

Table 1 Small-Business-Friendly Banks in Minnesota, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
VERMILLION ST BK	VERMILLION	100.0	\$100M-500M	59,152	815
CITIZENS INDEPENDENT BK	SAINT LOUIS PARK	95.0	\$100M-500M	50,567	532
VILLAGE BK	SAINT FRANCIS	95.0	<\$100M	25,256	442
HAMPTON BK	HAMPTON	92.5	<\$100M	23,355	412
PRIOR LAKE ST BK	PRIOR LAKE	90.0	<\$100M	30,080	376
PLAZA PARK ST BK	WAITE PARK	90.0	<\$100M	23,321	349
COMMUNITY NB	NORTHFIELD	87.5	\$100M-500M	34,827	521
BREMER BK NA	BRECKENRIDGE	87.5	<\$100M	21,500	679
BREMER BK NA	BRAINERD	87.5	\$100M-500M	62,140	825
BANK OF ELK RIVER	ELK RIVER	87.5	\$100M-500M	39,001	487
COUNTY BK	FOREST LAKE	87.5	<\$100M	21,632	240
UNIVERSITY NB	SAINT PAUL	87.5	<\$100M	11,735	279
FIRST NB OF FARMINGTON	FARMINGTON	87.5	<\$100M	16,301	298
STATE BK OF COKATO	COKATO	87.5	<\$100M	15,798	260
TOWN & COUNTRY BK	ALMELUND	87.5	<\$100M	12,820	335
NORWEST BK MN SOUTH NA	ROCHESTER	70.0	\$1B-\$10B	478,150	6,201
COMMUNITY FIRST NB	FERGUS FALLS	70.0	\$500M-\$1B	147,339	3,685
U S BK NA	MINNEAPOLIS	57.5	>\$10B	7,440,734	132,240

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Vermillion St Bk	Vermillion	100.0	25.0	25.0	25.0	25.0	\$100M-500M	59,152	815	77.5	77.5
Citizens Independent Bk	Saint Louis Par	95.0	22.5	25.0	25.0	22.5	\$100M-500M	50,567	532	75.0	80.0
Village Bk	Saint Francis	95.0	25.0	25.0	22.5	22.5	<\$100M	25,256	442	77.5	67.5
Hampton Bk	Hampton	92.5	25.0	22.5	22.5	22.5	<\$100M	23,355	412	77.5	75.0
Plaza Park St Bk	Waite Park	90.0	22.5	25.0	22.5	20.0	<\$100M	23,321	349	67.5	52.5
Prior Lake St Bk	Prior Lake	90.0	22.5	25.0	22.5	20.0	<\$100M	30,080	376	67.5	70.0
Bank Of Elk River	Elk River	87.5	20.0	22.5	22.5	22.5	\$100M-500M	39,001	487	60.0	62.5
State Bk Of Cokato	Cokato	87.5	25.0	25.0	20.0	17.5	<\$100M	15,798	260	67.5	72.5
Bremer Bk Na	Brainerd	87.5	25.0	12.5	25.0	25.0	\$100M-500M	62,140	825	80.0	70.0
Town & Country Bk	Almelund	87.5	25.0	25.0	17.5	20.0	<\$100M	12,820	335	90.0	95.0
County Bk	Forest Lake	87.5	25.0	25.0	20.0	17.5	<\$100M	21,632	240	55.0	40.0
Bremer Bk Na	Breckenridge	87.5	20.0	22.5	20.0	25.0	<\$100M	21,500	679	85.0	87.5
Community Nb	Northfield	87.5	22.5	20.0	22.5	22.5	\$100M-500M	34,827	521	62.5	55.0
University Nb	Saint Paul	87.5	25.0	25.0	17.5	20.0	<\$100M	11,735	279	90.0	92.5
First Nb Of Farmington	Farmington	87.5	22.5	25.0	20.0	20.0	<\$100M	16,301	298	60.0	57.5
First St Bk Of Wyoming	Wyoming	85.0	17.5	25.0	20.0	22.5	<\$100M	15,530	435	72.5	70.0
Bremer Bk Na	Alexandria	85.0	22.5	12.5	25.0	25.0	\$100M-500M	74,408	1,137	80.0	75.0
Peoples Nb Of Mora	Mora	85.0	22.5	15.0	22.5	25.0	\$100M-500M	34,402	579	92.5	92.5
Bremer Bk Na	South Saint Pau	85.0	25.0	10.0	25.0	25.0	\$100M-500M	205,997	1,025	75.0	62.5
Bremer Bk Na	Saint Cloud	85.0	25.0	10.0	25.0	25.0	\$100M-500M	135,687	1,154	85.0	82.5
Bremer Bk Na	Moorhead	85.0	25.0	10.0	25.0	25.0	\$100M-500M	64,190	780	80.0	77.5
First Mn Bk Na	Glencoe	82.5	20.0	15.0	22.5	25.0	\$100M-500M	35,458	567	62.5	57.5
Heritage Nb	North Saint Pau	82.5	25.0	7.5	25.0	25.0	\$100M-500M	49,878	657	77.5	65.0
Rockford St Bk	Rockford	82.5	22.5	25.0	17.5	17.5	<\$100M	12,262	304	72.5	65.0
United Cmnty Bk	Perham	82.5	20.0	17.5	22.5	22.5	\$100M-500M	24,370	530	95.0	97.5
American Heritage Nb	Long Prairie	80.0	25.0	5.0	25.0	25.0	\$100M-500M	41,879	675	77.5	70.0
Chisago St Bk	Chisago City	80.0	22.5	25.0	17.5	15.0	<\$100M	11,785	207	60.0	50.0
First St Bk Of Castle Rock	Castle Rock	80.0	17.5	25.0	17.5	20.0	<\$100M	13,216	278	87.5	92.5
Rural Amer Bk	East Grand Forl	80.0	15.0	22.5	20.0	22.5	<\$100M	15,724	391	90.0	95.0
Northeast Bk	Minneapolis	80.0	25.0	5.0	25.0	25.0	\$100M-500M	73,161	970	75.0	70.0
Citizens St Bk Of St James	Saint James	80.0	20.0	22.5	17.5	20.0	<\$100M	14,528	327	90.0	97.5
Saint Anthony Park St Bk	Saint Paul	80.0	25.0	10.0	22.5	22.5	<\$100M	34,793	522	80.0	65.0
First Nb Of Walker	Walker	80.0	22.5	7.5	25.0	25.0	\$100M-500M	44,543	895	80.0	80.0
State Bk Of Rogers	Rogers	80.0	25.0	10.0	22.5	22.5	<\$100M	27,176	532	80.0	77.5
Western Bk	Saint Paul	80.0	25.0	5.0	25.0	25.0	\$100M-500M	75,901	939	75.0	70.0
First Nb Of Waseca	Waseca	80.0	15.0	22.5	22.5	20.0	\$100M-500M	24,920	325	55.0	57.5
Security St Bk Of Mankato	Mankato	80.0	25.0	7.5	22.5	25.0	<\$100M	29,302	748	82.5	85.0
Bank Of St Paul	Saint Paul	80.0	22.5	25.0	17.5	15.0	<\$100M	12,568	182	37.5	45.0
Anchor Bk West St Paul Na	West Saint Paul	80.0	25.0	5.0	25.0	25.0	\$100M-500M	42,228	610	70.0	62.5
First Nb Of Elk River	Elk River	80.0	25.0	5.0	25.0	25.0	\$100M-500M	116,864	1,285	77.5	72.5
Lake Area Bk	Lindstrom	80.0	25.0	7.5	25.0	22.5	<\$100M	40,376	440	82.5	85.0
Farmers St Bk Of Madelia	Madelia	80.0	20.0	22.5	15.0	22.5	<\$100M	9,730	427	90.0	95.0

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of 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	80.0	22.5	7.5	25.0	25.0	\$100M-500M	46,423	598	70.0	62.5
Century Bk Na	Eden Prairie	80.0	25.0	5.0	25.0	25.0	\$100M-500M	87,763	915	75.0	65.0
State Bk Of Long Lake	Long Lake	77.5	25.0	7.5	22.5	22.5	<\$100M	23,047	401	65.0	60.0
Excel Bk	Edina	77.5	25.0	2.5	25.0	25.0	\$100M-500M	63,109	566	72.5	77.5
Alliance Bk	New Ulm	77.5	22.5	5.0	25.0	25.0	\$100M-500M	66,898	900	72.5	70.0
Security Bk Waconia	Waconia	77.5	15.0	25.0	20.0	17.5	<\$100M	15,972	272	47.5	55.0
First Integrity Bk Na	Staples	77.5	20.0	20.0	17.5	20.0	<\$100M	14,609	344	90.0	95.0
Bremer Bk Na	Willmar	77.5	20.0	10.0	25.0	22.5	\$100M-500M	46,802	407	67.5	60.0
Annandale St Bk	Annandale	77.5	15.0	25.0	17.5	20.0	<\$100M	13,998	301	87.5	92.5
Creditamerica Svg Co	Brainerd	77.5	22.5	7.5	25.0	22.5	\$100M-500M	54,378	552	67.5	57.5
21St Century Bk North	Ham Lake	77.5	25.0	10.0	22.5	20.0	<\$100M	35,468	391	67.5	52.5
First Nb Of The North	Sandstone	77.5	22.5	20.0	17.5	17.5	<\$100M	14,253	291	65.0	50.0
Ridgedale St Bk	Minnetonka	77.5	15.0	25.0	20.0	17.5	<\$100M	15,136	299	57.5	50.0
Princeton Bk	Princeton	77.5	22.5	5.0	25.0	25.0	\$100M-500M	46,358	678	87.5	90.0
Highland Bk	Saint Michael	77.5	22.5	5.0	25.0	25.0	\$100M-500M	66,958	1,000	70.0	67.5
Northern St Bk Of Virginia	Virginia	77.5	20.0	22.5	15.0	20.0	<\$100M	10,579	286	90.0	92.5
Anchor Bk Na	Wayzata	77.5	22.5	5.0	25.0	25.0	\$100M-500M	50,415	812	70.0	62.5
Woodland Bk	Remer	77.5	22.5	12.5	17.5	25.0	<\$100M	13,854	758	85.0	87.5
Citizens St Bk Of Norwood	Norwood Youn	77.5	22.5	25.0	15.0	15.0	<\$100M	8,768	215	67.5	62.5
First Nb Of Milaca	Milaca	77.5	17.5	17.5	20.0	22.5	<\$100M	20,674	562	75.0	72.5
Security St Bk Of Hibbing	Hibbing	77.5	22.5	7.5	22.5	25.0	<\$100M	25,338	620	67.5	57.5
Security St Bk Of Bemidji	Bemidji	77.5	25.0	10.0	22.5	20.0	<\$100M	23,315	401	80.0	62.5
Glenwood St Bk	Glenwood	77.5	22.5	20.0	20.0	15.0	<\$100M	17,807	225	87.5	90.0
Riverside Bk	Minneapolis	77.5	25.0	2.5	25.0	25.0	\$100M-500M	140,072	2,199	72.5	72.5
Grand Rapids St Bk	Grand Rapids	77.5	17.5	15.0	22.5	22.5	\$100M-500M	38,953	468	62.5	50.0
Farmers St Bk Of Hamel	Hamel	77.5	20.0	25.0	17.5	15.0	<\$100M	12,975	219	55.0	55.0
State Bk Of Moorhead	Moorhead	77.5	17.5	22.5	17.5	20.0	<\$100M	11,182	322	67.5	60.0
Boundary Waters Cmnty Bk	Ely	77.5	22.5	22.5	15.0	17.5	<\$100M	9,499	256	85.0	92.5
Fidelity Bk	Edina	75.0	25.0	2.5	25.0	22.5	\$100M-500M	66,627	505	62.5	55.0
Dakota Bk	Mendota Heigh	75.0	25.0	2.5	22.5	25.0	\$100M-500M	37,321	1,000	67.5	60.0
State Bk Of Faribault	Faribault	75.0	12.5	20.0	20.0	22.5	\$100M-500M	19,765	448	85.0	90.0
Citizens B&Tc	Hutchinson	75.0	17.5	15.0	22.5	20.0	\$100M-500M	29,480	369	65.0	52.5
American Bk Lake City	Lake City	75.0	17.5	22.5	17.5	17.5	<\$100M	13,944	236	85.0	87.5
Yellow Medicine County Bk	Granite Falls	75.0	15.0	22.5	20.0	17.5	<\$100M	16,305	240	87.5	90.0
Oakley Nb Of Buffalo	Buffalo	75.0	22.5	7.5	22.5	22.5	\$100M-500M	32,947	418	62.5	50.0
State Bk Of Belle Plaine	Belle Plaine	75.0	12.5	25.0	17.5	20.0	<\$100M	11,296	298	67.5	67.5
Peoples Bk Of Cmrc	Cambridge	75.0	22.5	5.0	25.0	22.5	\$100M-500M	40,921	497	70.0	62.5
Park Nb	Saint Louis Par	75.0	22.5	2.5	25.0	25.0	\$100M-500M	67,047	674	57.5	50.0
Preferred Bk	Big Lake	75.0	20.0	25.0	15.0	15.0	<\$100M	8,608	228	85.0	87.5
Bremer Bk Na	Detroit Lakes	75.0	17.5	10.0	22.5	25.0	\$100M-500M	33,384	790	85.0	85.0
Voyager Bk	Eden Prairie	75.0	25.0	5.0	25.0	20.0	\$100M-500M	43,124	345	57.5	50.0
Beacon Bk	Shorewood	75.0	25.0	7.5	22.5	20.0	<\$100M	30,624	375	62.5	55.0
Farmers & Merchants St Bk	Pierz	75.0	25.0	5.0	22.5	22.5	\$100M-500M	37,942	500	67.5	65.0

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Cherokee St Bk Of St Paul	Saint Paul	75.0	20.0	7.5	25.0	22.5	\$100M-500M	48,922	508	65.0	62.5
First Nb&T	Pipestone	75.0	22.5	5.0	22.5	25.0	\$100M-500M	39,347	645	72.5	67.5
Capital Bk	St Paul	75.0	22.5	25.0	17.5	10.0	<\$100M	13,998	115	37.5	32.5
Signal Bk Na	West Saint Paul	75.0	22.5	2.5	25.0	25.0	\$100M-500M	97,323	1,133	67.5	55.0
State Bk Of New Prague	New Prague	75.0	20.0	25.0	17.5	12.5	<\$100M	13,536	174	40.0	42.5
Bank Of Zumbrota	Zumbrota	75.0	20.0	15.0	20.0	20.0	<\$100M	19,979	358	87.5	90.0
Grand Marais St Bk	Grand Marais	75.0	22.5	12.5	17.5	22.5	<\$100M	14,088	403	85.0	90.0
Lakes St Bk	Pequot Lakes	75.0	25.0	7.5	17.5	25.0	<\$100M	14,333	978	82.5	72.5
First St Bk Of Finlayson	Finlayson	72.5	20.0	17.5	15.0	20.0	<\$100M	9,679	358	87.5	92.5
Miners Nb Of Eveleth	Eveleth	72.5	22.5	22.5	15.0	12.5	<\$100M	9,288	143	80.0	85.0
Lake Country St Bk	Long Prairie	72.5	25.0	7.5	20.0	20.0	<\$100M	22,660	346	75.0	57.5
Franklin Nb Of Minneapolis	Minneapolis	72.5	25.0	10.0	20.0	17.5	<\$100M	22,109	264	65.0	42.5
Stearns Bk Na	St Cloud	72.5	20.0	2.5	25.0	25.0	\$100M-500M	117,104	1,108	60.0	57.5
Farmers St Bk Of New Lonc	New London	72.5	17.5	15.0	17.5	22.5	<\$100M	13,981	399	85.0	87.5
Northern St Bk	Thief River Fal	72.5	10.0	17.5	20.0	25.0	\$100M-500M	22,327	622	70.0	75.0
Wadena St Bk	Wadena	72.5	15.0	22.5	17.5	17.5	<\$100M	12,651	257	80.0	87.5
Ultima Bk Mn	Winger	72.5	20.0	22.5	15.0	15.0	<\$100M	8,635	227	85.0	87.5
Arlington St Bk	Arlington	72.5	20.0	20.0	17.5	15.0	<\$100M	11,441	228	62.5	47.5
State Bk Of Delano	Delano	72.5	22.5	10.0	20.0	20.0	<\$100M	15,529	342	75.0	67.5
Security Bk Mn	Albert Lea	72.5	25.0	7.5	22.5	17.5	<\$100M	29,367	223	50.0	37.5
Republic Bk	Duluth	72.5	25.0	10.0	22.5	15.0	\$100M-500M	36,414	214	45.0	32.5
First St Bk Alexandria-Carl	Alexandria	72.5	22.5	12.5	17.5	20.0	<\$100M	11,537	361	82.5	87.5
First Nb Of The Lakes	Navarre	72.5	17.5	25.0	15.0	15.0	<\$100M	9,123	191	80.0	82.5
State Bk Of Fairmont	Fairmont	72.5	20.0	17.5	17.5	17.5	<\$100M	12,117	275	82.5	87.5
Rural Amer Bk	Lonsdale	72.5	20.0	20.0	17.5	15.0	<\$100M	14,465	206	82.5	90.0
La Crescent St Bk	La Crescent	72.5	17.5	22.5	15.0	17.5	<\$100M	9,086	242	82.5	87.5
Bremer Bk Na	Marshall	72.5	12.5	15.0	22.5	22.5	\$100M-500M	28,747	529	65.0	60.0
Rural American Bk Foley/G	Foley	72.5	15.0	25.0	17.5	15.0	<\$100M	11,570	187	82.5	85.0
Olmsted Nb	Rochester	72.5	25.0	25.0	12.5	10.0	<\$100M	7,175	150	60.0	52.5
Lino Lakes St Bk	Lino Lakes	72.5	25.0	25.0	17.5	5.0	<\$100M	12,226	67	35.0	12.5
Premier Bk	Maplewood	70.0	17.5	2.5	25.0	25.0	\$100M-500M	44,639	693	65.0	60.0
First Cmnty Bk	Savage	70.0	22.5	7.5	17.5	22.5	<\$100M	14,083	427	67.5	62.5
Security St Bk Of Lewiston	Lewiston	70.0	12.5	22.5	15.0	20.0	<\$100M	11,082	370	85.0	92.5
Norwest Bk Mn South Na	Rochester	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	478,150	6,201	65.0	67.5
State Bk Of Young America	Norwood Youn	70.0	22.5	7.5	22.5	17.5	<\$100M	29,728	258	42.5	27.5
Security St Bk Of Aitkin	Aitkin	70.0	25.0	7.5	20.0	17.5	<\$100M	19,300	275	57.5	55.0
First Nb Of Chaska	Chaska	70.0	20.0	5.0	22.5	22.5	\$100M-500M	32,265	409	60.0	57.5
First Nb Of Cold Spring	Cold Spring	70.0	12.5	25.0	17.5	15.0	<\$100M	12,347	199	57.5	57.5
First Nb Of Deerwood	Deerwood	70.0	17.5	10.0	22.5	20.0	\$100M-500M	23,561	399	60.0	52.5
Farmers & Merchants St Bk	Blooming Prair	70.0	17.5	20.0	12.5	20.0	<\$100M	7,872	286	80.0	85.0
Mountain Iron First St Bk	Mountain Iron	70.0	22.5	7.5	20.0	20.0	<\$100M	17,108	362	65.0	52.5
Bank Windsor	Nerstrand	70.0	22.5	2.5	25.0	20.0	\$100M-500M	58,301	299	47.5	37.5
Liberty St Bk	Saint Paul	70.0	15.0	5.0	25.0	25.0	\$100M-500M	59,082	734	62.5	57.5

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Citizens Nb Of Park Rapids	Park Rapids	70.0	12.5	15.0	20.0	22.5	\$100M-500M	18,980	449	80.0	87.5
First Farmers & Merchants	Luverne	70.0	12.5	20.0	20.0	17.5	\$100M-500M	17,224	253	42.5	45.0
Community First Nb	Fergus Falls	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	147,339	3,685	70.0	72.5
Security St Bk	Fergus Falls	70.0	17.5	17.5	17.5	17.5	<\$100M	12,331	269	82.5	87.5
Home St Bk	Kandiyohi	70.0	17.5	15.0	17.5	20.0	<\$100M	12,035	294	80.0	87.5
Central Bk	Stillwater	70.0	22.5	2.5	22.5	22.5	\$100M-500M	39,420	563	57.5	52.5
Bnc Nb Of Mn	Minneapolis	70.0	25.0	2.5	22.5	20.0	<\$100M	33,266	281	55.0	30.0
North Amer Bkg Co	Roseville	70.0	25.0	25.0	15.0	5.0	<\$100M	10,856	81	32.5	17.5
Freeport St Bk	Freeport	67.5	17.5	25.0	12.5	12.5	<\$100M	7,807	179	77.5	82.5
Lakewood Bk Na	Baxter	67.5	20.0	12.5	17.5	17.5	<\$100M	14,561	276	82.5	87.5
Bonanza Valley St Bk	Brooten	67.5	20.0	25.0	10.0	12.5	<\$100M	5,297	175	62.5	47.5
First Nb In Cannon Falls	Cannon Falls	67.5	20.0	12.5	20.0	15.0	<\$100M	15,139	261	65.0	52.5
North Shore Bk Of Commer	Duluth	67.5	15.0	7.5	22.5	22.5	\$100M-500M	29,595	434	62.5	62.5
State Bk Of Aurora	Aurora	67.5	25.0	22.5	12.5	7.5	<\$100M	8,009	134	72.5	37.5
Border St Bk	Roseau	67.5	15.0	20.0	15.0	17.5	<\$100M	10,034	273	60.0	67.5
First Nb Of Chisholm	Chisholm	67.5	15.0	22.5	15.0	15.0	<\$100M	9,742	217	80.0	87.5
First Nb	Bagley	67.5	15.0	12.5	17.5	22.5	<\$100M	11,422	477	77.5	85.0
Bremer Bk Na	Crookston	67.5	2.5	22.5	20.0	22.5	\$100M-500M	16,902	574	67.5	70.0
First Nb Of Moose Lake	Moose Lake	67.5	22.5	12.5	17.5	15.0	<\$100M	12,990	241	60.0	55.0
Pine River St Bk	Pine River	67.5	17.5	12.5	15.0	22.5	<\$100M	10,472	386	80.0	85.0
North Star Bk	Roseville	67.5	17.5	2.5	25.0	22.5	\$100M-500M	43,823	539	55.0	50.0
Merchants Nb Of Winona	Winona	67.5	12.5	5.0	25.0	25.0	\$100M-500M	52,267	1,034	67.5	70.0
First Nb Of Sauk Centre	Sauk Centre	67.5	20.0	7.5	20.0	20.0	<\$100M	18,539	307	62.5	50.0
Midwest Bk Na	Parkers Prairie	67.5	20.0	17.5	15.0	15.0	<\$100M	10,427	224	82.5	87.5
First St Bk Of Wabasha	Wabasha	67.5	12.5	22.5	17.5	15.0	<\$100M	12,574	236	57.5	52.5
Roundbank	Waseca	67.5	17.5	7.5	22.5	20.0	\$100M-500M	26,581	360	55.0	55.0
Northland Cmnty Bk	Northome	67.5	20.0	15.0	12.5	20.0	<\$100M	5,992	300	77.5	82.5
First Security Bk	Sleepy Eye	67.5	20.0	5.0	22.5	20.0	\$100M-500M	28,377	324	45.0	45.0
Town & Country St Bk	Winona	67.5	20.0	5.0	20.0	22.5	<\$100M	19,585	439	80.0	85.0
Minnwest Bk South	Slayton	67.5	12.5	17.5	20.0	17.5	<\$100M	14,719	277	80.0	87.5
Heritage Bk Na	Willmar	67.5	15.0	15.0	20.0	17.5	<\$100M	17,446	235	77.5	82.5
Landmark Cmnty Bk Na	Isanti	67.5	22.5	7.5	20.0	17.5	<\$100M	15,921	279	72.5	65.0
Minnwest Bk Luverne	Luverne	67.5	17.5	7.5	22.5	20.0	\$100M-500M	23,087	309	50.0	60.0
Fortress Bk Na	Houston	67.5	15.0	22.5	15.0	15.0	<\$100M	9,227	209	80.0	87.5
Red River St Bk	Halstad	67.5	25.0	17.5	12.5	12.5	<\$100M	6,849	171	72.5	80.0
Premier Bk Metro South	Farmington	67.5	25.0	5.0	22.5	15.0	<\$100M	25,094	199	40.0	32.5
First Southeast Bk	Harmony	65.0	20.0	12.5	15.0	17.5	<\$100M	9,222	273	80.0	85.0
First Nb	Hawley	65.0	15.0	22.5	12.5	15.0	<\$100M	7,858	200	77.5	82.5
State Bk Of Loretto	Loretto	65.0	25.0	5.0	20.0	15.0	<\$100M	16,310	177	42.5	40.0
First St Bk Of Floodwood	Floodwood	65.0	22.5	22.5	7.5	12.5	<\$100M	3,353	142	70.0	75.0
Sterling St Bk Austin Mn	Austin	65.0	12.5	5.0	22.5	25.0	\$100M-500M	34,971	584	72.5	77.5
State Bk Of Park Rapids	Park Rapids	65.0	20.0	5.0	20.0	20.0	<\$100M	18,146	329	65.0	50.0
Jennings St Bk	Spring Grove	65.0	20.0	22.5	12.5	10.0	<\$100M	6,208	147	60.0	60.0

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Citizens St Bk Of Clara City	Clara City	65.0	15.0	12.5	20.0	17.5	\$100M-500M	19,972	243	40.0	37.5
Eastwood Bk	Saint Charles	65.0	12.5	7.5	22.5	22.5	\$100M-500M	25,651	540	62.5	65.0
Avon St Bk	Avon	65.0	10.0	25.0	15.0	15.0	<\$100M	10,433	241	55.0	52.5
North American St Bk	Belgrade	65.0	7.5	25.0	15.0	17.5	<\$100M	8,502	264	72.5	82.5
First Nb Of Hudson	Woodbury	65.0	15.0	5.0	22.5	22.5	\$100M-500M	32,533	467	60.0	67.5
American Bk North	Grand Rapids	65.0	22.5	2.5	20.0	20.0	<\$100M	18,245	368	67.5	62.5
American Bk Of Nashwauk	Nashwauk	65.0	20.0	2.5	20.0	22.5	<\$100M	22,208	421	62.5	62.5
First St Bk Of St Joseph	Saint Joseph	65.0	17.5	25.0	12.5	10.0	<\$100M	8,000	150	52.5	47.5
Royalton St Bk	Royalton	65.0	20.0	17.5	12.5	15.0	<\$100M	7,423	230	70.0	62.5
Tracy St Bk	Tracy	65.0	17.5	15.0	20.0	12.5	<\$100M	17,391	142	30.0	32.5
First Nb Of Northfield	Northfield	65.0	20.0	5.0	20.0	20.0	<\$100M	15,784	315	57.5	50.0
Goodhue County Nb	Red Wing	65.0	12.5	2.5	25.0	25.0	\$100M-500M	44,394	999	60.0	47.5
State Bk Of Mcgregor	Mcgregor	65.0	22.5	10.0	15.0	17.5	<\$100M	8,378	247	75.0	77.5
Bremer Bk Na	International Fa	65.0	17.5	10.0	17.5	20.0	<\$100M	14,655	319	70.0	60.0
Border St Bk Of Greenbush	Greenbush	65.0	15.0	20.0	12.5	17.5	<\$100M	7,819	286	65.0	65.0
Rural American Bk-Hinckle	Hinckley	65.0	20.0	20.0	12.5	12.5	<\$100M	7,619	177	77.5	82.5
Eagle Bk	Glenwood	65.0	10.0	20.0	15.0	20.0	<\$100M	10,950	373	60.0	67.5
Security B&Tc Of Glencoe	Glencoe	65.0	20.0	2.5	22.5	20.0	\$100M-500M	34,494	327	50.0	45.0
Private Bk Mn	Minneapolis	65.0	22.5	10.0	17.5	15.0	<\$100M	14,582	234	62.5	52.5
Community Security Bk	New Prague	65.0	25.0	15.0	15.0	10.0	<\$100M	8,436	137	65.0	47.5
Northern Nb	Nisswa	65.0	25.0	12.5	17.5	10.0	<\$100M	12,236	145	47.5	30.0
Minnstar Bk Na	Lake Crystal	62.5	12.5	10.0	17.5	22.5	<\$100M	11,911	397	65.0	65.0
First Nb Of Blue Earth	Blue Earth	62.5	17.5	2.5	20.0	22.5	\$100M-500M	21,507	451	52.5	50.0
Norwest Bk Mn North Na	Duluth	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	130,411	1,916	60.0	62.5
Saint Stephen St Bk	Saint Stephen	62.5	22.5	25.0	7.5	7.5	<\$100M	3,600	94	67.5	70.0
Northwestern St Bk Of Ulen	Ulen	62.5	10.0	22.5	12.5	17.5	<\$100M	7,825	252	72.5	85.0
Winona Nat & Svg Bk	Winona	62.5	15.0	2.5	22.5	22.5	\$100M-500M	25,687	423	52.5	42.5
First Nb Of Bemidji	Bemidji	62.5	10.0	5.0	22.5	25.0	\$100M-500M	38,333	990	65.0	67.5
Pioneer Nb Of Duluth	Duluth	62.5	20.0	2.5	20.0	20.0	<\$100M	17,001	410	65.0	57.5
State Bk In Eden Valley	Eden Valley	62.5	20.0	17.5	12.5	12.5	<\$100M	6,628	144	72.5	75.0
State Bk Of Tower	Tower	62.5	17.5	22.5	12.5	10.0	<\$100M	7,156	140	75.0	82.5
First Nb Of Starbuck	Starbuck	62.5	20.0	20.0	12.5	10.0	<\$100M	5,632	132	70.0	77.5
Cornerstone St Bk	Le Sueur	62.5	20.0	15.0	15.0	12.5	<\$100M	9,901	174	70.0	82.5
Marquette Bk Na	Golden Valley	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	130,601	2,135	60.0	62.5
National City Bk Minneapolis	Minneapolis	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	105,980	710	55.0	50.0
State Bk Of Kimball	Kimball	60.0	12.5	25.0	10.0	12.5	<\$100M	5,515	177	70.0	80.0
Citizens St Bk Of Hayfield	Hayfield	60.0	20.0	12.5	12.5	15.0	<\$100M	7,682	195	67.5	77.5
First Nb Of St Peter	Saint Peter	60.0	10.0	17.5	17.5	15.0	\$100M-500M	13,276	209	45.0	40.0
Sherburne St Bk	Becker	60.0	15.0	25.0	12.5	7.5	<\$100M	5,808	98	45.0	30.0
First Nb Of Waconia	Waconia	60.0	12.5	2.5	22.5	22.5	\$100M-500M	25,192	387	47.5	45.0
White Rock St Bk	Cannon Falls	60.0	15.0	12.5	15.0	17.5	<\$100M	10,808	259	77.5	82.5
Park St Bk	Duluth	60.0	17.5	22.5	10.0	10.0	<\$100M	4,923	157	50.0	47.5
Blaine St Bk	Blaine	60.0	15.0	25.0	7.5	12.5	<\$100M	3,638	147	67.5	72.5

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First St Bk Of Bigfork	Bigfork	60.0	17.5	15.0	12.5	15.0	<\$100M	5,854	185	67.5	75.0
Canton St Bk	Canton	60.0	20.0	12.5	12.5	15.0	<\$100M	6,949	188	72.5	77.5
Midwest Bk	Detroit Lakes	60.0	17.5	10.0	15.0	17.5	<\$100M	9,487	279	65.0	72.5
Security St Bk Or Warroad	Warroad	60.0	7.5	20.0	12.5	20.0	<\$100M	6,668	292	57.5	60.0
Farmers & Merchants St Bk	Paynesville	60.0	12.5	25.0	7.5	15.0	<\$100M	3,955	187	70.0	75.0
First Nb	Fulda	60.0	17.5	5.0	20.0	17.5	<\$100M	21,396	245	35.0	37.5
U S Bk Na	Minneapolis	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	132,240	55.0	55.0
First Nb	Thief River Fal	57.5	12.5	17.5	12.5	15.0	<\$100M	5,818	214	67.5	80.0
Norwest Bk Mn West Na	Moorhead	57.5	5.0	2.5	25.0	25.0	\$500M-\$1B	50,378	1,174	60.0	65.0
Western Nb	Duluth	57.5	15.0	5.0	20.0	17.5	<\$100M	17,984	278	50.0	40.0
Firststar Bk Of Mn Na	Saint Paul	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	231,753	3,577	55.0	55.0
Citizens St Bk Of Waterville	Waterville	57.5	20.0	15.0	12.5	10.0	<\$100M	5,603	116	62.5	72.5
Minnesota Valley Bk	Redwood Falls	57.5	10.0	2.5	22.5	22.5	\$100M-500M	29,547	495	55.0	52.5
Root River St Bk	Chatfield	57.5	12.5	12.5	15.0	17.5	<\$100M	8,522	255	70.0	80.0
Cambridge St Bk	Cambridge	57.5	17.5	7.5	20.0	12.5	<\$100M	15,238	147	37.5	17.5
First Minnetonka City Bk	Minnetonka	57.5	12.5	5.0	20.0	20.0	\$100M-500M	17,166	350	52.5	50.0
First Nb Of Montgomery	Montgomery	57.5	12.5	15.0	15.0	15.0	<\$100M	8,404	195	67.5	77.5
Minnwest Bk Central	Montevideo	57.5	12.5	2.5	20.0	22.5	\$100M-500M	21,854	477	62.5	62.5
Kanabec St Bk	Mora	57.5	7.5	15.0	17.5	17.5	<\$100M	11,591	272	70.0	77.5
United Prairie Bk	Mountain Lake	57.5	10.0	12.5	17.5	17.5	<\$100M	11,572	259	67.5	80.0
First Nb Bertha-Verndale	Bertha	57.5	12.5	20.0	12.5	12.5	<\$100M	5,982	174	65.0	75.0
Richfield B&Tc	Richfield	57.5	7.5	2.5	25.0	22.5	\$500M-\$1B	61,808	468	50.0	45.0
Security St Bk Of Wells	Wells	57.5	20.0	12.5	10.0	15.0	<\$100M	4,312	200	67.5	72.5
Community Bk Winsted	Winsted	57.5	12.5	15.0	12.5	17.5	<\$100M	8,083	238	75.0	80.0
Marquette Bk Rochester Na	Rochester	57.5	7.5	7.5	22.5	20.0	\$100M-500M	24,570	331	50.0	55.0
Kasson St Bk	Kasson	57.5	15.0	12.5	15.0	15.0	<\$100M	8,938	204	67.5	77.5
Premier Bk	Rochester	57.5	17.5	2.5	20.0	17.5	<\$100M	15,926	242	45.0	50.0
Marquette Capital Bk Na	Minneapolis	57.5	15.0	2.5	22.5	17.5	\$100M-500M	39,429	275	42.5	27.5
Northland Security Bk	Ramsey	57.5	22.5	7.5	15.0	12.5	<\$100M	10,808	156	52.5	37.5
First Nb Of Henning	Henning	55.0	7.5	17.5	12.5	17.5	<\$100M	6,651	259	67.5	80.0
Bank Midwest Mn Ia Na	Fairmont	55.0	7.5	2.5	22.5	22.5	\$100M-500M	27,479	575	50.0	42.5
Farmers St Bk Of Dent	Dent	55.0	17.5	17.5	7.5	12.5	<\$100M	3,693	166	65.0	72.5
New Market Bk	New Market	55.0	20.0	7.5	15.0	12.5	<\$100M	8,915	140	45.0	37.5
Eastern Heights Bk	Maplewood	55.0	5.0	2.5	25.0	22.5	\$100M-500M	44,950	471	50.0	47.5
Americana Cmnty Bk	Sleepy Eye	55.0	17.5	10.0	15.0	12.5	<\$100M	10,689	174	45.0	40.0
Citizens St Bk Of Waverly	Waverly	55.0	10.0	25.0	10.0	10.0	<\$100M	4,130	109	60.0	70.0
First Nb Of Aitkin	Aitkin	55.0	15.0	10.0	12.5	17.5	<\$100M	8,190	268	70.0	77.5
State Bk Of Bird Island	Bird Island	55.0	10.0	20.0	10.0	15.0	<\$100M	5,163	203	47.5	42.5
Farmers & Merchants St Bk	New York Mill	55.0	17.5	10.0	15.0	12.5	<\$100M	10,250	187	50.0	37.5
Norwest Bk Red Wing Na	Red Wing	55.0	15.0	5.0	20.0	15.0	\$100M-500M	22,294	224	37.5	30.0
Minnwest Bk Ortonville	Ortonville	55.0	15.0	10.0	15.0	15.0	<\$100M	10,686	215	42.5	47.5
First St Bk Of Rosemount	Rosemount	55.0	10.0	25.0	10.0	10.0	<\$100M	5,576	113	27.5	22.5
First Independent Bk	Russell	55.0	12.5	15.0	15.0	12.5	<\$100M	8,348	159	67.5	75.0

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Rosemount Nb	Rosemount	55.0	20.0	7.5	15.0	12.5	<\$100M	10,483	155	42.5	30.0
Citizens Bk Of New Ulm	New Ulm	55.0	7.5	5.0	20.0	22.5	\$100M-500M	18,495	407	60.0	62.5
Security St Bk Of Maple La	Maple Lake	55.0	15.0	10.0	15.0	15.0	<\$100M	10,474	215	52.5	40.0
Norwest Bk Mn Na	Minneapolis	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	10,725	55.0	55.0
Wabasha Cty Bk	Wabasha	55.0	22.5	22.5	5.0	5.0	<\$100M	2,763	70	60.0	27.5
Elysian Bk	Elysian	52.5	12.5	15.0	10.0	15.0	<\$100M	4,355	206	62.5	75.0
Produce St Bk Of Hollandal	Hollandale	52.5	17.5	12.5	10.0	12.5	<\$100M	4,369	174	62.5	70.0
American St Bk Of Erskine	Erskine	52.5	17.5	22.5	7.5	5.0	<\$100M	3,398	65	60.0	65.0
Community Bk Mn	Owatonna	52.5	17.5	5.0	17.5	12.5	<\$100M	13,684	188	50.0	42.5
First Security Bk	Byron	52.5	22.5	7.5	12.5	10.0	<\$100M	8,183	158	60.0	45.0
Buffalo Nb	Buffalo	52.5	10.0	5.0	17.5	20.0	\$100M-500M	14,453	372	60.0	55.0
Farmers St Bk Of Darwin	Darwin	52.5	15.0	17.5	7.5	12.5	<\$100M	3,632	162	65.0	70.0
First Nb In Montevideo	Montevideo	52.5	7.5	2.5	20.0	22.5	\$100M-500M	17,260	447	55.0	50.0
Citizens St Bk Of Olivia	Olivia	52.5	7.5	20.0	10.0	15.0	<\$100M	4,466	197	62.5	70.0
Security St Bk Of Pine Islan	Pine Island	52.5	12.5	12.5	12.5	15.0	<\$100M	6,325	185	67.5	72.5
United Prairie Bk Slayton	Slayton	52.5	12.5	7.5	15.0	17.5	<\$100M	9,376	237	45.0	47.5
Peoples St Bk Of Plainview	Plainview	52.5	10.0	10.0	15.0	17.5	<\$100M	10,678	246	50.0	52.5
Prinsburg St Bk	Prinsburg	52.5	17.5	15.0	12.5	7.5	<\$100M	6,066	103	62.5	67.5
Midway Nb Of St Paul	Saint Paul	52.5	5.0	2.5	22.5	22.5	\$100M-500M	40,345	406	45.0	35.0
Citizens St Bk Of Roseau	Roseau	52.5	7.5	7.5	20.0	17.5	\$100M-500M	16,731	264	50.0	47.5
First St Bk Of Rushmore	Rushmore	52.5	15.0	7.5	17.5	12.5	<\$100M	12,132	184	50.0	37.5
Commercial St Bk Two Har	Two Harbors	52.5	15.0	5.0	15.0	17.5	<\$100M	10,810	283	57.5	57.5
First St Bk Rush City	Rush City	52.5	7.5	25.0	10.0	10.0	<\$100M	5,105	136	45.0	55.0
Woodlands Nb	Onamia	52.5	17.5	17.5	10.0	7.5	<\$100M	5,575	98	47.5	30.0
Integrity Bk Plus	Wabasso	52.5	10.0	20.0	7.5	15.0	<\$100M	3,249	197	60.0	70.0
Norwest Bk Minnesota Sw 1	Marshall	52.5	5.0	5.0	22.5	20.0	\$100M-500M	23,876	370	47.5	50.0
United Bkr Bk	Bloomington	52.5	15.0	10.0	20.0	7.5	\$100M-500M	21,233	83	22.5	10.0
Martin County Nb Of Fairm	Fairmont	52.5	7.5	7.5	20.0	17.5	\$100M-500M	15,527	277	47.5	45.0
First Farmers & Merchants 1	Fairmont	52.5	20.0	7.5	12.5	12.5	<\$100M	7,978	179	52.5	50.0
Centennial Nb	Walker	52.5	20.0	12.5	12.5	7.5	<\$100M	8,135	113	45.0	22.5
Eitzen St Bk	Eitzen	50.0	10.0	22.5	10.0	7.5	<\$100M	4,286	92	57.5	67.5
Community Bk Jordan	Jordan	50.0	17.5	22.5	7.5	2.5	<\$100M	3,825	44	60.0	62.5
F&M Bk	Dundas	50.0	12.5	20.0	10.0	7.5	<\$100M	4,997	90	35.0	35.0
Community Bk St Peter	St Peter	50.0	17.5	17.5	7.5	7.5	<\$100M	3,986	90	60.0	62.5
Crow River St Bk	Delano	50.0	7.5	25.0	7.5	10.0	<\$100M	3,994	117	57.5	67.5
First St Bk Of Eden Prairie	Eden Prairie	50.0	15.0	10.0	15.0	10.0	<\$100M	9,899	167	60.0	45.0
American St Bk Of Olivia	Olivia	50.0	10.0	20.0	12.5	7.5	<\$100M	5,653	98	60.0	70.0
Tcf Nb Mn	Minneapolis	50.0	2.5	2.5	25.0	20.0	\$1B-\$10B	68,462	251	37.5	22.5
First Nb Of Battle Lake	Battle Lake	50.0	15.0	17.5	7.5	10.0	<\$100M	4,078	142	62.5	72.5
Merchants St Bk North Brar	North Branch	50.0	5.0	25.0	10.0	10.0	<\$100M	5,548	137	37.5	40.0
First Nb Of Osakis	Osakis	50.0	10.0	12.5	12.5	15.0	<\$100M	5,860	222	60.0	72.5
State B&Tc Of New Ulm	New Ulm	50.0	12.5	5.0	20.0	12.5	<\$100M	16,760	164	30.0	25.0
First Nb In Wadena	Wadena	50.0	5.0	22.5	10.0	12.5	<\$100M	4,199	166	55.0	67.5

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars	Number	Total Score	Total
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		in SBL	of SBL	(<\$250K)	Score
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community Bk Vernon Cen	Vernon Center	50.0	10.0	10.0	15.0	15.0	<\$100M	9,195	227	62.5	57.5
State Bk Of Richmond	Richmond	50.0	5.0	25.0	10.0	10.0	<\$100M	4,139	129	52.5	67.5
Merchants St Bk Of Lewisvi	Lewisville	50.0	17.5	22.5	5.0	5.0	<\$100M	2,464	61	55.0	60.0
First St Bk Of Le Center	Le Center	50.0	12.5	15.0	12.5	10.0	<\$100M	7,105	123	60.0	72.5
First Nb Of Le Center	Le Center	50.0	7.5	15.0	12.5	15.0	<\$100M	6,045	226	62.5	72.5
Security St Bk Of Marine	Marine On St C	50.0	5.0	25.0	10.0	10.0	<\$100M	5,213	119	57.5	70.0
State Bk Of Hawley	Hawley	50.0	12.5	10.0	15.0	12.5	<\$100M	8,642	190	45.0	45.0
Valley Bk Mn	Jordan	50.0	17.5	5.0	15.0	12.5	<\$100M	10,697	172	40.0	47.5
Prairie Nb	Belle Plaine	50.0	22.5	10.0	12.5	5.0	<\$100M	8,326	79	37.5	25.0
Lakeland Nb	Lino Lakes	50.0	25.0	7.5	15.0	2.5	<\$100M	8,739	56	47.5	10.0
Lowry St Bk	Lowry	47.5	5.0	20.0	2.5	20.0	<\$100M	1,606	320	52.5	65.0
First Nb In Mahnommen	Mahnomen	47.5	7.5	15.0	10.0	15.0	<\$100M	4,689	219	60.0	70.0
Sprague Nb	Caledonia	47.5	7.5	22.5	10.0	7.5	<\$100M	4,188	96	55.0	65.0
Valley Bk	North Mankato	47.5	12.5	2.5	20.0	12.5	<\$100M	16,602	158	32.5	22.5
Randall St Bk	Randall	47.5	12.5	17.5	7.5	10.0	<\$100M	3,274	111	55.0	62.5
First Farmers & Mrch St Bk	Brownsdale	47.5	10.0	17.5	12.5	7.5	<\$100M	8,172	102	22.5	25.0
State Bk Of Edgerton	Edgerton	47.5	7.5	20.0	10.0	10.0	<\$100M	4,265	148	37.5	27.5
Cenbank	Buffalo Lake	47.5	10.0	20.0	10.0	7.5	<\$100M	4,346	102	37.5	30.0
Security St Bk Of Claremon	Claremont	47.5	15.0	12.5	10.0	10.0	<\$100M	4,334	132	55.0	50.0
United Southwest Bk	Cottonwood	47.5	10.0	15.0	10.0	12.5	<\$100M	4,728	157	47.5	45.0
Rural American Bk Ada	Ada	47.5	10.0	17.5	10.0	10.0	<\$100M	4,699	137	60.0	67.5
Northwest Cmnty Bk	Plummer	47.5	15.0	20.0	7.5	5.0	<\$100M	3,345	82	55.0	17.5
First Nb Of Plainview	Plainview	47.5	7.5	5.0	17.5	17.5	<\$100M	11,482	247	50.0	50.0
Southview Bk	South St Paul	47.5	15.0	5.0	15.0	12.5	<\$100M	11,165	176	47.5	47.5
Southwest St Bk	Windom	47.5	2.5	10.0	15.0	20.0	\$100M-500M	8,923	305	52.5	60.0
United Minnesota Bk	New London	47.5	15.0	15.0	7.5	10.0	<\$100M	3,781	124	57.5	50.0
Prime Security Bk	Karlstad	47.5	15.0	15.0	10.0	7.5	<\$100M	5,550	90	57.5	67.5
United Prairie Bk New Ulm	New Ulm	47.5	15.0	12.5	10.0	10.0	<\$100M	4,221	136	60.0	65.0
First Nb Of Menahga	Menahga	47.5	12.5	5.0	12.5	17.5	<\$100M	6,726	270	60.0	65.0
First St Bk Of Fountain	Fountain	47.5	12.5	12.5	10.0	12.5	<\$100M	5,385	176	62.5	72.5
Security St Bk Of Howard L	Howard Lake	47.5	15.0	7.5	12.5	12.5	<\$100M	7,111	182	47.5	47.5
United Prairie Bk Jackson	Jackson	47.5	12.5	15.0	10.0	10.0	<\$100M	4,687	120	57.5	65.0
Geneva St Bk	Geneva	45.0	20.0	12.5	7.5	5.0	<\$100M	3,623	80	57.5	45.0
First Farmers & Mrch St Bk	Grand Meadow	45.0	7.5	17.5	7.5	12.5	<\$100M	3,312	165	52.5	65.0
Rural American Bk-Braham	Braham	45.0	5.0	22.5	7.5	10.0	<\$100M	3,623	110	55.0	62.5
First Nb Of Buhl	Buhl	45.0	12.5	22.5	5.0	5.0	<\$100M	2,077	65	55.0	60.0
West Central Bk	Barrett	45.0	10.0	15.0	10.0	10.0	<\$100M	5,554	132	55.0	67.5
Adrian St Bk	Adrian	45.0	7.5	17.5	7.5	12.5	<\$100M	3,180	163	55.0	65.0
State Bk Of Chanhassen	Chanhassen	45.0	10.0	2.5	17.5	15.0	<\$100M	13,571	216	37.5	32.5
Crookston Nb	Crookston	45.0	10.0	22.5	7.5	5.0	<\$100M	3,888	79	35.0	25.0
Union B&Tc	Minneapolis	45.0	12.5	7.5	15.0	10.0	<\$100M	9,312	122	22.5	17.5
Marshall Cty St Bk	Newfolden	45.0	12.5	17.5	7.5	7.5	<\$100M	2,917	102	52.5	60.0
Nicollet Cty Bk	Saint Peter	45.0	5.0	7.5	15.0	17.5	<\$100M	9,117	254	50.0	45.0

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First St Bk Of Sauk Centre	Sauk Centre	45.0	10.0	2.5	15.0	17.5	<\$100M	10,344	287	57.5	45.0
Rochester Bk	Rochester	45.0	7.5	25.0	10.0	2.5	<\$100M	5,317	46	15.0	10.0
Vergas St Bk	Vergas	45.0	7.5	17.5	7.5	12.5	<\$100M	3,290	170	52.5	67.5
First Independnt Bk Of Woc	Wood Lake	45.0	15.0	22.5	5.0	2.5	<\$100M	2,701	59	55.0	12.5
Saint Martin Nb	Saint Martin	45.0	10.0	25.0	5.0	5.0	<\$100M	1,853	64	50.0	57.5
First St Bk Of Emmons	Emmons	45.0	22.5	12.5	5.0	5.0	<\$100M	2,439	66	52.5	50.0
First Security Bk Hendricks	Hendricks	45.0	17.5	15.0	7.5	5.0	<\$100M	2,857	71	55.0	62.5
Bank Of Maple Plain	Maple Plain	45.0	17.5	5.0	12.5	10.0	<\$100M	7,839	117	40.0	30.0
1St American St Bk Of Mn	Hancock	45.0	12.5	20.0	7.5	5.0	<\$100M	3,604	57	57.5	62.5
Cook County St Bk	Grand Marais	45.0	22.5	12.5	7.5	2.5	<\$100M	3,125	48	50.0	57.5
Provincial Bk	Lakeville	45.0	20.0	10.0	10.0	5.0	<\$100M	4,964	82	35.0	20.0
Granite Falls Bk	Granite Falls	42.5	15.0	7.5	10.0	10.0	<\$100M	5,265	125	42.5	27.5
First St Bk Of Le Roy	Le Roy	42.5	12.5	5.0	12.5	12.5	<\$100M	6,552	182	52.5	47.5
Exchange St Bk Of Hills	Hills	42.5	7.5	20.0	7.5	7.5	<\$100M	2,808	105	52.5	60.0
Janesville St Bk	Janesville	42.5	2.5	22.5	7.5	10.0	<\$100M	2,857	108	45.0	57.5
State Bk Of Chandler	Chandler	42.5	10.0	17.5	7.5	7.5	<\$100M	3,309	92	32.5	42.5
First St Bk Of Bayport	Bayport	42.5	5.0	5.0	17.5	15.0	\$100M-500M	12,326	225	47.5	37.5
Union St Bk Of Browns Val	Browns Valley	42.5	7.5	20.0	5.0	10.0	<\$100M	1,948	116	50.0	57.5
United Farmers & Mrch St I	Morris	42.5	10.0	20.0	7.5	5.0	<\$100M	3,647	57	52.5	60.0
Atwater St Bk	Atwater	42.5	12.5	15.0	7.5	7.5	<\$100M	2,812	89	50.0	55.0
Farmers St Bk Of Adams	Adams	42.5	5.0	17.5	7.5	12.5	<\$100M	3,492	183	50.0	62.5
State Bk Of Clarks Grove	Clarks Grove	42.5	17.5	12.5	5.0	7.5	<\$100M	2,524	104	55.0	57.5
Farmers & Merchants St Bk	Alpha	42.5	10.0	15.0	7.5	10.0	<\$100M	2,808	132	50.0	60.0
Green Lake St Bk	Spicer	42.5	15.0	2.5	12.5	12.5	<\$100M	6,797	148	45.0	42.5
Heartland St Bk	Storden	42.5	7.5	10.0	10.0	15.0	<\$100M	4,961	224	50.0	65.0
Peoples St Bk Of Truman	Truman	42.5	5.0	17.5	7.5	12.5	<\$100M	3,983	179	52.5	62.5
Farmers St Bk Of Watkins	Watkins	42.5	12.5	17.5	7.5	5.0	<\$100M	3,768	75	52.5	60.0
State Bk Of Lismore	Lismore	42.5	7.5	17.5	5.0	12.5	<\$100M	2,434	178	50.0	60.0
Pioneer Bk	Mapleton	42.5	10.0	10.0	12.5	10.0	<\$100M	8,116	127	37.5	22.5
Citizens St Bk Of Gaylord	Gaylord	42.5	12.5	7.5	12.5	10.0	<\$100M	7,326	160	47.5	35.0
Farmers St Bk Of Hoffman	Hoffman	42.5	12.5	15.0	7.5	7.5	<\$100M	3,199	99	50.0	57.5
Citizens St Bk Of Glenville	Glenville	42.5	10.0	12.5	7.5	12.5	<\$100M	3,299	143	52.5	62.5
Washington Cty Bk Na	Oakdale	42.5	25.0	7.5	7.5	2.5	<\$100M	3,072	48	50.0	10.0
First St Bk Of Fertile	Fertile	40.0	5.0	22.5	5.0	7.5	<\$100M	2,301	96	45.0	55.0
Northern St Bk Of Gonvick	Gonvick	40.0	2.5	12.5	5.0	20.0	<\$100M	2,697	333	50.0	60.0
Wanda St Bk	Wanda	40.0	2.5	20.0	5.0	12.5	<\$100M	2,417	150	42.5	45.0
State Bk Of Taunton	Taunton	40.0	10.0	15.0	7.5	7.5	<\$100M	2,880	102	50.0	60.0
Security St Bk Of Wanamin	Wanamingo	40.0	7.5	12.5	10.0	10.0	<\$100M	5,020	135	52.5	62.5
Winthrop St Bk	Winthrop	40.0	7.5	20.0	5.0	7.5	<\$100M	1,851	81	47.5	55.0
Farmers & Merchants St Bk	Appleton	40.0	2.5	20.0	5.0	12.5	<\$100M	2,734	142	47.5	57.5
State Bk Of Blomkest	Blomkest	40.0	10.0	15.0	7.5	7.5	<\$100M	3,832	102	50.0	60.0
First St Bk Of Ashby	Ashby	40.0	12.5	15.0	5.0	7.5	<\$100M	2,790	104	52.5	57.5
Altura St Bk	Altura	40.0	2.5	22.5	5.0	10.0	<\$100M	2,303	132	45.0	55.0

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb Of Bovey	Bovey	40.0	12.5	15.0	5.0	7.5	<\$100M	2,245	95	50.0	55.0
Clinton St Bk	Clinton	40.0	5.0	10.0	10.0	15.0	<\$100M	4,382	215	47.5	62.5
Community Nb Of Branch	North Branch	40.0	15.0	5.0	12.5	7.5	<\$100M	5,876	104	42.5	22.5
First Nb	La Crescent	40.0	12.5	22.5	2.5	2.5	<\$100M	727	16	47.5	10.0
Red Lake County St Bk	Red Lake Falls	40.0	5.0	20.0	7.5	7.5	<\$100M	3,162	101	45.0	57.5
First St Bk Of Red Wing	Red Wing	40.0	10.0	15.0	12.5	2.5	<\$100M	7,112	37	12.5	10.0
Farmers St Bk Of Sherburn	Sherburn	40.0	5.0	17.5	5.0	12.5	<\$100M	2,484	153	47.5	57.5
Odin St Bk	Odin	40.0	5.0	22.5	5.0	7.5	<\$100M	2,767	104	47.5	60.0
Citizens St Bk Of Kelliher	Kelliher	40.0	15.0	10.0	5.0	10.0	<\$100M	2,612	122	52.5	60.0
Americana Nb	Albert Lea	40.0	7.5	2.5	17.5	12.5	<\$100M	11,252	173	35.0	27.5
Center Nb	Litchfield	40.0	7.5	5.0	15.0	12.5	<\$100M	9,876	184	40.0	40.0
Resource Tc	Minneapolis	37.5	10.0	2.5	17.5	7.5	<\$100M	12,918	87	22.5	12.5
Pine City St Bk	Pine City	37.5	10.0	5.0	10.0	12.5	<\$100M	5,487	184	45.0	47.5
Citizens St Bk Of Shakopee	Shakopee	37.5	2.5	25.0	2.5	7.5	<\$100M	1,296	90	40.0	32.5
First St Bk Of Audubon	Audubon	37.5	17.5	10.0	5.0	5.0	<\$100M	1,989	78	47.5	55.0
State Bk Of Morristown	Morristown	37.5	10.0	20.0	5.0	2.5	<\$100M	1,818	51	47.5	55.0
Farmers & Merchants St Bk	Springfield	37.5	2.5	7.5	12.5	15.0	<\$100M	5,764	224	42.5	50.0
First St Bk Of Okabena	Okabena	37.5	17.5	10.0	7.5	2.5	<\$100M	3,786	58	45.0	30.0
Triumph St Bk	Trimont	37.5	7.5	17.5	7.5	5.0	<\$100M	2,939	57	47.5	55.0
First Nb In Winnebago	Winnebago	37.5	5.0	12.5	10.0	10.0	<\$100M	4,116	110	47.5	60.0
Farmers St Bk Of Underwood	Underwood	37.5	7.5	17.5	5.0	7.5	<\$100M	2,242	97	42.5	57.5
Security St Bk Of Sebeka	Sebeka	37.5	17.5	2.5	10.0	7.5	<\$100M	4,491	107	45.0	25.0
First Nb Of Fairfax	Fairfax	37.5	7.5	20.0	5.0	5.0	<\$100M	2,772	69	47.5	55.0
Fidelity St Bk Of Hector	Hector	37.5	10.0	10.0	10.0	7.5	<\$100M	5,309	99	27.5	25.0
Viking Bk	Hendrum	37.5	7.5	17.5	5.0	7.5	<\$100M	2,731	92	47.5	55.0
First Cmnty Bk	Lester Prairie	37.5	10.0	15.0	7.5	5.0	<\$100M	3,116	78	47.5	57.5
Key Cmnty Bk	Inver Grove He	37.5	15.0	10.0	10.0	2.5	<\$100M	4,177	46	22.5	12.5
Fidelity St Bk Of Fairfax	Fairfax	35.0	2.5	20.0	5.0	7.5	<\$100M	2,130	96	40.0	50.0
Klein Nb Of Madison	Madison	35.0	7.5	5.0	12.5	10.0	<\$100M	7,459	140	37.5	22.5
State Bk Of Lucan	Lucan	35.0	5.0	20.0	5.0	5.0	<\$100M	1,819	65	40.0	35.0
Security St Bk Of Deer Creek	Deer Creek	35.0	5.0	17.5	2.5	10.0	<\$100M	1,685	121	42.5	55.0
F&M Cmnty Bk	Preston	35.0	5.0	7.5	10.0	12.5	<\$100M	4,691	157	35.0	40.0
Welcome St Bk	Welcome	35.0	10.0	17.5	2.5	5.0	<\$100M	1,744	78	47.5	52.5
Argyle St Bk	Argyle	35.0	15.0	7.5	7.5	5.0	<\$100M	2,943	77	50.0	42.5
Courtland St Bk	Courtland	35.0	10.0	17.5	5.0	2.5	<\$100M	2,341	48	42.5	22.5
First St Bk Of Clearbrook	Clearbrook	35.0	7.5	12.5	5.0	10.0	<\$100M	2,455	112	42.5	52.5
First Security Bk Sanborn	Sanborn	35.0	10.0	20.0	2.5	2.5	<\$100M	1,265	40	42.5	50.0
Ormsby St Bk	Ormsby	35.0	7.5	17.5	5.0	5.0	<\$100M	2,209	69	40.0	50.0
First Nb Of Pine City	Pine City	35.0	2.5	20.0	5.0	7.5	<\$100M	2,650	95	42.5	50.0
Peoples St Bk Of Madison I	Madison Lake	35.0	10.0	12.5	5.0	7.5	<\$100M	2,789	95	45.0	52.5
United Prairie Bk Madison	Madison	35.0	10.0	10.0	10.0	5.0	<\$100M	4,547	82	40.0	27.5
American St Bk Of Grygla	Grygla	32.5	10.0	15.0	5.0	2.5	<\$100M	1,803	50	42.5	50.0
Farmers St Bk Of Elkton	Elkton	32.5	5.0	17.5	5.0	5.0	<\$100M	2,093	62	37.5	47.5

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First St Bk Of Grove City	Grove City	32.5	7.5	17.5	2.5	5.0	<\$100M	1,676	64	40.0	47.5
State Bk Of Hamburg	Hamburg	32.5	5.0	22.5	2.5	2.5	<\$100M	1,428	49	37.5	50.0
State Bk Of Kerkhoven	Kerkhoven	32.5	5.0	20.0	2.5	5.0	<\$100M	1,391	67	37.5	32.5
Farmers & Mrch St Bk	Clarkfield	32.5	2.5	22.5	5.0	2.5	<\$100M	2,602	41	40.0	50.0
First Nb Of Crosby	Crosby	32.5	5.0	12.5	7.5	7.5	<\$100M	4,001	96	42.5	55.0
State Bk Of Cyrus	Cyrus	32.5	5.0	20.0	2.5	5.0	<\$100M	928	60	37.5	45.0
First Cmnty Bk	Silver Lake	32.5	7.5	15.0	5.0	5.0	<\$100M	2,336	64	42.5	50.0
State Bk Of Danvers	Danvers	32.5	7.5	10.0	10.0	5.0	<\$100M	4,855	87	30.0	25.0
Victoria St Bk	Victoria	32.5	10.0	2.5	10.0	10.0	<\$100M	5,239	128	45.0	37.5
Farmers St Bk Of Trimont	Trimont	32.5	2.5	17.5	5.0	7.5	<\$100M	2,591	86	37.5	47.5
State Bk Of Wheaton	Wheaton	32.5	5.0	10.0	10.0	7.5	<\$100M	4,841	112	35.0	25.0
State Bk Of New Richland	New Richland	32.5	2.5	22.5	2.5	5.0	<\$100M	1,656	75	35.0	27.5
Rushford St Bk	Rushford	32.5	5.0	12.5	5.0	10.0	<\$100M	2,768	112	45.0	55.0
State Bk Of Lake Park	Lake Park	32.5	7.5	10.0	5.0	10.0	<\$100M	2,132	116	42.5	47.5
Northwestern St Bk Of Hall	Hallock	32.5	5.0	10.0	10.0	7.5	<\$100M	5,406	111	27.5	22.5
Security St Bk Of Kenyon	Kenyon	32.5	5.0	7.5	10.0	10.0	<\$100M	5,058	147	40.0	40.0
Ellsworth St Bk	Ellsworth	30.0	2.5	17.5	2.5	7.5	<\$100M	1,144	97	32.5	40.0
Jasper St Bk	Jasper	30.0	5.0	20.0	2.5	2.5	<\$100M	1,533	41	35.0	45.0
Franklin St Bk	Franklin	30.0	2.5	20.0	2.5	5.0	<\$100M	884	53	35.0	40.0
Kent St Bk	Kent	30.0	2.5	22.5	2.5	2.5	<\$100M	348	20	35.0	40.0
State Bk Of Cold Spring	Cold Spring	30.0	7.5	7.5	7.5	7.5	<\$100M	3,185	97	37.5	40.0
Twin Valley St Bk	Twin Valley	30.0	5.0	17.5	2.5	5.0	<\$100M	1,483	61	37.5	47.5
Citizens St Bk Of Tyler	Tyler	30.0	5.0	15.0	2.5	7.5	<\$100M	1,188	85	40.0	50.0
Currie St Bk	Currie	30.0	5.0	17.5	2.5	5.0	<\$100M	1,748	75	40.0	50.0
State Bk Of Easton	Easton	30.0	10.0	12.5	5.0	2.5	<\$100M	2,056	40	37.5	47.5
First St Bk Of Murdock	Murdock	30.0	5.0	20.0	2.5	2.5	<\$100M	857	14	37.5	45.0
First Nb Of Proctor	Proctor	30.0	2.5	22.5	2.5	2.5	<\$100M	1,041	27	35.0	40.0
Farmers St Bk Of West Con	West Concord	30.0	5.0	10.0	7.5	7.5	<\$100M	3,048	95	35.0	32.5
First Nb At St James	Saint James	30.0	7.5	10.0	5.0	7.5	<\$100M	2,500	134	40.0	35.0
Farmers St Bk Of Raymond	Raymond	30.0	7.5	15.0	5.0	2.5	<\$100M	2,456	42	15.0	12.5
First Nb Of Mcintosh	Mcintosh	30.0	2.5	22.5	2.5	2.5	<\$100M	788	41	32.5	35.0
American Svg	Farmington	30.0	12.5	7.5	5.0	5.0	<\$100M	2,678	54	32.5	40.0
Stearns Bk Na	Evansville	27.5	5.0	2.5	10.0	10.0	<\$100M	4,767	101	17.5	25.0
Hardwick St Bk	Hardwick	27.5	2.5	20.0	2.5	2.5	<\$100M	548	8	30.0	30.0
First St Bk Of Kensington	Kensington	27.5	5.0	7.5	7.5	7.5	<\$100M	3,374	106	32.5	30.0
First Nb Of Herman	Herman	27.5	5.0	15.0	2.5	5.0	<\$100M	1,262	54	32.5	42.5
First Nb Of Brewster	Brewster	27.5	2.5	17.5	5.0	2.5	<\$100M	1,862	34	32.5	40.0
First Nb Of Deer River	Deer River	27.5	5.0	15.0	2.5	5.0	<\$100M	1,316	64	32.5	42.5
Valley St Bk Of Oslo	Oslo	27.5	2.5	17.5	2.5	5.0	<\$100M	901	55	32.5	37.5
Farmers & Merchants St Bk	Sacred Heart	27.5	2.5	20.0	2.5	2.5	<\$100M	1,036	34	30.0	35.0
Buffalo Ridge St Bk Of Rutl	Ruthton	27.5	2.5	20.0	2.5	2.5	<\$100M	822	42	32.5	40.0
Farmers St Bk Of Stephen	Stephen	27.5	2.5	17.5	2.5	5.0	<\$100M	1,712	79	32.5	40.0
Citizens St Bk Walnut Grov	Walnut Grove	27.5	2.5	20.0	2.5	2.5	<\$100M	219	23	30.0	30.0

Table A.1 Small Business Lending in Minnesota , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Security St Bk Of Oklee	Oklee	27.5	2.5	20.0	2.5	2.5	<\$100M	535	33	30.0	30.0
Security St Bk Of Staples	Staples	27.5	2.5	20.0	2.5	2.5	<\$100M	1,629	42	32.5	42.5
First St Bk Lake Lillian	Lake Lillian	27.5	2.5	15.0	5.0	5.0	<\$100M	2,043	72	30.0	37.5
Prairie St Bk	Milan	27.5	2.5	12.5	5.0	7.5	<\$100M	2,169	98	32.5	45.0
First Security Bk Lake Benton	Lake Benton	27.5	7.5	15.0	2.5	2.5	<\$100M	1,697	44	37.5	15.0
Gary St Bk	Gary	27.5	5.0	17.5	2.5	2.5	<\$100M	866	31	35.0	40.0
State Bk Of Gibbon	Gibbon	27.5	2.5	20.0	2.5	2.5	<\$100M	1,073	27	32.5	40.0
Farmers St Bk Of Hartland	Hartland	27.5	5.0	12.5	5.0	5.0	<\$100M	2,147	73	35.0	47.5
Heron Lake St Bk	Heron Lake	27.5	2.5	15.0	5.0	5.0	<\$100M	1,777	60	32.5	40.0
Stearns Bk Na	Holdingsford	27.5	7.5	2.5	12.5	5.0	<\$100M	6,759	49	12.5	12.5
First Farmers & Merchants	Le Sueur	25.0	5.0	2.5	10.0	7.5	<\$100M	4,922	108	22.5	27.5
Peoples St Bk Of Wells	Wells	25.0	5.0	12.5	5.0	2.5	<\$100M	1,769	51	32.5	45.0
Stearns Bk Canby Na	Canby	25.0	5.0	2.5	12.5	5.0	<\$100M	6,916	65	15.0	12.5
State Bk Of Ceylon	Ceylon	25.0	2.5	17.5	2.5	2.5	<\$100M	403	16	27.5	30.0
First Nb Of Gilbert	Gilbert	25.0	7.5	10.0	5.0	2.5	<\$100M	2,256	57	32.5	27.5
Northern Star Bk	Mankato	25.0	7.5	12.5	2.5	2.5	<\$100M	1,145	7	10.0	12.5
State Bk Of Marietta	Marietta	22.5	2.5	15.0	2.5	2.5	<\$100M	344	32	25.0	32.5
State Bk Of Bellingham	Bellingham	22.5	2.5	15.0	2.5	2.5	<\$100M	371	21	25.0	30.0
First St Bk Of Swanville	Swanville	22.5	10.0	2.5	7.5	2.5	<\$100M	4,000	53	15.0	10.0
State Bk Of Jeffers	Jeffers	22.5	2.5	12.5	2.5	5.0	<\$100M	970	59	27.5	35.0
First Nb Of Kiester	Kiester	22.5	2.5	12.5	2.5	5.0	<\$100M	1,329	62	30.0	40.0
State Bk Of Bricelyn	Bricelyn	20.0	2.5	12.5	2.5	2.5	<\$100M	872	44	22.5	27.5
Ogema St Bk	Ogema	20.0	5.0	10.0	2.5	2.5	<\$100M	671	52	30.0	37.5
First Nb Of Cass Lake	Cass Lake	20.0	2.5	12.5	2.5	2.5	<\$100M	1,330	47	22.5	25.0
First Nb Of Cokato	Cokato	20.0	2.5	10.0	2.5	5.0	<\$100M	1,588	62	25.0	30.0
Peoples St Bk Of Comfrey	Comfrey	20.0	2.5	12.5	2.5	2.5	<\$100M	1,158	36	25.0	35.0
Saint Clair St Bk	Saint Clair	20.0	2.5	10.0	2.5	5.0	<\$100M	1,387	57	25.0	30.0
Frost St Bk	Frost	20.0	2.5	12.5	2.5	2.5	<\$100M	435	42	25.0	27.5
Stearns Bk Na	Upsala	17.5	5.0	2.5	7.5	2.5	<\$100M	3,700	48	12.5	10.0
First Nb Of Coleraine	Coleraine	17.5	2.5	5.0	7.5	2.5	<\$100M	3,012	39	12.5	10.0
Security St Bk Of Beardsley	Beardsley	17.5	2.5	10.0	2.5	2.5	<\$100M	507	33	22.5	25.0
Nicollet St Bk	Nicollet	15.0	2.5	2.5	5.0	5.0	<\$100M	1,855	86	22.5	30.0
21St Century Bk	Rogers	10.0	2.5	2.5	2.5	2.5	<\$100M	1,671	47	12.5	12.5
Minnesota First Credit & Sv	Rochester	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Norwest Bk Faribault Na	Faribault	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

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

A.2 Top Small Business Lenders in Minnesota under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
WELLS FARGO & COMPANY	CA	1,037,330	9,766	>\$50B	433,324	8,634	226,228	7,462	
U.S. BANCORP	MN	474,675	8,095	>\$50B	246,927	7,670	182,744	7,313	
BREMER FINANCIAL CORPORATION	MN	295,016	3,035	\$1B-\$10B	141,906	2,728	74,666	2,319	
FIRSTAR CORPORATION	WI	164,690	2,762	\$10B-\$50B	73,074	2,586	44,155	2,423	
COMMUNITY FIRST BANKSHARES	ND	138,718	2,122	\$1B-\$10B	73,611	1,998	44,750	1,820	
MARQUETTE BANCSHARES INC.	MN	126,438	1,470	\$1B-\$10B	71,060	1,354	36,847	1,148	
RICHFIELD STATE AGENCY INC.	MN	77,176	382	<\$1B	24,934	281	9,771	201	
NATIONAL CITY BANCORPORATION	MN	57,210	299	<\$1B	17,221	222	7,350	167	
MIDWAY NB OF ST PAUL	MN	48,706	236	<\$1B	14,104	175	4,858	122	
STEARNS FINANCIAL SERVICES	MN	47,028	608	<\$1B	22,633	558	13,698	502	
MARSHALL & ILSLEY CORPORATIO	WI	31,069	128	\$10B-\$50B	8,669	81	1,972	44	
EASTERN HEIGHTS BK	MN	26,498	235	<\$1B	12,561	210	5,976	172	
TCF FINANCIAL CORPORATION	MN	23,524	69	\$10B-\$50B	3,874	35	767	19	
MIDAMERICA BANK METRO	MN	22,486	170	N/A	8,761	146	3,667	119	
MERCHANTS HOLDING COMPANY T	MN	20,353	285	<\$1B	11,014	264	5,525	232	
ADVANTA BK CORP	UT	17,596	1,802	<\$1B	17,596	1,802	17,377	1,801	
1ST SOURCE CORPORATION	IN	15,988	76	\$1B-\$10B	6,022	54	1,802	28	
HSBC BK USA	NY	15,316	71	\$10B-\$50B	5,768	50	1,411	22	
STATE BANKSHARES INC.	ND	12,439	57	<\$1B	3,296	43	933	29	
HOME FEDERAL SAVINGS BANK	MN	9,976	51	N/A	2,958	39	1,312	29	
CHASE MANHATTAN CORPORATION	NY	9,723	277	>\$50B	6,660	272	5,860	267	
FIRST NATIONAL CORPORATION N	ND	9,645	78	<\$1B	4,801	67	2,298	53	
BNCCORP INC.	ND	9,639	29	<\$1B	2,036	12	250	3	
MERCANTILE BANCORPORATION IN	MO	8,021	21	\$10B-\$50B	646	12	420	10	
MORGAN STANLEY DEAN WITTER B	UT	7,585	2,235	<\$1B	7,585	2,235	7,585	2,235	
FIRST FEDERAL FSB	MN	5,491	81	N/A	4,263	78	2,735	69	
BANK OF AMERICA CORPORATION	NC	5,258	19	>\$50B	978	12	453	9	
BANK ONE CORPORATION	IL	4,658	113	>\$50B	2,208	110	1,797	107	
WACHOVIA CORPORATION	NC	4,623	8	>\$50B	723	3	0	0	
WATFORD CITY BANCSHARES INC	ND	3,960	84	<\$1B	3,079	81	2,151	76	
FISHBACK FINANCIAL CORPORATI	SD	3,231	21	<\$1B	1,144	16	569	13	
HOME FEDERAL SAVINGS BANK	SD	3,210	7	N/A	4	2	4	2	
MAGNA BANK N.A.	IL	3,155	6	N/A	105	2	105	2	
FIRST UNION CORPORATION	NC	3,014	121	>\$50B	1,814	119	1,400	117	
COMERICA INCORPORATED	MI	2,696	6	\$10B-\$50B	12	1	12	1	
MID-WISCONSIN FINANCIAL SERV	WI	2,546	6	<\$1B	107	3	107	3	
REGIONS FINANCIAL CORPORATIO	AL	1,874	6	\$10B-\$50B	416	3	0	0	
MINNEHAHA BANSHARES INC.	SD	1,594	22	<\$1B	694	20	544	19	
HARRIS T&SB	IL	1,464	8	\$10B-\$50B	464	7	349	6	
F & M BANCORPORATION INC.	WI	1,453	63	\$1B-\$10B	1,187	62	864	60	
ZIONS BANCORPORATION	UT	1,230	3	\$10B-\$50B	205	1	0	0	
NATIONAL CITY CORPORATION	OH	1,206	3	>\$50B	275	2	40	1	
FIRST FEDERAL SAVINGS BANK	WI	1,173	2	N/A	0	0	0	0	
FINANCIAL TRUST COMPANY	PA	1,100	2	N/A	200	1	0	0	
UNIONBANCORP INC.	IL	1,000	1	<\$1B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	28,370	4,320	\$10B-\$50B	28,370	4,320	28,370	4,320	0.81

A.2 Top Small Business Lenders in Minnesota under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
AMERICAN FEDERAL BANK	ND	6,509	105	N/A	3,652	98	2,495	91	0.81
MBNA CORPORATION	DE	4,673	549	\$10B-\$50B	4,673	549	4,673	549	0.55
FIRST NATIONAL OF NEBRASKA	NE	2,631	174	\$1B-\$10B	1,305	171	1,147	170	0.35

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.