

Table 3A Expanded. Small Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Home St Bk	Litchfield	97.5	0.417	1	43,628	599	\$100M-500M	100.0	43,628	599	0
Voyager Bk	Eden Prairie	95.0	0.382	1	200,591	706	\$500M-\$1B	57.5	15,090	328	0
Prior Lake St Bk	Prior Lake	95.0	0.398	1	63,838	493	\$100M-500M	45.0	4,054	313	0
Republic Bk	Duluth	92.5	0.575	1	123,293	613	\$100M-500M	62.5	9,766	307	0.001
Americana Cmnty Bk	Sleepy Eye	92.5	0.524	1	76,609	436	\$100M-500M	55.0	6,126	253	0
21st Century Bk	Loretto	92.5	0.477	1	152,215	510	\$100M-500M	42.5	5,753	189	0
State Bk of Park Rapids	Park Rapids	90.0	0.395	1	40,964	485	\$100M-500M	95.0	18,841	406	0.003
First NB of Milaca	Milaca	90.0	0.29	1	38,813	565	\$100M-500M	85.0	11,007	435	0.002
First NB of Walker	Walker	87.5	0.38	1	89,046	878	\$100M-500M	92.5	28,936	651	0
Lakes St Bk	Pequot Lakes	87.5	0.387	1	30,547	355	<\$100M	90.0	13,183	263	0
Community NB	Northfield	85.0	0.395	0.853	77,112	916	\$100M-500M	80.0	13,239	652	0.001
Northwestern Bk NA	Dilworth	85.0	0.327	1	40,078	386	\$100M-500M	72.5	7,486	247	0
Boundary Waters Bk	Ely	85.0	0.561	0.982	48,634	411	<\$100M	70.0	6,418	231	0.002
First NB of Sauk Centre	Sauk Centre	85.0	0.316	1	29,566	295	<\$100M	60.0	4,523	181	0
Community Bk MN Valley	Wayzata	85.0	0.514	0.99	66,871	351	\$100M-500M	40.0	3,965	151	0
Kasson St Bk	Kasson	82.5	0.275	1	15,790	425	<\$100M	100.0	15,790	425	0
1st American St Bk of MN	Hancock	82.5	0.555	1	12,553	305	<\$100M	97.5	12,553	305	0
Community Bk Red River Valle	East Grand Forks	82.5	0.319	0.806	68,433	894	\$100M-500M	85.0	16,356	666	0
Kanabec St Bk	Mora	82.5	0.268	1	30,975	405	\$100M-500M	80.0	7,773	295	0
Park Midway Bk	Saint Paul	82.5	0.426	0.701	82,457	917	\$100M-500M	77.5	13,421	519	0
Merchants Bk NA	Winona	82.5	0.26	0.996	128,284	1,854	\$100M-500M	75.0	21,720	1,532	0.008
First NB of Deerwood	Deerwood	82.5	0.409	0.79	64,084	611	\$100M-500M	72.5	10,021	370	0.003
First Independent Bk	Russell	82.5	0.268	1	38,776	376	\$100M-500M	72.5	7,750	252	0
Western Bk	Saint Paul	82.5	0.424	0.684	165,307	1,281	\$100M-500M	70.0	21,600	652	0
Riverview Cmnty Bk	Otsego	82.5	0.352	1	35,682	217	\$100M-500M	42.5	4,225	98	0
Eagle Bk	Glenwood	80.0	0.267	1	23,343	385	<\$100M	100.0	23,343	385	0
Bankwest	Rockford	80.0	0.429	0.876	46,840	547	\$100M-500M	77.5	9,940	374	0
First NB of Moose Lake	Moose Lake	80.0	0.348	0.968	21,177	649	<\$100M	75.0	4,414	573	0
Vermillion St Bk	Vermillion	80.0	0.388	0.728	119,827	952	\$100M-500M	72.5	16,639	576	0.001
State Bk of Faribault	Faribault	80.0	0.298	0.964	46,063	403	\$100M-500M	72.5	7,843	267	0
First St Bk of Wyoming	Wyoming	80.0	0.254	1	30,674	391	\$100M-500M	72.5	6,754	279	0.004
1st United Bank	Faribault	80.0	0.339	0.972	38,222	389	\$100M-500M	72.5	6,663	296	0
First MN Bk	Minnetonka	80.0	0.24	1	85,155	694	\$100M-500M	67.5	11,873	458	0.002
Northeast Bk	Minneapolis	80.0	0.406	0.635	137,324	889	\$100M-500M	67.5	15,828	530	0
Private Bk MN	Minneapolis	80.0	0.383	0.919	47,003	400	\$100M-500M	67.5	7,221	244	0
North American St Bk	Belgrade	80.0	0.264	1	26,779	301	\$100M-500M	67.5	5,345	216	0
Village Bk	Saint Francis	80.0	0.407	0.781	70,369	526	\$100M-500M	62.5	7,661	266	0
Mainstreet Bk	Forest Lake	80.0	0.28	0.871	86,862	612	\$100M-500M	60.0	11,272	337	0
Citizens B&TC	Hutchinson	80.0	0.26	1	41,854	392	\$100M-500M	60.0	6,179	229	0
Community Security Bk	New Prague	80.0	0.397	0.915	38,611	348	<\$100M	60.0	5,409	177	0
Lakewood Bk NA	Baxter	80.0	0.409	1	36,501	293	<\$100M	60.0	5,506	152	0
Security Bk USA	Bemidji	80.0	0.434	0.926	36,860	301	<\$100M	60.0	5,093	157	0
Lake Country St Bk	Long Prairie	80.0	0.442	0.986	37,217	263	<\$100M	60.0	4,839	148	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Crown Bk	Edina	80.0	0.535	0.746	94,541	437	\$100M-500M	50.0	7,209	172	0
Venture Bk	Bloomington	80.0	0.43	0.764	57,139	401	\$100M-500M	50.0	5,360	182	0
Rural American Bk Foley	Foley	80.0	0.322	1	23,023	208	<\$100M	47.5	3,321	122	0
Security St Bk of Maple Lake	Maple Lake	80.0	0.32	1	21,716	196	<\$100M	45.0	2,885	123	0
Prinsburg St Bk	Prinsburg	77.5	0.388	1	15,061	274	<\$100M	97.5	15,061	274	0
Northland Cmnty Bk	Northome	77.5	0.316	1	16,662	292	<\$100M	80.0	5,460	232	0
First NB In Cannon Falls	Cannon Falls	77.5	0.31	0.89	39,042	420	\$100M-500M	75.0	7,769	276	0
Security St Bk of Mankato	Mankato	77.5	0.35	0.94	36,171	442	\$100M-500M	72.5	5,915	322	0
Central Bk	Stillwater	77.5	0.322	0.647	108,609	921	\$100M-500M	67.5	14,533	511	0
Jennings St Bk	Spring Grove	77.5	0.378	1	21,010	273	<\$100M	67.5	4,257	186	0.005
Cornerstone St Bk	Le Sueur	77.5	0.263	1	22,350	264	<\$100M	65.0	4,749	191	0
Landmark Cmnty Bk NA	Isanti	77.5	0.436	0.869	49,299	355	\$100M-500M	60.0	5,983	182	0
Peoples Bk of Cmrc	Cambridge	77.5	0.351	0.589	97,772	745	\$100M-500M	55.0	9,965	349	0
Northern NB	Nisswa	77.5	0.365	0.925	40,257	301	\$100M-500M	52.5	4,915	156	0
First NB of Cold Spring	Cold Spring	77.5	0.331	1	30,865	234	<\$100M	52.5	4,336	136	0.003
Merchants Bk NA	Hampton	77.5	0.334	1	34,503	322	\$100M-500M	45.0	3,739	195	0
Sherburne St Bk	Becker	77.5	0.455	1	25,197	197	<\$100M	45.0	2,901	98	0
Pine River St Bk	Pine River	75.0	0.258	1	19,549	354	<\$100M	97.5	19,549	354	0
State Bk of McGregor	Mcgregor	75.0	0.311	1	14,367	275	<\$100M	97.5	14,367	275	0.004
Lake Region Bk	New London	75.0	0.314	1	25,352	339	<\$100M	95.0	25,352	339	0
Farmers & Merchants St Bk	Pierz	75.0	0.272	0.817	41,279	587	\$100M-500M	77.5	9,378	435	0
Bank of Elk River	Elk River	75.0	0.26	0.747	82,767	988	\$100M-500M	72.5	14,194	659	0.001
Border St Bk	International Falls	75.0	0.57	0.966	22,181	278	<\$100M	72.5	5,019	181	0
Northwoods Bank of Minnesota	Park Rapids	75.0	0.329	0.956	33,024	327	\$100M-500M	70.0	6,459	217	0
First Cmnty Bk	Savage	75.0	0.378	0.708	36,882	461	<\$100M	70.0	6,535	312	0
Franklin NB of Minneapolis	Minneapolis	75.0	0.452	0.68	51,375	405	\$100M-500M	60.0	5,623	248	0
Security St Bk of Hibbing	Hibbing	75.0	0.395	0.862	35,686	360	<\$100M	60.0	5,030	232	0.009
State Bk of Rogers	Rogers	75.0	0.397	0.927	31,600	293	<\$100M	60.0	4,531	186	0
American NB of MN	Baxter	75.0	0.279	0.683	84,440	665	\$100M-500M	57.5	10,303	355	0
State Bk of Delano	Delano	75.0	0.317	0.866	37,400	343	\$100M-500M	57.5	5,258	201	0
United Cmnty Bk	Perham	75.0	0.296	0.871	42,856	392	\$100M-500M	47.5	4,621	219	0.001
University NB	Saint Paul	75.0	0.382	0.876	42,417	319	\$100M-500M	42.5	3,908	147	0
First NB	Bagley	72.5	0.222	1	13,791	441	<\$100M	100.0	13,791	441	0
First NB of Osakis	Osakis	72.5	0.262	1	15,099	245	<\$100M	95.0	15,099	245	0
Bremer Bk NA	Alexandria	72.5	0.238	0.697	126,500	1,755	\$500M-\$1B	80.0	30,946	1,312	0.002
American Bk North	Nashwauk	72.5	0.262	0.646	110,240	1,241	\$100M-500M	72.5	20,568	851	0.005
Ultima Bk MN	Winger	72.5	0.301	1	15,667	259	<\$100M	72.5	4,512	209	0
Northern St Bk of Virginia	Virginia	72.5	0.316	1	14,465	226	<\$100M	70.0	4,302	174	0
Woodland Bk	Remer	72.5	0.311	0.924	28,632	317	<\$100M	67.5	5,514	216	0
Alliance Bk	New Ulm	72.5	0.26	0.644	104,408	886	\$100M-500M	62.5	13,684	486	0
Riverbank MN	Chisago City	72.5	0.399	0.714	34,485	295	<\$100M	60.0	5,377	182	0
Anchor Bk Heritage NA	North Saint Paul	72.5	0.294	0.526	72,148	539	\$100M-500M	55.0	8,493	287	0
Pioneer NB of Duluth	Duluth	72.5	0.443	0.886	31,251	232	<\$100M	55.0	4,634	130	0

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Bankvista	Sartell	72.5	0.479	0.834	27,957	241	<\$100M	55.0	4,074	131	0
Community Bk Plymouth	Plymouth	72.5	0.436	0.998	25,047	198	<\$100M	52.5	3,266	118	0
Drake Bk	Saint Paul	72.5	0.461	1	24,676	181	<\$100M	45.0	2,997	92	0
Lino Lakes St Bk	Lino Lakes	72.5	0.459	0.657	48,198	317	\$100M-500M	42.5	4,268	140	0
Washington Cty Bk NA	Oakdale	72.5	0.32	0.731	49,733	321	\$100M-500M	37.5	4,294	163	0
Community Pride Bk	Ham Lake	72.5	0.454	0.902	35,545	219	<\$100M	32.5	2,739	91	0
Farmers & Merchants St Bk	Blooming Prairie	70.0	0.25	1	13,488	377	<\$100M	97.5	13,488	377	0
Citizens St Bk of Hayfield	Hayfield	70.0	0.28	1	14,435	342	<\$100M	95.0	14,435	342	0
Farmers St Bk of Madelia	Madelia	70.0	0.263	1	13,881	199	<\$100M	92.5	13,881	199	0
Paragon Bk	Wells	70.0	0.305	1	10,063	230	<\$100M	92.5	10,063	230	0
Wadena St Bk	Wadena	70.0	0.291	0.799	29,845	413	\$100M-500M	80.0	8,005	312	0
State Bk of Wheaton	Wheaton	70.0	0.322	0.995	18,431	255	<\$100M	80.0	5,948	207	0.001
White Rock Bk	Cannon Falls	70.0	0.249	0.922	28,796	350	\$100M-500M	75.0	7,409	257	0
Castle Rock Bk	Castle Rock	70.0	0.24	1	25,129	336	\$100M-500M	75.0	6,787	256	0
Anchor Bk West St Paul NA	West Saint Paul	70.0	0.269	0.495	86,768	906	\$100M-500M	67.5	15,092	580	0
Bremer Bk NA	Brainerd	70.0	0.241	0.647	77,105	661	\$100M-500M	60.0	10,253	389	0.001
Prime Security Bk	Karlstad	70.0	0.39	0.851	30,912	275	<\$100M	60.0	4,738	166	0
Beacon Bk	Shorewood	70.0	0.283	0.559	50,310	445	\$100M-500M	55.0	6,994	250	0.001
Security St Bk of Aitkin	Aitkin	70.0	0.357	0.851	34,896	284	<\$100M	52.5	4,659	144	0
Heritage Bk NA	Spicer	70.0	0.272	0.78	40,496	570	\$100M-500M	40.0	2,721	415	0.001
First St Bk of Le Center	Le Center	67.5	0.204	1	12,920	280	<\$100M	97.5	12,920	280	0
Peoples St Bk of Plainview	Plainview	67.5	0.2	0.967	24,565	437	\$100M-500M	85.0	8,283	340	0
First NB of The Lakes	Navarre	67.5	0.264	0.981	15,975	357	<\$100M	85.0	5,869	310	0
Grand Marais St Bk	Grand Marais	67.5	0.302	0.9	19,982	300	<\$100M	80.0	6,650	229	0
Eastwood Bk	Kasson	67.5	0.18	0.811	49,815	748	\$100M-500M	77.5	12,863	558	0.003
Peoples NB of Mora	Mora	67.5	0.228	0.634	36,725	597	\$100M-500M	77.5	10,874	438	0.001
Security St Bk of Warroad	Warroad	67.5	0.203	1	13,254	293	<\$100M	77.5	4,685	238	0
Citizens St Bk	Norwood Young A	67.5	0.344	0.935	18,314	268	<\$100M	77.5	5,988	197	0
First NB of Bemidji	Bemidji	67.5	0.164	0.764	61,088	882	\$100M-500M	72.5	14,490	685	0
First St Bk of Sauk Centre	Sauk Centre	67.5	0.224	0.989	17,876	487	<\$100M	72.5	4,575	376	0
First NB of Hudson	Woodbury	67.5	0.193	0.652	72,751	800	\$100M-500M	70.0	15,317	585	0.001
Peoples St Bk of Madison Lak	Madison Lake	67.5	0.324	1	7,670	118	<\$100M	70.0	4,092	96	0.001
Security B&TC of Glencoe	Glencoe	67.5	0.269	0.684	50,084	368	\$100M-500M	67.5	9,861	243	0
Citizens NB of Park Rapids	Park Rapids	67.5	0.182	0.999	32,547	391	\$100M-500M	67.5	6,518	272	0.004
Roundbank	Waseca	67.5	0.229	0.801	45,492	435	\$100M-500M	65.0	8,184	295	0.002
American Heritage NB	Long Prairie	67.5	0.288	0.522	52,751	574	\$100M-500M	65.0	9,857	376	0
Midwest Bk	Detroit Lakes	67.5	0.269	0.721	36,123	415	\$100M-500M	65.0	6,292	269	0
Merchants Bk NA	La Crescent	67.5	0.308	1	15,617	280	<\$100M	65.0	3,605	197	0.001
Park St Bk	Duluth	67.5	0.359	1	10,243	157	<\$100M	65.0	3,205	123	0
Saint Stephen St Bk	Saint Stephen	67.5	0.394	1	8,093	146	<\$100M	62.5	2,454	107	0
Annandale St Bk	Annandale	67.5	0.258	0.935	29,240	269	\$100M-500M	60.0	5,003	169	0
Fortress Bk MN	Houston	67.5	0.365	0.953	20,034	218	<\$100M	60.0	3,604	168	0.002
Highland Bk	Saint Michael	67.5	0.197	0.541	84,214	682	\$100M-500M	57.5	10,439	408	0

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Midwest Bk NA	Parkers Prairie	67.5	0.322	0.802	30,364	264	<\$100M	57.5	4,727	153	0
Premier Bk	Maplewood	67.5	0.237	0.475	105,507	847	\$100M-500M	55.0	11,385	459	0
Anchor Bk Farmington NA	Farmington	67.5	0.274	0.838	26,857	289	<\$100M	55.0	4,244	180	0
First St Bk of Swanville	Swanville	67.5	0.419	1	9,790	132	<\$100M	52.5	1,990	102	0
Farmers & Merchants St Bk	New York Mills	67.5	0.283	1	13,878	167	<\$100M	37.5	2,038	104	0
State Bk of Tower	Tower	65.0	0.247	1	11,527	170	<\$100M	92.5	11,527	170	0
Red River St Bk	Halstad	65.0	0.284	1	9,109	123	<\$100M	85.0	9,109	123	0
State Bk of Lismore	Lismore	65.0	0.247	1	6,753	226	<\$100M	85.0	5,545	223	0.003
Pine Country Bk	Little Falls	65.0	0.198	1	13,126	290	<\$100M	77.5	4,907	236	0
First NB In Mahanomen	Mahanomen	65.0	0.254	1	13,807	285	<\$100M	77.5	4,779	236	0
Border St Bk	Greenbush	65.0	0.218	0.516	44,825	633	\$100M-500M	75.0	11,446	477	0
First NB of The North	Sandstone	65.0	0.223	1	14,132	245	<\$100M	75.0	4,649	188	0.004
State Bk of Fairmont	Fairmont	65.0	0.273	0.947	19,867	265	<\$100M	72.5	5,523	194	0
Security St Bk of Kenyon	Kenyon	65.0	0.201	1	11,245	204	<\$100M	70.0	4,249	165	0
Glenwood St Bk	Glenwood	65.0	0.313	0.638	35,031	333	\$100M-500M	65.0	6,591	229	0.001
First Farmers & Merchants NB	Fairmont	65.0	0.344	0.779	20,624	275	<\$100M	65.0	4,745	166	0
First Southeast Bk	Harmony	65.0	0.293	1	13,598	200	<\$100M	65.0	3,623	156	0
First NB of Elk River	Elk River	65.0	0.195	0.518	66,907	783	\$100M-500M	62.5	11,652	431	0
North Shore Bk of Commerce	Duluth	65.0	0.202	0.815	34,851	393	\$100M-500M	62.5	6,799	226	0
Lake Elmo Bk	Lake Elmo	65.0	0.205	0.738	51,642	487	\$100M-500M	60.0	7,619	297	0
First Minnetonka City Bk	Minnetonka	65.0	0.208	0.827	33,352	377	\$100M-500M	60.0	6,007	256	0
Bremer Bk NA	Saint Cloud	65.0	0.208	0.467	138,234	847	\$500M-\$1B	57.5	12,922	392	0.001
Sterling St Bk Austin MN	Austin	65.0	0.212	0.603	53,409	509	\$100M-500M	57.5	8,126	316	0
Security St Bk of Lewiston	Lewiston	65.0	0.235	1	20,274	236	<\$100M	52.5	3,377	183	0
Provincial Bk	Lakeville	65.0	0.315	0.931	22,719	200	<\$100M	52.5	3,766	121	0
Security Bk Waconia	Waconia	65.0	0.262	0.756	37,187	274	\$100M-500M	50.0	4,942	172	0
Excel Bk MN	Minneapolis	65.0	0.193	0.259	109,701	684	\$500M-\$1B	47.5	10,548	248	0
Woodlands NB	Hinckley	65.0	0.294	0.792	30,922	242	\$100M-500M	47.5	4,249	134	0
First NB of Northfield	Northfield	65.0	0.291	0.828	25,435	271	<\$100M	47.5	3,642	170	0
Falcon NB	Foley	65.0	0.456	1	18,383	140	<\$100M	45.0	2,565	75	0
First St Bk of Bigfork	Bigfork	65.0	0.305	1	12,173	147	<\$100M	45.0	2,139	99	0
First NB of Chisholm	Chisholm	65.0	0.269	1	15,802	150	<\$100M	40.0	2,226	85	0
Gateway Bk	Mendota Heights	65.0	0.557	0.983	19,289	138	<\$100M	37.5	2,004	53	0
Security Bk MN	Albert Lea	65.0	0.362	0.867	27,212	186	<\$100M	32.5	2,502	86	0.002
North Amer Bkg Co	Roseville	65.0	0.329	0.653	46,612	198	\$100M-500M	25.0	3,657	43	0
Farmers St Bk of Darwin	Darwin	62.5	0.205	1	4,285	634	<\$100M	90.0	4,285	634	0
State Bk In Eden Valley	Eden Valley	62.5	0.295	1	9,792	126	<\$100M	85.0	9,792	126	0
Great Northern Bk	St Michael	62.5	0.316	0.683	24,262	295	<\$100M	72.5	6,202	211	0
Olmsted NB	Rochester	62.5	0.281	0.926	15,203	211	<\$100M	67.5	3,960	141	0
Kleinbank	Big Lake	62.5	0.156	0.625	186,278	2,308	\$1B-\$10B	62.5	35,698	1,680	0.001
Viking Savings Association	Alexandria	62.5	0.226	0.958	24,014	266	\$100M-500M	62.5	4,831	178	0
Associated Bk MN NA	Minneapolis	62.5	0.177	0.455	335,888	3,082	\$1B-\$10B	60.0	55,940	2,154	0
United Prairie Bk Owatonna	Owatonna	62.5	0.222	0.699	26,709	317	\$100M-500M	60.0	5,522	210	0

Table 3A Expanded. Small Business Lending Institutions in Minnesota Using Call Report Data, June 2005

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American St Bk of Olivia	Olivia	62.5	0.237	1	17,870	184	<\$100M	57.5	4,171	128	0
First St Bk of Wabasha	Wabasha	62.5	0.241	0.899	21,548	226	<\$100M	55.0	4,100	147	0.015
First St Bk Southwest	Pipestone	62.5	0.209	0.812	28,783	276	\$100M-500M	52.5	4,957	178	0.003
State Bk of Cokato	Cokato	62.5	0.307	0.839	20,346	219	<\$100M	52.5	3,599	149	0
Rural American Bk-Braham	Braham	62.5	0.276	1	10,643	147	<\$100M	52.5	2,456	100	0
Canton St Bk	Canton	62.5	0.351	1	9,845	130	<\$100M	52.5	2,201	99	0
Bankcherokee	Saint Paul	62.5	0.221	0.518	55,979	493	\$100M-500M	50.0	6,661	271	0.001
Fidelity Bk	Edina	62.5	0.168	0.472	74,398	592	\$100M-500M	47.5	6,185	274	0
Community Bk Owatonna	Owatonna	62.5	0.275	1	9,328	91	<\$100M	42.5	1,805	60	0
Anchor Bk Na	Wayzata	62.5	0.205	0.451	67,712	480	\$100M-500M	40.0	4,273	202	0
North Star Bk	Roseville	62.5	0.224	0.547	55,542	380	\$100M-500M	40.0	4,697	191	0
State Bk of Aurora	Aurora	62.5	0.453	1	13,064	101	<\$100M	40.0	1,940	45	0
Citizens St Bk of Waverly	Waverly	62.5	0.308	1	13,914	128	<\$100M	37.5	1,958	79	0
First St Bk of Saint Joseph	Saint Joseph	62.5	0.34	0.873	22,489	154	<\$100M	35.0	2,761	74	0
Equity Bk	Dodge Center	62.5	0.413	0.947	18,784	123	<\$100M	30.0	1,848	70	0
Plaza Park St Bk	Waite Park	62.5	0.286	0.845	35,466	159	\$100M-500M	17.5	1,892	44	0.004
Queen City Federal Savings B	Virginia	60.0	0.113	1	19,242	232	\$100M-500M	92.5	19,242	232	0
State Bk of Bird Island	Bird Island	60.0	0.188	1	5,833	252	<\$100M	90.0	5,833	252	0.003
Freeport St Bk	Freeport	60.0	0.214	0.985	13,293	250	<\$100M	77.5	5,520	211	0.007
Bank of Zumbrota	Zumbrota	60.0	0.218	0.744	23,346	359	\$100M-500M	75.0	7,214	266	0
Bank Midwest MN IA NA	Fairmont	60.0	0.139	0.617	56,455	1,808	\$100M-500M	72.5	16,352	1,393	0.001
American Bk Lake City	Lake City	60.0	0.318	0.588	24,612	207	<\$100M	72.5	8,756	134	0
Northview Bk	Finlayson	60.0	0.146	1	20,008	308	\$100M-500M	70.0	6,417	230	0
Bremer Bk NA	Marshall	60.0	0.174	0.798	35,595	458	\$100M-500M	67.5	7,853	310	0.001
Ridgedale St Bk	Minnnetonka	60.0	0.217	0.832	22,079	269	\$100M-500M	65.0	5,208	170	0
Neighborhood NB	Alexandria	60.0	0.28	0.998	11,514	175	<\$100M	62.5	3,300	118	0
Citizens Independent Bk	Saint Louis Park	60.0	0.196	0.521	47,565	506	\$100M-500M	57.5	7,833	312	0.004
First NB of Henning	Henning	60.0	0.206	1	15,695	196	<\$100M	57.5	3,747	141	0
Citizens St Bk of Clara City	Clara City	60.0	0.193	0.677	31,116	393	\$100M-500M	55.0	5,196	274	0.013
First Federal Savings Bank	Baxter	60.0	0.258	0.551	32,015	290	\$100M-500M	55.0	5,612	200	0
State Bk of Hawley	Hawley	60.0	0.264	0.915	16,725	197	<\$100M	52.5	3,206	123	0
American Bk	Saint Paul	60.0	0.13	0.285	83,886	895	\$500M-\$1B	50.0	6,754	568	0
First NB of Saint Peter	Saint Peter	60.0	0.209	0.846	23,989	253	\$100M-500M	50.0	4,336	161	0.001
State Bk of Long Lake	Long Lake	60.0	0.199	0.614	32,737	407	\$100M-500M	47.5	4,980	243	0
Citizens St Bk of Olivia	Olivia	60.0	0.478	0.943	12,625	113	<\$100M	40.0	1,609	73	0
Business Bk	Minnnetonka	60.0	0.298	0.692	23,151	217	<\$100M	35.0	2,583	112	0
Premier Bk MN	Farmington	60.0	0.242	0.668	39,902	224	\$100M-500M	25.0	1,697	127	0
First Security Bk	Byron	60.0	0.392	0.865	14,875	139	<\$100M	25.0	1,304	72	0
Maple Bk	Champlin	60.0	0.499	0.892	14,993	94	<\$100M	25.0	1,210	45	0
Northern St Bk	Thief River Falls	57.5	0.147	0.842	26,090	483	\$100M-500M	87.5	11,694	404	0
First NB of Battle Lake	Battle Lake	57.5	0.211	1	9,394	145	<\$100M	85.0	9,394	145	0
Minnstar Bk NA	Lake Crystal	57.5	0.184	0.963	15,375	298	<\$100M	80.0	5,673	249	0
State Bk of Clarks Grove	Clarks Grove	57.5	0.354	1	6,359	97	<\$100M	80.0	6,359	97	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Avon St Bk	Avon	57.5	0.161	1	16,325	236	\$100M-500M	70.0	5,400	177	0
Community Bk Vernon Center	Vernon Center	57.5	0.19	0.992	18,511	239	<\$100M	62.5	4,478	173	0.001
Produce St Bk of Hollandale	Hollandale	57.5	0.299	1	8,159	118	<\$100M	62.5	2,671	86	0.001
United Minnesota Bk	New London	57.5	0.288	1	6,148	100	<\$100M	60.0	2,259	70	0
Bremer Bk NA	South Saint Paul	57.5	0.121	0.302	266,109	1,903	\$1B-\$10B	55.0	25,550	1,004	0.001
First NB of Blue Earth	Blue Earth	57.5	0.211	0.74	25,300	284	\$100M-500M	55.0	4,848	197	0
Progrowth Bk	Nicollet	57.5	0.134	1	14,551	229	\$100M-500M	55.0	3,693	173	0
Home Federal Savings Bank	Rochester	57.5	0.122	0.316	120,298	698	\$500M-\$1B	52.5	12,029	279	0
Security St Bk of Howard Lake	Howard Lake	57.5	0.198	0.982	17,226	200	<\$100M	50.0	3,456	124	0
Unity Bk East	Rush City	57.5	0.273	0.947	14,285	154	<\$100M	47.5	2,633	101	0
First Security Bk	Sleepy Eye	57.5	0.212	0.742	25,159	273	\$100M-500M	45.0	3,684	188	0
Arlington St Bk	Arlington	57.5	0.257	1	13,444	154	<\$100M	45.0	2,265	104	0
Valley Bk	North Mankato	57.5	0.231	0.845	25,683	220	\$100M-500M	42.5	3,657	138	0.001
State Bk of New Prague	New Prague	57.5	0.258	0.806	25,865	198	\$100M-500M	37.5	3,647	103	0
1st Regents Bk	Andover	57.5	0.308	0.868	19,727	169	<\$100M	37.5	2,632	89	0
Minnwest Bk Ortonville	Ortonville	57.5	0.183	1	15,699	142	<\$100M	32.5	1,938	102	0
Community Bk	Austin	57.5	0.473	0.981	11,891	71	<\$100M	30.0	1,253	37	0
First CMRL Bk	Bloomington	57.5	0.267	0.878	25,477	138	<\$100M	25.0	2,565	50	0
Marshall Bk NA	Hallock	57.5	0.276	0.716	24,290	155	<\$100M	22.5	2,197	72	0
Farmers St Bk of Hamel	Hamel	57.5	0.266	0.964	18,845	124	<\$100M	22.5	1,492	65	0.001
Vergas St Bk	Vergas	55.0	0.164	1	5,845	238	<\$100M	90.0	5,845	238	0
First St Bk MN	Le Roy	55.0	0.192	1	10,139	176	<\$100M	87.5	10,139	176	0.003
First NB of Le Center	Le Center	55.0	0.146	1	9,129	160	<\$100M	85.0	9,129	160	0
Frandsen B&T	Lonsdale	55.0	0.178	0.619	31,022	381	\$100M-500M	77.5	10,812	294	0
First St Bk Alexandria	Alexandria	55.0	0.224	0.584	19,379	378	<\$100M	77.5	6,736	312	0
Citizens St Bk of Kelliher	Kelliher	55.0	0.271	1	4,025	106	<\$100M	77.5	4,025	106	0
United Prairie Bk Jackson	Jackson	55.0	0.174	1	7,667	121	<\$100M	75.0	4,919	107	0
First NB of Waseca	Waseca	55.0	0.204	0.784	22,287	265	\$100M-500M	60.0	4,722	178	0
First NBIn Wadena	Wadena	55.0	0.176	1	8,574	163	<\$100M	60.0	2,875	133	0
Currie St Bk	Currie	55.0	0.243	1	7,039	103	<\$100M	57.5	2,345	75	0
State Bk of Cold Spring	Cold Spring	55.0	0.191	1	8,466	195	<\$100M	55.0	2,156	158	0.001
Stearns Bk NA	Saint Cloud	55.0	0.075	0.185	82,823	980	\$1B-\$10B	52.5	9,731	430	0
Rural Amer Bk Hector/Fairfax	Hector	55.0	0.154	1	9,199	144	<\$100M	50.0	2,444	110	0
Grand Rapids St Bk	Grand Rapids	55.0	0.148	0.754	36,251	324	\$100M-500M	47.5	5,014	182	0.006
TCF NB	Wayzata	55.0	0.025	0.147	312,255	1,189	>\$10B	45.0	7,191	230	0
First NB of Cass Lake	Cass Lake	55.0	0.359	0.992	7,522	91	<\$100M	40.0	1,407	55	0
Community NB	North Branch	55.0	0.224	0.552	29,329	211	\$100M-500M	32.5	3,311	107	0
Centennial NB	Walker	55.0	0.239	1	9,579	77	<\$100M	32.5	1,551	44	0
Lake Area Bk	Lindstrom	55.0	0.202	0.38	47,414	256	\$100M-500M	30.0	4,434	105	0.002
Lake Bk NA	Two Harbors	55.0	0.218	0.944	16,479	150	<\$100M	30.0	1,936	88	0.002
Capital Bk	Saint Paul	55.0	0.331	0.724	15,661	127	<\$100M	30.0	1,786	65	0
United Prairie Bk Slayton	Slayton	55.0	0.226	1	8,366	90	<\$100M	30.0	1,197	64	0
Eagle Cmnty Bk	Maple Grove	55.0	0.595	0.951	10,315	79	<\$100M	15.0	430	51	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Clinton St Bk	Clinton	52.5	0.15	1	8,891	209	<\$100M	90.0	8,891	209	0
Star Bank	Bertha	52.5	0.203	0.433	19,439	452	<\$100M	85.0	9,340	408	0
First NB of Menahga	Menahga	52.5	0.179	0.918	8,875	293	<\$100M	82.5	5,403	270	0
Randall St Bk	Randall	52.5	0.201	1	6,801	167	<\$100M	82.5	6,801	167	0
Elysian Bk	Elysian	52.5	0.196	0.734	6,328	1,195	<\$100M	82.5	4,263	1,185	0
First NB of Pine City	Pine City	52.5	0.132	1	7,043	117	<\$100M	80.0	7,043	117	0
United Prairie Bk	Mountain Lake	52.5	0.136	0.689	17,738	431	\$100M-500M	75.0	7,039	353	0
First NB	Hawley	52.5	0.178	1	11,565	194	<\$100M	75.0	5,645	157	0
Western NB	Duluth	52.5	0.164	0.676	20,892	304	\$100M-500M	72.5	7,368	188	0.006
United Valley Bk	Argyle	52.5	0.282	1	5,409	69	<\$100M	72.5	5,409	69	0
United Prairie Bk New ULM	New Ulm	52.5	0.247	0.887	8,013	170	<\$100M	70.0	3,480	136	0
United Southwest Bk	Cottonwood	52.5	0.203	1	8,493	131	<\$100M	65.0	3,256	112	0.003
First NB of Plainview	Plainview	52.5	0.131	0.927	16,499	271	\$100M-500M	62.5	4,808	199	0.002
First Farmers & Merchants NB	Luverne	52.5	0.184	0.921	19,308	235	\$100M-500M	62.5	4,832	186	0
Bonanza Valley St Bk	Brooten	52.5	0.215	1	6,560	149	<\$100M	62.5	2,271	125	0
Winona NB	Winona	52.5	0.131	0.557	34,911	377	\$100M-500M	57.5	7,825	257	0
Minnwest Bk MV	Redwood Falls	52.5	0.116	0.372	45,384	516	\$100M-500M	55.0	8,760	328	0
Minnwest Bk Central	Montevideo	52.5	0.141	0.515	30,240	403	\$100M-500M	55.0	6,264	308	0
Crookston NB	Crookston	52.5	0.238	1	8,494	93	<\$100M	50.0	2,088	65	0
Pioneer Bk	Mapleton	52.5	0.167	0.504	33,433	303	\$100M-500M	45.0	5,198	178	0
State Bk of Kimball	Kimball	52.5	0.234	0.969	14,134	135	<\$100M	42.5	2,245	84	0
Profinium FNCL	Truman	52.5	0.157	0.629	37,313	285	\$100M-500M	37.5	4,102	155	0
Bremer Bk Na	Willmar	52.5	0.174	0.492	39,895	280	\$100M-500M	37.5	4,425	145	0.001
Security St Bk Fergus Falls	Fergus Falls	52.5	0.202	0.931	16,934	164	<\$100M	35.0	2,274	98	0
Signature Bk	Minnnetonka	52.5	0.307	0.651	23,337	129	<\$100M	20.0	1,661	45	0
Citizens Bk MN	New Ulm	50.0	0.116	0.614	25,713	485	\$100M-500M	75.0	9,840	381	0.001
Hometown Cmnty Bk	Cyrus	50.0	0.241	1	4,961	104	<\$100M	75.0	4,961	104	0
Eastbank	Minneapolis	50.0	0.286	0.643	8,365	222	<\$100M	67.5	3,312	154	0
Security St Bk of Marine	Marine On Saint C	50.0	0.173	0.818	14,438	287	<\$100M	65.0	4,018	236	0
First Farmers & Mrch St Bk	Brownsdale	50.0	0.24	0.759	15,941	190	<\$100M	52.5	3,382	126	0
Center NB	Litchfield	50.0	0.187	0.67	22,719	240	\$100M-500M	47.5	4,236	156	0
First Integrity Bk NA	Staples	50.0	0.259	0.612	14,733	188	<\$100M	45.0	2,679	135	0
First NF&T	Pipestone	50.0	0.203	0.57	26,014	218	\$100M-500M	42.5	4,098	139	0.005
First NB	Fulda	50.0	0.232	0.511	27,406	188	\$100M-500M	40.0	3,995	120	0
Farmers & Merchants St Bk	Springfield	50.0	0.163	0.992	14,091	172	<\$100M	40.0	2,236	127	0
First Cmnty Bk	Lester Prairie	50.0	0.205	1	5,867	77	<\$100M	37.5	1,350	56	0
Commerce Bk	Geneva	50.0	0.185	0.484	23,481	253	\$100M-500M	35.0	3,274	133	0
Northwest Cmnty Bk	Champlin	50.0	0.361	0.953	9,800	85	<\$100M	30.0	1,165	44	0
First Advantage Bk	Coon Rapids	50.0	0.39	0.85	10,161	65	<\$100M	27.5	1,219	26	0
Lakeview Bk	Lakeville	50.0	0.221	1	5,628	49	<\$100M	17.5	610	27	0
New Market Bk	New Market	50.0	0.262	0.854	18,416	99	<\$100M	10.0	818	38	0
Farmers St Bk of Adams	Adams	47.5	0.123	1	7,895	177	<\$100M	85.0	7,895	177	0
Yellow Medicine County Bk	Granite Falls	47.5	0.142	1	11,089	139	<\$100M	82.5	11,089	139	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bk of Richmond	Richmond	47.5	0.101	1	6,500	115	<\$100M	80.0	6,500	115	0.005
Farmers & Merchants St Bk	Alpha	47.5	0.175	1	3,993	142	<\$100M	80.0	3,993	142	0
Citizens St Bk of Roseau	Roseau	47.5	0.116	0.864	16,608	289	\$100M-500M	72.5	6,564	237	0
Farmers & Merchants St Bk	Paynesville	47.5	0.104	1	2,550	152	<\$100M	72.5	2,550	152	0
Pine City St Bk	Pine City	47.5	0.181	0.812	12,835	210	<\$100M	60.0	3,834	147	0
Root River St Bk	Chatfield	47.5	0.156	0.983	9,380	207	<\$100M	57.5	2,780	168	0
Farmers St Bk of Underwood	Underwood	47.5	0.196	0.996	7,080	121	<\$100M	57.5	2,363	99	0
Citizens St Bk of Waterville	Waterville	47.5	0.208	1	4,842	86	<\$100M	55.0	1,601	62	0
Security St Bk of Wanamingo	Wanamingo	47.5	0.148	1	8,490	135	<\$100M	50.0	2,617	106	0
Odin St Bk	Odin	47.5	0.141	1	5,037	122	<\$100M	47.5	1,570	106	0
First Security Bk Storden	Storden	47.5	0.141	1	5,769	122	<\$100M	45.0	1,651	106	0
Premier Bk	Rochester	47.5	0.192	0.414	25,489	212	\$100M-500M	42.5	4,152	139	0
Key Cmnty Bk	Inver Grove Height	47.5	0.178	0.711	17,177	220	<\$100M	42.5	3,246	128	0
Bremer Bk NA	International Falls	47.5	0.181	0.964	14,110	170	<\$100M	42.5	2,777	111	0.001
First St Bk of Fountain	Fountain	47.5	0.149	1	5,033	103	<\$100M	42.5	1,322	82	0
Eitzen St Bk	Eitzen	47.5	0.219	0.987	9,025	112	<\$100M	37.5	1,659	79	0
First Farmers & Merchants NB	Le Sueur	47.5	0.19	0.692	15,976	162	<\$100M	32.5	2,438	93	0
Cambridge St Bk	Cambridge	47.5	0.24	0.47	21,508	158	<\$100M	27.5	2,266	86	0
Community Bk Corp	Chaska	47.5	0.205	0.703	21,448	135	\$100M-500M	17.5	1,225	68	0
First Federal Bank	Bemidji	47.5	0.095	1	14,515	56	\$100M-500M	10.0	883	27	0
Saint Clair St Bk	Saint Clair	45.0	0.116	1	5,771	142	<\$100M	82.5	5,771	142	0
Unity Bk Central	Staples	45.0	0.162	1	5,780	110	<\$100M	82.5	5,780	110	0
Farmers St Bk of West Concor	West Concord	45.0	0.106	1	5,036	130	<\$100M	77.5	5,036	130	0
Farmers St Bk of Dent	Dent	45.0	0.189	1	4,741	117	<\$100M	77.5	4,741	117	0
State Bk of Chandler	Chandler	45.0	0.195	1	5,819	95	<\$100M	62.5	2,862	83	0.002
First NB of Coleraine	Coleraine	45.0	0.141	1	8,237	111	<\$100M	47.5	2,636	75	0
Anchor Bk Saint Paul	Saint Paul	45.0	0.221	0.629	12,945	150	<\$100M	37.5	2,288	82	0
Farmers St Bk of Watkins	Watkins	45.0	0.158	1	4,780	65	<\$100M	37.5	1,290	48	0
Farmers St Bk of Hoffman	Hoffman	45.0	0.183	1	4,215	73	<\$100M	27.5	709	51	0
First St Bk of Red Wing	Red Wing	45.0	0.166	1	8,275	35	<\$100M	10.0	423	12	0
Peoples St Bk of Comfrey	Comfrey	45.0	0.238	1	3,160	57	<\$100M	10.0	0	0	0
Unity Bk North	Red Lake Falls	42.5	0.128	1	5,953	90	<\$100M	77.5	5,953	90	0
Lowry St Bk	Lowry	42.5	0.167	1	4,494	140	<\$100M	77.5	4,494	140	0
State Bk of Taunton	Taunton	42.5	0.114	1	3,792	188	<\$100M	75.0	3,792	188	0
First St Bk of Clearbrook	Clearbrook	42.5	0.129	1	3,155	111	<\$100M	72.5	3,155	111	0
First St Bk of Ashby	Ashby	42.5	0.178	1	4,246	99	<\$100M	72.5	4,246	99	0
American St Bk of Erskine	Erskine	42.5	0.206	1	3,934	103	<\$100M	72.5	3,934	103	0
State Bk of Easton	Easton	42.5	0.175	1	3,040	52	<\$100M	67.5	3,040	52	0
First NB of Deer River	Deer River	42.5	0.271	1	4,142	46	<\$100M	67.5	4,142	46	0
State Bk of Jeffers	Jeffers	42.5	0.079	1	1,348	165	<\$100M	65.0	1,348	165	0
Gary St Bk	Gary	42.5	0.163	1	1,567	64	<\$100M	62.5	1,567	64	0
First Security Bk Hendricks	Hendricks	42.5	0.26	0.965	4,132	83	<\$100M	57.5	2,166	66	0
Rural American Bk ADA	Ada	42.5	0.128	1	4,480	123	<\$100M	55.0	2,017	106	0

Table 3A Expanded. Small Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB of Buhl	Buhl	42.5	0.212	1	3,725	64	<\$100M	50.0	1,249	50	0
Community Development Bank F	Ogema	42.5	0.255	0.831	5,531	90	<\$100M	45.0	1,487	55	0
Minnwest Bk Luverne	Luverne	42.5	0.135	0.561	18,210	228	\$100M-500M	42.5	3,588	172	0
First St B&T	Bayport	42.5	0.114	0.846	20,344	126	\$100M-500M	40.0	4,310	67	0.001
Bank of Maple Plain	Maple Plain	42.5	0.167	0.947	8,693	120	<\$100M	40.0	1,772	87	0
Community FS & LA of Little	Little Falls	42.5	0.117	0.992	11,582	130	<\$100M	35.0	1,925	88	0
Merchants Bk NA	Caledonia	42.5	0.169	1	6,815	108	<\$100M	35.0	1,348	76	0
Miners NB of Eveleth	Eveleth	42.5	0.163	1	6,306	91	<\$100M	35.0	1,231	61	0
First Cmnty Bk	Silver Lake	42.5	0.198	1	4,933	45	<\$100M	30.0	940	28	0
First St Bk Lake Lillian	Lake Lillian	42.5	0.064	1	6,632	88	\$100M-500M	27.5	1,123	66	0
Wells Federal Bank FSB	Wells	42.5	0.134	0.318	34,045	173	\$100M-500M	25.0	2,967	80	0.003
Union B&TC	Minneapolis	42.5	0.19	0.818	13,597	86	<\$100M	17.5	1,305	56	0
Citizens St Bk of Shakopee	Shakopee	40.0	0.176	1	3,871	67	<\$100M	70.0	3,871	67	0
Adrian St Bk	Adrian	40.0	0.132	1	3,628	88	<\$100M	67.5	3,628	88	0
Prairie Sun Bk	Milan	40.0	0.087	1	2,545	95	<\$100M	65.0	2,545	95	0
United Prairie Bk Spicer	Spicer	40.0	0.187	0.513	11,593	184	<\$100M	42.5	2,718	134	0
American Svg	Farmington	40.0	0.241	0.941	6,595	59	<\$100M	37.5	1,376	33	0
First Independent Bk Wood LA	Wood Lake	40.0	0.174	1	3,175	34	<\$100M	35.0	786	20	0
Exchange St Bk	Hills	40.0	0.132	1	8,749	104	<\$100M	30.0	1,434	75	0
Farmers St Bk of Hartland	Hartland	40.0	0.167	0.962	8,453	90	<\$100M	27.5	1,464	58	0
United BKR Bk	Bloomington	40.0	0.116	0.45	37,599	116	\$100M-500M	10.0	491	11	0.004
Pinehurst Bk	Saint Paul	40.0	0.268	0.902	5,862	28	<\$100M	10.0	222	5	0
Cenbank	Buffalo Lake	37.5	0.124	1	4,607	172	<\$100M	70.0	3,134	164	0
First St Bk of Fertile	Fertile	37.5	0.107	1	3,279	125	<\$100M	70.0	3,279	125	0
Wanda St Bk	Wanda	37.5	0.051	1	4,283	118	<\$100M	65.0	4,283	118	0
First NB of Starbuck	Starbuck	37.5	0.131	1	2,888	42	<\$100M	65.0	2,888	42	0
Marshall Cty St Bk	Newfolden	37.5	0.125	1	2,545	75	<\$100M	65.0	2,545	75	0
Frost St Bk	Frost	37.5	0.117	1	2,017	83	<\$100M	65.0	2,017	83	0
First St Bk of Grove City	Grove City	37.5	0.167	1	2,678	80	<\$100M	65.0	2,678	80	0
First Fncl Bk	Twin Valley	37.5	0.183	1	2,513	63	<\$100M	65.0	2,513	63	0
First NB of Proctor	Proctor	37.5	0.137	1	2,789	47	<\$100M	62.5	2,789	47	0
State Bk of Ceylon	Ceylon	37.5	0.115	1	1,186	97	<\$100M	62.5	1,186	97	0
Triumph St Bk	Trimont	37.5	0.141	0.866	5,581	150	<\$100M	60.0	2,545	116	0
First St Bk Of Murdock	Murdock	37.5	0.179	1	1,426	46	<\$100M	60.0	1,426	46	0
State Bk Of Kerkhoven	Kerkhoven	37.5	0.152	1	3,131	93	<\$100M	57.5	1,681	83	0
Blaine St Bk	Blaine	37.5	0.124	1	3,603	113	<\$100M	55.0	1,938	105	0
Nicollet Cty Bk	Saint Peter	37.5	0.103	0.676	11,071	198	\$100M-500M	50.0	3,595	152	0.004
Pine Island Bk	Pine Island	37.5	0.164	0.836	7,586	106	<\$100M	47.5	2,199	75	0
Lake Country Cmnty Bk	Morristown	37.5	0.183	0.957	6,166	88	<\$100M	47.5	1,656	62	0
Altura St Bk	Altura	37.5	0.097	1	3,991	99	<\$100M	42.5	1,592	82	0
Citizens St Bk of Glenville	Glenville	37.5	0.079	1	2,259	89	<\$100M	42.5	1,223	78	0
Community Bk Winsted	Winsted	37.5	0.196	0.809	8,097	83	<\$100M	40.0	1,926	58	0
Concorde Bk	Blomkest	37.5	0.185	0.928	6,754	79	<\$100M	40.0	1,727	53	0

Table 3A Expanded. Small Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bk of Belle Plaine	Belle Plaine	37.5	0.136	0.831	11,669	101	<\$100M	25.0	1,706	56	0
Rochester Bk	Rochester	37.5	0.163	0.975	7,519	32	<\$100M	10.0	434	17	0
National Bk	Edina	37.5	0.251	0.876	6,520	20	<\$100M	10.0	121	3	0
Farmers & Merchants St Bk	Appleton	35.0	0.093	1	3,239	104	<\$100M	65.0	3,239	104	0
First St Bk of Kensington	Kensington	35.0	0.118	0.691	8,438	192	<\$100M	60.0	3,502	162	0
Heron Lake St Bk	Heron Lake	35.0	0.086	1	2,106	79	<\$100M	60.0	2,106	79	0
First NB of Montgomery	Montgomery	35.0	0.143	0.646	8,608	161	<\$100M	57.5	3,246	131	0
First NB of Fairfax	Fairfax	35.0	0.095	1	2,200	51	<\$100M	57.5	2,200	51	0
Crow River St Bk	Delano	35.0	0.125	0.692	7,699	176	<\$100M	55.0	2,864	149	0
F&M Cmnty Bk NA	Preston	35.0	0.102	0.847	7,708	141	<\$100M	50.0	2,772	110	0
First Farmers & Mrch St Bk	Grand Meadow	35.0	0.207	0.826	5,853	82	<\$100M	40.0	1,434	52	0
State Bk of Danvers	Danvers	35.0	0.147	0.997	5,228	82	<\$100M	37.5	1,486	55	0
Minnwest Bk South	Tracy	35.0	0.083	0.322	14,732	241	\$100M-500M	35.0	2,916	174	0
Granite Falls Bk	Granite Falls	35.0	0.09	1	5,375	96	<\$100M	32.5	1,264	67	0.001
United Farmers & Mrch St Bk	Morris	35.0	0.153	0.985	4,745	62	<\$100M	32.5	958	39	0
First NN In Winnebago	Winnebago	35.0	0.14	1	4,874	61	<\$100M	25.0	862	44	0
First NN of Mcintosh	Mcintosh	35.0	0.101	1	2,274	26	<\$100M	20.0	373	22	0
United Prairie Bk Madison	Madison	35.0	0.175	0.918	5,976	67	<\$100M	15.0	657	38	0
American Investors Bank And	Edina	35.0	0.081	1	2,748	12	<\$100M	12.5	238	4	0
Farmers St Bk of Elkton	Elkton	32.5	0.124	1	4,187	72	<\$100M	67.5	4,187	72	0
State Bk of Lake Park	Lake Park	32.5	0.149	0.826	3,754	127	<\$100M	65.0	2,500	119	0
State Bk of New Richland	New Richland	32.5	0.077	0.999	3,833	130	<\$100M	57.5	2,224	120	0
State Bk of Gibbon	Gibbon	32.5	0.09	1	1,856	35	<\$100M	55.0	1,856	35	0
Welcome St Bk	Welcome	32.5	0.209	0.799	3,560	69	<\$100M	47.5	1,366	54	0
Mid-Central Federal Savings	Wadena	32.5	0.065	0.891	6,865	133	\$100M-500M	45.0	2,376	113	0
Farmers St Bk of Sherburn	Sherburn	32.5	0.093	1	2,342	63	<\$100M	42.5	1,082	52	0
First NB of Gilbert	Gilbert	32.5	0.08	1	1,870	44	<\$100M	42.5	1,047	37	0
Northern Star Bk	Mankato	32.5	0.164	0.525	7,488	89	<\$100M	35.0	1,766	62	0
First Security Bk Lake Bento	Lake Benton	32.5	0.162	0.996	2,681	50	<\$100M	27.5	552	33	0
Brickwell Cmnty Bk	Woodbury	32.5	0.174	1	4,629	25	<\$100M	15.0	486	11	0
Inter Savings Bank Fsb	Maple Grove	32.5	0.031	0.655	24,949	98	\$500M-\$1B	12.5	1,545	26	0
Brainerd S & LA A Federal A	Brainerd	32.5	0.042	1	2,543	19	<\$100M	12.5	210	10	0
Buffalo Ridge Bk	Beardsley	30.0	0.122	0.848	3,722	143	<\$100M	72.5	2,923	135	0
Janesville St Bk	Janesville	30.0	0.066	1	2,883	77	<\$100M	60.0	2,883	77	0
First NB of Herman	Herman	30.0	0.11	1	2,043	68	<\$100M	60.0	2,043	68	0
Union St Bk of Browns Valley	Browns Valley	30.0	0.121	1	2,050	75	<\$100M	60.0	2,050	75	0
Northern St Bk of Gonvick	Gonvick	30.0	0.046	1	1,350	88	<\$100M	50.0	1,350	88	0
Farmers & Merchants St Bk	Sacred Heart	30.0	0.064	1	1,470	30	<\$100M	50.0	1,470	30	0
Saint Martin NB	Saint Martin	30.0	0.075	1	1,159	24	<\$100M	42.5	758	20	0
Jasper St Bk	Jasper	30.0	0.117	1	1,935	52	<\$100M	40.0	726	40	0.014
Hometown Bank	Redwood Falls	30.0	0.135	0.474	9,966	113	<\$100M	37.5	2,791	78	0
State Bk of Lucan	Lucan	30.0	0.108	0.966	2,717	63	<\$100M	35.0	801	53	0
Security St Bk of Oklee	Oklee	30.0	0.018	1	455	24	<\$100M	32.5	455	24	0

Table 3A Expanded. Small Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Minnesota First Credit & Svc	Rochester	30.0	0.015	1	361	6	<\$100M	27.5	123	4	0
American St Bk of Grygla	Grygla	27.5	0.116	1	2,000	49	<\$100M	57.5	2,000	49	0
Winthrop St Bk	Winthrop	27.5	0.075	1	1,599	40	<\$100M	55.0	1,599	40	0
Peoples St Bk of Wells	Wells	27.5	0.091	1	1,815	46	<\$100M	47.5	1,061	41	0
State Bk of Bellingham	Bellingham	27.5	0.046	1	958	34	<\$100M	42.5	958	34	0
Rushford St Bk	Rushford	27.5	0.116	0.918	4,091	81	<\$100M	37.5	1,213	61	0
Rosemount NB	Rosemount	27.5	0.154	0.438	8,538	110	<\$100M	35.0	2,214	69	0
Unity Bk NA	Crosby	27.5	0.108	0.73	5,945	89	<\$100M	35.0	1,606	69	0
Integrity Bk Plus	Wabasso	27.5	0.139	0.747	5,396	84	<\$100M	32.5	1,231	62	0
Citizens St Bk of Tyler	Tyler	25.0	0.125	0.781	1,827	115	<\$100M	65.0	1,598	113	0
Farmers & Mrch St Bk	Clarkfield	25.0	0.062	1	1,794	46	<\$100M	52.5	1,794	46	0
First NB of Cokato	Cokato	25.0	0.114	0.8	3,193	90	<\$100M	52.5	1,606	75	0
State Bk of Marietta	Marietta	25.0	0.095	1	651	26	<\$100M	50.0	651	26	0
Hardwick St Bk	Hardwick	25.0	0.054	1	763	39	<\$100M	45.0	763	39	0.008
Kent St Bk	Kent	25.0	0.058	1	425	12	<\$100M	45.0	425	12	0
Atwater St Bk	Atwater	25.0	0.114	0.999	2,489	47	<\$100M	42.5	1,190	38	0
Franklin St Bk	Franklin	25.0	0.056	1	1,186	41	<\$100M	40.0	812	39	0
First NB of Brewster	Brewster	25.0	0.079	1	2,130	39	<\$100M	32.5	890	29	0
State Bk of Bricelyn	Bricelyn	25.0	0.035	1	843	32	<\$100M	27.5	436	28	0
Security St Bk of Sebeka	Sebeka	25.0	0.177	0.614	4,309	55	<\$100M	20.0	858	36	0
First Security Bk Canby	Canby	25.0	0.166	0.466	5,220	55	<\$100M	10.0	473	25	0
State Bk of Hamburg	Hamburg	22.5	0.113	0.953	2,253	34	<\$100M	30.0	704	27	0
Lake City Federal Bank	Lake City	22.5	0.107	0.454	7,115	81	<\$100M	25.0	1,703	56	0
Stearns Bk NA	Evansville	22.5	0.133	0.384	5,060	72	<\$100M	22.5	1,252	50	0
Valley Bk MN	Jordan	20.0	0.111	0.515	5,026	58	<\$100M	17.5	933	42	0
First St Bk of Rosemount	Rosemount	17.5	0.065	0.414	3,897	100	<\$100M	32.5	1,566	82	0
Worthington Federal Savings	Worthington	17.5	0.01	0.835	497	16	<\$100M	30.0	497	16	0
Stearns Bk NA	Holdingford	17.5	0.104	0.293	5,763	44	<\$100M	10.0	671	24	0
Stearns Bk NA	Upsala	15.0	0.114	0.413	4,215	24	<\$100M	10.0	140	4	0
First NB at Saint James	Saint James	12.5	0.07	0.679	1,770	42	<\$100M	27.5	760	33	0
First St Bk Kiester	Kiester	12.5	0.108	0.506	2,102	48	<\$100M	22.5	549	41	0
Liberty Savings Bank FSB	Saint Cloud	12.5	0.003	0.682	413	3	\$100M-500M	10.0	40	1	0.001
St James FS & LA	Saint James	10.0	0.061	0.362	1,418	45	<\$100M	42.5	1,171	43	0
Ormsby St Bk	Ormsby	10.0	0.05	0.509	1,154	35	<\$100M	27.5	606	29	0
Farmers St Bk of Trimont	Trimont	10.0	0.049	0.473	1,872	42	<\$100M	20.0	682	33	0
Jackson FS & LA	Jackson	10.0	0.024	0.346	712	12	<\$100M	17.5	282	9	0
First St Bk of Okabena	Okabena	10.0	0.011	0.08	284	14	<\$100M	12.5	284	14	0
First Security Bk Sanborn	Sanborn	10.0	0.052	0.319	711	21	<\$100M	12.5	197	15	0
WF NB South Central	Faribault	NR	0	.	0	0	<\$100M	NR	0	0	0
First Resource Bk	Savage	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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/.

Table 3A Expanded. Small Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Institution Asset Size (6)	Micro-Business Lending (<\$100k)			CRD/TA (10)
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#		Total Rank	SSBL\$ (1000)	SSBL#	
		(1)	(2)	(3)	(4)	(5)		(7)	(8)	(9)	

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

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Home St Bk	MN	100.0	0.417	1	43,628	599	\$100M-500M	97.5	43,628	599	0
Kasson St Bk	MN	100.0	0.275	1	15,790	425	<\$100M	82.5	15,790	425	0
Eagle Bk	MN	100.0	0.267	1	23,343	385	<\$100M	80.0	23,343	385	0
First NB	MN	100.0	0.222	1	13,791	441	<\$100M	72.5	13,791	441	0
1st American St Bk of MN	MN	97.5	0.555	1	12,553	305	<\$100M	82.5	12,553	305	0
Prinsburg St Bk	MN	97.5	0.388	1	15,061	274	<\$100M	77.5	15,061	274	0
Pine River St Bk	MN	97.5	0.258	1	19,549	354	<\$100M	75.0	19,549	354	0
State Bk of Mcgregor	MN	97.5	0.311	1	14,367	275	<\$100M	75.0	14,367	275	0.004
Farmers & Merchants St Bk	MN	97.5	0.25	1	13,488	377	<\$100M	70.0	13,488	377	0
First St Bk of Le Center	MN	97.5	0.204	1	12,920	280	<\$100M	67.5	12,920	280	0
State Bk of Park Rapids	MN	95.0	0.182	0.46	18,841	406	\$100M-500M	90.0	40,964	485	0.003
Lake Region Bk	MN	95.0	0.314	1	25,352	339	<\$100M	75.0	25,352	339	0
First NB of Osakis	MN	95.0	0.262	1	15,099	245	<\$100M	72.5	15,099	245	0
Citizens St Bk of Hayfield	MN	95.0	0.28	1	14,435	342	<\$100M	70.0	14,435	342	0
First NB of Walker	MN	92.5	0.123	0.325	28,936	651	\$100M-500M	87.5	89,046	878	0
Farmers St Bk of Madelia	MN	92.5	0.263	1	13,881	199	<\$100M	70.0	13,881	199	0
Paragon Bk	MN	92.5	0.305	1	10,063	230	<\$100M	70.0	10,063	230	0
State Bk of Tower	MN	92.5	0.247	1	11,527	170	<\$100M	65.0	11,527	170	0
Queen City Federal Savings B	MN	92.5	0.113	1	19,242	232	\$100M-500M	60.0	19,242	232	0
Lakes St Bk	MN	90.0	0.167	0.432	13,183	263	<\$100M	87.5	30,547	355	0
Farmers St Bk of Darwin	MN	90.0	0.205	1	4,285	634	<\$100M	62.5	4,285	634	0
State Bk of Bird Island	MN	90.0	0.188	1	5,833	252	<\$100M	60.0	5,833	252	0.003
Vergas St Bk	MN	90.0	0.164	1	5,845	238	<\$100M	55.0	5,845	238	0
Clinton St Bk	MN	90.0	0.15	1	8,891	209	<\$100M	52.5	8,891	209	0
Northern St Bk	MN	87.5	0.066	0.377	11,694	404	\$100M-500M	57.5	26,090	483	0
First St Bk MN	MN	87.5	0.192	1	10,139	176	<\$100M	55.0	10,139	176	0.003
First NB of Milaca	MN	85.0	0.082	0.284	11,007	435	\$100M-500M	90.0	38,813	565	0.002
Community Bk Red River Valle	MN	85.0	0.076	0.193	16,356	666	\$100M-500M	82.5	68,433	894	0
Peoples St Bk of Plainview	MN	85.0	0.068	0.326	8,283	340	\$100M-500M	67.5	24,565	437	0
First NB of The Lakes	MN	85.0	0.097	0.36	5,869	310	<\$100M	67.5	15,975	357	0
Red River St Bk	MN	85.0	0.284	1	9,109	123	<\$100M	65.0	9,109	123	0
State Bk of Lismore	MN	85.0	0.203	0.821	5,545	223	<\$100M	65.0	6,753	226	0.003
State Bk In Eden Valley	MN	85.0	0.295	1	9,792	126	<\$100M	62.5	9,792	126	0
First NB of Battle Lake	MN	85.0	0.211	1	9,394	145	<\$100M	57.5	9,394	145	0
First NB of Le Center	MN	85.0	0.146	1	9,129	160	<\$100M	55.0	9,129	160	0
Star Bank	MN	85.0	0.097	0.208	9,340	408	<\$100M	52.5	19,439	452	0
Farmers St Bk of Adams	MN	85.0	0.123	1	7,895	177	<\$100M	47.5	7,895	177	0
First NB of Menahga	MN	82.5	0.109	0.559	5,403	270	<\$100M	52.5	8,875	293	0
Randall St Bk	MN	82.5	0.201	1	6,801	167	<\$100M	52.5	6,801	167	0
Elysian Bk	MN	82.5	0.132	0.495	4,263	1,185	<\$100M	52.5	6,328	1,195	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Yellow Medicine County Bk	MN	82.5	0.142	1	11,089	139	<\$100M	47.5	11,089	139	0
Saint Clair St Bk	MN	82.5	0.116	1	5,771	142	<\$100M	45.0	5,771	142	0
Unity Bk Central	MN	82.5	0.162	1	5,780	110	<\$100M	45.0	5,780	110	0
Community NB	MN	80.0	0.068	0.146	13,239	652	\$100M-500M	85.0	77,112	916	0.001
Kanabec St Bk	MN	80.0	0.067	0.251	7,773	295	\$100M-500M	82.5	30,975	405	0
Northland Cmnty Bk	MN	80.0	0.104	0.328	5,460	232	<\$100M	77.5	16,662	292	0
Bremer Bk NA	MN	80.0	0.058	0.171	30,946	1,312	\$500M-\$1B	72.5	126,500	1,755	0.002
Wadena St Bk	MN	80.0	0.078	0.214	8,005	312	\$100M-500M	70.0	29,845	413	0
State Bk of Wheaton	MN	80.0	0.104	0.321	5,948	207	<\$100M	70.0	18,431	255	0.001
Grand Marais St Bk	MN	80.0	0.101	0.299	6,650	229	<\$100M	67.5	19,982	300	0
Minnstar Bk NA	MN	80.0	0.068	0.355	5,673	249	<\$100M	57.5	15,375	298	0
State Bk of Clarks Grove	MN	80.0	0.354	1	6,359	97	<\$100M	57.5	6,359	97	0
First NB of Pine City	MN	80.0	0.132	1	7,043	117	<\$100M	52.5	7,043	117	0
State Bk of Richmond	MN	80.0	0.101	1	6,500	115	<\$100M	47.5	6,500	115	0.005
Farmers & Merchants St Bk	MN	80.0	0.175	1	3,993	142	<\$100M	47.5	3,993	142	0
Park Midway Bk	MN	77.5	0.069	0.114	13,421	519	\$100M-500M	82.5	82,457	917	0
Bankwest	MN	77.5	0.091	0.186	9,940	374	\$100M-500M	80.0	46,840	547	0
Farmers & Merchants St Bk	MN	77.5	0.062	0.186	9,378	435	\$100M-500M	75.0	41,279	587	0
Eastwood Bk	MN	77.5	0.047	0.209	12,863	558	\$100M-500M	67.5	49,815	748	0.003
Peoples NB of Mora	MN	77.5	0.067	0.188	10,874	438	\$100M-500M	67.5	36,725	597	0.001
Security St Bk of Warroad	MN	77.5	0.072	0.353	4,685	238	<\$100M	67.5	13,254	293	0
Citizens St Bk	MN	77.5	0.113	0.306	5,988	197	<\$100M	67.5	18,314	268	0
Pine Country Bk	MN	77.5	0.074	0.374	4,907	236	<\$100M	65.0	13,126	290	0
First NB In Mahanomen	MN	77.5	0.088	0.346	4,779	236	<\$100M	65.0	13,807	285	0
Freeport St Bk	MN	77.5	0.089	0.409	5,520	211	<\$100M	60.0	13,293	250	0.007
Frandsen B&T	MN	77.5	0.062	0.216	10,812	294	\$100M-500M	55.0	31,022	381	0
First St Bk Alexandria	MN	77.5	0.078	0.203	6,736	312	<\$100M	55.0	19,379	378	0
Citizens St Bk of Kelliher	MN	77.5	0.271	1	4,025	106	<\$100M	55.0	4,025	106	0
Farmers St Bk of West Concord	MN	77.5	0.106	1	5,036	130	<\$100M	45.0	5,036	130	0
Farmers St Bk of Dent	MN	77.5	0.189	1	4,741	117	<\$100M	45.0	4,741	117	0
Unity Bk North	MN	77.5	0.128	1	5,953	90	<\$100M	42.5	5,953	90	0
Lowry St Bk	MN	77.5	0.167	1	4,494	140	<\$100M	42.5	4,494	140	0
Merchants Bk NA	MN	75.0	0.044	0.169	21,720	1,532	\$100M-500M	82.5	128,284	1,854	0.008
First NB of Moose Lake	MN	75.0	0.072	0.202	4,414	573	<\$100M	80.0	21,177	649	0
First NB In Cannon Falls	MN	75.0	0.062	0.177	7,769	276	\$100M-500M	77.5	39,042	420	0
White Rock Bk	MN	75.0	0.064	0.237	7,409	257	\$100M-500M	70.0	28,796	350	0
Castle Rock Bk	MN	75.0	0.065	0.27	6,787	256	\$100M-500M	70.0	25,129	336	0
Border St Bk	MN	75.0	0.056	0.132	11,446	477	\$100M-500M	65.0	44,825	633	0
First NB of The North	MN	75.0	0.073	0.329	4,649	188	<\$100M	65.0	14,132	245	0.004
Bank of Zumbrota	MN	75.0	0.067	0.23	7,214	266	\$100M-500M	60.0	23,346	359	0
United Prairie Bk Jackson	MN	75.0	0.111	0.642	4,919	107	<\$100M	55.0	7,667	121	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
United Prairie Bk	MN	75.0	0.054	0.273	7,039	353	\$100M-500M	52.5	17,738	431	0
First NB	MN	75.0	0.087	0.488	5,645	157	<\$100M	52.5	11,565	194	0
Citizens Bk MN	MN	75.0	0.044	0.235	9,840	381	\$100M-500M	50.0	25,713	485	0.001
Hometown Cmnty Bk	MN	75.0	0.241	1	4,961	104	<\$100M	50.0	4,961	104	0
State Bk of Taunton	MN	75.0	0.114	1	3,792	188	<\$100M	42.5	3,792	188	0
Northwestern Bk NA	MN	72.5	0.061	0.187	7,486	247	\$100M-500M	85.0	40,078	386	0
First NB of Deerwood	MN	72.5	0.064	0.124	10,021	370	\$100M-500M	82.5	64,084	611	0.003
First Independent Bk	MN	72.5	0.054	0.2	7,750	252	\$100M-500M	82.5	38,776	376	0
Vermillion St Bk	MN	72.5	0.054	0.101	16,639	576	\$100M-500M	80.0	119,827	952	0.001
State Bk of Faribault	MN	72.5	0.051	0.164	7,843	267	\$100M-500M	80.0	46,063	403	0
First St Bk of Wyoming	MN	72.5	0.056	0.22	6,754	279	\$100M-500M	80.0	30,674	391	0.004
1st United Bank	MN	72.5	0.059	0.169	6,663	296	\$100M-500M	80.0	38,222	389	0
Security St Bk of Mankato	MN	72.5	0.057	0.154	5,915	322	\$100M-500M	77.5	36,171	442	0
Bank of Elk River	MN	72.5	0.045	0.128	14,194	659	\$100M-500M	75.0	82,767	988	0.001
Border St Bk	MN	72.5	0.129	0.219	5,019	181	<\$100M	75.0	22,181	278	0
American Bk North	MN	72.5	0.049	0.121	20,568	851	\$100M-500M	72.5	110,240	1,241	0.005
Ultima Bk MN	MN	72.5	0.087	0.288	4,512	209	<\$100M	72.5	15,667	259	0
First NB of Bemidji	MN	72.5	0.039	0.181	14,490	685	\$100M-500M	67.5	61,088	882	0
First St Bk of Sauk Centre	MN	72.5	0.057	0.253	4,575	376	<\$100M	67.5	17,876	487	0
State Bk of Fairmont	MN	72.5	0.076	0.263	5,523	194	<\$100M	65.0	19,867	265	0
Great Northern Bk	MN	72.5	0.081	0.175	6,202	211	<\$100M	62.5	24,262	295	0
Bank Midwest MN IA NA	MN	72.5	0.04	0.179	16,352	1,393	\$100M-500M	60.0	56,455	1,808	0.001
American Bk Lake City	MN	72.5	0.113	0.209	8,756	134	<\$100M	60.0	24,612	207	0
Western NB	MN	72.5	0.058	0.238	7,368	188	\$100M-500M	52.5	20,892	304	0.006
United Valley Bk	MN	72.5	0.282	1	5,409	69	<\$100M	52.5	5,409	69	0
Citizens St Bk of Roseau	MN	72.5	0.046	0.341	6,564	237	\$100M-500M	47.5	16,608	289	0
Farmers & Merchants St Bk	MN	72.5	0.104	1	2,550	152	<\$100M	47.5	2,550	152	0
First St Bk of Clearbrook	MN	72.5	0.129	1	3,155	111	<\$100M	42.5	3,155	111	0
First St Bk of Ashby	MN	72.5	0.178	1	4,246	99	<\$100M	42.5	4,246	99	0
American St Bk of Erskine	MN	72.5	0.206	1	3,934	103	<\$100M	42.5	3,934	103	0
Buffalo Ridge Bk	MN	72.5	0.096	0.666	2,923	135	<\$100M	30.0	3,722	143	0
Boundary Waters Bk	MN	70.0	0.074	0.13	6,418	231	<\$100M	85.0	48,634	411	0.002
Western Bk	MN	70.0	0.055	0.089	21,600	652	\$100M-500M	82.5	165,307	1,281	0
Northwoods Bank of Minnesota	MN	70.0	0.064	0.187	6,459	217	\$100M-500M	75.0	33,024	327	0
First Cmnty Bk	MN	70.0	0.067	0.125	6,535	312	<\$100M	75.0	36,882	461	0
Northern St Bk of Virginia	MN	70.0	0.094	0.297	4,302	174	<\$100M	72.5	14,465	226	0
First NB of Hudson	MN	70.0	0.041	0.137	15,317	585	\$100M-500M	67.5	72,751	800	0.001
Peoples St Bk of Madison Lak	MN	70.0	0.173	0.534	4,092	96	<\$100M	67.5	7,670	118	0.001
Security St Bk of Kenyon	MN	70.0	0.076	0.378	4,249	165	<\$100M	65.0	11,245	204	0
Northview Bk	MN	70.0	0.047	0.321	6,417	230	\$100M-500M	60.0	20,008	308	0
Avon St Bk	MN	70.0	0.053	0.331	5,400	177	\$100M-500M	57.5	16,325	236	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

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United Prairie Bk New ULM	MN	70.0	0.107	0.385	3,480	136	<\$100M	52.5	8,013	170	0
Citizens St Bk of Shakopee	MN	70.0	0.176	1	3,871	67	<\$100M	40.0	3,871	67	0
Cenbank	MN	70.0	0.084	0.68	3,134	164	<\$100M	37.5	4,607	172	0
First St Bk of Fertile	MN	70.0	0.107	1	3,279	125	<\$100M	37.5	3,279	125	0
First MN Bk	MN	67.5	0.033	0.139	11,873	458	\$100M-500M	80.0	85,155	694	0.002
Northeast Bk	MN	67.5	0.047	0.073	15,828	530	\$100M-500M	80.0	137,324	889	0
Private Bk MN	MN	67.5	0.059	0.141	7,221	244	\$100M-500M	80.0	47,003	400	0
North American St Bk	MN	67.5	0.053	0.2	5,345	216	\$100M-500M	80.0	26,779	301	0
Central Bk	MN	67.5	0.043	0.087	14,533	511	\$100M-500M	77.5	108,609	921	0
Jennings St Bk	MN	67.5	0.077	0.203	4,257	186	<\$100M	77.5	21,010	273	0.005
Woodland Bk	MN	67.5	0.06	0.178	5,514	216	<\$100M	72.5	28,632	317	0
Anchor Bk West St Paul NA	MN	67.5	0.047	0.086	15,092	580	\$100M-500M	70.0	86,768	906	0
Security B&TC of Glencoe	MN	67.5	0.053	0.135	9,861	243	\$100M-500M	67.5	50,084	368	0
Citizens NB of Park Rapids	MN	67.5	0.037	0.2	6,518	272	\$100M-500M	67.5	32,547	391	0.004
Olmsted NB	MN	67.5	0.073	0.241	3,960	141	<\$100M	62.5	15,203	211	0
Bremer Bk NA	MN	67.5	0.038	0.176	7,853	310	\$100M-500M	60.0	35,595	458	0.001
Eastbank	MN	67.5	0.113	0.255	3,312	154	<\$100M	50.0	8,365	222	0
State Bk of Easton	MN	67.5	0.175	1	3,040	52	<\$100M	42.5	3,040	52	0
First NB of Deer River	MN	67.5	0.271	1	4,142	46	<\$100M	42.5	4,142	46	0
Adrian St Bk	MN	67.5	0.132	1	3,628	88	<\$100M	40.0	3,628	88	0
Farmers St Bk of Elkton	MN	67.5	0.124	1	4,187	72	<\$100M	32.5	4,187	72	0
Cornerstone St Bk	MN	65.0	0.056	0.212	4,749	191	<\$100M	77.5	22,350	264	0
Roundbank	MN	65.0	0.041	0.144	8,184	295	\$100M-500M	67.5	45,492	435	0.002
American Heritage NB	MN	65.0	0.054	0.098	9,857	376	\$100M-500M	67.5	52,751	574	0
Midwest Bk	MN	65.0	0.047	0.126	6,292	269	\$100M-500M	67.5	36,123	415	0
Merchants Bk NA	MN	65.0	0.071	0.231	3,605	197	<\$100M	67.5	15,617	280	0.001
Park St Bk	MN	65.0	0.112	0.313	3,205	123	<\$100M	67.5	10,243	157	0
Glenwood St Bk	MN	65.0	0.059	0.12	6,591	229	\$100M-500M	65.0	35,031	333	0.001
First Farmers & Merchants NB	MN	65.0	0.079	0.179	4,745	166	<\$100M	65.0	20,624	275	0
First Southeast Bk	MN	65.0	0.078	0.266	3,623	156	<\$100M	65.0	13,598	200	0
Ridgedale St Bk	MN	65.0	0.051	0.196	5,208	170	\$100M-500M	60.0	22,079	269	0
United Southwest Bk	MN	65.0	0.078	0.383	3,256	112	<\$100M	52.5	8,493	131	0.003
Security St Bk of Marine	MN	65.0	0.048	0.228	4,018	236	<\$100M	50.0	14,438	287	0
State Bk of Jeffers	MN	65.0	0.079	1	1,348	165	<\$100M	42.5	1,348	165	0
Prairie Sun Bk	MN	65.0	0.087	1	2,545	95	<\$100M	40.0	2,545	95	0
Wanda St Bk	MN	65.0	0.051	1	4,283	118	<\$100M	37.5	4,283	118	0
First NB of Starbuck	MN	65.0	0.131	1	2,888	42	<\$100M	37.5	2,888	42	0
Marshall Cty St Bk	MN	65.0	0.125	1	2,545	75	<\$100M	37.5	2,545	75	0
Frost St Bk	MN	65.0	0.117	1	2,017	83	<\$100M	37.5	2,017	83	0
First St Bk of Grove City	MN	65.0	0.167	1	2,678	80	<\$100M	37.5	2,678	80	0
First FNCL Bk	MN	65.0	0.183	1	2,513	63	<\$100M	37.5	2,513	63	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

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		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Farmers & Merchants St Bk	MN	65.0	0.093	1	3,239	104	<\$100M	35.0	3,239	104	0
State Bk of Lake Park	MN	65.0	0.099	0.55	2,500	119	<\$100M	32.5	3,754	127	0
Citizens St Bk of Tyler	MN	65.0	0.11	0.683	1,598	113	<\$100M	25.0	1,827	115	0
Republic Bk	MN	62.5	0.046	0.079	9,766	307	\$100M-500M	92.5	123,293	613	0.001
Village Bk	MN	62.5	0.044	0.085	7,661	266	\$100M-500M	80.0	70,369	526	0
Alliance Bk	MN	62.5	0.034	0.084	13,684	486	\$100M-500M	72.5	104,408	886	0
Saint Stephen St Bk	MN	62.5	0.12	0.303	2,454	107	<\$100M	67.5	8,093	146	0
First NB of Elk River	MN	62.5	0.034	0.09	11,652	431	\$100M-500M	65.0	66,907	783	0
North Shore Bk of Commerce	MN	62.5	0.039	0.159	6,799	226	\$100M-500M	65.0	34,851	393	0
Kleinbank	MN	62.5	0.03	0.12	35,698	1,680	\$1B-\$10B	62.5	186,278	2,308	0.001
Viking Savings Association	MN	62.5	0.046	0.193	4,831	178	\$100M-500M	62.5	24,014	266	0
Neighborhood NB	MN	62.5	0.08	0.286	3,300	118	<\$100M	60.0	11,514	175	0
Community Bk Vernon Center	MN	62.5	0.046	0.24	4,478	173	<\$100M	57.5	18,511	239	0.001
Produce St Bk of Hollandale	MN	62.5	0.098	0.327	2,671	86	<\$100M	57.5	8,159	118	0.001
First NB of Plainview	MN	62.5	0.038	0.27	4,808	199	\$100M-500M	52.5	16,499	271	0.002
First Farmers & Merchants NB	MN	62.5	0.046	0.231	4,832	186	\$100M-500M	52.5	19,308	235	0
Bonanza Valley St Bk	MN	62.5	0.074	0.346	2,271	125	<\$100M	52.5	6,560	149	0
State Bk of Chandler	MN	62.5	0.096	0.492	2,862	83	<\$100M	45.0	5,819	95	0.002
Gary St Bk	MN	62.5	0.163	1	1,567	64	<\$100M	42.5	1,567	64	0
First NB of Proctor	MN	62.5	0.137	1	2,789	47	<\$100M	37.5	2,789	47	0
State Bk of Ceylon	MN	62.5	0.115	1	1,186	97	<\$100M	37.5	1,186	97	0
First NB of Sauk Centre	MN	60.0	0.048	0.153	4,523	181	<\$100M	85.0	29,566	295	0
Mainstreet Bk	MN	60.0	0.036	0.113	11,272	337	\$100M-500M	80.0	86,862	612	0
Citizens B&TC	MN	60.0	0.038	0.148	6,179	229	\$100M-500M	80.0	41,854	392	0
Community Security Bk	MN	60.0	0.056	0.128	5,409	177	<\$100M	80.0	38,611	348	0
Lakewood Bk NA	MN	60.0	0.062	0.151	5,506	152	<\$100M	80.0	36,501	293	0
Security Bk USA	MN	60.0	0.06	0.128	5,093	157	<\$100M	80.0	36,860	301	0
Lake Country St Bk	MN	60.0	0.057	0.128	4,839	148	<\$100M	80.0	37,217	263	0
Landmark Cmnty Bk NA	MN	60.0	0.053	0.106	5,983	182	\$100M-500M	77.5	49,299	355	0
Franklin NB of Minneapolis	MN	60.0	0.049	0.074	5,623	248	\$100M-500M	75.0	51,375	405	0
Security St Bk of Hibbing	MN	60.0	0.056	0.121	5,030	232	<\$100M	75.0	35,686	360	0.009
State Bk of Rogers	MN	60.0	0.057	0.133	4,531	186	<\$100M	75.0	31,600	293	0
Riverbank MN	MN	60.0	0.062	0.111	5,377	182	<\$100M	72.5	34,485	295	0
Bremer Bk NA	MN	60.0	0.032	0.086	10,253	389	\$100M-500M	70.0	77,105	661	0.001
Prime Security Bk	MN	60.0	0.06	0.13	4,738	166	<\$100M	70.0	30,912	275	0
Annandale St Bk	MN	60.0	0.044	0.16	5,003	169	\$100M-500M	67.5	29,240	269	0
Fortress Bk MN	MN	60.0	0.066	0.172	3,604	168	<\$100M	67.5	20,034	218	0.002
Lake Elmo Bk	MN	60.0	0.03	0.109	7,619	297	\$100M-500M	65.0	51,642	487	0
First Minnetonka City Bk	MN	60.0	0.037	0.149	6,007	256	\$100M-500M	65.0	33,352	377	0
Associated Bk MN NA	MN	60.0	0.029	0.076	55,940	2,154	\$1B-\$10B	62.5	335,888	3,082	0
United Prairie Bk Owatonna	MN	60.0	0.046	0.145	5,522	210	\$100M-500M	62.5	26,709	317	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
United Minnesota Bk	MN	60.0	0.106	0.367	2,259	70	<\$100M	57.5	6,148	100	0
First NN of Waseca	MN	60.0	0.043	0.166	4,722	178	\$100M-500M	55.0	22,287	265	0
First NN In Wadena	MN	60.0	0.059	0.335	2,875	133	<\$100M	55.0	8,574	163	0
Pine City St Bk	MN	60.0	0.054	0.243	3,834	147	<\$100M	47.5	12,835	210	0
Triumph St Bk	MN	60.0	0.064	0.395	2,545	116	<\$100M	37.5	5,581	150	0
First St Bk of Murdock	MN	60.0	0.179	1	1,426	46	<\$100M	37.5	1,426	46	0
First St Bk of Kensington	MN	60.0	0.049	0.287	3,502	162	<\$100M	35.0	8,438	192	0
Heron Lake St Bk	MN	60.0	0.086	1	2,106	79	<\$100M	35.0	2,106	79	0
Janesville St Bk	MN	60.0	0.066	1	2,883	77	<\$100M	30.0	2,883	77	0
First NB of Herman	MN	60.0	0.11	1	2,043	68	<\$100M	30.0	2,043	68	0
Union St Bk of Browns Valley	MN	60.0	0.121	1	2,050	75	<\$100M	30.0	2,050	75	0
Voyager Bk	MN	57.5	0.029	0.075	15,090	328	\$500M-\$1B	95.0	200,591	706	0
American NB of MN	MN	57.5	0.034	0.083	10,303	355	\$100M-500M	75.0	84,440	665	0
State Bk of Delano	MN	57.5	0.045	0.122	5,258	201	\$100M-500M	75.0	37,400	343	0
Highland Bk	MN	57.5	0.024	0.067	10,439	408	\$100M-500M	67.5	84,214	682	0
Midwest Bk NA	MN	57.5	0.05	0.125	4,727	153	<\$100M	67.5	30,364	264	0
Bremer Bk NA	MN	57.5	0.019	0.044	12,922	392	\$500M-\$1B	65.0	138,234	847	0.001
Sterling St Bk Austin MN	MN	57.5	0.032	0.092	8,126	316	\$100M-500M	65.0	53,409	509	0
American St Bk of Olivia	MN	57.5	0.055	0.233	4,171	128	<\$100M	62.5	17,870	184	0
Citizens Independent Bk	MN	57.5	0.032	0.086	7,833	312	\$100M-500M	60.0	47,565	506	0.004
First NB of Henning	MN	57.5	0.049	0.239	3,747	141	<\$100M	60.0	15,695	196	0
Currie St Bk	MN	57.5	0.081	0.333	2,345	75	<\$100M	55.0	7,039	103	0
Winona NB	MN	57.5	0.029	0.125	7,825	257	\$100M-500M	52.5	34,911	377	0
Root River St Bk	MN	57.5	0.046	0.291	2,780	168	<\$100M	47.5	9,380	207	0
Farmers St Bk Of Underwood	MN	57.5	0.066	0.332	2,363	99	<\$100M	47.5	7,080	121	0
First Security Bk Hendricks	MN	57.5	0.136	0.506	2,166	66	<\$100M	42.5	4,132	83	0
State Bk of Kerkhoven	MN	57.5	0.081	0.537	1,681	83	<\$100M	37.5	3,131	93	0
First NB of Montgomery	MN	57.5	0.054	0.244	3,246	131	<\$100M	35.0	8,608	161	0
First NB of Fairfax	MN	57.5	0.095	1	2,200	51	<\$100M	35.0	2,200	51	0
State Bk of New Richland	MN	57.5	0.045	0.58	2,224	120	<\$100M	32.5	3,833	130	0
American St Bk Of Grygla	MN	57.5	0.116	1	2,000	49	<\$100M	27.5	2,000	49	0
Americana Cmnty Bk	MN	55.0	0.042	0.08	6,126	253	\$100M-500M	92.5	76,609	436	0
Peoples Bk of Cmrc	MN	55.0	0.036	0.06	9,965	349	\$100M-500M	77.5	97,772	745	0
Anchor Bk Heritage NA	MN	55.0	0.035	0.062	8,493	287	\$100M-500M	72.5	72,148	539	0
Pioneer NB of Duluth	MN	55.0	0.066	0.131	4,634	130	<\$100M	72.5	31,251	232	0
Bankvista	MN	55.0	0.07	0.122	4,074	131	<\$100M	72.5	27,957	241	0
Beacon Bk	MN	55.0	0.039	0.078	6,994	250	\$100M-500M	70.0	50,310	445	0.001
Premier Bk	MN	55.0	0.026	0.051	11,385	459	\$100M-500M	67.5	105,507	847	0
Anchor Bk Farmington NA	MN	55.0	0.043	0.132	4,244	180	<\$100M	67.5	26,857	289	0
First St Bk of Wabasha	MN	55.0	0.046	0.171	4,100	147	<\$100M	62.5	21,548	226	0.015
Citizens St Bk of Clara City	MN	55.0	0.032	0.113	5,196	274	\$100M-500M	60.0	31,116	393	0.013

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Federal Savings Bank	MN	55.0	0.045	0.097	5,612	200	\$100M-500M	60.0	32,015	290	0
Bremer Bk NA	MN	55.0	0.012	0.029	25,550	1,004	\$1B-\$10B	57.5	266,109	1,903	0.001
First NB of Blue Earth	MN	55.0	0.04	0.142	4,848	197	\$100M-500M	57.5	25,300	284	0
Progrowth Bk	MN	55.0	0.034	0.254	3,693	173	\$100M-500M	57.5	14,551	229	0
State Bk of Cold Spring	MN	55.0	0.049	0.255	2,156	158	<\$100M	55.0	8,466	195	0.001
Minnwest Bk MV	MN	55.0	0.022	0.072	8,760	328	\$100M-500M	52.5	45,384	516	0
Minnwest Bk Central	MN	55.0	0.029	0.107	6,264	308	\$100M-500M	52.5	30,240	403	0
Citizens St Bk of Waterville	MN	55.0	0.069	0.331	1,601	62	<\$100M	47.5	4,842	86	0
Rural American Bk Ada	MN	55.0	0.058	0.45	2,017	106	<\$100M	42.5	4,480	123	0
Blaine St Bk	MN	55.0	0.066	0.538	1,938	105	<\$100M	37.5	3,603	113	0
Crow River St Bk	MN	55.0	0.046	0.257	2,864	149	<\$100M	35.0	7,699	176	0
State Bk of Gibbon	MN	55.0	0.09	1	1,856	35	<\$100M	32.5	1,856	35	0
Winthrop St Bk	MN	55.0	0.075	1	1,599	40	<\$100M	27.5	1,599	40	0
Northern NB	MN	52.5	0.045	0.113	4,915	156	\$100M-500M	77.5	40,257	301	0
First NB of Cold Spring	MN	52.5	0.046	0.14	4,336	136	<\$100M	77.5	30,865	234	0.003
Community Bk Plymouth	MN	52.5	0.057	0.13	3,266	118	<\$100M	72.5	25,047	198	0
Security St Bk of Aitkin	MN	52.5	0.048	0.114	4,659	144	<\$100M	70.0	34,896	284	0
First St Bk of Swanville	MN	52.5	0.085	0.203	1,990	102	<\$100M	67.5	9,790	132	0
Security St Bk of Lewiston	MN	52.5	0.039	0.167	3,377	183	<\$100M	65.0	20,274	236	0
Provincial Bk	MN	52.5	0.052	0.154	3,766	121	<\$100M	65.0	22,719	200	0
First St Bk Southwest	MN	52.5	0.036	0.14	4,957	178	\$100M-500M	62.5	28,783	276	0.003
State Bk of Cokato	MN	52.5	0.054	0.148	3,599	149	<\$100M	62.5	20,346	219	0
Rural American Bk-Braham	MN	52.5	0.064	0.231	2,456	100	<\$100M	62.5	10,643	147	0
Canton St Bk	MN	52.5	0.079	0.224	2,201	99	<\$100M	62.5	9,845	130	0
State Bk of Hawley	MN	52.5	0.051	0.175	3,206	123	<\$100M	60.0	16,725	197	0
Home Federal Savings Bank	MN	52.5	0.012	0.032	12,029	279	\$500M-\$1B	57.5	120,298	698	0
Stearns Bk NA	MN	52.5	0.009	0.022	9,731	430	\$1B-\$10B	55.0	82,823	980	0
First Farmers & Mrch St Bk	MN	52.5	0.051	0.161	3,382	126	<\$100M	50.0	15,941	190	0
Farmers & Mrch St Bk	MN	52.5	0.062	1	1,794	46	<\$100M	25.0	1,794	46	0
First NB of Cokato	MN	52.5	0.058	0.402	1,606	75	<\$100M	25.0	3,193	90	0
Crown Bk	MN	50.0	0.041	0.057	7,209	172	\$100M-500M	80.0	94,541	437	0
Venture Bk	MN	50.0	0.04	0.072	5,360	182	\$100M-500M	80.0	57,139	401	0
Security Bk Waconia	MN	50.0	0.035	0.1	4,942	172	\$100M-500M	65.0	37,187	274	0
Bankcherokee	MN	50.0	0.026	0.062	6,661	271	\$100M-500M	62.5	55,979	493	0.001
American Bk	MN	50.0	0.01	0.023	6,754	568	\$500M-\$1B	60.0	83,886	895	0
First NB of Saint Peter	MN	50.0	0.038	0.153	4,336	161	\$100M-500M	60.0	23,989	253	0.001
Security St Bk of Howard Lak	MN	50.0	0.04	0.197	3,456	124	<\$100M	57.5	17,226	200	0
Rural Amer Bk Hector/Fairfax	MN	50.0	0.041	0.266	2,444	110	<\$100M	55.0	9,199	144	0
Crookston NB	MN	50.0	0.059	0.246	2,088	65	<\$100M	52.5	8,494	93	0
Security St Bk of Wanamingo	MN	50.0	0.046	0.308	2,617	106	<\$100M	47.5	8,490	135	0
First NB of Buhl	MN	50.0	0.071	0.335	1,249	50	<\$100M	42.5	3,725	64	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

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Nicollet Cty Bk	MN	50.0	0.033	0.22	3,595	152	\$100M-500M	37.5	11,071	198	0.004
F&M Cmnty Bk NA	MN	50.0	0.037	0.305	2,772	110	<\$100M	35.0	7,708	141	0
Northern St Bk of Gonvick	MN	50.0	0.046	1	1,350	88	<\$100M	30.0	1,350	88	0
Farmers & Merchants St Bk	MN	50.0	0.064	1	1,470	30	<\$100M	30.0	1,470	30	0
State Bk of Marietta	MN	50.0	0.095	1	651	26	<\$100M	25.0	651	26	0
Rural American Bk Foley	MN	47.5	0.046	0.144	3,321	122	<\$100M	80.0	23,023	208	0
United Cmnty Bk	MN	47.5	0.032	0.094	4,621	219	\$100M-500M	75.0	42,856	392	0.001
Excel Bk MN	MN	47.5	0.019	0.025	10,548	248	\$500M-\$1B	65.0	109,701	684	0
Woodlands NB	MN	47.5	0.04	0.109	4,249	134	\$100M-500M	65.0	30,922	242	0
First NB of Northfield	MN	47.5	0.042	0.119	3,642	170	<\$100M	65.0	25,435	271	0
Fidelity Bk	MN	47.5	0.014	0.039	6,185	274	\$100M-500M	62.5	74,398	592	0
State Bk of Long Lake	MN	47.5	0.03	0.093	4,980	243	\$100M-500M	60.0	32,737	407	0
Unity Bk East	MN	47.5	0.05	0.175	2,633	101	<\$100M	57.5	14,285	154	0
Grand Rapids St Bk	MN	47.5	0.02	0.104	5,014	182	\$100M-500M	55.0	36,251	324	0.006
Center NB	MN	47.5	0.035	0.125	4,236	156	\$100M-500M	50.0	22,719	240	0
Odin St Bk	MN	47.5	0.044	0.312	1,570	106	<\$100M	47.5	5,037	122	0
First NB of Coleraine	MN	47.5	0.045	0.32	2,636	75	<\$100M	45.0	8,237	111	0
Pine Island Bk	MN	47.5	0.048	0.242	2,199	75	<\$100M	37.5	7,586	106	0
Lake Country Cmnty Bk	MN	47.5	0.049	0.257	1,656	62	<\$100M	37.5	6,166	88	0
Welcome St Bk	MN	47.5	0.08	0.306	1,366	54	<\$100M	32.5	3,560	69	0
Peoples St Bk of Wells	MN	47.5	0.053	0.585	1,061	41	<\$100M	27.5	1,815	46	0
Prior Lake St Bk	MN	45.0	0.025	0.064	4,054	313	\$100M-500M	95.0	63,838	493	0
Security St Bk of Maple Lake	MN	45.0	0.042	0.133	2,885	123	<\$100M	80.0	21,716	196	0
Merchants Bk NA	MN	45.0	0.036	0.108	3,739	195	\$100M-500M	77.5	34,503	322	0
Sherburne St Bk	MN	45.0	0.052	0.115	2,901	98	<\$100M	77.5	25,197	197	0
Drake Bk	MN	45.0	0.056	0.121	2,997	92	<\$100M	72.5	24,676	181	0
Falcon NB	MN	45.0	0.064	0.14	2,565	75	<\$100M	65.0	18,383	140	0
First St Bk of Bigfork	MN	45.0	0.054	0.176	2,139	99	<\$100M	65.0	12,173	147	0
First Security Bk	MN	45.0	0.031	0.109	3,684	188	\$100M-500M	57.5	25,159	273	0
Arlington St Bk	MN	45.0	0.043	0.168	2,265	104	<\$100M	57.5	13,444	154	0
TCF NB	MN	45.0	0.001	0.003	7,191	230	\$50B-\$10B	55.0	312,255	1,189	0
Pioneer Bk	MN	45.0	0.026	0.078	5,198	178	\$100M-500M	52.5	33,433	303	0
First Integrity Bk NA	MN	45.0	0.047	0.111	2,679	135	<\$100M	50.0	14,733	188	0
First Security Bk Storden	MN	45.0	0.04	0.286	1,651	106	<\$100M	47.5	5,769	122	0
Community Development Bank F	MN	45.0	0.069	0.224	1,487	55	<\$100M	42.5	5,531	90	0
Mid-Central Federal Savings	MN	45.0	0.023	0.308	2,376	113	\$100M-500M	32.5	6,865	133	0
Hardwick St Bk	MN	45.0	0.054	1	763	39	<\$100M	25.0	763	39	0.008
Kent St Bk	MN	45.0	0.058	1	425	12	<\$100M	25.0	425	12	0
21st Century Bk	MN	42.5	0.018	0.038	5,753	189	\$100M-500M	92.5	152,215	510	0
Riverview Cmnty Bk	MN	42.5	0.042	0.118	4,225	98	\$100M-500M	82.5	35,682	217	0
University NB	MN	42.5	0.035	0.081	3,908	147	\$100M-500M	75.0	42,417	319	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

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Lino Lakes St Bk	MN	42.5	0.041	0.058	4,268	140	\$100M-500M	72.5	48,198	317	0
Community Bk Owatonna	MN	42.5	0.053	0.194	1,805	60	<\$100M	62.5	9,328	91	0
Valley Bk	MN	42.5	0.033	0.12	3,657	138	\$100M-500M	57.5	25,683	220	0.001
State Bk of Kimball	MN	42.5	0.037	0.154	2,245	84	<\$100M	52.5	14,134	135	0
First NB&T	MN	42.5	0.032	0.09	4,098	139	\$100M-500M	50.0	26,014	218	0.005
Premier Bk	MN	42.5	0.031	0.068	4,152	139	\$100M-500M	47.5	25,489	212	0
Key Cmnty Bk	MN	42.5	0.034	0.134	3,246	128	<\$100M	47.5	17,177	220	0
Bremer Bk NA	MN	42.5	0.036	0.19	2,777	111	<\$100M	47.5	14,110	170	0.001
First St Bk of Fountain	MN	42.5	0.039	0.263	1,322	82	<\$100M	47.5	5,033	103	0
Minnwest Bk Luverne	MN	42.5	0.027	0.11	3,588	172	\$100M-500M	42.5	18,210	228	0
United Prairie Bk Spicer	MN	42.5	0.044	0.12	2,718	134	<\$100M	40.0	11,593	184	0
Altura St Bk	MN	42.5	0.039	0.399	1,592	82	<\$100M	37.5	3,991	99	0
Citizens St Bk of Glenville	MN	42.5	0.043	0.541	1,223	78	<\$100M	37.5	2,259	89	0
State Bk of Lucan	MN	42.5	0.043	0.385	1,082	52	<\$100M	32.5	2,342	63	0
First NB of Gilbert	MN	42.5	0.045	0.56	1,047	37	<\$100M	32.5	1,870	44	0
Saint Martin NB	MN	42.5	0.049	0.654	758	20	<\$100M	30.0	1,159	24	0
State Bk of Bellingham	MN	42.5	0.046	1	958	34	<\$100M	27.5	958	34	0
Atwater St Bk	MN	42.5	0.055	0.478	1,190	38	<\$100M	25.0	2,489	47	0
St James FS & LA	MN	42.5	0.051	0.299	1,171	43	<\$100M	10.0	1,418	45	0
Community Bk Mn Valley	MN	40.0	0.03	0.059	3,965	151	\$100M-500M	85.0	66,871	351	0
Heritage Bk NA	MN	40.0	0.018	0.052	2,721	415	\$100M-500M	70.0	40,496	570	0.001
First NB of Chisholm	MN	40.0	0.038	0.141	2,226	85	<\$100M	65.0	15,802	150	0
Anchor Bk NA	MN	40.0	0.013	0.028	4,273	202	\$100M-500M	62.5	67,712	480	0
North Star Bk	MN	40.0	0.019	0.046	4,697	191	\$100M-500M	62.5	55,542	380	0
State Bk of Aurora	MN	40.0	0.067	0.148	1,940	45	<\$100M	62.5	13,064	101	0
Citizens St Bk of Olivia	MN	40.0	0.061	0.12	1,609	73	<\$100M	60.0	12,625	113	0
First NB of Cass Lake	MN	40.0	0.067	0.186	1,407	55	<\$100M	55.0	7,522	91	0
First NB	MN	40.0	0.034	0.074	3,995	120	\$100M-500M	50.0	27,406	188	0
Farmers & Merchants St Bk	MN	40.0	0.026	0.157	2,236	127	<\$100M	50.0	14,091	172	0
First St B&T	MN	40.0	0.024	0.179	4,310	67	\$100M-500M	42.5	20,344	126	0.001
Bank Of Maple Plain	MN	40.0	0.034	0.193	1,772	87	<\$100M	42.5	8,693	120	0
Community Bk Winsted	MN	40.0	0.047	0.192	1,926	58	<\$100M	37.5	8,097	83	0
Concorde Bk	MN	40.0	0.047	0.237	1,727	53	<\$100M	37.5	6,754	79	0
First Farmers & Mrch St Bk	MN	40.0	0.051	0.202	1,434	52	<\$100M	35.0	5,853	82	0
Jasper St Bk	MN	40.0	0.044	0.375	726	40	<\$100M	30.0	1,935	52	0.014
Franklin St Bk	MN	40.0	0.038	0.685	812	39	<\$100M	25.0	1,186	41	0
Washington Cty Bk NA	MN	37.5	0.028	0.063	4,294	163	\$100M-500M	72.5	49,733	321	0
Farmers & Merchants St Bk	MN	37.5	0.042	0.147	2,038	104	<\$100M	67.5	13,878	167	0
Gateway Bk	MN	37.5	0.058	0.102	2,004	53	<\$100M	65.0	19,289	138	0
Citizens St Bk of Waverly	MN	37.5	0.043	0.141	1,958	79	<\$100M	62.5	13,914	128	0
State Bk Of New Prague	MN	37.5	0.036	0.114	3,647	103	\$100M-500M	57.5	25,865	198	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
1st Regents Bk	MN	37.5	0.041	0.116	2,632	89	<\$100M	57.5	19,727	169	0
Profinium FNCL	MN	37.5	0.017	0.069	4,102	155	\$100M-500M	52.5	37,313	285	0
Bremer Bk NA	MN	37.5	0.019	0.055	4,425	145	\$100M-500M	52.5	39,895	280	0.001
First Cmnty Bk	MN	37.5	0.047	0.23	1,350	56	<\$100M	50.0	5,867	77	0
Eitzen St Bk	MN	37.5	0.04	0.181	1,659	79	<\$100M	47.5	9,025	112	0
Anchor Bk Saint Paul	MN	37.5	0.039	0.111	2,288	82	<\$100M	45.0	12,945	150	0
Farmers St Bk of Watkins	MN	37.5	0.043	0.27	1,290	48	<\$100M	45.0	4,780	65	0
American Svg	MN	37.5	0.05	0.196	1,376	33	<\$100M	40.0	6,595	59	0
State Bk of Danvers	MN	37.5	0.042	0.283	1,486	55	<\$100M	35.0	5,228	82	0
Hometown Bank	MN	37.5	0.038	0.133	2,791	78	<\$100M	30.0	9,966	113	0
Rushford St Bk	MN	37.5	0.034	0.272	1,213	61	<\$100M	27.5	4,091	81	0
First St Bk of Saint Joseph	MN	35.0	0.042	0.107	2,761	74	<\$100M	62.5	22,489	154	0
Business Bk	MN	35.0	0.033	0.077	2,583	112	<\$100M	60.0	23,151	217	0
Security St Bk Fergus Falls	MN	35.0	0.027	0.125	2,274	98	<\$100M	52.5	16,934	164	0
Commerce Bk	MN	35.0	0.026	0.067	3,274	133	\$100M-500M	50.0	23,481	253	0
Community FS & LA of Little	MN	35.0	0.019	0.165	1,925	88	<\$100M	42.5	11,582	130	0
Merchants Bk NA	MN	35.0	0.034	0.198	1,348	76	<\$100M	42.5	6,815	108	0
Miners NB of Eveleth	MN	35.0	0.032	0.195	1,231	61	<\$100M	42.5	6,306	91	0
First Independent Bk Wood LA	MN	35.0	0.043	0.248	786	20	<\$100M	40.0	3,175	34	0
Minnwest Bk South	MN	35.0	0.016	0.064	2,916	174	\$100M-500M	35.0	14,732	241	0
Northern Star Bk	MN	35.0	0.039	0.124	1,766	62	<\$100M	32.5	7,488	89	0
Farmers St Bk of Sherburn	MN	35.0	0.032	0.342	801	53	<\$100M	30.0	2,717	63	0
Rosemount NB	MN	35.0	0.04	0.114	2,214	69	<\$100M	27.5	8,538	110	0
Unity Bk NA	MN	35.0	0.029	0.197	1,606	69	<\$100M	27.5	5,945	89	0
Community Pride Bk	MN	32.5	0.035	0.069	2,739	91	<\$100M	72.5	35,545	219	0
Security Bk MN	MN	32.5	0.033	0.08	2,502	86	<\$100M	65.0	27,212	186	0.002
Minnwest Bk Ortonville	MN	32.5	0.023	0.123	1,938	102	<\$100M	57.5	15,699	142	0
Community NB	MN	32.5	0.025	0.062	3,311	107	\$100M-500M	55.0	29,329	211	0
Centennial NB	MN	32.5	0.039	0.162	1,551	44	<\$100M	55.0	9,579	77	0
First Farmers & Merchants NB	MN	32.5	0.029	0.106	2,438	93	<\$100M	47.5	15,976	162	0
Granite Falls Bk	MN	32.5	0.021	0.235	1,264	67	<\$100M	35.0	5,375	96	0.001
United Farmers & Mrch St Bk	MN	32.5	0.031	0.199	958	39	<\$100M	35.0	4,745	62	0
Security St Bk of Oklee	MN	32.5	0.018	1	455	24	<\$100M	30.0	455	24	0
Integrity Bk Plus	MN	32.5	0.032	0.17	1,231	62	<\$100M	27.5	5,396	84	0
First NB of Brewster	MN	32.5	0.033	0.418	890	29	<\$100M	25.0	2,130	39	0
First St Bk of Rosemount	MN	32.5	0.026	0.167	1,566	82	<\$100M	17.5	3,897	100	0
Equity Bk	MN	30.0	0.041	0.093	1,848	70	<\$100M	62.5	18,784	123	0
Community Bk	MN	30.0	0.05	0.103	1,253	37	<\$100M	57.5	11,891	71	0
Lake Area Bk	MN	30.0	0.019	0.036	4,434	105	\$100M-500M	55.0	47,414	256	0.002
Lake Bk NA	MN	30.0	0.026	0.111	1,936	88	<\$100M	55.0	16,479	150	0.002
Capital Bk	MN	30.0	0.038	0.083	1,786	65	<\$100M	55.0	15,661	127	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
United Prairie Bk Slayton	MN	30.0	0.032	0.143	1,197	64	<\$100M	55.0	8,366	90	0
Northwest Cmnty Bk	MN	30.0	0.043	0.113	1,165	44	<\$100M	50.0	9,800	85	0
First Cmnty Bk	MN	30.0	0.038	0.191	940	28	<\$100M	42.5	4,933	45	0
Exchange St Bk	MN	30.0	0.022	0.164	1,434	75	<\$100M	40.0	8,749	104	0
State Bk of Hamburg	MN	30.0	0.035	0.298	704	27	<\$100M	22.5	2,253	34	0
Worthington Federal Savings	MN	30.0	0.01	0.835	497	16	<\$100M	17.5	497	16	0
First Advantage Bk	MN	27.5	0.047	0.102	1,219	26	<\$100M	50.0	10,161	65	0
Cambridge St Bk	MN	27.5	0.025	0.05	2,266	86	<\$100M	47.5	21,508	158	0
Farmers St Bk of Hoffman	MN	27.5	0.031	0.168	709	51	<\$100M	45.0	4,215	73	0
First St Bk Lake Lillian	MN	27.5	0.011	0.169	1,123	66	\$100M-500M	42.5	6,632	88	0
Farmers St Bk of Hartland	MN	27.5	0.029	0.167	1,464	58	<\$100M	40.0	8,453	90	0
First Security Bk Lake Bento	MN	27.5	0.033	0.205	552	33	<\$100M	32.5	2,681	50	0
Minnesota First Credit & Svg	MN	27.5	0.005	0.341	123	4	<\$100M	30.0	361	6	0
State Bk of Bricelyn	MN	27.5	0.018	0.517	436	28	<\$100M	25.0	843	32	0
First NB At Saint James	MN	27.5	0.03	0.292	760	33	<\$100M	12.5	1,770	42	0
Ormsby St Bk	MN	27.5	0.026	0.267	606	29	<\$100M	10.0	1,154	35	0
North Amer Bkg Co	MN	25.0	0.026	0.051	3,657	43	\$100M-500M	65.0	46,612	198	0
Premier Bk MN	MN	25.0	0.01	0.028	1,697	127	\$100M-500M	60.0	39,902	224	0
First Security Bk	MN	25.0	0.034	0.076	1,304	72	<\$100M	60.0	14,875	139	0
Maple Bk	MN	25.0	0.04	0.072	1,210	45	<\$100M	60.0	14,993	94	0
First Cmrl Bk	MN	25.0	0.027	0.088	2,565	50	<\$100M	57.5	25,477	138	0
Wells Federal Bank FSB	MN	25.0	0.012	0.028	2,967	80	\$100M-500M	42.5	34,045	173	0.003
State Bk of Belle Plaine	MN	25.0	0.02	0.122	1,706	56	<\$100M	37.5	11,669	101	0
First NB In Winnebago	MN	25.0	0.025	0.177	862	44	<\$100M	35.0	4,874	61	0
Lake City Federal Bank	MN	25.0	0.026	0.109	1,703	56	<\$100M	22.5	7,115	81	0
Marshall Bk NA	MN	22.5	0.025	0.065	2,197	72	<\$100M	57.5	24,290	155	0
Farmers St Bk of Hamel	MN	22.5	0.021	0.076	1,492	65	<\$100M	57.5	18,845	124	0.001
Stearns Bk NA	MN	22.5	0.033	0.095	1,252	50	<\$100M	22.5	5,060	72	0
First St Bk Kiester	MN	22.5	0.028	0.132	549	41	<\$100M	12.5	2,102	48	0
Signature Bk	MN	20.0	0.022	0.046	1,661	45	<\$100M	52.5	23,337	129	0
First NB of Mcintosh	MN	20.0	0.017	0.164	373	22	<\$100M	35.0	2,274	26	0
Security St Bk of Sebek	MN	20.0	0.035	0.122	858	36	<\$100M	25.0	4,309	55	0
Farmers St Bk of Trimont	MN	20.0	0.018	0.172	682	33	<\$100M	10.0	1,872	42	0
Plaza Park St Bk	MN	17.5	0.015	0.045	1,892	44	\$100M-500M	62.5	35,466	159	0.004
Lakeview Bk	MN	17.5	0.024	0.108	610	27	<\$100M	50.0	5,628	49	0
Community Bk Corp	MN	17.5	0.012	0.04	1,225	68	\$100M-500M	47.5	21,448	135	0
Union B&TC	MN	17.5	0.018	0.079	1,305	56	<\$100M	42.5	13,597	86	0
Valley Bk Mn	MN	17.5	0.021	0.096	933	42	<\$100M	20.0	5,026	58	0
Jackson FS & LA	MN	17.5	0.01	0.137	282	9	<\$100M	10.0	712	12	0
Eagle Cmnty Bk	MN	15.0	0.025	0.04	430	51	<\$100M	55.0	10,315	79	0
United Prairie Bk Madison	MN	15.0	0.019	0.101	657	38	<\$100M	35.0	5,976	67	0

Table 3B Expanded. Micro Business Lending Institutions in Minnesota Using Call Report Data, June 2005

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Brickwell Cmnty Bk	MN	15.0	0.018	0.105	486	11	<\$100M	32.5	4,629	25	0
American Investors Bank And	MN	12.5	0.007	0.087	238	4	<\$100M	35.0	2,748	12	0
Inter Savings Bank FSB	MN	12.5	0.002	0.041	1,545	26	\$500M-\$1B	32.5	24,949	98	0
Brainerd S & LA A Federal A	MN	12.5	0.003	0.083	210	10	<\$100M	32.5	2,543	19	0
First St Bk of Okabena	MN	12.5	0.011	0.08	284	14	<\$100M	10.0	284	14	0
First Security Bk Sanborn	MN	12.5	0.015	0.088	197	15	<\$100M	10.0	711	21	0
New Market Bk	MN	10.0	0.012	0.038	818	38	<\$100M	50.0	18,416	99	0
First Federal Bank	MN	10.0	0.006	0.061	883	27	\$100M-500M	47.5	14,515	56	0
First St Bk of Red Wing	MN	10.0	0.008	0.051	423	12	<\$100M	45.0	8,275	35	0
Peoples St Bk of Comfrey	MN	10.0	0	0	0	0	<\$100M	45.0	3,160	57	0
United Bkr Bk	MN	10.0	0.002	0.006	491	11	\$100M-500M	40.0	37,599	116	0.004
Pinehurst Bk	MN	10.0	0.01	0.034	222	5	<\$100M	40.0	5,862	28	0
Rochester Bk	MN	10.0	0.009	0.056	434	17	<\$100M	37.5	7,519	32	0
National Bk	MN	10.0	0.005	0.016	121	3	<\$100M	37.5	6,520	20	0
First Security Bk Canby	MN	10.0	0.015	0.042	473	25	<\$100M	25.0	5,220	55	0
Stearns Bk NA	MN	10.0	0.012	0.034	671	24	<\$100M	17.5	5,763	44	0
Stearns Bk NA	MN	10.0	0.004	0.014	140	4	<\$100M	15.0	4,215	24	0
Liberty Savings Bank FSB	MN	10.0	0	0.066	40	1	\$100M-500M	12.5	413	3	0.001
WF NB South Central	MN	NR	0	.	0	0	<\$100M	NR	0	0	0
First Resource Bk	MN	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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.