	8.0	5.0	<\$100M	22,980	160	52.5	22.5
First Nb Of Sauk Centre	Sauk Centre	65.0	8.0	3.0	8.0	7.0	<\$100M	19,799	295	65.0	57.5
American Bk Lake City	Lake City	65.0	8.0	4.0	7.0	7.0	<\$100M	15,809	242	75.0	77.5
Americana Cmnty Bk	Sleepy Eye	65.0	7.0	6.0	7.0	6.0	<\$100M	15,655	233	52.5	50.0
First Cmnty Bk	Savage	65.0	9.0	1.0	7.0	9.0	<\$100M	14,784	487	60.0	40.0
Southview Bk	South St Paul	65.0	6.0	8.0	7.0	5.0	<\$100M	13,731	159	47.5	55.0
Arlington St Bk	Arlington	65.0	8.0	6.0	6.0	6.0	<\$100M	12,951	199	57.5	40.0
Root River St Bk	Chatfield	65.0	6.0	7.0	6.0	7.0	<\$100M	11,532	250	80.0	82.5
First Independent Bk	Russell	65.0	5.0	8.0	6.0	7.0	<\$100M	10,908	297	80.0	87.5
Cornerstone St Bk	Le Sueur	65.0	6.0	9.0	6.0	5.0	<\$100M	10,774	187	80.0	85.0
Security St Bk Or Warroad	Warroad	65.0	4.0	9.0	6.0	7.0	<\$100M	9,572	272	52.5	62.5
State Bk Of Hawley	Hawley	65.0	5.0	10.0	6.0	5.0	<\$100M	9,523	177	45.0	50.0
Farmers & Merchants St Bk	Blooming Prairie	65.0	6.0	7.0	5.0	8.0	<\$100M	8,187	324	77.5	85.0
Integrity Bk Plus	Wabasso	65.0	5.0	9.0	4.0	8.0	<\$100M	6,207	372	77.5	87.5
Cook County St Bk	Grand Marais	65.0	10.0	10.0	4.0	2.0	<\$100M	4,668	68	50.0	40.0
Farmers St Bk Of Darwin	Darwin	65.0	7.0	7.0	3.0	9.0	<\$100M	4,137	575	77.5	82.5
Cambridge St Bk	Cambridge	65.0	10.0	3.0	8.0	5.0	<\$100M	22,979	186	42.5	27.5
Wabasha Cty Bk	Wabasha	65.0	8.0	10.0	4.0	4.0	<\$100M	5,018	108	47.5	37.5
First Nb Of Bemidji	Bemidji	62.5	4.0	2.0	9.0	10.0	\$100M-500M	44,754	954	65.0	67.5
First Nb Of Hudson	Woodbury	62.5	4.0	2.0	9.0	10.0	\$100M-500M	38,450	674	65.0	70.0
American Bk Of Nashwauk	Nashwauk	62.5	7.0	1.0	8.0	9.0	\$100M-500M	24,346	419	57.5	60.0
United Prairie Bk	Mountain Lake	62.5	3.0	7.0	7.0	8.0	\$100M-500M	15,835	348	80.0	90.0
Norwest Bk Mn North Na	Duluth	62.5	3.0	2.0	10.0	10.0	\$1B-\$10B	133,609	1,658	57.5	60.0
Washington Cty Bk Na	Oakdale	62.5	10.0	2.0	8.0	5.0	<\$100M	18,545	188	37.5	30.0

Table A.2 Small Business Lending in Minnesota Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Yellow Medicine County Bk	Granite Falls	62.5	6.0	5.0	8.0	6.0	<\$100M	18,169	205	57.5	60.0
Security Bk Waconia	Waconia	62.5	5.0	6.0	7.0	7.0	<\$100M	14,063	275	42.5	52.5
State Bk Of Belle Plaine	Belle Plaine	62.5	5.0	5.0	7.0	8.0	<\$100M	13,536	311	72.5	67.5
Farmers St Bk Of New London	New London	62.5	6.0	6.0	6.0	7.0	<\$100M	12,922	289	77.5	82.5
Northwestern St Bk Of Ulen	Ulen	62.5	5.0	6.0	6.0	8.0	<\$100M	11,029	306	77.5	85.0
Security St Bk Fergus Falls	Fergus Falls	62.5	4.0	9.0	6.0	6.0	<\$100M	10,725	230	77.5	85.0
Jennings St Bk	Spring Grove	62.5	8.0	6.0	6.0	5.0	<\$100M	10,609	164	67.5	67.5
Farmers & Merchants St Bk	New York Mills	62.5	6.0	8.0	6.0	5.0	<\$100M	10,375	189	50.0	42.5
Preferred Bk	Big Lake	62.5	7.0	7.0	5.0	6.0	<\$100M	8,055	231	75.0	82.5
State Bk Of Tower	Tower	62.5	7.0	8.0	5.0	5.0	<\$100M	7,996	181	72.5	80.0
First Nb Of Starbuck	Starbuck	62.5	8.0	9.0	5.0	3.0	<\$100M	7,831	100	70.0	77.5
American Svg	Farmington	62.5	8.0	10.0	4.0	3.0	<\$100M	5,443	89	47.5	42.5
First Cmrl Bk	Bloomington	62.5	10.0	10.0	4.0	1.0	<\$100M	5,079	24	17.5	10.0
Security St Bk Of Wells	Wells	62.5	8.0	8.0	4.0	5.0	<\$100M	4,949	185	72.5	77.5
Citizens St Bk Of Kelliher	Kelliher	62.5	8.0	9.0	3.0	5.0	<\$100M	3,395	151	70.0	72.5
State Bk Of Moorhead	Moorhead	62.5	6.0	4.0	7.0	8.0	<\$100M	15,863	348	60.0	55.0
Bonanza Valley St Bk	Brooten	62.5	9.0	5.0	5.0	6.0	<\$100M	7,942	205	67.5	55.0
Merchants Nb Of Winona	Winona	60.0	3.0	1.0	10.0	10.0	\$100M-500M	53,375	930	57.5	60.0
Sterling St Bk Austin Mn	Austin	60.0	5.0	1.0	9.0	9.0	\$100M-500M	42,625	573	67.5	72.5
Citizens St Bk Of Clara City	Clara City	60.0	6.0	3.0	8.0	7.0	\$100M-500M	24,050	274	47.5	42.5
First Nb Of Blue Earth	Blue Earth	60.0	6.0	1.0	8.0	9.0	\$100M-500M	21,910	485	52.5	50.0
Kanabec St Bk	Mora	60.0	3.0	7.0	7.0	7.0	\$100M-500M	13,690	297	77.5	85.0
National City Bk Minneapolis	Minneapolis	60.0	3.0	1.0	10.0	10.0	\$500M-\$1B	125,911	817	55.0	47.5
Norwest Bk Mn West Na	Moorhead	60.0	2.0	2.0	10.0	10.0	\$500M-\$1B	58,598	1,107	65.0	70.0
Valley Bk	North Mankato	60.0	6.0	3.0	8.0	7.0	<\$100M	20,413	250	47.5	55.0
Northern Nb	Nisswa	60.0	9.0	2.0	8.0	5.0	<\$100M	16,970	171	37.5	25.0
Community Bk Mn	Owatonna	60.0	8.0	3.0	7.0	6.0	<\$100M	15,962	211	50.0	40.0
Stearns Bk Na	Upsala	60.0	9.0	6.0	7.0	2.0	<\$100M	14,477	78	22.5	10.0
Community Bk Vernon Center	Vernon Center	60.0	4.0	8.0	6.0	6.0	<\$100M	10,685	223	62.5	52.5
Royalton St Bk	Royalton	60.0	8.0	4.0	6.0	6.0	<\$100M	9,687	217	72.5	57.5
First St Bk Of St Joseph	St Joseph	60.0	7.0	8.0	5.0	4.0	<\$100M	9,304	138	52.5	45.0
First Nb Of The Lakes	Navarre	60.0	5.0	8.0	5.0	6.0	<\$100M	8,347	239	72.5	82.5
First Nb Of Osakis	Osakis	60.0	5.0	8.0	5.0	6.0	<\$100M	7,253	233	72.5	82.5
Security St Bk Of Pine Islan	Pine Island	60.0	5.0	8.0	5.0	6.0	<\$100M	7,067	215	60.0	57.5
First Nb Of Le Center	Le Center	60.0	3.0	10.0	5.0	6.0	<\$100M	7,010	204	70.0	80.0
Provincial Bk	Lakeville	60.0	7.0	10.0	4.0	3.0	<\$100M	6,544	95	40.0	32.5
Crown Bk	Edina	60.0	9.0	10.0	4.0	1.0	<\$100M	4,792	17	10.0	10.0
Great Northern Bk	St Michael	60.0	8.0	10.0	3.0	3.0	<\$100M	3,369	89	45.0	40.0
Business Bk	Minnetonka	60.0	10.0	10.0	3.0	1.0	<\$100M	3,327	16	15.0	12.5
Border St Bk	International Falls	60.0	10.0	10.0	2.0	2.0	<\$100M	2,795	76	50.0	50.0
Minnesota Valley Bk	Redwood Falls	57.5	4.0	1.0	9.0	9.0	\$100M-500M	34,289	526	55.0	50.0
Minnwest Bk Central	Montevideo	57.5	4.0	1.0	9.0	9.0	\$100M-500M	25,377	548	60.0	62.5
First Nb Of Waseca	Waseca	57.5	5.0	2.0	8.0	8.0	\$100M-500M	24,139	330	52.5	52.5
First Nb	Fulda	57.5	7.0	1.0	8.0	7.0	\$100M-500M	23,913	239	32.5	30.0
Norwest Bk Red Wing Na	Red Wing	57.5	6.0	3.0	8.0	6.0	\$100M-500M	23,717	224	40.0	30.0

Table A.2 Small Business Lending in Minnesota Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bremer Bk Na	Crookston	57.5	2.0	4.0	8.0	9.0	\$100M-500M	20,310	492	65.0	75.0
Western Nb	Duluth	57.5	6.0	2.0	8.0	7.0	\$100M-500M	20,196	279	52.5	40.0
Marquette Bk Na	Golden Valley	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	239,957	3,372	55.0	57.5
State Bk Of Chanhassen	Chanhassen	57.5	7.0	1.0	8.0	7.0	<\$100M	21,685	254	47.5	35.0
First St Bk	Pipestone	57.5	6.0	2.0	7.0	8.0	<\$100M	15,110	373	67.5	67.5
Rosemount Nb	Rosemount	57.5	8.0	4.0	7.0	4.0	<\$100M	13,243	148	50.0	30.0
Security St Bk Of Maple Lake	Maple Lake	57.5	7.0	4.0	6.0	6.0	<\$100M	12,879	207	55.0	45.0
Minnstar Bk Na	Lake Crystal	57.5	4.0	5.0	6.0	8.0	<\$100M	11,344	339	57.5	57.5
Avon St Bk	Avon	57.5	4.0	7.0	6.0	6.0	<\$100M	11,305	227	52.5	52.5
Security St Bk Of Lewiston	Lewiston	57.5	4.0	5.0	6.0	8.0	<\$100M	11,227	347	75.0	82.5
Security St Bk Of Howard Lak	Howard Lake	57.5	8.0	3.0	6.0	6.0	<\$100M	11,023	225	57.5	57.5
First Security Bk	Byron	57.5	9.0	3.0	6.0	5.0	<\$100M	10,077	158	52.5	45.0
New Market Bk	New Market	57.5	8.0	6.0	6.0	3.0	<\$100M	9,588	106	70.0	72.5
White Rock Bk	Cannon Falls	57.5	4.0	6.0	6.0	7.0	<\$100M	9,358	262	72.5	80.0
First Nb Of Menahga	Menahga	57.5	7.0	4.0	5.0	7.0	<\$100M	8,997	295	72.5	75.0
First Southeast Bk	Harmony	57.5	7.0	4.0	5.0	7.0	<\$100M	8,636	257	70.0	77.5
First Nb Of Chisholm	Chisholm	57.5	5.0	7.0	5.0	6.0	<\$100M	8,358	200	67.5	77.5
Prime Security Bk	Karlstad	57.5	5.0	9.0	5.0	4.0	<\$100M	8,261	113	35.0	35.0
Prinsburg St Bk	Prinsburg	57.5	6.0	8.0	5.0	4.0	<\$100M	6,924	132	70.0	75.0
United Prairie Bk Jackson	Jackson	57.5	5.0	10.0	4.0	4.0	<\$100M	6,064	129	67.5	77.5
First St Bk Of Bigfork	Bigfork	57.5	7.0	7.0	4.0	5.0	<\$100M	5,909	174	67.5	77.5
Security St Bk Of Wanamingo	Wanamingo	57.5	3.0	6.0	4.0	10.0	<\$100M	5,444	2,239	70.0	77.5
Farmers & Merchants St Bk	Paynesville	57.5	5.0	9.0	3.0	6.0	<\$100M	3,981	204	70.0	77.5
First St Bk Of Fountain	Fountain	57.5	4.0	9.0	4.0	6.0	<\$100M	4,767	191	67.5	77.5
U S Bk Na	Minneapolis	57.5	2.0	1.0	10.0	10.0	>\$10B	9,293,780	212,280	55.0	55.0
Bnc Nb Of Mn	Minneapolis	55.0	5.0	1.0	9.0	7.0	\$100M-500M	32,908	258	35.0	25.0
Citizens Bk Of New Ulm	New Ulm	55.0	3.0	3.0	8.0	8.0	\$100M-500M	21,246	389	65.0	70.0
Richfield B&Tc	Richfield	55.0	2.0	1.0	10.0	9.0	\$500M-\$1B	74,083	510	50.0	40.0
Tracy St Bk	Tracy	55.0	6.0	3.0	8.0	5.0	<\$100M	18,912	155	25.0	22.5
First Farmers & Merchants Nb	Luverne	55.0	5.0	4.0	7.0	6.0	<\$100M	16,236	227	37.5	42.5
Ridgedale St Bk	Minnetonka	55.0	5.0	3.0	7.0	7.0	<\$100M	15,929	256	57.5	47.5
North Amer Bkg Co	Roseville	55.0	8.0	3.0	7.0	4.0	<\$100M	14,602	118	17.5	15.0
First St Bk Of Wabasha	Wabasha	55.0	5.0	4.0	7.0	6.0	<\$100M	13,737	220	57.5	52.5
Rural Amer Bk	East Grand Forks	55.0	4.0	2.0	7.0	9.0	<\$100M	13,427	408	62.5	65.0
Lakeland Nb	Lino Lakes	55.0	10.0	3.0	6.0	3.0	<\$100M	12,475	94	55.0	17.5
National Bk Of Cmrc Duluth	Duluth	55.0	10.0	3.0	6.0	3.0	<\$100M	11,756	90	35.0	17.5
Nicollet Cty Bk	Saint Peter	55.0	3.0	8.0	6.0	5.0	<\$100M	10,698	178	47.5	32.5
Freeport St Bk	Freeport	55.0	6.0	5.0	5.0	6.0	<\$100M	8,928	200	72.5	75.0
State Bk Of Aurora	Aurora	55.0	9.0	5.0	5.0	3.0	<\$100M	8,645	99	65.0	72.5
First Nb Of Montgomery	Montgomery	55.0	5.0	7.0	5.0	5.0	<\$100M	8,485	189	67.5	80.0
Sherburne St Bk	Becker	55.0	8.0	6.0	5.0	3.0	<\$100M	8,129	108	50.0	37.5
Canton St Bk	Canton	55.0	7.0	7.0	4.0	4.0	<\$100M	6,473	133	65.0	75.0
State Bk In Eden Valley	Eden Valley	55.0	7.0	7.0	4.0	4.0	<\$100M	6,110	128	65.0	77.5
Citizens St Bk Of Waterville	Waterville	55.0	8.0	6.0	4.0	4.0	<\$100M	6,002	128	65.0	75.0
Alliance Bk Blooming Prairie	Blooming Prairie	55.0	7.0	7.0	4.0	4.0	<\$100M	5,246	147	67.5	52.5

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Citizens St Bk Of Olivia	Olivia	55.0	4.0	8.0	4.0	6.0	<\$100M	5,150	200	40.0	50.0
Red River St Bk	Halstad	55.0	6.0	10.0	3.0	3.0	<\$100M	4,371	88	62.5	67.5
Saint Stephen St Bk	Saint Stephen	55.0	9.0	6.0	3.0	4.0	<\$100M	4,083	119	62.5	67.5
United Minnesota Bk	New London	55.0	6.0	8.0	3.0	5.0	<\$100M	3,955	154	67.5	50.0
First St Bk Of Floodwood	Floodwood	55.0	9.0	5.0	3.0	5.0	<\$100M	3,951	159	65.0	67.5
First Security Bk Hendricks	Hendricks	55.0	8.0	9.0	3.0	2.0	<\$100M	3,283	70	62.5	65.0
Merchants St Bk Of Lewisville	Lewisville	55.0	8.0	9.0	3.0	2.0	<\$100M	3,178	81	62.5	67.5
Premier Bk	Rochester	55.0	6.0	1.0	8.0	7.0	<\$100M	18,035	239	35.0	40.0
First Nb Of Northfield	Northfield	55.0	6.0	2.0	7.0	7.0	<\$100M	15,305	279	55.0	50.0
North American St Bk	Belgrade	55.0	3.0	7.0	5.0	7.0	<\$100M	9,074	255	67.5	75.0
Miners Nb Of Eveleth	Eveleth	55.0	8.0	5.0	5.0	4.0	<\$100M	9,059	142	72.5	75.0
Produce St Bk Of Hollandale	Hollandale	55.0	8.0	5.0	4.0	5.0	<\$100M	5,265	156	65.0	70.0
Norwest Bk Mn Na	Minneapolis	55.0	1.0	1.0	10.0	10.0	>\$10B	1,660,064	12,559	55.0	55.0
Tcf Nb	Minneapolis	55.0	1.0	1.0	10.0	10.0	>\$10B	387,343	1,916	55.0	52.5
Norwest Bk Minnesota Sw Na	Marshall	52.5	2.0	2.0	9.0	8.0	\$100M-500M	26,393	357	47.5	45.0
First Nb Of Waconia	Waconia	52.5	4.0	1.0	8.0	8.0	\$100M-500M	24,022	381	45.0	47.5
First Nb In Montevideo	Montevideo	52.5	3.0	1.0	8.0	9.0	\$100M-500M	20,313	456	52.5	47.5
Minnwest Bk South	Slayton	52.5	4.0	2.0	7.0	8.0	<\$100M	14,904	304	47.5	50.0
Minnwest Bk Ortonville	Ortonville	52.5	6.0	3.0	6.0	6.0	<\$100M	12,506	214	42.5	45.0
Peoples St Bk Of Plainview	Plainview	52.5	4.0	4.0	6.0	7.0	<\$100M	12,072	295	52.5	55.0
State Bk Of Cokato	Cokato	52.5	6.0	1.0	6.0	8.0	<\$100M	11,511	352	57.5	67.5
First Farmers & Merchants Nb	Fairmont	52.5	8.0	3.0	5.0	5.0	<\$100M	8,853	163	55.0	55.0
First St Bk Of Le Roy	Le Roy	52.5	6.0	5.0	5.0	5.0	<\$100M	8,253	185	67.5	75.0
First Nb	Hawley	52.5	5.0	5.0	5.0	6.0	<\$100M	7,544	192	65.0	75.0
Olmsted Nb	Rochester	52.5	9.0	2.0	5.0	5.0	<\$100M	7,230	183	57.5	37.5
Security St Bk Of Marine	Marine On St Croix	52.5	2.0	10.0	4.0	5.0	<\$100M	6,010	151	60.0	72.5
Heartland St Bk	Storden	52.5	3.0	9.0	4.0	5.0	<\$100M	5,067	186	47.5	60.0
First Nb Of Fairfax	Fairfax	52.5	6.0	9.0	4.0	2.0	<\$100M	4,974	84	65.0	70.0
State Bk Of Lismore	Lismore	52.5	4.0	9.0	3.0	5.0	<\$100M	3,399	171	62.5	70.0
Blaine St Bk	Blaine	52.5	6.0	7.0	3.0	5.0	<\$100M	4,391	177	57.5	57.5
State Bk Of Young America	Norwood Young Ameri	50.0	5.0	1.0	8.0	6.0	\$100M-500M	18,145	218	32.5	22.5
Buffalo Nb	Buffalo	50.0	3.0	2.0	7.0	8.0	\$100M-500M	15,639	317	55.0	45.0
Midway Nb Of St Paul	Saint Paul	50.0	2.0	1.0	9.0	8.0	\$100M-500M	42,256	368	40.0	32.5
Stearns Bk Na	Holdingford	50.0	8.0	1.0	8.0	3.0	<\$100M	18,640	101	12.5	10.0
State B&Tc Of New Ulm	New Ulm	50.0	4.0	2.0	7.0	7.0	<\$100M	15,083	276	57.5	62.5
Citizens St Bk Of Hayfield	Hayfield	50.0	6.0	5.0	5.0	4.0	<\$100M	8,671	139	65.0	72.5
Victoria St Bk	Victoria	50.0	5.0	4.0	5.0	6.0	<\$100M	7,556	196	52.5	45.0
American St Bk Of Olivia	Olivia	50.0	6.0	6.0	5.0	3.0	<\$100M	7,088	91	60.0	67.5
State Bk Of Kimball	Kimball	50.0	5.0	5.0	5.0	5.0	<\$100M	6,956	189	65.0	72.5
First Nb In Mahnomen	Mahnomen	50.0	4.0	5.0	4.0	7.0	<\$100M	6,500	260	65.0	75.0
First Nb	Thief River Falls	50.0	5.0	5.0	4.0	6.0	<\$100M	6,478	212	65.0	75.0
Northwestern St Bk Of Hallock	Hallock	50.0	3.0	10.0	4.0	3.0	<\$100M	6,115	104	32.5	22.5
Rural American Bk Ada	Ada	50.0	5.0	7.0	4.0	4.0	<\$100M	5,988	147	42.5	52.5
Park St Bk	Duluth	50.0	7.0	6.0	4.0	3.0	<\$100M	5,880	102	50.0	47.5
Fidelity St Bk Of Hector	Hector	50.0	4.0	9.0	4.0	3.0	<\$100M	5,508	94	60.0	67.5

Table A.2 Small Business Lending in Minnesota Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Elysian Bk	Elysian	50.0	5.0	4.0	4.0	7.0	<\$100M	5,071	255	65.0	72.5
First Nb In Wadena	Wadena	50.0	3.0	8.0	4.0	5.0	<\$100M	4,836	170	57.5	70.0
Farmers St Bk Of Watkins	Watkins	50.0	5.0	9.0	3.0	3.0	<\$100M	4,247	87	62.5	67.5
1St American St Bk Of Mn	Hancock	50.0	6.0	10.0	3.0	1.0	<\$100M	4,234	52	60.0	65.0
First Independnt Bk Of Wood	Wood Lake	50.0	8.0	8.0	3.0	1.0	<\$100M	4,161	47	60.0	62.5
Farmers St Bk Of Dent	Dent	50.0	7.0	5.0	3.0	5.0	<\$100M	4,057	167	62.5	70.0
State Bk Of Clarks Grove	Clarks Grove	50.0	7.0	7.0	2.0	4.0	<\$100M	2,978	117	62.5	65.0
First Nb Of Henning	Henning	47.5	3.0	5.0	5.0	6.0	<\$100M	7,014	239	62.5	72.5
Citizens St Bk Of Waverly	Waverly	47.5	5.0	6.0	4.0	4.0	<\$100M	5,897	117	60.0	70.0
Commerce Bk	Geneva	47.5	9.0	4.0	4.0	2.0	<\$100M	5,564	78	55.0	35.0
State Bk Of Bird Island	Bird Island	47.5	4.0	7.0	4.0	4.0	<\$100M	5,289	142	52.5	52.5
United Southwest Bk	Cottonwood	47.5	3.0	7.0	4.0	5.0	<\$100M	4,785	165	50.0	47.5
State Bk Of Richmond	Richmond	47.5	2.0	9.0	4.0	4.0	<\$100M	4,463	131	52.5	70.0
First St Bk Of Okabena	Okabena	47.5	7.0	8.0	3.0	1.0	<\$100M	4,155	52	45.0	30.0
Vergas St Bk	Vergas	47.5	3.0	8.0	3.0	5.0	<\$100M	4,026	161	60.0	67.5
Adrian St Bk	Adrian	47.5	4.0	7.0	3.0	5.0	<\$100M	3,548	163	55.0	65.0
Peoples St Bk Of Truman	Truman	47.5	2.0	9.0	3.0	5.0	<\$100M	3,468	180	50.0	65.0
Citizens St Bk Of Glenville	Glenville	47.5	2.0	10.0	3.0	4.0	<\$100M	3,117	113	55.0	62.5
Farmers St Bk Of Hoffman	Hoffman	47.5	4.0	10.0	2.0	3.0	<\$100M	2,990	97	55.0	62.5
Saint Clair St Bk	Saint Clair	47.5	1.0	9.0	2.0	7.0	<\$100M	2,489	276	47.5	60.0
Marshall Cty St Bk	Newfolden	47.5	5.0	8.0	3.0	3.0	<\$100M	3,657	104	57.5	67.5
Farmers & Merchants St Bk	Alpha	47.5	5.0	7.0	3.0	4.0	<\$100M	3,577	149	60.0	67.5
First St Bk Of Bayport	Bayport	45.0	2.0	3.0	7.0	6.0	\$100M-500M	14,734	239	47.5	45.0
Martin County Nb Of Fairmont	Fairmont	45.0	2.0	2.0	7.0	7.0	\$100M-500M	14,236	251	42.5	37.5
First Nb Of Plainview	Plainview	45.0	3.0	3.0	6.0	6.0	<\$100M	11,792	239	47.5	52.5
Granite Falls Bk	Granite Falls	45.0	6.0	3.0	5.0	4.0	<\$100M	7,639	125	50.0	37.5
First St Bk Rush City	Rush City	45.0	5.0	4.0	5.0	4.0	<\$100M	6,920	141	52.5	40.0
First St Bk Of Red Wing	Red Wing	45.0	4.0	8.0	5.0	1.0	<\$100M	6,646	28	10.0	10.0
First St Bk Of Rosemount	Rosemount	45.0	2.0	8.0	4.0	4.0	<\$100M	4,709	110	37.5	30.0
United Prairie Bk Madison	Madison	45.0	3.0	10.0	3.0	2.0	<\$100M	4,323	72	55.0	62.5
Farmers St Bk Of West Concor	West Concord	45.0	3.0	8.0	3.0	4.0	<\$100M	3,949	125	55.0	62.5
Exchange St Bk Of Hills	Hills	45.0	4.0	5.0	3.0	6.0	<\$100M	3,813	207	60.0	67.5
First Nb Of Battle Lake	Battle Lake	45.0	4.0	7.0	3.0	4.0	<\$100M	3,810	124	57.5	62.5
Farmers St Bk Of Hartland	Hartland	45.0	2.0	10.0	2.0	4.0	<\$100M	2,938	112	50.0	60.0
Crow River St Bk	Delano	45.0	4.0	6.0	4.0	4.0	<\$100M	4,633	118	52.5	62.5
State Bk Of Taunton	Taunton	45.0	4.0	6.0	2.0	6.0	<\$100M	3,065	195	57.5	65.0
Citizens St Bk Of Roseau	Roseau	42.5	2.0	1.0	7.0	7.0	\$100M-500M	14,846	268	47.5	50.0
First St Bk Of Sauk Centre	Sauk Centre	42.5	3.0	1.0	6.0	7.0	<\$100M	10,155	272	52.5	45.0
Stearns Bk Na	Evansville	42.5	6.0	1.0	6.0	4.0	<\$100M	9,599	126	22.5	22.5
Community Bk Mn Valley	Jordan	42.5	5.0	2.0	5.0	5.0	<\$100M	9,081	153	47.5	45.0
Citizens St Bk Of Gaylord	Gaylord	42.5	5.0	3.0	5.0	4.0	<\$100M	8,884	120	47.5	32.5
Valley Bk Mn	Jordan	42.5	5.0	3.0	5.0	4.0	<\$100M	8,554	134	42.5	45.0
Prairie Nb	Belle Plaine	42.5	6.0	4.0	5.0	2.0	<\$100M	8,416	81	32.5	27.5
Green Lake St Bk	Spicer	42.5	6.0	1.0	5.0	5.0	<\$100M	8,289	161	40.0	42.5
Farmers St Bk Of Adams	Adams	42.5	2.0	7.0	4.0	4.0	<\$100M	4,738	137	50.0	65.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
State Bk Of Blomkest	Blomkest	42.5	4.0	6.0	4.0	3.0	<\$100M	4,530	106	57.5	65.0
Cenbank	Buffalo Lake	42.5	4.0	7.0	3.0	3.0	<\$100M	4,404	89	37.5	27.5
Rushford St Bk	Rushford	42.5	2.0	9.0	3.0	3.0	<\$100M	3,301	107	52.5	62.5
First Nb Of Pine City	Pine City	42.5	1.0	9.0	3.0	4.0	<\$100M	3,229	110	45.0	55.0
First St Bk Of Ashby	Ashby	42.5	5.0	7.0	2.0	3.0	<\$100M	3,114	103	52.5	62.5
Peoples St Bk Of Madison Lak	Madison Lake	42.5	3.0	9.0	2.0	3.0	<\$100M	3,114	102	52.5	62.5
United Prairie Bk New Ulm	New Ulm	42.5	3.0	9.0	2.0	3.0	<\$100M	3,007	92	52.5	62.5
Heron Lake St Bk	Heron Lake	42.5	3.0	10.0	2.0	2.0	<\$100M	2,922	70	47.5	57.5
Farmers St Bk Of Underwood	Underwood	42.5	3.0	9.0	2.0	3.0	<\$100M	2,817	101	50.0	62.5
First St Bk Of Emmons	Emmons	42.5	9.0	4.0	2.0	2.0	<\$100M	2,473	67	50.0	52.5
Farmers St Bk Of Sherburn	Sherburn	42.5	2.0	8.0	2.0	5.0	<\$100M	2,122	163	47.5	57.5
First St Bk Of Audubon	Audubon	42.5	6.0	7.0	1.0	3.0	<\$100M	1,720	86	50.0	55.0
Center Nb	Litchfield	40.0	4.0	1.0	6.0	5.0	<\$100M	12,510	183	42.5	37.5
Americana Nb	Albert Lea	40.0	3.0	2.0	6.0	5.0	<\$100M	12,380	174	37.5	30.0
Landmark Cmnty Bk Na	Isanti	40.0	5.0	1.0	6.0	4.0	<\$100M	10,628	123	42.5	22.5
Klein Nb Of Madison	Madison	40.0	4.0	2.0	6.0	4.0	<\$100M	9,393	137	37.5	30.0
State Bk Of Wheaton	Wheaton	40.0	4.0	4.0	5.0	3.0	<\$100M	9,103	96	30.0	22.5
Pine City St Bk	Pine City	40.0	4.0	2.0	5.0	5.0	<\$100M	7,229	187	52.5	57.5
Bank Of Maple Plain	Maple Plain	40.0	5.0	2.0	5.0	4.0	<\$100M	6,872	122	27.5	25.0
Community Bk Winsted	Winsted	40.0	5.0	3.0	4.0	4.0	<\$100M	5,799	110	42.5	37.5
Eitzen St Bk	Eitzen	40.0	4.0	5.0	4.0	3.0	<\$100M	5,555	107	55.0	65.0
Sprague Nb	Caledonia	40.0	4.0	5.0	4.0	3.0	<\$100M	5,304	95	52.5	60.0
First Nb In Winnebago	Winnebago	40.0	2.0	8.0	3.0	3.0	<\$100M	4,059	107	52.5	62.5
Triumph St Bk	Trimont	40.0	3.0	8.0	3.0	2.0	<\$100M	3,876	81	50.0	60.0
Randall St Bk	Randall	40.0	4.0	6.0	3.0	3.0	<\$100M	3,341	107	52.5	60.0
American St Bk Of Erskine	Erskine	40.0	6.0	5.0	3.0	2.0	<\$100M	3,181	69	50.0	55.0
Atwater St Bk	Atwater	40.0	4.0	7.0	2.0	3.0	<\$100M	2,966	98	50.0	60.0
Prairie St Bk	Milan	40.0	1.0	10.0	2.0	3.0	<\$100M	2,275	96	42.5	52.5
Community Pride Bk	Ham Lake	40.0	4.0	10.0	1.0	1.0	<\$100M	410	6	45.0	50.0
Odin St Bk	Odin	40.0	1.0	9.0	2.0	4.0	<\$100M	2,942	117	47.5	57.5
First St Bk Of Clearbrook	Clearbrook	40.0	3.0	7.0	2.0	4.0	<\$100M	2,536	115	47.5	57.5
Resource Tc	Minneapolis	37.5	4.0	1.0	7.0	3.0	\$100M-500M	16,202	94	20.0	12.5
Pioneer Bk	Mapleton	37.5	3.0	3.0	5.0	4.0	<\$100M	8,513	109	35.0	20.0
Community Nb	North Branch	37.5	6.0	1.0	5.0	3.0	<\$100M	7,520	103	37.5	20.0
Farmers & Merchants St Bk	Springfield	37.5	1.0	4.0	4.0	6.0	<\$100M	6,017	219	40.0	50.0
F&M Bk Mn	Dundas	37.5	5.0	4.0	4.0	2.0	<\$100M	4,498	86	45.0	35.0
State Bk Of Chandler	Chandler	37.5	4.0	5.0	3.0	3.0	<\$100M	4,013	104	30.0	35.0
Argyle St Bk	Argyle	37.5	7.0	3.0	3.0	2.0	<\$100M	3,321	74	50.0	47.5
Clinton St Bk	Clinton	37.5	1.0	7.0	2.0	5.0	<\$100M	3,115	158	45.0	52.5
Viking Bk	Hendrum	37.5	3.0	9.0	2.0	1.0	<\$100M	2,990	39	47.5	55.0
First Nb Of Buhl	Buhl	37.5	6.0	5.0	2.0	2.0	<\$100M	2,404	66	50.0	52.5
State Bk Of Morristown	Morristown	37.5	4.0	7.0	2.0	2.0	<\$100M	2,256	59	47.5	55.0
Ormsby St Bk	Ormsby	37.5	2.0	9.0	2.0	2.0	<\$100M	1,999	72	40.0	50.0
First Nb Of Bovey	Bovey	37.5	4.0	7.0	2.0	2.0	<\$100M	1,907	68	47.5	42.5
Bankvista	Sartell	37.5	3.0	10.0	1.0	1.0	<\$100M	949	3	10.0	10.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Security St Bk Of Kenyon	Kenyon	35.0	2.0	3.0	4.0	5.0	<\$100M	6,140	168	42.5	52.5
Security St Bk Of Sebek	Sebek	35.0	6.0	1.0	4.0	3.0	<\$100M	4,471	86	42.5	25.0
First St Bk Of Kensington	Kensington	35.0	2.0	4.0	3.0	5.0	<\$100M	4,210	158	47.5	45.0
Northwest Cmnty Bk	Plummer	35.0	6.0	3.0	3.0	2.0	<\$100M	4,067	68	45.0	20.0
Janesville St Bk	Janesville	35.0	2.0	5.0	3.0	4.0	<\$100M	4,043	126	45.0	55.0
United Farmers & Mrch St Bk	Morris	35.0	4.0	6.0	3.0	1.0	<\$100M	3,971	58	50.0	55.0
Rural American Bk-Braham	Braham	35.0	2.0	5.0	3.0	4.0	<\$100M	3,765	111	45.0	57.5
Red Lake County St Bk	Red Lake Falls	35.0	1.0	8.0	2.0	3.0	<\$100M	2,939	106	45.0	55.0
First St Bk Lake Lillian	Lake Lillian	35.0	1.0	9.0	2.0	2.0	<\$100M	2,930	75	37.5	50.0
Altura St Bk	Altura	35.0	1.0	7.0	2.0	4.0	<\$100M	2,625	143	42.5	52.5
Winthrop St Bk	Winthrop	35.0	4.0	6.0	2.0	2.0	<\$100M	2,413	67	47.5	52.5
Peoples St Bk Of Wells	Wells	35.0	4.0	6.0	2.0	2.0	<\$100M	2,398	62	42.5	45.0
Farmers St Bk Of Raymond	Raymond	35.0	2.0	9.0	2.0	1.0	<\$100M	2,343	43	40.0	52.5
First Cmnty Bk	Silver Lake	35.0	3.0	6.0	2.0	3.0	<\$100M	2,328	96	42.5	52.5
First Security Bk Lake Bento	Lake Benton	35.0	2.0	10.0	1.0	1.0	<\$100M	1,575	31	40.0	12.5
First Nb Of Kiester	Kiester	35.0	1.0	10.0	1.0	2.0	<\$100M	1,390	59	37.5	47.5
State Bk Of Danvers	Danvers	35.0	3.0	4.0	4.0	3.0	<\$100M	5,586	94	35.0	27.5
Saint Martin Nb	Saint Martin	35.0	3.0	9.0	1.0	1.0	<\$100M	1,832	51	45.0	52.5
State Bk Of Jeffers	Jeffers	35.0	1.0	10.0	1.0	2.0	<\$100M	1,120	84	40.0	47.5
Gary St Bk	Gary	35.0	2.0	10.0	1.0	1.0	<\$100M	889	40	37.5	45.0
First Farmers & Mrch St Bk	Brownsdale	32.5	3.0	2.0	5.0	3.0	<\$100M	7,135	105	25.0	30.0
Bank Midwest Of Cottonwood C	Windom	32.5	1.0	2.0	4.0	6.0	<\$100M	6,513	219	40.0	42.5
State Bk Of Cold Spring	Cold Spring	32.5	3.0	4.0	3.0	3.0	<\$100M	3,913	95	42.5	37.5
Farmers St Bk Of Trimont	Trimont	32.5	1.0	8.0	2.0	2.0	<\$100M	2,901	81	37.5	52.5
Farmers & Merchants St Bk	Appleton	32.5	1.0	6.0	2.0	4.0	<\$100M	2,718	112	40.0	50.0
State Bk Of Easton	Easton	32.5	3.0	7.0	2.0	1.0	<\$100M	2,166	48	42.5	50.0
Courtland St Bk	Courtland	32.5	3.0	7.0	2.0	1.0	<\$100M	2,054	30	42.5	20.0
Currie St Bk	Currie	32.5	2.0	7.0	2.0	2.0	<\$100M	1,955	71	40.0	50.0
Welcome St Bk	Welcome	32.5	3.0	6.0	2.0	2.0	<\$100M	1,954	79	45.0	55.0
Security St Bk Of Staples	Staples	32.5	1.0	8.0	2.0	2.0	<\$100M	1,917	61	37.5	47.5
Hometown Cmnty Bk	Cyrus	32.5	4.0	6.0	1.0	2.0	<\$100M	1,727	84	42.5	50.0
Union St Bk Of Browns Valley	Browns Valley	32.5	2.0	6.0	1.0	4.0	<\$100M	1,716	131	40.0	52.5
Citizens St Bk Of Tyler	Tyler	32.5	3.0	6.0	1.0	3.0	<\$100M	1,485	98	42.5	45.0
First Security Bk Sanborn	Sanborn	32.5	3.0	8.0	1.0	1.0	<\$100M	1,321	38	42.5	50.0
First St Bk Of Murdock	Murdock	32.5	3.0	7.0	1.0	2.0	<\$100M	1,039	69	42.5	47.5
State Bk Of Gibbon	Gibbon	32.5	1.0	10.0	1.0	1.0	<\$100M	822	28	32.5	37.5
Community Bk Chaska	Chaska	32.5	1.0	10.0	1.0	1.0	<\$100M	459	10	32.5	22.5
Union B&Tc	Minneapolis	32.5	2.0	2.0	5.0	4.0	<\$100M	7,993	110	17.5	15.0
Wanda St Bk	Wanda	32.5	1.0	6.0	2.0	4.0	<\$100M	2,764	146	37.5	47.5
Northern St Bk Of Gonvick	Gonvick	32.5	1.0	5.0	2.0	5.0	<\$100M	2,708	187	45.0	55.0
First Nb Of Mcintosh	Mcintosh	32.5	1.0	10.0	1.0	1.0	<\$100M	658	35	32.5	32.5
Northern Star Bk	Mankato	30.0	5.0	3.0	3.0	1.0	<\$100M	3,905	28	20.0	17.5
Crookston Nb	Crookston	30.0	3.0	4.0	3.0	2.0	<\$100M	3,896	72	37.5	27.5
First Nb Of Crosby	Crosby	30.0	1.0	6.0	3.0	2.0	<\$100M	3,290	81	35.0	47.5
Fidelity St Bk Of Fairfax	Fairfax	30.0	2.0	5.0	2.0	3.0	<\$100M	2,567	104	37.5	50.0

Table A.2 Small Business Lending in Minnesota Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Jasper St Bk	Jasper	30.0	3.0	5.0	2.0	2.0	<\$100M	2,301	84	42.5	52.5
First Nb Of Cokato	Cokato	30.0	2.0	6.0	2.0	2.0	<\$100M	1,934	77	27.5	30.0
First Nb	La Crescent	30.0	3.0	7.0	1.0	1.0	<\$100M	914	7	10.0	10.0
Frost St Bk	Frost	30.0	1.0	9.0	1.0	1.0	<\$100M	610	43	32.5	40.0
Stearns Bk Canby Na	Canby	27.5	2.0	1.0	6.0	2.0	<\$100M	9,416	84	15.0	12.5
Farmers & Mrch St Bk	Clarkfield	27.5	2.0	5.0	2.0	2.0	<\$100M	3,031	81	37.5	50.0
Farmers St Bk Of Elkton	Elkton	27.5	2.0	5.0	2.0	2.0	<\$100M	2,498	68	35.0	47.5
First St Bk Of Fertile	Fertile	27.5	2.0	4.0	2.0	3.0	<\$100M	2,386	89	35.0	47.5
State Bk Of Lake Park	Lake Park	27.5	2.0	4.0	2.0	3.0	<\$100M	2,124	93	37.5	42.5
State Bk Of Lucan	Lucan	27.5	2.0	5.0	2.0	2.0	<\$100M	2,100	66	35.0	35.0
Security St Bk Of Deer Creek	Deer Creek	27.5	2.0	5.0	1.0	3.0	<\$100M	1,721	101	37.5	50.0
Citizens St Bk Of Shakopee	Shakopee	27.5	1.0	6.0	1.0	3.0	<\$100M	1,523	106	37.5	47.5
Farmers & Merchants St Bk	Sacred Heart	27.5	1.0	8.0	1.0	1.0	<\$100M	1,186	30	30.0	35.0
Buffalo Ridge St Bk Of Rutht	Ruthton	27.5	1.0	8.0	1.0	1.0	<\$100M	814	41	32.5	40.0
First St Bk Of Grove City	Grove City	27.5	3.0	5.0	1.0	2.0	<\$100M	1,802	66	40.0	47.5
First Nb Of Proctor	Proctor	27.5	1.0	8.0	1.0	1.0	<\$100M	1,199	31	32.5	42.5
Security St Bk Of Oklee	Oklee	27.5	1.0	8.0	1.0	1.0	<\$100M	597	36	30.0	30.0
Minnesota First Credit & Svg	Rochester	27.5	1.0	8.0	1.0	1.0	<\$100M	42	1	30.0	30.0
21St Century Bk	Rogers	25.0	3.0	1.0	4.0	2.0	<\$100M	4,553	68	17.5	10.0
F&M Cmnty Bk	Preston	25.0	2.0	2.0	3.0	3.0	<\$100M	4,441	87	17.5	20.0
First Nb Of Coleraine	Coleraine	25.0	2.0	4.0	3.0	1.0	<\$100M	3,938	47	27.5	12.5
First Nb At St James	Saint James	25.0	3.0	3.0	2.0	2.0	<\$100M	3,105	85	40.0	20.0
Twin Valley St Bk	Twin Valley	25.0	2.0	6.0	1.0	1.0	<\$100M	1,408	56	32.5	47.5
Ogema St Bk	Ogema	25.0	2.0	6.0	1.0	1.0	<\$100M	699	51	32.5	42.5
Security St Bk Of Beardsley	Beardsley	25.0	1.0	7.0	1.0	1.0	<\$100M	616	38	27.5	30.0
State Bk Of Ceylon	Ceylon	25.0	1.0	7.0	1.0	1.0	<\$100M	481	41	27.5	30.0
Rochester Bk	Rochester	22.5	2.0	2.0	4.0	1.0	<\$100M	4,448	44	25.0	12.5
First Farmers & Merchants Nb	Le Sueur	22.5	2.0	1.0	3.0	3.0	<\$100M	4,441	96	25.0	25.0
Nicollet St Bk	Nicollet	22.5	1.0	3.0	3.0	2.0	<\$100M	3,279	85	27.5	27.5
First Nb Of Brewster	Brewster	22.5	1.0	5.0	2.0	1.0	<\$100M	2,119	40	30.0	17.5
American St Bk Of Grygla	Grygla	22.5	3.0	4.0	1.0	1.0	<\$100M	1,767	44	37.5	45.0
Lowry St Bk	Lowry	22.5	2.0	4.0	1.0	2.0	<\$100M	1,730	86	35.0	45.0
State Bk Of Kerkhoven	Kerkhoven	22.5	1.0	5.0	1.0	2.0	<\$100M	1,581	70	32.5	35.0
First Nb Of Cass Lake	Cass Lake	22.5	1.0	6.0	1.0	1.0	<\$100M	1,315	47	27.5	22.5
State Bk Of Hamburg	Hamburg	22.5	1.0	5.0	1.0	2.0	<\$100M	1,306	59	30.0	40.0
First Nb Of Herman	Herman	22.5	1.0	5.0	1.0	2.0	<\$100M	1,256	60	30.0	42.5
Peoples St Bk Of Comfrey	Comfrey	22.5	1.0	6.0	1.0	1.0	<\$100M	1,131	39	30.0	40.0
Valley St Bk Of Oslo	Oslo	22.5	1.0	6.0	1.0	1.0	<\$100M	982	53	27.5	40.0
State Bk Of Bellingham	Bellingham	22.5	1.0	6.0	1.0	1.0	<\$100M	345	18	27.5	27.5
First Farmers & Mrch St Bk	Grand Meadow	20.0	2.0	3.0	1.0	2.0	<\$100M	1,907	76	32.5	35.0
State Bk Of New Richland	New Richland	20.0	1.0	4.0	1.0	2.0	<\$100M	1,808	78	25.0	30.0
First Nb Of Deer River	Deer River	20.0	1.0	5.0	1.0	1.0	<\$100M	1,098	55	27.5	37.5
State Bk Of Bricelyn	Bricelyn	20.0	1.0	5.0	1.0	1.0	<\$100M	1,060	47	25.0	22.5
Kent St Bk	Kent	20.0	1.0	5.0	1.0	1.0	<\$100M	319	16	25.0	30.0
First Nb Of Gilbert	Gilbert	20.0	2.0	3.0	2.0	1.0	<\$100M	1,950	46	25.0	22.5

Table A.2 Small Business Lending in Minnesota Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Franklin St Bk	Franklin	20.0	1.0	5.0	1.0	1.0	<\$100M	1,020	32	27.5	25.0
Hardwick St Bk	Hardwick	20.0	1.0	5.0	1.0	1.0	<\$100M	607	9	25.0	25.0
Ellsworth St Bk	Ellsworth	17.5	1.0	4.0	1.0	1.0	<\$100M	1,106	57	25.0	30.0
State Bk Of Marietta	Marietta	17.5	1.0	4.0	1.0	1.0	<\$100M	404	41	22.5	32.5
First Cmnty Bk	Lester Prairie	15.0	2.0	1.0	1.0	2.0	<\$100M	1,833	62	25.0	27.5
Wf Nb South Central	Faribault	-	-	-	-	-	<\$100M	-	-	.	.
Reliastar Nat Tc	Minneapolis	-	-	-	-	-	<\$100M	-	-	.	.

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.