

Table 3A Expanded. Banks' Small Business Lending in Iowa Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Decorah B&TC	Decorah	97.5	0.217	1	42,970	635	\$100M-500M	100.0	42,970	635	0
Maquoketa St Bank	Maquoketa	95.0	0.258	1	58,080	673	\$100M-500M	97.5	58,080	673	0
Pella St Bank	Pella	95.0	0.296	1	18,810	673	<\$100M	57.5	3,805	404	0
First NB	Sioux City	92.5	0.353	1	49,900	398	\$100M-500M	70.0	8,939	293	0
Central St Bank	Muscatine	90.0	0.163	1	43,556	550	\$100M-500M	100.0	43,556	550	0.004
Houghton St Bank	Red Oak	90.0	0.354	1	41,846	667	\$100M-500M	95.0	41,846	667	0.016
Lee Cty B&T NA	Fort Madison	90.0	0.344	1	38,456	408	\$100M-500M	95.0	38,456	408	0.002
Midwestone B&TC	Oskaloosa	87.5	0.364	1	95,467	1,307	\$100M-500M	87.5	33,807	880	0.001
Raccoon Valley Bank	Perry	87.5	0.278	0.998	43,229	701	\$100M-500M	87.5	18,791	613	0.001
Libertyville Svg Bank	Fairfield	85.0	0.178	1	20,027	451	\$100M-500M	100.0	20,027	451	0.001
Fortress Bank Cresco	Cresco	85.0	0.214	1	14,321	286	<\$100M	97.5	14,321	286	0.002
Bank IA	Red Oak	85.0	0.218	1	21,599	379	<\$100M	72.5	6,515	308	0
Midwestone Bank	Burlington	85.0	0.202	1	35,975	726	\$100M-500M	62.5	7,286	437	0
Cresco Union Svg Bank	Cresco	82.5	0.114	1	23,051	1,155	\$100M-500M	97.5	23,051	1,155	0.001
Northwoods St Bank	Northwood	82.5	0.281	1	22,578	391	<\$100M	92.5	22,578	391	0.002
Pioneer Bank	Sergeant Bluff	82.5	0.302	0.962	28,893	481	<\$100M	82.5	10,279	384	0.002
Polk Cty Bank	Johnston	82.5	0.44	0.83	47,780	709	\$100M-500M	82.5	15,158	551	0
Waukon St Bank	Waukon	82.5	0.292	1	22,633	301	<\$100M	65.0	5,283	242	0
Viking St B&T	Decorah	82.5	0.248	1	15,412	267	<\$100M	65.0	4,313	221	0
Freedom Scy Bank	Coralville	82.5	0.187	1	15,792	301	<\$100M	60.0	4,185	218	0
Hedrick Svg Bank	Ottumwa	80.0	0.305	0.971	17,816	486	<\$100M	87.5	8,740	435	0
First Bank	West Des Moines	80.0	0.311	0.823	35,740	608	\$100M-500M	77.5	9,146	505	0
First IA St Bank	Albia	80.0	0.239	0.956	28,559	537	\$100M-500M	77.5	8,880	442	0
First NB In Fairfield	Fairfield	80.0	0.285	0.937	29,240	417	\$100M-500M	75.0	8,770	267	0
1st Central St Bank	De Witt	80.0	0.266	0.951	42,417	438	\$100M-500M	72.5	9,843	306	0
Cedar Rapids B&TC	Cedar Rapids	80.0	0.36	0.623	67,570	1,235	\$100M-500M	65.0	10,262	945	0.001
Farmers Svg Bank	Beaman	80.0	0.179	1	19,530	335	\$100M-500M	65.0	5,878	272	0
Community Svg Bank	Edgewood	80.0	0.185	1	27,081	267	\$100M-500M	52.5	5,061	189	0.001
First NB Cedar Falls	Cedar Falls	80.0	0.277	1	14,320	148	<\$100M	42.5	2,480	92	0.002
American St Bank	Osceola	80.0	0.21	1	18,434	366	<\$100M	40.0	2,272	318	0.002
American St Bank	Sioux Center	77.5	0.233	0.623	62,356	783	\$100M-500M	90.0	43,035	672	0.004
Lincoln Svg Bank	ReinBeck	77.5	0.245	0.721	83,940	928	\$100M-500M	80.0	27,636	720	0.001
Premier Bank	Rock Valley	77.5	0.169	1	16,328	257	<\$100M	80.0	8,664	226	0
National Bank	Bettendorf	77.5	0.234	0.656	87,166	817	\$100M-500M	80.0	33,397	621	0
Manufacturers B&TC	Forest City	77.5	0.187	0.864	38,323	586	\$100M-500M	75.0	11,853	478	0
Farmers St Bank	Jesup	77.5	0.235	0.867	28,131	489	\$100M-500M	75.0	8,796	384	0
Farmers St Bank	Marion	77.5	0.215	0.721	93,939	1,539	\$100M-500M	72.5	25,333	1,252	0.006
Community NB	Waterloo	77.5	0.304	0.569	75,685	756	\$100M-500M	72.5	16,802	517	0
American Bank NA	Le Mars	77.5	0.241	0.899	38,707	469	\$100M-500M	70.0	8,715	359	0
Primebank	Le Mars	77.5	0.249	0.81	50,945	465	\$100M-500M	65.0	9,613	332	0.003
First NB Oelwein	Oelwein	77.5	0.268	0.951	24,649	319	<\$100M	65.0	5,906	250	0
Quad Cty B&TC	Bettendorf	77.5	0.256	0.511	162,132	2,446	\$500M-\$1B	62.5	21,758	1,598	0.007

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Premier Bank	Dubuque	77.5	0.33	0.717	46,668	501	\$100M-500M	62.5	7,993	332	0
Midstates Bank NA	Council Bluffs	77.5	0.124	1	34,996	439	\$100M-500M	60.0	7,946	352	0
Community St Bank	West Branch	77.5	0.165	1	13,215	307	<\$100M	60.0	3,942	256	0
Ames Cmnty Bank	Ames	77.5	0.393	0.768	49,753	298	\$100M-500M	47.5	5,780	150	0
Bank IA	Altoona	77.5	0.213	1	14,920	145	<\$100M	42.5	3,290	90	0
DE Witt B&TC	De Witt	77.5	0.221	1	21,161	188	<\$100M	35.0	2,923	123	0
Community First Bank	Keosauqua	75.0	0.119	1	12,902	518	\$100M-500M	97.5	12,902	518	0.003
Blue Grass Svg Bank	Blue Grass	75.0	0.131	1	18,780	286	\$100M-500M	95.0	18,780	286	0
Shelby Cty St Bank	Harlan	75.0	0.124	1	24,672	401	\$100M-500M	90.0	24,672	401	0.142
Farmers T&SB	Earling	75.0	0.22	1	11,043	213	<\$100M	87.5	11,043	213	0
Washington St Bank	Washington	75.0	0.151	0.999	25,258	561	\$100M-500M	80.0	11,232	481	0.002
First St Bank	Ida Grove	75.0	0.185	1	13,676	184	<\$100M	75.0	7,861	159	0
Security St Bank	ANamosa	75.0	0.213	0.957	19,409	351	<\$100M	70.0	6,438	281	0
Burlington B&TC	Burlington	75.0	0.19	0.769	38,008	612	\$100M-500M	67.5	9,198	457	0
Clear Lake B&TC	Clear Lake	75.0	0.243	0.676	42,840	515	\$100M-500M	62.5	8,504	349	0
First Amer Bank	Fort Dodge	75.0	0.24	0.47	226,016	1,748	\$500M-\$1B	60.0	29,109	1,045	0
Community St Bank	Spencer	75.0	0.269	0.862	22,007	296	<\$100M	57.5	5,036	205	0.001
Commercial Svg Bank	Carroll	75.0	0.293	0.95	23,502	272	<\$100M	55.0	4,699	181	0.004
Peoples Svg Bank	Indianola	75.0	0.164	1	13,273	167	<\$100M	47.5	3,695	116	0
East Dubuque Svg Bank	Dubuque	75.0	0.268	0.646	43,625	345	\$100M-500M	45.0	5,079	192	0.003
State Bank Lawler	New Hampton	75.0	0.288	0.675	43,887	335	\$100M-500M	42.5	4,673	200	0.001
Farmers T&SB	Buffalo Center	72.5	0.122	1	14,161	314	\$100M-500M	95.0	14,161	314	0
Bankiowa	Cedar Rapids	72.5	0.161	0.629	49,312	767	\$100M-500M	70.0	12,883	612	0.002
Iowa St Svg Bank	Knoxville	72.5	0.156	1	12,485	258	<\$100M	65.0	4,893	206	0.006
First B&TC	Spirit Lake	72.5	0.278	0.988	17,642	190	<\$100M	65.0	5,475	153	0
Leighton St Bank	Pella	72.5	0.161	1	9,798	247	<\$100M	65.0	4,447	210	0
United Cmnty Bank	Milford	72.5	0.192	0.629	37,796	544	\$100M-500M	62.5	8,988	430	0.002
Peoples NB	Council Bluffs	72.5	0.153	0.717	54,463	636	\$100M-500M	62.5	11,899	493	0.001
Great Western Bank	Clive	72.5	0.153	0.603	79,328	1,035	\$500M-\$1B	62.5	17,267	751	0.001
Central Bank	Storm Lake	72.5	0.229	0.532	59,157	521	\$100M-500M	57.5	9,249	313	0.002
Iowa St Bank	Des Moines	72.5	0.219	0.56	50,829	388	\$100M-500M	50.0	7,873	235	0
Keokuk Svg B&TC	Keokuk	72.5	0.234	0.927	23,211	226	<\$100M	50.0	4,470	159	0
First NB Waverly	Waverly	72.5	0.177	0.881	28,130	344	\$100M-500M	47.5	4,820	242	0.002
Farmers & Mrch Svg Bank	Manchester	72.5	0.292	0.746	41,270	338	\$100M-500M	40.0	4,516	173	0
First Cmnty Bank	Keokuk	72.5	0.274	0.792	30,380	247	\$100M-500M	37.5	3,419	147	0.002
Freedom Fncl Bank	West Des Moines	72.5	0.462	0.888	39,281	178	<\$100M	22.5	2,317	68	0
Pilot Grove Svg Bank	Pilot Grove	70.0	0.088	1	17,529	684	\$100M-500M	92.5	17,529	684	0.002
First St Bank of Colfax	Colfax	70.0	0.169	1	9,040	222	<\$100M	92.5	9,040	222	0
Farmers St Bank	AlgoNA	70.0	0.183	1	10,790	287	<\$100M	87.5	10,790	287	0
Wayland St Bank	Mount Pleasant	70.0	0.19	1	11,500	185	<\$100M	87.5	11,500	185	0
Security St Bank	AlgoNA	70.0	0.194	1	9,045	193	<\$100M	87.5	9,045	193	0
First NB of Manning	Manning	70.0	0.194	1	10,608	149	<\$100M	87.5	10,608	149	0
Keokuk Cty St Bank	Sigourney	70.0	0.245	1	11,187	189	<\$100M	85.0	11,187	189	0

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Community Bank Oelwein	Oelwein	70.0	0.195	1	7,814	150	<\$100M	85.0	7,814	150	0
Iowa Bank	Bellevue	70.0	0.222	1	7,397	126	<\$100M	82.5	7,397	126	0
Hiawatha B&TC	Hiawatha	70.0	0.295	1	7,122	114	<\$100M	80.0	7,122	114	0
Audubon St Bank	Audubon	70.0	0.17	1	10,550	171	<\$100M	75.0	7,008	157	0
Humboldt T&SB	Humboldt	70.0	0.164	0.902	21,198	357	\$100M-500M	70.0	6,856	302	0
First NB of Muscatine	Muscatine	70.0	0.175	0.568	47,666	974	\$100M-500M	65.0	11,950	713	0.001
Clarke Cty St Bank	Osceola	70.0	0.212	0.804	23,028	281	\$100M-500M	62.5	5,860	220	0.003
West Bank	West Des Moines	70.0	0.161	0.403	165,476	1,546	\$1B-\$10B	60.0	31,289	1,066	0
American T&SB	Dubuque	70.0	0.154	0.35	94,379	1,720	\$500M-\$1B	57.5	14,841	531	0.004
Hardin Cty Svg Bank	Eldora	70.0	0.166	1	19,788	273	\$100M-500M	52.5	4,134	230	0.002
Citizens First Bank	Clinton	70.0	0.269	0.821	22,352	271	<\$100M	52.5	4,798	169	0.002
Carroll Cty St Bank	Carroll	70.0	0.191	0.822	29,825	297	\$100M-500M	45.0	4,755	178	0.004
Great River B&TC	Princeton	70.0	0.263	0.86	20,299	169	<\$100M	37.5	3,217	97	0
First Whitney B&TC	Atlantic	70.0	0.155	1	15,029	173	<\$100M	35.0	2,547	124	0
Farmers St Bank	Northwood	67.5	0.168	1	11,540	234	<\$100M	87.5	11,540	234	0
Montezuma St Bank	Montezuma	67.5	0.236	1	7,631	166	<\$100M	82.5	7,631	166	0
Community Bank	Muscatine	67.5	0.153	0.883	16,644	372	\$100M-500M	75.0	6,874	324	0
Community Bank	Alton	67.5	0.339	0.997	11,716	208	<\$100M	67.5	4,801	175	0.005
Iowa St Svg Bank	Creston	67.5	0.115	1	12,757	222	\$100M-500M	65.0	5,360	194	0.002
First St Bank	Webster City	67.5	0.167	0.716	26,222	426	\$100M-500M	62.5	7,344	355	0
Heritage Bank NA	Holstein	67.5	0.192	0.857	21,092	354	\$100M-500M	62.5	5,183	286	0
First NB In Creston	Creston	67.5	0.147	0.936	22,111	355	\$100M-500M	57.5	5,185	277	0
Iowa St Bank	AlgoNA	67.5	0.152	0.79	32,942	485	\$100M-500M	57.5	7,050	373	0
First St Bank	Britt	67.5	0.141	1	10,330	196	<\$100M	57.5	3,595	164	0
Bank IA	Oskaloosa	67.5	0.141	1	11,834	222	<\$100M	55.0	3,827	177	0
Fidelity B&T	Dyersville	67.5	0.233	0.8	21,816	258	<\$100M	55.0	4,529	183	0
Community St Bank NA	Ankeny	67.5	0.138	0.523	63,935	575	\$100M-500M	52.5	10,712	362	0
Dubuque B&TC	Dubuque	67.5	0.142	0.3	106,701	817	\$500M-\$1B	50.0	11,684	410	0.002
Community Bank Boone	Boone	67.5	0.237	0.556	31,672	345	\$100M-500M	50.0	5,147	259	0.002
Farmers Svg Bank	Fostoria	67.5	0.195	1	9,168	180	<\$100M	45.0	1,996	145	0
Security Svg Bank	Eagle Grove	67.5	0.208	0.935	18,071	192	<\$100M	45.0	3,789	135	0
First St Bank	Hawarden	67.5	0.228	1	6,784	107	<\$100M	45.0	2,234	79	0
Saint Ansgar St Bank	Saint Ansgar	67.5	0.188	1	16,678	196	<\$100M	37.5	2,654	129	0
First NB	Fontanelle	65.0	0.087	1	12,964	332	\$100M-500M	90.0	12,964	332	0.004
State Bank Toledo	Toledo	65.0	0.158	1	12,143	205	<\$100M	87.5	12,143	205	0.004
Corydon St Bank	Corydon	65.0	0.141	1	6,118	217	<\$100M	87.5	6,118	217	0.003
First T&SB	Wheatland	65.0	0.136	1	9,451	244	<\$100M	87.5	9,451	244	0
Bridge Cmnty Bank	Mechanicsville	65.0	0.126	1	5,717	235	<\$100M	85.0	5,717	235	0.003
Iowa St Bank	Sac City	65.0	0.202	1	12,860	149	<\$100M	85.0	12,860	149	0
State Bank Waverly	Waverly	65.0	0.137	1	15,728	202	\$100M-500M	85.0	15,728	202	0
Luana Svg Bank	LuaNA	65.0	0.124	1	15,411	171	\$100M-500M	85.0	15,411	171	0
Northstar Bank	Estherville	65.0	0.171	0.969	10,659	301	<\$100M	77.5	6,357	269	0
First Scty B&TC	Charles City	65.0	0.143	0.729	30,513	537	\$100M-500M	70.0	9,451	448	0.003

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Citizens St Bank	Monticello	65.0	0.116	1	21,945	375	\$100M-500M	70.0	7,982	305	0
American NB	Holstein	65.0	0.121	0.94	20,440	470	\$100M-500M	70.0	8,078	411	0
Iowa Svg Bank	Carroll	65.0	0.163	0.62	22,746	374	\$100M-500M	62.5	6,579	295	0.006
Iowa St B&TC	Iowa City	65.0	0.128	0.572	66,682	677	\$500M-\$1B	60.0	13,300	480	0.001
Southeast NB	Davenport	65.0	0.158	0.842	20,238	274	\$100M-500M	55.0	5,259	198	0
Iowa Falls St Bank	Iowa Falls	65.0	0.09	1	8,357	276	<\$100M	55.0	3,128	220	0
State Svg Bank	Creston	65.0	0.203	1	6,108	160	<\$100M	52.5	1,914	144	0
State Bank	Worthington	65.0	0.276	0.797	13,231	174	<\$100M	50.0	3,120	133	0
First St Bank	Manchester	65.0	0.158	1	15,942	218	\$100M-500M	47.5	3,656	172	0.008
State Svg Bank	Baxter	65.0	0.216	0.659	17,082	229	<\$100M	47.5	3,912	152	0
Iowa St B&TC	Fairfield	65.0	0.193	0.873	17,080	174	<\$100M	45.0	3,723	128	0
Marion Cty St Bank	Pella	65.0	0.175	0.718	25,735	272	\$100M-500M	42.5	4,391	171	0.001
American B&Tc NA	Davenport	65.0	0.152	0.405	71,069	453	\$100M-500M	42.5	6,667	201	0.001
Citizens St Bank	Waukon	65.0	0.208	0.838	13,148	258	<\$100M	40.0	2,624	134	0
City St Bank	Norwalk	65.0	0.178	0.665	23,863	217	\$100M-500M	32.5	3,456	138	0.001
Crawford Cty T&SB	Denison	62.5	0.096	1	9,886	254	\$100M-500M	87.5	9,886	254	0.054
Guthrie Cty St Bank	Guthrie Center	62.5	0.115	1	9,375	195	<\$100M	87.5	9,375	195	0.003
First NB of Hampton	Hampton	62.5	0.098	1	9,054	331	<\$100M	87.5	9,054	331	0
First St Bank	Lynnville	62.5	0.157	1	9,209	151	<\$100M	85.0	9,209	151	0
Oakland St Bank	Oakland	62.5	0.335	1	9,549	131	<\$100M	80.0	9,549	131	0
First Scty St Bank	Evansdale	62.5	0.179	0.743	14,636	280	<\$100M	75.0	7,927	239	0
Community St Bank	Indianola	62.5	0.182	0.908	12,607	228	<\$100M	75.0	6,939	199	0
Security St Bank	Guttenberg	62.5	0.129	1	8,591	160	<\$100M	70.0	5,428	144	0
Landmands NB	Audubon	62.5	0.14	1	7,291	168	<\$100M	67.5	4,998	152	0.175
First Citizens NB	Mason City	62.5	0.115	0.532	86,012	1,653	\$500M-\$1B	67.5	28,443	1,371	0
Metrobank NA	Davenport	62.5	0.078	0.765	43,917	721	\$500M-\$1B	65.0	13,351	571	0.005
Fairbank St Bank	Fairbank	62.5	0.213	1	5,284	142	<\$100M	62.5	3,101	129	0
F&M Bank-IA	Marshalltown	62.5	0.118	0.526	51,151	596	\$100M-500M	62.5	12,723	459	0
Rolling Hills B&T	Atlantic	62.5	0.182	0.732	16,314	301	<\$100M	60.0	4,550	240	0
Kerndt Bros Svg Bank	Lansing	62.5	0.143	0.851	20,505	302	\$100M-500M	57.5	5,960	229	0
First St Bank	Stuart	62.5	0.169	1	14,137	166	<\$100M	52.5	4,136	130	0
Farmers T&SB	Williamsburg	62.5	0.111	1	10,021	366	<\$100M	50.0	2,734	238	0
Guaranty B&TC	Cedar Rapids	62.5	0.137	0.664	32,991	353	\$100M-500M	47.5	5,601	220	0
Grinnell St Bank	Marengo	62.5	0.185	0.721	22,424	231	\$100M-500M	45.0	4,394	165	0.002
Security Svg Bank	Larchwood	62.5	0.228	1	12,380	139	<\$100M	35.0	2,141	94	0
Central St Bank	State Center	62.5	0.231	1	15,239	77	<\$100M	25.0	2,146	45	0
Peoples St Bank	Albia	60.0	0.122	1	7,694	495	<\$100M	85.0	7,694	495	0
SaNBorn Svg Bank	SaNBorn	60.0	0.163	1	6,387	173	<\$100M	82.5	6,387	173	0.005
Peoples Bank	Rock Valley	60.0	0.128	0.662	20,774	445	\$100M-500M	72.5	8,793	368	0
Mediapolis Svg Bank	Mediapolis	60.0	0.071	1	7,261	278	\$100M-500M	65.0	4,336	256	0
Solon St Bank	Solon	60.0	0.183	0.798	12,000	247	<\$100M	62.5	4,772	208	0
Citizens St Bank	Sheldon	60.0	0.133	1	10,145	203	<\$100M	57.5	3,796	174	0.002
Green Belt B&TC	Iowa Falls	60.0	0.132	0.801	18,090	303	\$100M-500M	57.5	5,686	241	0.001

Table 3A Expanded. Banks' Small Business Lending in Iowa Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
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Hills B&Tc	Hills	60.0	0.102	0.484	125,225	1,277	\$1B-\$10B	55.0	19,833	829	0.005
Iowa St Bank	Hull	60.0	0.113	0.746	24,067	367	\$100M-500M	55.0	6,492	268	0.004
Grundy NB Grundy Ctr	Grundy Center	60.0	0.149	0.593	20,421	395	\$100M-500M	52.5	4,868	324	0.003
First St Bank	Belmond	60.0	0.119	1	7,841	138	<\$100M	50.0	2,766	124	0.002
Northeast Scrtcy Bank	Sumner	60.0	0.15	1	8,121	167	<\$100M	47.5	2,566	136	0
Clinton NB	Clinton	60.0	0.13	0.533	32,916	364	\$100M-500M	45.0	5,808	228	0.003
Security NB Sioux City	Sioux City	60.0	0.114	0.423	61,385	366	\$500M-\$1B	40.0	5,204	183	0.003
Randolph St Bank	Randolph	60.0	0.281	0.94	12,178	117	<\$100M	40.0	2,533	83	0
Security St Bank	Stuart	60.0	0.173	1	11,299	56	<\$100M	25.0	1,901	39	0
Ackley St Bank	Ackley	60.0	0.246	0.839	22,512	134	<\$100M	17.5	1,690	66	0
Bank IA	Denison	57.5	0.101	1	10,825	332	\$100M-500M	85.0	10,825	332	0
Iowa St Bank	Clarksville	57.5	0.094	1	9,814	166	\$100M-500M	82.5	9,814	166	0.002
Farmers & Mrch Svg Bank	Waukon	57.5	0.106	1	8,268	305	<\$100M	82.5	8,268	305	0
Kingsley St Bank	Kingsley	57.5	0.118	1	11,430	130	<\$100M	82.5	11,430	130	0
Peoples St Bank	Elkader	57.5	0.124	1	8,111	159	<\$100M	80.0	8,111	159	0
Farmers St Bank	Marcus	57.5	0.116	1	5,678	142	<\$100M	80.0	5,678	142	0
United Bank Ia	Ida Grove	57.5	0.102	0.569	40,669	997	\$100M-500M	72.5	17,537	872	0.001
Valley St Bank	GutteNBerg	57.5	0.158	1	4,411	90	<\$100M	72.5	4,411	90	0
First St Bank	Tabor	57.5	0.177	1	4,088	140	<\$100M	70.0	4,088	140	0
Farmers Svg Bank	Halbur	57.5	0.183	1	3,183	82	<\$100M	70.0	3,183	82	0
Peoples T&SB	Adel	57.5	0.109	0.781	15,322	354	\$100M-500M	65.0	6,070	306	0
Boone B&TC	Boone	57.5	0.149	0.756	17,283	250	\$100M-500M	57.5	5,271	193	0
Earlham Svg Bank	West Des Moines	57.5	0.133	0.6	26,522	305	\$100M-500M	50.0	5,726	222	0
State B&TC	Nevada	57.5	0.14	0.996	15,217	162	\$100M-500M	35.0	2,974	123	0
Community Svg Bank	Robins	57.5	0.205	0.918	14,197	104	<\$100M	22.5	1,761	57	0
Security St Bank	Red Oak	57.5	0.21	0.789	13,093	115	<\$100M	20.0	1,507	76	0.002
Valley B&T	Mapleton	57.5	0.146	1	7,802	80	<\$100M	17.5	1,110	56	0
State Central Bank	Keokuk	57.5	0.182	0.5	32,802	163	\$100M-500M	12.5	1,108	19	0.003
Bank IA	Clarinda	55.0	0.083	1	7,677	1,907	<\$100M	82.5	7,677	1,907	0
First St Bank IA	New Hampton	55.0	0.125	1	5,690	273	<\$100M	80.0	5,690	273	0
Columbus Junction St Bank	Columbus Junction	55.0	0.107	1	4,592	176	<\$100M	80.0	4,592	176	0
Westside St Svg Bank	Westside	55.0	0.176	1	4,613	130	<\$100M	72.5	4,613	130	0
Atkins Svg B&TC	Atkins	55.0	0.161	1	4,678	113	<\$100M	72.5	4,678	113	0
Citizens First NB Storm Lake	Storm Lake	55.0	0.09	0.92	15,107	281	\$100M-500M	65.0	6,827	235	0.004
Federation Bank	Washington	55.0	0.13	0.929	13,500	204	\$100M-500M	55.0	4,338	162	0
First NB Ames IA	Ames	55.0	0.105	0.372	42,488	333	\$100M-500M	42.5	6,772	189	0
Northwestern St Bank Orange Ci	Orange City	55.0	0.166	0.778	14,535	151	<\$100M	30.0	2,682	92	0
Citizens St Bank	Pocahontas	55.0	0.14	0.817	11,996	239	<\$100M	27.5	1,572	195	0
Bank Plus	Estherville	55.0	0.168	0.906	12,798	136	<\$100M	25.0	1,731	96	0
Liberty NB	Sioux City	55.0	0.253	0.527	16,288	115	<\$100M	20.0	1,744	57	0
New VienNA Svg Bank	New VienNA	55.0	0.249	1	6,476	61	<\$100M	17.5	733	40	0
West Liberty St Bank	West Liberty	55.0	0.13	1	12,674	100	<\$100M	17.5	1,370	63	0
Chelsea Svg Bank	Belle Plaine	52.5	0.085	1	6,403	207	<\$100M	80.0	6,403	207	0

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Templeton Svg Bank	Templeton	52.5	0.124	1	6,690	170	<\$100M	77.5	6,690	170	0
Exchange St Bank	Adair	52.5	0.129	1	5,296	124	<\$100M	75.0	5,296	124	0.003
West Chester Svg Bank	Washington	52.5	0.144	1	5,459	120	<\$100M	75.0	5,459	120	0
Tri Cty B&T	Cascade	52.5	0.121	0.945	9,715	260	<\$100M	72.5	5,744	235	0
First T&SB	Marcus	52.5	0.121	1	4,402	121	<\$100M	72.5	4,402	121	0
Defiance St Bank	Defiance	52.5	0.153	1	3,141	102	<\$100M	72.5	3,141	102	0
Community Bank	Dunlap	52.5	0.094	1	5,725	183	<\$100M	57.5	3,069	166	0
Farmers & Mrch St Bank	Winterset	52.5	0.088	1	10,524	215	\$100M-500M	55.0	4,205	191	0.003
Fort Madison B&TC	Fort Madison	52.5	0.128	0.745	15,488	209	\$100M-500M	52.5	4,748	185	0
Security St Bank	Independence	52.5	0.141	1	8,937	158	<\$100M	45.0	2,828	117	0
City St Bank	Ogden	52.5	0.143	0.731	14,125	174	<\$100M	40.0	3,231	130	0
Bankers TC NA	Des Moines	52.5	0.042	0.114	66,574	431	\$1B-\$10B	30.0	3,922	136	0.001
First NB	Davenport	52.5	0.18	0.456	16,710	125	<\$100M	25.0	2,531	79	0
Morningside B&TC	Sioux City	52.5	0.199	1	6,984	102	<\$100M	22.5	1,029	57	0
Henry Cty Bank	Mount Pleasant	52.5	0.186	0.904	10,062	104	<\$100M	22.5	1,465	75	0
Waukee St Bank	Waukee	52.5	0.19	0.887	10,536	81	<\$100M	17.5	1,399	37	0.002
Laurens St Bank	Laurens	50.0	0.103	1	5,237	120	<\$100M	75.0	5,237	120	0
Farmers Svg B&Tc Vinton	Vinton	50.0	0.142	1	8,328	103	<\$100M	72.5	8,328	103	0.003
Buffalo Svg Bank	Buffalo	50.0	0.146	1	5,390	72	<\$100M	72.5	5,390	72	0
Union St Bank	MonoNA	50.0	0.081	1	5,390	109	<\$100M	72.5	5,390	109	0
State Bank	Spencer	50.0	0.125	1	4,678	113	<\$100M	70.0	4,678	113	0
Iowa T&SC	Centerville	50.0	0.083	0.903	10,947	294	\$100M-500M	67.5	5,703	273	0
Garnavillo Svg Bank	GarNAvillo	50.0	0.167	1	4,079	103	<\$100M	67.5	4,079	103	0
First St Bank	Conrad	50.0	0.114	0.677	12,897	234	\$100M-500M	50.0	3,938	211	0
Home St Bank	Jefferson	50.0	0.132	0.494	15,061	267	\$100M-500M	47.5	4,554	209	0.003
Legacy Bank	AltooNA	50.0	0.098	1	6,039	120	<\$100M	47.5	2,781	103	0
TSB Bank	Marshalltown	50.0	0.13	0.937	12,768	159	<\$100M	42.5	3,392	110	0
Iowa St Bank	Wapello	50.0	0.115	1	3,743	100	<\$100M	40.0	1,472	84	0
South Ottumwa Svg Bank	Ottumwa	50.0	0.101	0.549	26,384	261	\$100M-500M	37.5	4,782	207	0
Citizens Svg Bank	Marshalltown	50.0	0.18	0.953	6,577	96	<\$100M	35.0	1,676	66	0
Fort Des Moines Cmnty Bank	Des Moines	50.0	0.153	1	3,238	47	<\$100M	30.0	951	35	0
Farmers St Bank	Hawarden	50.0	0.148	1	6,823	79	<\$100M	27.5	1,545	53	0
Manson St Bank	Manson	50.0	0.205	1	7,468	79	<\$100M	27.5	1,339	51	0
Ashton St Bank	Ashton	50.0	0.163	1	4,406	44	<\$100M	25.0	973	29	0
Farmers & Mrch Svg Bank	Lone Tree	50.0	0.136	0.956	12,219	92	<\$100M	20.0	1,517	69	0
Glenwood St Bank	Glenwood	47.5	0.066	1	6,411	182	<\$100M	77.5	6,411	182	0.002
Page Cty St Bank	Clarinda	47.5	0.117	1	6,285	182	<\$100M	77.5	6,285	182	0
Security T&SB	Storm Lake	47.5	0.078	1	7,438	180	<\$100M	77.5	7,438	180	0
West IA Bank	West Bend	47.5	0.115	1	7,101	168	<\$100M	75.0	7,101	168	0
State Svg Bank	Rake	47.5	0.149	1	4,315	118	<\$100M	72.5	4,315	118	0
Keystone Svg Bank	Keystone	47.5	0.093	1	4,547	105	<\$100M	70.0	4,547	105	0
Primghar Svg Bank	Primghar	47.5	0.106	0.935	5,479	232	<\$100M	67.5	3,254	218	0
Farmers St Bank	Lake View	47.5	0.113	1	2,555	141	<\$100M	67.5	2,555	141	0

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First NB of Logan	Logan	47.5	0.11	1	2,816	132	<\$100M	67.5	2,816	132	0
Frontier Svg Bank	Council Bluffs	47.5	0.12	1	3,023	67	<\$100M	65.0	3,023	67	0
Security St Bank	New Hampton	47.5	0.081	0.804	10,615	306	\$100M-500M	62.5	5,389	273	0
State Bank	Spirit Lake	47.5	0.115	1	5,271	161	<\$100M	57.5	2,667	144	0
City St Bank	Central City	47.5	0.064	1	4,833	156	<\$100M	50.0	2,481	141	0
Iowa T&SB	Emmetsburg	47.5	0.103	0.921	8,641	168	<\$100M	47.5	3,134	138	0.004
Treynor St Bank	Treynor	47.5	0.107	1	5,513	106	<\$100M	42.5	2,082	94	0.004
Mount Vernon B&TC	Mount Vernon	47.5	0.145	0.934	8,784	120	<\$100M	35.0	2,150	86	0.002
Fairfax St Svg Bank	Fairfax	47.5	0.114	0.728	10,775	222	<\$100M	35.0	2,365	119	0.001
First Newton NB	Newton	47.5	0.14	0.744	10,190	152	<\$100M	32.5	2,224	110	0
Exchange St Bank	Collins	47.5	0.122	0.77	10,292	145	<\$100M	32.5	2,183	118	0
First NB Midwest	Oskaloosa	47.5	0.138	0.602	12,926	141	<\$100M	27.5	2,349	98	0.001
Center Point B&TC	Center Point	47.5	0.138	1	2,818	44	<\$100M	27.5	782	31	0
Citizens St Bank	Oakland	47.5	0.154	0.914	9,823	88	<\$100M	20.0	1,561	54	0
Danville St Svg Bank	Danville	45.0	0.082	1	6,133	188	<\$100M	75.0	6,133	188	0.002
Denver Svg Bank	Denver	45.0	0.1	1	5,875	140	<\$100M	70.0	5,875	140	0
Farmers Svg Bank	Colesburg	45.0	0.096	0.825	6,310	277	<\$100M	70.0	4,523	262	0
Palo Svg Bank	Palo	45.0	0.128	1	3,724	150	<\$100M	67.5	3,724	150	0
Maynard Svg Bank	MayNArd	45.0	0.073	1	2,821	135	<\$100M	65.0	2,821	135	0.001
Rolfe St Bank	Rolfe	45.0	0.131	1	4,019	83	<\$100M	62.5	4,019	83	0.003
Union St Bank	Winterset	45.0	0.112	0.897	8,582	153	<\$100M	52.5	3,617	129	0
Peoples Svg Bank Corp	Montezuma	45.0	0.139	0.984	4,446	121	<\$100M	52.5	2,329	109	0
Davis Cty Svg Bank	Bloomfield	45.0	0.111	0.93	7,589	159	<\$100M	50.0	2,981	129	0.002
Central St Bank	Elkader	45.0	0.122	0.742	10,394	142	<\$100M	42.5	3,222	111	0
Liberty T&SB	Durant	45.0	0.058	1	6,526	140	\$100M-500M	40.0	2,495	121	0
Farmers & Mrch B&TC	Burlington	45.0	0.075	0.467	16,760	226	\$100M-500M	40.0	4,551	180	0
Cedar Valley B&TC	La Porte City	45.0	0.19	0.843	5,951	80	<\$100M	37.5	1,758	59	0
Patriot Bank	Brooklyn	45.0	0.129	0.779	9,769	149	<\$100M	30.0	2,041	118	0.001
Walcott T&SB	Walcott	45.0	0.162	0.796	9,487	103	<\$100M	30.0	2,317	65	0
First St Bank	Huxley	45.0	0.208	0.711	7,531	73	<\$100M	27.5	1,536	54	0
Farmers T&SB	Spencer	45.0	0.113	0.516	21,561	153	\$100M-500M	25.0	2,905	101	0.006
Valley B&TC	Cherokee	45.0	0.226	0.849	4,003	90	<\$100M	22.5	593	72	0
Farmers Svg Bank	Walford	45.0	0.159	1	6,662	54	<\$100M	12.5	868	28	0.002
New Albin Svg Bank	New Albin	42.5	0.056	1	6,651	200	\$100M-500M	72.5	6,651	200	0
Citizens St Bank	Wyoming	42.5	0.09	1	6,263	127	<\$100M	67.5	6,263	127	0.001
Pocahontas St Bank	Pocahontas	42.5	0.094	1	5,455	115	<\$100M	67.5	5,455	115	0
Mills Cty Bank NA	Glenwood	42.5	0.135	1	4,754	68	<\$100M	65.0	4,754	68	0
Farmers Svg Bank	Keota	42.5	0.046	1	2,661	146	<\$100M	62.5	2,661	146	0
State Bank Ledyard	Ledyard	42.5	0.103	1	2,508	69	<\$100M	62.5	2,508	69	0
Security Svg Bank	Gowrie	42.5	0.117	1	6,540	116	<\$100M	50.0	2,950	98	0
Security St Bank Sheldon	Sheldon	42.5	0.147	0.712	8,640	129	<\$100M	42.5	2,738	98	0
American Svg Bank	Tripoli	42.5	0.103	1	4,122	130	<\$100M	32.5	1,103	111	0
Heartland Bank	Somers	42.5	0.092	1	5,547	89	<\$100M	30.0	1,533	66	0

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Farmers Svg Bank	Frederika	42.5	0.118	1	3,614	69	<\$100M	27.5	1,024	59	0
Emmet Cty St Bank	Estherville	42.5	0.084	1	5,502	83	<\$100M	25.0	1,471	64	0
First NB Sioux Ctr	Sioux Center	42.5	0.134	0.846	11,441	88	<\$100M	15.0	1,361	56	0.001
First St Bank	Nora Springs	40.0	0.108	1	4,660	102	<\$100M	67.5	4,660	102	0.003
Postville St Bank	Postville	40.0	0.072	1	4,369	161	<\$100M	67.5	4,369	161	0
First St Bank	Sumner	40.0	0.093	1	5,164	90	<\$100M	67.5	5,164	90	0
First St Bank	Riceville	40.0	0.088	1	4,663	100	<\$100M	65.0	4,663	100	0
Blencoe St Bank	Blencoe	40.0	0.088	1	1,881	70	<\$100M	60.0	1,881	70	0
South Story B&TC	Slater	40.0	0.078	1	3,850	129	<\$100M	55.0	2,409	120	0.001
Sibley St Bank	Sibley	40.0	0.107	0.858	7,180	110	<\$100M	52.5	3,787	94	0.093
Security St Bank	Sutherland	40.0	0.127	0.741	6,259	157	<\$100M	45.0	2,349	133	0
First NB Farragut	SheNAndoah	40.0	0.142	1	3,637	104	<\$100M	45.0	1,409	93	0
Randall-Story St Bank	Story City	40.0	0.102	0.861	7,197	120	<\$100M	42.5	2,418	100	0
United B&TC NA	Marshalltown	40.0	0.124	0.699	10,130	82	<\$100M	22.5	2,041	56	0
Iowa Prairie Bank	Brunsville	37.5	0.101	1	4,266	116	<\$100M	62.5	4,266	116	0
Citizens Bank	Sac City	37.5	0.091	1	2,898	103	<\$100M	60.0	2,898	103	0
Victor St Bank	Victor	37.5	0.106	1	3,695	41	<\$100M	60.0	3,695	41	0
Monroe St Bank	Monroe	37.5	0.093	1	1,942	79	<\$100M	60.0	1,942	79	0
Melvin Svg Bank	Melvin	37.5	0.071	1	3,093	72	<\$100M	57.5	3,093	72	0.001
Rowley Svg Bank	Rowley	37.5	0.139	1	1,852	66	<\$100M	55.0	1,852	66	0
Farmers & Mrch St Bank	Neola	37.5	0.066	1	2,935	42	<\$100M	55.0	2,935	42	0
Citizens Svg Bank	Spillville	37.5	0.097	1	3,320	103	<\$100M	52.5	2,236	96	0
Peoples Svg Bank	Crawfordsville	37.5	0.065	1	1,424	64	<\$100M	52.5	1,424	64	0
First B&TC	Glidden	37.5	0.069	1	4,101	83	<\$100M	37.5	1,805	73	0
Cherokee St Bank	Cherokee	37.5	0.079	0.785	12,144	124	\$100M-500M	25.0	2,008	93	0
Malvern T&SB	Malvern	37.5	0.07	1	2,378	68	<\$100M	25.0	765	62	0
Bankers TC NA	Cedar Rapids	37.5	0.138	0.389	12,838	54	<\$100M	10.0	461	14	0
Panora St Bank	Panora	35.0	0.085	1	3,868	120	<\$100M	62.5	3,868	120	0
Bellevue St Bank	Bellevue	35.0	0.074	1	3,773	133	<\$100M	60.0	3,773	133	0
First NB of Rembrandt	Rembrandt	35.0	0.068	1	2,350	104	<\$100M	57.5	2,350	104	0
Okey-Vernon First NB	Corning	35.0	0.063	1	2,731	66	<\$100M	57.5	2,731	66	0
Elgin St Bank	Elgin	35.0	0.087	1	1,741	82	<\$100M	55.0	1,741	82	0
Breda Svg Bank	Breda	35.0	0.067	1	1,546	69	<\$100M	55.0	1,546	69	0
Farmers & Traders Svg Bank	Bancroft	35.0	0.06	1	2,311	91	<\$100M	52.5	2,311	91	0.003
Union St Bank	Greenfield	35.0	0.055	1	2,354	83	<\$100M	52.5	2,354	83	0
Home T&SB	Osage	35.0	0.062	0.744	8,225	177	\$100M-500M	40.0	2,954	146	0
Security St Bank	Hubbard	35.0	0.069	1	2,602	75	<\$100M	35.0	1,116	66	0
Sloan St Bank	Sloan	35.0	0.092	1	3,193	59	<\$100M	32.5	1,151	47	0
United B&TC	Hampton	32.5	0.047	1	3,595	142	<\$100M	57.5	3,595	142	0
White St Bank	South English	32.5	0.085	1	2,207	101	<\$100M	55.0	2,021	99	0
State Bank Bussey	Bussey	32.5	0.073	1	1,740	52	<\$100M	50.0	1,740	52	0
State Bank Brooks	Corning	32.5	0.077	1	943	48	<\$100M	50.0	943	48	0
First T&SB	Moville	32.5	0.026	1	1,842	76	<\$100M	45.0	1,842	76	0

Table 3A Expanded. Banks' Small Business Lending in Iowa Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First NB of West Union	West Union	32.5	0.08	0.854	6,424	127	<\$100M	32.5	1,838	98	0.003
Hartwick St Bank	Hartwick	32.5	0.019	1	405	18	<\$100M	32.5	405	18	0
Heritage Bank	Marion	32.5	0.106	1	3,580	50	<\$100M	25.0	1,012	39	0.001
Readlyn Svg Bank	Readlyn	32.5	0.086	1	3,171	58	<\$100M	25.0	986	47	0
Wilton Svg Bank	Wilton	30.0	0.058	1	4,482	92	<\$100M	55.0	4,482	92	0
Farmers Svg B&T Traer	Traer	30.0	0.056	1	3,503	85	<\$100M	55.0	3,503	85	0
Farmers Svg Bank	Wever	30.0	0.069	1	2,772	60	<\$100M	52.5	2,772	60	0
Citizens Svg Bank	Hawkeye	30.0	0.065	1	1,345	56	<\$100M	50.0	1,345	56	0.001
Peoples St Bank	Winfield	30.0	0.093	1	1,957	32	<\$100M	50.0	1,957	32	0
Union St Bank	Rockwell City	30.0	0.068	1	2,339	34	<\$100M	47.5	2,339	34	0
Titonka Svg Bank	Titonka	30.0	0.025	1	2,755	92	\$100M-500M	42.5	2,755	92	0.002
Farmers & Traders Svg Bank	Douds	30.0	0.026	1	442	61	<\$100M	35.0	442	61	0
Swisher T&SB	Swisher	30.0	0.085	1	2,986	62	<\$100M	32.5	1,146	55	0
First St Bank	Sioux Rapids	30.0	0.098	1	2,178	66	<\$100M	32.5	796	61	0
Citizens Svg Bank	ANAmosa	30.0	0.075	0.834	6,662	93	<\$100M	27.5	1,761	72	0.001
City NB of SheNAndoah	Shenandoah	30.0	0.084	1	4,705	75	<\$100M	27.5	1,425	61	0
Farmers Svg Bank	Victor	30.0	0.125	0.77	3,545	66	<\$100M	22.5	855	51	0
Hampton St Bank	Hampton	30.0	0.11	0.816	5,275	71	<\$100M	15.0	845	49	0.002
First NB of Primghar	Primghar	27.5	0.096	1	2,240	54	<\$100M	52.5	2,240	54	0
Pleasantville St Bank	Pleasantville	27.5	0.052	1	1,468	79	<\$100M	50.0	1,468	79	0.003
Linn Cty St Bank	Coggon	27.5	0.093	1	2,038	57	<\$100M	50.0	2,038	57	0
Farmers NB Winfield	Mount Pleasant	27.5	0.051	1	1,053	41	<\$100M	45.0	1,053	41	0
Watkins Svg Bank	Watkins	27.5	0.04	1	1,590	57	<\$100M	40.0	1,590	57	0
Iowa Svg Bank	Dike	27.5	0.041	1	1,184	35	<\$100M	40.0	1,184	35	0
Moorhead St Bank	Moorhead	27.5	0.039	1	581	42	<\$100M	37.5	581	42	0
George St Bank	George	27.5	0.082	0.875	3,780	65	<\$100M	27.5	1,248	55	0
Home St Bank	Royal	27.5	0.066	1	2,258	50	<\$100M	25.0	917	43	0
Farmers St Bank	Yale	27.5	0.066	1	1,882	47	<\$100M	25.0	695	39	0
Maxwell St Bank	Maxwell	27.5	0.042	1	826	20	<\$100M	22.5	350	16	0
Security St Bank	Radcliffe	27.5	0.107	0.932	3,475	50	<\$100M	17.5	737	39	0
Dysart St Bank	Dysart	25.0	0.048	1	567	26	<\$100M	42.5	567	26	0
State Bank Schaller	Schaller	25.0	0.048	1	830	35	<\$100M	37.5	830	35	0
Peoples T&SB	Riverside	25.0	0.04	1	604	28	<\$100M	37.5	604	28	0
Farmers Svg Bank	Remsen	25.0	0.033	1	3,306	75	\$100M-500M	32.5	1,760	63	0
First NB of Akron	Akron	25.0	0.093	0.786	3,695	42	<\$100M	25.0	1,119	32	0
Benton Cty St Bank	Blairstown	25.0	0.07	0.942	2,449	57	<\$100M	17.5	602	37	0
First St Bank Thornton	Thornton	22.5	0.06	1	1,382	43	<\$100M	42.5	1,382	43	0
First Cmnty Bank	Newell	22.5	0.041	1	1,980	41	<\$100M	40.0	1,980	41	0
Security St Bank	Waverly	22.5	0.042	0.783	2,694	92	<\$100M	35.0	1,596	81	0
Peoples Svg Bank	Wellsburg	22.5	0.027	1	1,425	63	<\$100M	32.5	1,425	63	0
First St Bank Mapleton	Mapleton	22.5	0.086	0.758	2,697	78	<\$100M	25.0	907	61	0
Odebolt St Bank	Odebolt	22.5	0.039	1	326	19	<\$100M	22.5	111	17	0
Community Bank	Nevada	22.5	0.044	1	3,435	48	<\$100M	20.0	969	37	0

Table 3A Expanded. Banks' Small Business Lending in Iowa Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
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Community St Bank	Paton	20.0	0.017	1	456	37	<\$100M	25.0	456	37	0
Gateway St Bank	Clinton	17.5	0.058	0.256	4,213	77	<\$100M	12.5	1,020	54	0
Exchange St Bank	Springville	17.5	0.092	0.564	2,466	24	<\$100M	10.0	224	16	0
State Bank Wapello	Wapello	15.0	0.045	0.713	1,412	67	<\$100M	25.0	670	60	0
Farmers & Merchants B&T	Mount Pleasant	15.0	0.096	0.216	1,179	14	<\$100M	12.5	276	8	0
First T&SB	Coralville	15.0	0.084	0.546	3,365	50	<\$100M	10.0	545	35	0
Peoples Svg Bank	Charles City	15.0	0.051	0.271	4,279	35	<\$100M	10.0	577	21	0
Village B&TC	Martelle	10.0	0.034	0.452	932	22	<\$100M	15.0	348	18	0
Walker St Bank	Walker	10.0	0.036	0.276	793	20	<\$100M	10.0	228	13	0
American T&SB	Lowden	10.0	0.026	0.4	867	5	<\$100M	10.0	59	3	0
ITS Bank	Johnston	0.0	0	.	-	-	<\$100M	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.