

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Ohnward Bank & Trust	Cascade	97.5	0.216	1.000	40,891	600	100M-500M	80.0	7,770	460	0.000
The Libertyville Savings Bank	Fairfield	95.0	0.180	1.000	34,993	592	100M-500M	100.0	34,993	592	0.000
First Central State Bank	De Witt	92.5	0.285	0.991	77,564	956	100M-500M	90.0	19,481	676	0.000
Corydon State Bank	Corydon	90.0	0.234	1.000	19,913	545	<100M	100.0	19,913	545	0.003
American State Bank	Osceola	90.0	0.181	1.000	26,323	403	100M-500M	100.0	26,323	403	0.001
Northwest Bank and Trust Company	Davenport	90.0	0.242	0.870	49,231	608	100M-500M	85.0	13,716	398	0.003
Houghton State Bank	Red Oak	90.0	0.255	0.941	41,119	860	100M-500M	95.0	21,394	726	0.000
First Trust and Savings Bank	Wheatland	87.5	0.170	1.000	21,845	401	100M-500M	100.0	21,845	401	0.000
Gateway State Bank	Clinton	85.0	0.224	0.881	27,574	657	100M-500M	77.5	6,071	471	0.000
Farmers State Bank	Algona	85.0	0.179	1.000	17,673	343	<100M	85.0	6,660	281	0.000
Raccoon Valley Bank	Perry	82.5	0.203	0.792	38,171	507	100M-500M	92.5	15,514	392	0.002
Waukon State Bank	Waukon	82.5	0.213	0.831	47,059	439	100M-500M	62.5	6,585	253	0.000
Peoples State Bank	Albia	82.5	0.175	1.000	15,657	341	<100M	97.5	15,657	341	0.000
Premier Bank	Rock Valley	82.5	0.146	0.976	36,627	400	100M-500M	77.5	8,703	320	0.000
State Savings Bank	Creston	82.5	0.187	1.000	16,393	321	<100M	97.5	16,393	321	0.000
Farmers State Bank	Waterloo	82.5	0.220	0.642	88,325	763	100M-500M	70.0	12,984	470	0.001
C US Bank	Cresco	80.0	0.140	0.816	51,341	828	100M-500M	97.5	33,424	741	0.000
Liberty National Bank	Sioux City	80.0	0.211	0.600	54,132	400	100M-500M	57.5	6,592	259	0.000
Clear Lake Bank and Trust Company	Clear Lake	80.0	0.216	0.528	55,004	586	100M-500M	75.0	11,175	406	0.000
Northwest Bank	Spencer	80.0	0.192	0.579	184,224	1,898	500M-1B	80.0	39,155	1,209	0.000
Legacy Bank	Altoona	80.0	0.288	0.910	23,907	257	<100M	70.0	4,662	175	0.000
Bridge Community Bank	Mount Vernon	80.0	0.172	1.000	12,136	322	<100M	82.5	4,829	286	0.000
De Witt Bank & Trust Co.	De Witt	77.5	0.232	0.814	28,648	310	100M-500M	62.5	4,814	188	0.000
Page County State Bank	Clarinda	77.5	0.173	1.000	16,760	215	<100M	95.0	16,760	215	0.000
Carroll County State Bank	Carroll	77.5	0.140	0.711	48,530	548	100M-500M	65.0	8,219	347	0.000
Farmers State Bank	Marion	77.5	0.185	0.572	121,209	1,225	500M-1B	65.0	15,368	823	0.007
Farmers & Merchants Savings Bank	Manchester	77.5	0.248	0.464	84,055	540	100M-500M	50.0	5,865	214	0.008
Farmers Savings Bank	Fostoria	77.5	0.217	0.882	17,353	301	<100M	77.5	5,439	237	0.000
Manufacturers Bank & Trust Company	Forest City	77.5	0.161	0.716	44,135	667	100M-500M	85.0	13,262	521	0.000
Community Bank	Indianola	77.5	0.177	0.862	27,322	338	100M-500M	67.5	5,724	233	0.000
Solon State Bank	Solon	77.5	0.272	0.828	24,275	303	<100M	72.5	5,421	228	0.000
Farmers Trust and Savings Bank	Buffalo Center	77.5	0.135	0.867	28,475	647	100M-500M	90.0	10,728	561	0.000
Iowa Falls State Bank	Iowa Falls	77.5	0.194	1.000	22,322	177	100M-500M	40.0	2,454	113	0.000
Citizens First Bank	Clinton	77.5	0.288	0.654	41,519	371	100M-500M	70.0	7,349	228	0.003
Citizens State Bank	Fort Dodge	75.0	0.160	0.946	21,461	346	100M-500M	77.5	6,248	254	0.000
Community First Bank	Keosauqua	75.0	0.104	1.000	15,257	460	100M-500M	100.0	15,257	460	0.002
First National Bank	Greenfield	75.0	0.103	1.000	21,929	336	100M-500M	97.5	21,929	336	0.002
Columbus Junction State Bank	Columbus Junction	75.0	0.193	1.000	11,047	243	<100M	82.5	5,382	219	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Fort Madison Bank & Trust Co.	Fort Madison	75.0	0.226	0.812	32,886	213	100M-500M	57.5	5,161	128	0.000
The State Bank of Toledo	Toledo	75.0	0.154	1.000	15,210	193	<100M	92.5	15,210	193	0.003
Home State Bank	Jefferson	75.0	0.233	0.671	39,693	316	100M-500M	55.0	5,499	209	0.000
Community National Bank	Waterloo	75.0	0.205	0.454	46,873	397	100M-500M	65.0	7,828	216	0.000
Community State Bank	Spencer	75.0	0.216	0.725	28,852	321	100M-500M	65.0	5,313	230	0.000
Decorah Bank & Trust Company	Decorah	75.0	0.146	0.617	48,816	520	100M-500M	65.0	8,738	332	0.000
Hills Bank and Trust Company	Hills	75.0	0.131	0.587	268,630	2,896	1B-10B	62.5	40,551	1,874	0.004
The Shelby County State Bank	Harlan	75.0	0.091	1.000	22,883	455	100M-500M	100.0	22,883	455	0.000
Grinnell State Bank	Grinnell	75.0	0.187	0.483	48,550	395	100M-500M	57.5	6,873	221	0.001
Leighton State Bank	Pella	75.0	0.164	0.845	17,567	382	100M-500M	87.5	8,209	320	0.000
Pilot Grove Savings Bank	Pilot Grove	75.0	0.097	0.967	39,651	875	100M-500M	95.0	20,774	769	0.001
Fidelity Bank & Trust	Dubuque	75.0	0.150	0.539	84,775	1,237	500M-1B	70.0	15,009	628	0.000
Guthrie County State Bank	Panora	72.5	0.139	1.000	16,342	217	100M-500M	95.0	16,342	217	0.000
Citizens Savings Bank	Marshalltown	72.5	0.210	1.000	11,005	149	<100M	55.0	2,619	103	0.000
First Security State Bank	Evansdale	72.5	0.268	0.838	21,487	290	<100M	70.0	5,130	213	0.000
Primebank	Le Mars	72.5	0.153	0.541	48,422	475	100M-500M	62.5	7,854	292	0.003
Earlham Savings Bank	West Des Moines	72.5	0.164	0.467	44,842	524	100M-500M	65.0	8,589	348	0.000
Citizens State Bank	Monticello	72.5	0.104	0.844	33,770	426	100M-500M	70.0	7,818	302	0.000
Iowa Prairie Bank	Brunsville	72.5	0.164	1.000	10,917	158	<100M	55.0	2,588	114	0.000
St. Ansgar State Bank	Saint Ansgar	72.5	0.202	0.990	19,794	229	<100M	60.0	3,829	159	0.000
Two Rivers Bank & Trust	Burlington	72.5	0.160	0.434	108,911	661	500M-1B	52.5	10,675	326	0.000
Central Bank	Storm Lake	72.5	0.159	0.357	73,043	604	100M-500M	55.0	9,005	319	0.002
Farmers Savings Bank & Trust	Traer	72.5	0.110	1.000	18,812	297	100M-500M	70.0	5,303	237	0.002
Ackley State Bank	Ackley	72.5	0.167	0.821	25,709	239	100M-500M	57.5	4,821	166	0.000
Pioneer Bank	Sergeant Bluff	72.5	0.212	0.736	31,094	296	100M-500M	55.0	4,560	183	0.002
MidWestOne Bank	Iowa City	72.5	0.140	0.541	236,650	2,349	1B-10B	65.0	35,987	1,453	0.000
First National Bank	Waverly	72.5	0.159	0.606	47,193	430	100M-500M	55.0	6,873	241	0.001
FreedomBank	Elkader	72.5	0.123	0.858	28,507	477	100M-500M	80.0	9,074	385	0.000
Community Bank	Muscatine	72.5	0.137	0.632	33,576	576	100M-500M	80.0	10,367	456	0.000
BankIowa of Cedar Rapids	Cedar Rapids	72.5	0.137	0.460	65,792	719	100M-500M	62.5	10,425	495	0.000
American Bank, National Association	Le Mars	70.0	0.137	0.753	32,658	422	100M-500M	72.5	7,803	298	0.000
Montezuma State Bank	Montezuma	70.0	0.207	1.000	8,269	160	<100M	87.5	8,269	160	0.000
Peoples Savings Bank	Wellsburg	70.0	0.131	1.000	12,382	200	<100M	90.0	12,382	200	0.000
Frontier Savings Bank	Council Bluffs	70.0	0.284	1.000	9,390	143	<100M	87.5	9,390	143	0.000
State Savings Bank	West Des Moines	70.0	0.209	0.867	19,648	164	<100M	40.0	2,380	90	0.000
South Story Bank & Trust	Slater	70.0	0.236	0.840	20,231	170	<100M	42.5	2,314	111	0.000
East Dubuque Savings Bank	Dubuque	70.0	0.241	0.554	38,819	271	100M-500M	42.5	3,957	128	0.000
Central State Bank	Elkader	70.0	0.194	0.645	29,903	303	100M-500M	60.0	5,306	209	0.000
Bank Iowa	West Des Moines	70.0	0.111	0.677	123,121	1,690	1B-10B	70.0	25,086	1,244	0.000
Northwoods State Bank	Mason City	70.0	0.192	0.484	30,250	474	100M-500M	92.5	18,873	429	0.001

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Northwestern Bank	Orange City	70.0	0.136	0.802	25,580	338	100M-500M	80.0	8,057	241	0.000
Green Belt Bank & Trust	Iowa Falls	70.0	0.119	0.681	39,650	596	100M-500M	75.0	10,850	457	0.000
First National Bank	Sioux Center	70.0	0.162	0.584	40,978	360	100M-500M	60.0	6,933	191	0.000
First Bank	West Des Moines	70.0	0.280	0.818	26,321	174	<100M	37.5	2,747	83	0.000
Community Savings Bank	Edgewood	70.0	0.146	0.542	47,502	407	100M-500M	52.5	6,188	234	0.000
Peoples Bank	Rock Valley	70.0	0.114	0.710	41,218	455	100M-500M	65.0	7,865	289	0.001
Bank Midwest	Spirit Lake	70.0	0.124	0.535	82,171	1,421	500M-1B	82.5	29,540	1,072	0.001
State Central Bank	Keokuk	67.5	0.181	0.517	28,390	311	100M-500M	47.5	3,622	181	0.003
Hiawatha Bank and Trust Company	Hiawatha	67.5	0.365	0.962	13,616	166	<100M	62.5	3,364	99	0.000
Keokuk County State Bank	Sigourney	67.5	0.168	0.897	16,972	200	100M-500M	55.0	3,289	134	0.000
Northeast Security Bank	Sumner	67.5	0.128	0.905	15,725	297	100M-500M	70.0	4,441	240	0.000
Iowa State Bank	Clarksville	67.5	0.120	0.848	26,416	263	100M-500M	47.5	4,060	168	0.001
Westside State Bank	Westside	67.5	0.142	1.000	10,426	207	<100M	70.0	3,699	168	0.000
Crawford County Trust and Savings Bank	Denison	67.5	0.099	1.000	12,294	262	100M-500M	92.5	12,294	262	0.000
Lincoln Savings Bank	Cedar Falls	67.5	0.103	0.469	60,601	721	500M-1B	65.0	12,589	490	0.000
First State Bank	Belmond	67.5	0.158	1.000	13,569	149	<100M	50.0	2,697	115	0.001
The Garnavillo Savings Bank	Garnavillo	67.5	0.231	0.973	8,700	227	<100M	72.5	2,939	178	0.000
First Iowa State Bank	Albia	67.5	0.139	0.795	20,541	345	100M-500M	77.5	5,925	269	0.000
American Trust & Savings Bank	Dubuque	67.5	0.113	0.271	98,181	1,072	500M-1B	57.5	13,007	503	0.003
Community Bank	Alton	67.5	0.230	1.000	9,760	109	<100M	47.5	1,715	71	0.000
Iowa State Bank	Sac City	67.5	0.134	1.000	14,642	138	100M-500M	90.0	14,642	138	0.000
Maquoketa State Bank	Maquoketa	67.5	0.116	0.652	35,613	476	100M-500M	62.5	7,201	337	0.000
Charter Bank	Johnston	67.5	0.185	0.800	23,323	209	100M-500M	45.0	3,326	128	0.000
Commercial Savings Bank	Carroll	65.0	0.198	0.665	23,595	263	100M-500M	62.5	4,918	160	0.000
Peoples Savings Bank	Indianola	65.0	0.170	0.750	24,292	179	100M-500M	27.5	2,026	84	0.000
AMES COMMUNITY BANK	Ames	65.0	0.133	0.346	53,814	333	100M-500M	35.0	4,472	158	0.001
Heartland Bank	Somers	65.0	0.103	1.000	11,233	232	100M-500M	70.0	4,232	204	0.000
Farmers Savings Bank	Wever	65.0	0.169	0.883	16,156	163	<100M	57.5	3,717	106	0.000
Liberty Bank, F.S.B.	West Des Moines	65.0	0.120	0.419	68,866	455	500M-1B	47.5	7,355	233	0.005
Iowa State Bank	Algona	65.0	0.126	0.601	34,463	346	100M-500M	52.5	5,625	232	0.000
First State Bank	Stuart	65.0	0.150	0.847	14,971	223	<100M	62.5	3,923	164	0.000
Farmers & Merchants Bank & Trust	Burlington	65.0	0.154	0.506	29,991	302	100M-500M	55.0	5,463	200	0.000
Farmers and Merchants Savings Bank	Waukon	65.0	0.085	1.000	12,293	292	100M-500M	95.0	12,293	292	0.000
Security Savings Bank	Eagle Grove	65.0	0.194	0.572	24,348	249	100M-500M	55.0	4,233	164	0.000
Southeast National Bank	Davenport	65.0	0.146	0.715	21,347	261	100M-500M	65.0	5,214	190	0.000
First National Bank of Hampton	Hampton	65.0	0.119	0.836	15,070	400	100M-500M	82.5	5,945	355	0.000
Iowa State Bank	Hull	65.0	0.119	0.472	41,672	375	100M-500M	52.5	6,407	229	0.004
Farmers State Bank	Northwood	65.0	0.126	0.899	19,532	296	100M-500M	75.0	5,792	218	0.000
First State Bank	Webster City	65.0	0.111	0.711	32,772	404	100M-500M	62.5	6,837	275	0.000
State Bank & Trust Co.	Nevada	65.0	0.134	0.809	20,414	242	100M-500M	62.5	4,721	188	0.000

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First Citizens National Bank	Mason City	65.0	0.086	0.462	85,513	1,353	500M-1B	67.5	21,178	1,030	0.000
Premier Bank	Dubuque	62.5	0.158	0.405	39,399	261	100M-500M	32.5	2,991	113	0.000
Farmers Savings Bank	Marshalltown	62.5	0.149	0.818	16,743	199	100M-500M	45.0	2,682	137	0.000
Citizens State Bank	Sheldon	62.5	0.126	1.000	13,619	130	100M-500M	32.5	1,733	86	0.002
American Bank and Trust Company, N	Davenport	62.5	0.121	0.342	50,910	303	100M-500M	30.0	3,241	116	0.003
First American Bank	Fort Dodge	62.5	0.086	0.281	109,151	804	1B-10B	50.0	7,840	340	0.000
West Bank	West Des Moines	62.5	0.087	0.201	116,945	782	1B-10B	57.5	17,255	473	0.000
First National Bank in Fairfield	Fairfield	62.5	0.156	0.661	20,554	291	100M-500M	67.5	5,777	200	0.000
Keokuk Savings Bank and Trust Comp	Keokuk	62.5	0.150	0.834	17,141	156	100M-500M	45.0	2,768	100	0.000
Washington State Bank	Washington	62.5	0.095	0.777	21,027	428	100M-500M	75.0	7,305	331	0.001
Savings Bank	Primghar	62.5	0.119	0.806	16,348	315	100M-500M	80.0	5,962	267	0.000
Security Savings Bank	Gowrie	62.5	0.103	1.000	10,813	206	100M-500M	72.5	4,527	176	0.000
Success Bank	Bloomfield	62.5	0.129	0.891	14,937	215	100M-500M	65.0	4,204	158	0.002
Quad City Bank and Trust Company	Bettendorf	62.5	0.085	0.302	99,635	642	1B-10B	50.0	9,363	313	0.009
United Bank of Iowa	Ida Grove	62.5	0.058	0.613	68,181	1,526	1B-10B	80.0	28,130	1,268	0.000
Farmers Trust & Savings Bank	Earling	62.5	0.160	0.723	14,508	259	<100M	67.5	4,174	204	0.000
Union State Bank	Winterset	62.5	0.129	1.000	9,386	132	<100M	45.0	1,967	90	0.000
Midstates Bank, National Association	Council Bluffs	62.5	0.049	1.000	16,334	244	100M-500M	50.0	3,691	194	0.000
Guaranty Bank and Trust Company	Cedar Rapids	62.5	0.140	0.505	33,638	288	100M-500M	45.0	4,860	167	0.000
Cedar Rapids Bank and Trust Compan	Cedar Rapids	60.0	0.104	0.257	60,198	353	500M-1B	40.0	5,247	181	0.003
First National Bank of Muscatine	Muscatine	60.0	0.118	0.395	35,355	361	100M-500M	52.5	7,067	210	0.003
South Ottumwa Savings Bank	Ottumwa	60.0	0.083	0.728	26,701	400	100M-500M	65.0	6,905	294	0.000
Security State Bank	Hubbard	60.0	0.133	1.000	7,037	131	<100M	60.0	2,439	98	0.000
Iowa State Bank and Trust Company c	Fairfield	60.0	0.202	0.733	16,260	186	<100M	52.5	2,944	121	0.000
Security State Bank	Algona	60.0	0.190	0.706	16,644	169	<100M	45.0	2,637	112	0.000
Kingsley State Bank	Kingsley	60.0	0.091	1.000	13,724	178	100M-500M	92.5	13,724	178	0.000
Iowa State Bank	Wapello	60.0	0.141	0.914	11,148	181	<100M	57.5	2,814	129	0.000
Iowa Savings Bank	Carroll	60.0	0.126	0.636	21,759	235	100M-500M	42.5	3,193	139	0.000
City State Bank	Central City	60.0	0.163	0.501	23,596	213	100M-500M	30.0	2,654	108	0.000
Dubuque Bank and Trust Company	Dubuque	60.0	0.069	0.208	95,164	834	1B-10B	52.5	9,164	433	0.000
Freedom Security Bank	Coralville	60.0	0.148	0.932	11,702	134	<100M	45.0	2,184	95	0.000
First National Bank	Davenport	60.0	0.243	0.783	15,941	113	<100M	30.0	1,661	51	0.000
Bank Plus	Estherville	60.0	0.165	0.882	13,551	121	<100M	42.5	2,363	78	0.000
First Security Bank and Trust Compan	Charles City	60.0	0.094	0.529	40,617	514	100M-500M	60.0	8,688	370	0.002
Iowa State Savings Bank	Knoxville	60.0	0.155	0.776	16,620	155	100M-500M	45.0	2,803	97	0.006
Frontier Bank	Rock Rapids	60.0	0.148	0.768	22,497	166	100M-500M	30.0	2,220	91	0.000
Melvin Savings Bank	Melvin	57.5	0.098	1.000	5,519	192	<100M	85.0	5,519	192	0.002
Fairfax State Savings Bank	Fairfax	57.5	0.113	0.878	17,122	179	100M-500M	47.5	3,207	119	0.000
Security Trust & Savings Bank	Storm Lake	57.5	0.067	1.000	11,036	186	100M-500M	52.5	2,867	149	0.000
Audubon State Bank	Audubon	57.5	0.143	0.798	12,875	184	<100M	45.0	2,266	119	0.000

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Freedom Financial Bank	West Des Moines	57.5	0.199	0.387	30,187	164	100M-500M	25.0	2,293	66	0.000
Mediapolis Savings Bank	Mediapolis	57.5	0.091	0.866	12,023	301	100M-500M	87.5	7,003	270	0.000
New Albin Savings Bank	New Albin	57.5	0.057	1.000	11,127	209	100M-500M	52.5	3,148	171	0.000
Security Savings Bank	Larchwood	57.5	0.108	0.855	16,896	223	100M-500M	52.5	3,565	152	0.000
Farmers and Merchants State Bank	Winterset	57.5	0.088	0.838	16,252	273	100M-500M	67.5	4,879	221	0.000
Kerndt Brothers Savings Bank	Lansing	57.5	0.098	0.744	23,468	287	100M-500M	52.5	4,826	186	0.000
Citizens State Bank	Wyoming	57.5	0.107	1.000	9,893	130	<100M	87.5	9,893	130	0.002
The First National Bank in Creston	Creston	57.5	0.112	0.560	23,638	327	100M-500M	72.5	8,006	252	0.000
First Newton National Bank	Newton	57.5	0.176	0.641	13,555	221	<100M	40.0	1,800	169	0.000
Bellevue State Bank	Bellevue	57.5	0.127	0.860	10,332	200	<100M	72.5	4,096	164	0.000
Central State Bank	Muscatine	57.5	0.092	0.653	30,977	343	100M-500M	57.5	5,946	237	0.003
The Home Trust & Savings Bank	Osage	57.5	0.103	0.714	21,387	259	100M-500M	60.0	5,220	193	0.000
Farmers Savings Bank	Colesburg	57.5	0.088	0.722	14,298	388	100M-500M	82.5	6,727	343	0.000
Peoples Trust & Savings Bank	Clive	55.0	0.082	0.706	20,094	359	100M-500M	70.0	6,499	281	0.001
Iowa Trust and Savings Bank	Centerville	55.0	0.077	0.866	13,030	307	100M-500M	72.5	4,872	257	0.000
Farmers Trust and Savings Bank	Spencer	55.0	0.105	0.514	32,732	285	100M-500M	42.5	3,714	183	0.004
State Bank of Bussey	Bussey	55.0	0.121	1.000	6,487	142	<100M	62.5	2,434	116	0.000
Peoples Savings Bank	Crawfordsville	55.0	0.156	1.000	4,653	87	<100M	77.5	4,653	87	0.000
Glenwood State Bank	Glenwood	55.0	0.059	1.000	9,122	204	100M-500M	87.5	9,122	204	0.000
Walcott Trust and Savings Bank	Walcott	55.0	0.150	0.696	16,010	150	100M-500M	37.5	2,649	82	0.000
American State Bank	Sioux Center	55.0	0.083	0.285	46,828	437	500M-1B	47.5	7,018	236	0.002
Iowa State Bank	Des Moines	55.0	0.103	0.448	33,101	277	100M-500M	40.0	4,548	145	0.000
Buffalo Savings Bank	Buffalo	55.0	0.190	0.996	6,886	60	<100M	37.5	1,325	34	0.000
FARMERS TRUST & SAVINGS BANK	Williamsburg	55.0	0.080	0.931	11,008	292	100M-500M	50.0	2,867	155	0.000
White State Bank	South English	55.0	0.134	1.000	4,444	141	<100M	50.0	1,091	120	0.000
Defiance State Bank	Defiance	55.0	0.157	1.000	4,179	108	<100M	75.0	4,179	108	0.000
First Trust and Savings Bank	Coralville	55.0	0.139	1.000	6,830	93	<100M	80.0	6,830	93	0.000
Luana Savings Bank	Luana	55.0	0.050	0.767	23,911	350	100M-500M	57.5	5,926	253	0.000
Blue Grass Savings Bank	Blue Grass	55.0	0.124	0.663	22,552	199	100M-500M	42.5	3,737	122	0.000
The Clinton National Bank	Clinton	55.0	0.088	0.410	32,864	335	100M-500M	52.5	6,788	214	0.002
Marion County State Bank	Pella	55.0	0.117	0.486	28,649	222	100M-500M	32.5	3,126	117	0.000
Security State Bank	Independence	55.0	0.140	0.893	14,107	117	100M-500M	30.0	1,901	81	0.000
State Bank & Trust Company	New Hampton	55.0	0.056	0.809	19,194	367	100M-500M	72.5	7,766	308	0.000
The First National Bank of Primghar	Primghar	52.5	0.160	1.000	4,655	53	<100M	47.5	1,391	43	0.000
Victor State Bank	Victor	52.5	0.134	0.947	6,508	123	<100M	55.0	2,061	96	0.000
Iowa State Savings Bank	Creston	52.5	0.065	0.934	12,953	239	100M-500M	57.5	3,872	190	0.001
Exchange State Bank	Collins	52.5	0.145	0.544	14,453	163	<100M	42.5	2,632	119	0.000
Peoples Savings Bank	Elma	52.5	0.143	0.727	8,563	187	<100M	25.0	1,134	57	0.000
State Savings Bank	Rake	52.5	0.115	1.000	6,579	91	<100M	47.5	1,833	68	0.000
Sanborn Savings Bank	Sanborn	52.5	0.124	1.000	6,535	109	<100M	57.5	2,210	93	0.004

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Security State Bank	Sutherland	52.5	0.118	0.869	10,056	160	<100M	60.0	3,121	127	0.000
Linn County State Bank	Coggon	52.5	0.191	0.928	5,462	73	<100M	45.0	1,349	54	0.000
Community State Bank, National Asso	Ankeny	52.5	0.083	0.293	46,150	331	500M-1B	35.0	4,614	167	0.000
Boone Bank & Trust Co.	Boone	52.5	0.099	0.935	11,900	148	100M-500M	45.0	2,650	105	0.000
Tri-Valley Bank	Randolph	52.5	0.128	0.826	8,722	155	<100M	62.5	3,249	125	0.000
Rolling Hills Bank & Trust	Atlantic	52.5	0.113	0.403	25,353	297	100M-500M	37.5	3,167	201	0.000
City State Bank	Norwalk	52.5	0.103	0.579	24,986	188	100M-500M	27.5	2,601	103	0.000
First State Bank	Sumner	50.0	0.092	0.999	9,802	140	100M-500M	47.5	2,291	116	0.000
Bankers Trust Company	Cedar Rapids	50.0	0.095	0.179	38,894	195	100M-500M	17.5	1,636	52	0.000
West Iowa Bank	West Bend	50.0	0.093	0.926	8,957	155	<100M	55.0	2,490	133	0.000
Heritage Bank	Marion	50.0	0.160	0.962	5,769	70	<100M	47.5	1,573	50	0.003
Patriot Bank	Brooklyn	50.0	0.127	0.904	7,583	87	<100M	30.0	1,289	52	0.000
West Chester Savings Bank	Washington	50.0	0.124	0.949	6,388	146	<100M	55.0	2,034	115	0.000
Farmers State Bank	Lake View	50.0	0.104	1.000	3,328	128	<100M	72.5	3,328	128	0.000
Treynor State Bank	Treynor	50.0	0.096	0.607	23,115	213	100M-500M	45.0	4,040	141	0.001
The Security National Bank of Sioux Ci	Sioux City	50.0	0.055	0.330	43,748	347	500M-1B	37.5	5,361	154	0.000
Farmers and Merchants Savings Bank	Iowa City	50.0	0.130	0.593	14,929	136	100M-500M	27.5	1,814	89	0.000
Keystone Savings Bank	Marengo	50.0	0.123	0.896	10,269	123	<100M	45.0	2,281	84	0.000
First National Bank Midwest	Oskaloosa	50.0	0.122	0.919	12,719	73	100M-500M	15.0	1,144	39	0.000
United Community Bank	Milford	50.0	0.107	0.379	19,888	296	100M-500M	60.0	5,272	227	0.000
GNB Bank	Grundy Center	50.0	0.091	0.535	18,272	298	100M-500M	57.5	4,691	235	0.003
Bankers Trust Company	Des Moines	47.5	0.022	0.049	60,001	294	1B-10B	17.5	2,210	58	0.000
Danville State Savings Bank	New London	47.5	0.045	1.000	5,491	224	100M-500M	82.5	5,491	224	0.001
Ashton State Bank	Ashton	47.5	0.131	0.939	5,300	57	<100M	37.5	1,208	39	0.000
Maynard Savings Bank	Maynard	47.5	0.083	1.000	4,305	155	<100M	80.0	4,305	155	0.001
Atkins Savings Bank & Trust	Atkins	47.5	0.094	0.857	6,618	204	<100M	77.5	3,953	184	0.000
First Community Bank	Newell	47.5	0.068	1.000	6,593	137	<100M	82.5	6,593	137	0.000
First State Bank	Nashua	47.5	0.108	0.974	5,217	138	<100M	67.5	2,752	117	0.000
Community Bank of Oelwein	Oelwein	47.5	0.073	1.000	6,301	136	<100M	82.5	6,301	136	0.000
Clarke County State Bank	Osceola	47.5	0.117	0.712	12,959	143	100M-500M	40.0	2,406	103	0.000
State Bank	Spencer	47.5	0.117	0.732	7,994	172	<100M	57.5	2,670	142	0.000
Malvern Trust & Savings Bank	Malvern	47.5	0.087	1.000	5,642	107	<100M	52.5	2,108	84	0.000
Principal Bank	Des Moines	47.5	0.008	0.059	20,431	7,541	1B-10B	55.0	19,965	7,538	0.000
Cherokee State Bank	Cherokee	47.5	0.085	0.826	15,361	123	100M-500M	20.0	1,588	69	0.000
Rolfe State Bank	Rolfe	47.5	0.112	1.000	4,878	91	<100M	45.0	1,368	70	0.002
Pinnacle Bank Sioux City	Sioux City	45.0	0.124	0.764	9,613	124	<100M	37.5	1,998	83	0.000
Denver Savings Bank	Denver	45.0	0.076	0.908	10,046	132	100M-500M	42.5	2,703	96	0.000
First State Bank	Manchester	45.0	0.104	0.530	16,203	162	100M-500M	40.0	3,337	108	0.007
Mount Vernon Bank and Trust Compa	Mount Vernon	45.0	0.118	0.743	11,452	112	<100M	32.5	1,878	70	0.001
Readlyn Savings Bank	Readlyn	45.0	0.082	0.994	5,043	132	<100M	67.5	2,763	118	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Farmers State Bank	Yale	45.0	0.097	1.000	4,207	85	<100M	55.0	1,801	68	0.000
The City National Bank of Shenandoah	Shenandoah	45.0	0.069	1.000	5,599	142	<100M	65.0	3,031	127	0.000
NorthStar Bank	Estherville	45.0	0.118	0.652	10,157	159	<100M	60.0	3,443	126	0.000
Community State Bank	Tipton	45.0	0.091	0.744	9,825	208	100M-500M	60.0	3,355	167	0.000
The First National Bank of Manning	Manning	45.0	0.096	0.955	7,122	99	<100M	37.5	1,590	70	0.000
Iowa Trust & Savings Bank	Emmetsburg	45.0	0.081	0.743	12,621	193	100M-500M	62.5	4,269	148	0.000
Liberty Trust & Savings Bank	Durant	45.0	0.076	0.954	10,372	88	100M-500M	20.0	1,270	54	0.000
Templeton Savings Bank	Templeton	45.0	0.096	0.827	10,074	173	100M-500M	52.5	2,874	125	0.000
Farmers Savings Bank	Walford	45.0	0.118	0.996	5,409	40	<100M	22.5	765	22	0.002
Reliance State Bank	Story City	45.0	0.065	0.831	13,557	233	100M-500M	55.0	3,935	190	0.000
Laurens State Bank	Laurens	45.0	0.081	1.000	5,448	94	<100M	75.0	5,448	94	0.000
Lee County Bank & Trust, National As	Fort Madison	42.5	0.100	0.398	16,157	164	100M-500M	22.5	2,013	73	0.001
First National Bank, Ames, Iowa	Ames	42.5	0.055	0.277	31,748	210	500M-1B	30.0	3,554	100	0.000
Federation Bank	Washington	42.5	0.106	0.586	11,086	142	100M-500M	32.5	1,843	94	0.000
Pleasantville State Bank	Pleasantville	42.5	0.076	1.000	3,133	83	<100M	65.0	3,133	83	0.002
Hampton State Bank	Hampton	42.5	0.078	0.995	5,980	86	<100M	37.5	1,585	62	0.002
West Liberty State Bank	West Liberty	42.5	0.075	1.000	6,155	81	<100M	75.0	6,155	81	0.000
Landmands Bank	Audubon	42.5	0.072	1.000	4,320	114	<100M	75.0	4,320	114	0.000
First State Bank	Ida Grove	42.5	0.073	0.723	10,004	198	100M-500M	55.0	3,391	163	0.000
First State Bank	Lynnville	42.5	0.096	0.863	9,783	106	100M-500M	30.0	1,620	60	0.000
First State Bank	Hawarden	42.5	0.117	0.874	5,480	71	<100M	35.0	1,221	49	0.000
Breda Savings Bank	Breda	42.5	0.099	1.000	4,166	50	<100M	70.0	4,166	50	0.000
United Bank and Trust Company	Hampton	42.5	0.052	0.792	7,250	204	100M-500M	65.0	3,823	186	0.000
State Bank of Ledyard	Ledyard	42.5	0.083	1.000	3,140	85	<100M	70.0	3,140	85	0.000
American Savings Bank	Tripoli	42.5	0.092	1.000	5,030	45	<100M	27.5	1,013	29	0.000
Farmers & Traders Savings Bank	Bancroft	42.5	0.077	1.000	4,300	84	<100M	40.0	1,191	67	0.004
First State Bank of Colfax	Colfax	42.5	0.085	0.938	6,061	104	<100M	57.5	2,702	87	0.000
Swisher Trust & Savings Bank	Swisher	40.0	0.070	1.000	3,163	63	<100M	37.5	1,056	51	0.000
MetaBank	Storm Lake	40.0	0.018	0.186	28,016	233	1B-10B	30.0	3,472	124	0.000
Cedar Valley Bank & Trust	La Porte City	40.0	0.118	0.762	6,410	93	<100M	30.0	1,224	54	0.000
First Whitney Bank and Trust	Atlantic	40.0	0.093	0.558	15,662	124	100M-500M	17.5	1,599	61	0.000
Security State Bank	Radcliffe	40.0	0.128	0.733	6,464	66	<100M	30.0	1,083	40	0.000
The State Bank	Spirit Lake	40.0	0.088	0.913	5,826	70	<100M	35.0	1,413	52	0.000
Wayland State Bank	Mount Pleasant	40.0	0.111	0.676	8,708	142	<100M	55.0	2,956	106	0.000
First Heritage Bank	Shenandoah	40.0	0.098	0.961	3,924	79	<100M	50.0	1,321	67	0.000
Community Bank	Dunlap	37.5	0.055	0.945	5,120	113	<100M	52.5	2,464	102	0.000
The First National Bank of Rembrandt	Rembrandt	37.5	0.077	1.000	4,022	71	<100M	45.0	1,432	58	0.000
First Federal Savings Bank of Creston	Creston	37.5	0.060	1.000	4,376	59	<100M	67.5	4,376	59	0.000
Peoples Savings Bank	Montezuma	37.5	0.085	0.941	2,929	78	<100M	50.0	1,185	69	0.000
Titonka Savings Bank	Titonka	37.5	0.031	1.000	4,898	75	100M-500M	65.0	4,898	75	0.002

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Emmet County State Bank	Estherville	37.5	0.049	1.000	3,796	61	<100M	30.0	942	44	0.000
The First Trust & Savings Bank	Marcus	37.5	0.069	1.000	3,078	68	<100M	65.0	3,078	68	0.000
FIDELITY BANK	West Des Moines	37.5	0.109	0.859	6,591	32	<100M	12.5	498	11	0.000
Farmers Savings Bank	Victor	37.5	0.136	0.770	4,889	53	<100M	35.0	1,136	38	0.000
Citizens Savings Bank	Anamosa	35.0	0.082	0.710	9,850	86	100M-500M	25.0	1,642	49	0.000
Monroe State Bank	Monroe	35.0	0.099	0.801	2,342	85	<100M	60.0	1,632	79	0.000
Rowley Savings Bank	Rowley	35.0	0.080	0.999	1,236	56	<100M	55.0	1,236	56	0.000
The Citizens First National Bank of Storm Lake	Storm Lake	35.0	0.053	0.551	11,139	152	100M-500M	32.5	2,384	96	0.003
Pinnacle Bank	Marshalltown	35.0	0.069	0.698	9,713	104	100M-500M	30.0	1,947	68	0.000
Peoples State Bank	Winfield	35.0	0.065	0.999	1,813	51	<100M	57.5	1,813	51	0.000
Community Bank	Nevada	35.0	0.049	0.823	7,307	92	100M-500M	25.0	1,228	61	0.000
Union State Bank	Greenfield	35.0	0.053	0.838	3,576	124	<100M	52.5	1,610	112	0.000
Farmers and Merchants State Bank of Neola	Neola	35.0	0.048	1.000	2,856	81	<100M	62.5	2,856	81	0.000
Citizens Savings Bank	Spillville	32.5	0.063	0.902	4,851	99	<100M	47.5	1,957	77	0.000
Palo Savings Bank	Palo	32.5	0.050	0.999	1,672	56	<100M	57.5	1,672	56	0.000
Central State Bank	State Center	32.5	0.090	0.345	15,635	77	100M-500M	10.0	560	29	0.000
The First National Bank of West Union	West Union	32.5	0.061	0.547	6,945	166	100M-500M	47.5	2,471	140	0.002
Blencoe State Bank	Onawa	32.5	0.051	0.999	1,741	62	<100M	60.0	1,741	62	0.000
Midwest Heritage Bank, FSB	West Des Moines	32.5	0.022	0.997	3,771	76	100M-500M	37.5	1,750	62	0.000
Exchange State Bank	Adair	32.5	0.083	0.856	3,508	63	<100M	42.5	1,248	49	0.004
Okey-Vernon First National Bank	Corning	32.5	0.040	1.000	2,268	82	<100M	57.5	2,268	82	0.000
Citizens Bank	Sac City	32.5	0.063	1.000	2,879	45	<100M	62.5	2,879	45	0.000
Sloan State Bank	Sloan	32.5	0.051	1.000	2,541	38	<100M	57.5	2,541	38	0.000
The First National Bank of Logan	Logan	30.0	0.062	0.999	1,822	36	<100M	37.5	720	28	0.000
Hartwick State Bank	Hartwick	30.0	0.059	0.999	1,542	28	<100M	52.5	1,542	28	0.000
Security State Bank	Waverly	30.0	0.029	1.000	2,274	62	<100M	25.0	597	38	0.000
Farmers Savings Bank	Keota	30.0	0.027	1.000	2,548	41	<100M	50.0	2,548	41	0.000
Chelsea Savings Bank	Belle Plaine	30.0	0.062	0.608	7,387	106	100M-500M	35.0	2,068	83	0.000
Pocahontas State Bank	Pocahontas	30.0	0.063	0.790	5,526	68	<100M	25.0	1,085	48	0.000
Home State Bank	Royal	30.0	0.020	0.999	844	58	<100M	37.5	844	58	0.000
Panora State Bank	Panora	30.0	0.059	0.781	3,969	82	<100M	20.0	495	63	0.000
Community State Bank	Paton	27.5	0.031	0.987	1,305	62	<100M	32.5	553	57	0.000
The Farmers State Bank	Marcus	27.5	0.060	0.789	3,837	53	<100M	27.5	1,057	43	0.000
Valley Bank & Trust	Mapleton	27.5	0.021	0.999	1,469	35	<100M	37.5	1,469	35	0.000
Peoples Trust and Savings Bank	Riverside	27.5	0.027	0.999	675	9	<100M	40.0	675	9	0.000
Farmers and Traders Savings Bank	Douds	27.5	0.031	0.998	609	15	<100M	42.5	609	15	0.000
Webster City Federal Savings Bank	Webster City	27.5	0.020	0.999	1,839	19	<100M	22.5	428	13	0.000
First State Bank	Sioux Rapids	27.5	0.034	0.999	1,188	42	<100M	50.0	1,188	42	0.000
The Watkins Savings Bank	Watkins	27.5	0.018	0.999	1,214	30	<100M	37.5	1,214	30	0.000
First Trust & Savings Bank	Moville	27.5	0.011	0.999	1,304	38	100M-500M	30.0	822	34	0.000

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Citizens Savings Bank	Hawkeye	27.5	0.023	0.998	643	34	<100M	37.5	643	34	0.000
Page County Federal Savings Associati	Clarinda	27.5	0.032	0.999	1,351	43	<100M	47.5	1,351	43	0.000
Elgin State Bank	Elgin	27.5	0.037	0.999	819	44	<100M	47.5	819	44	0.000
Dysart State Bank	Dysart	27.5	0.031	0.998	435	25	<100M	42.5	435	25	0.000
Manson State Bank	Manson	27.5	0.072	0.818	2,855	39	<100M	22.5	562	27	0.000
State Bank of Brooks	Corning	27.5	0.045	0.999	695	41	<100M	50.0	695	41	0.000
Interstate Federal Savings and Loan A	Mcgregor	25.0	0.015	0.920	138	1	<100M	10.0	-	-	0.000
State Bank of Schaller	Schaller	25.0	0.042	0.990	1,250	39	<100M	32.5	550	36	0.000
United Bank & Trust National Associat	Marshalltown	25.0	0.083	0.367	9,133	64	100M-500M	15.0	1,397	35	0.000
Hardin County Savings Bank	Eldora	25.0	0.042	0.312	7,078	121	100M-500M	27.5	2,104	88	0.002
First State Bank	Britt	22.5	0.042	0.615	4,061	83	<100M	40.0	1,681	64	0.000
Sibley State Bank	Sibley	20.0	0.041	0.631	3,267	68	<100M	25.0	932	55	0.000
State Bank of Wapello	Wapello	20.0	0.045	0.778	1,557	37	<100M	20.0	368	31	0.000
Maxwell State Bank	Maxwell	20.0	0.054	0.775	1,398	20	<100M	25.0	388	14	0.000
Walker State Bank	Walker	17.5	0.064	0.658	2,529	31	<100M	20.0	600	22	0.000
Iowa State Bank	Remsen	17.5	0.039	0.459	5,054	45	100M-500M	12.5	761	25	0.000
Farmers Savings Bank	Frederika	17.5	0.052	0.664	2,407	18	<100M	10.0	186	11	0.000
Benton County State Bank	Blairstown	15.0	0.062	0.498	2,526	30	<100M	12.5	421	23	0.000
American Trust and Savings Bank	Lowden	15.0	0.042	0.675	1,425	27	<100M	25.0	434	21	0.000
The Exchange State Bank	Springville	10.0	0.003	0.093	144	25	<100M	12.5	144	25	0.000
Independence Federal Bank For Savin	Independence	10.0	-	-	-	-	<100M	10.0	-	-	0.000
ITS Bank	Johnston	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Center Point Bank and Trust Company	Center Point	10.0	0.012	0.104	381	8	<100M	17.5	381	8	0.000

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
American State Bank	Osceola	100.0	0.181	1.000	26,323	403	100M-500M	90.0	26,323	403	0.001
Community First Bank	Keosauqua	100.0	0.104	1.000	15,257	460	100M-500M	75.0	15,257	460	0.002
The Shelby County State Bank	Harlan	100.0	0.091	1.000	22,883	455	100M-500M	75.0	22,883	455	0.000
First Trust and Savings Bank	Wheatland	100.0	0.170	1.000	21,845	401	100M-500M	87.5	21,845	401	0.000
Corydon State Bank	Corydon	100.0	0.234	1.000	19,913	545	<100M	90.0	19,913	545	0.003
The Libertyville Savings Bank	Fairfield	100.0	0.180	1.000	34,993	592	100M-500M	95.0	34,993	592	0.000
Peoples State Bank	Albia	97.5	0.175	1.000	15,657	341	<100M	82.5	15,657	341	0.000
First National Bank	Greenfield	97.5	0.103	1.000	21,929	336	100M-500M	75.0	21,929	336	0.002
State Savings Bank	Creston	97.5	0.187	1.000	16,393	321	<100M	82.5	16,393	321	0.000
C US Bank	Cresco	97.5	0.091	0.531	33,424	741	100M-500M	80.0	51,341	828	0.000
Pilot Grove Savings Bank	Pilot Grove	95.0	0.051	0.507	20,774	769	100M-500M	75.0	39,651	875	0.001
Page County State Bank	Clarinda	95.0	0.173	1.000	16,760	215	<100M	77.5	16,760	215	0.000
Farmers and Merchants Savings Bank	Waukon	95.0	0.085	1.000	12,293	292	100M-500M	65.0	12,293	292	0.000
Houghton State Bank	Red Oak	95.0	0.133	0.489	21,394	726	100M-500M	90.0	41,119	860	0.000
Guthrie County State Bank	Panora	95.0	0.139	1.000	16,342	217	100M-500M	72.5	16,342	217	0.000
Crawford County Trust and Savings Bank	Denison	92.5	0.099	1.000	12,294	262	100M-500M	67.5	12,294	262	0.000
The State Bank of Toledo	Toledo	92.5	0.154	1.000	15,210	193	<100M	75.0	15,210	193	0.003
Northwoods State Bank	Mason City	92.5	0.120	0.302	18,873	429	100M-500M	70.0	30,250	474	0.001
Raccoon Valley Bank	Perry	92.5	0.082	0.322	15,514	392	100M-500M	82.5	38,171	507	0.002
Kingsley State Bank	Kingsley	92.5	0.091	1.000	13,724	178	100M-500M	60.0	13,724	178	0.000
Iowa State Bank	Sac City	90.0	0.134	1.000	14,642	138	100M-500M	67.5	14,642	138	0.000
Farmers Trust and Savings Bank	Buffalo Center	90.0	0.051	0.327	10,728	561	100M-500M	77.5	28,475	647	0.000
First Central State Bank	De Witt	90.0	0.072	0.249	19,481	676	100M-500M	92.5	77,564	956	0.000
Peoples Savings Bank	Wellsburg	90.0	0.131	1.000	12,382	200	<100M	70.0	12,382	200	0.000
Glenwood State Bank	Glenwood	87.5	0.059	1.000	9,122	204	100M-500M	55.0	9,122	204	0.000
Leighton State Bank	Pella	87.5	0.077	0.395	8,209	320	100M-500M	75.0	17,567	382	0.000
Citizens State Bank	Wyoming	87.5	0.107	1.000	9,893	130	<100M	57.5	9,893	130	0.002
Frontier Savings Bank	Council Bluffs	87.5	0.284	1.000	9,390	143	<100M	70.0	9,390	143	0.000
Montezuma State Bank	Montezuma	87.5	0.207	1.000	8,269	160	<100M	70.0	8,269	160	0.000
Mediapolis Savings Bank	Mediapolis	87.5	0.053	0.505	7,003	270	100M-500M	57.5	12,023	301	0.000
Farmers State Bank	Algona	85.0	0.068	0.377	6,660	281	<100M	85.0	17,673	343	0.000
Manufacturers Bank & Trust Company	Forest City	85.0	0.048	0.215	13,262	521	100M-500M	77.5	44,135	667	0.000
Northwest Bank and Trust Company	Davenport	85.0	0.067	0.242	13,716	398	100M-500M	90.0	49,231	608	0.003
Melvin Savings Bank	Melvin	85.0	0.098	1.000	5,519	192	<100M	57.5	5,519	192	0.002
First National Bank of Hampton	Hampton	82.5	0.047	0.330	5,945	355	100M-500M	65.0	15,070	400	0.000
Columbus Junction State Bank	Columbus Junctio	82.5	0.094	0.487	5,382	219	<100M	75.0	11,047	243	0.000
Bank Midwest	Spirit Lake	82.5	0.044	0.192	29,540	1,072	500M-1B	70.0	82,171	1,421	0.001
Danville State Savings Bank	New London	82.5	0.045	1.000	5,491	224	100M-500M	47.5	5,491	224	0.001

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
Farmers Savings Bank	Colesburg	82.5	0.041	0.340	6,727	343	100M-500M	57.5	14,298	388	0.000
Bridge Community Bank	Mount Vernon	82.5	0.068	0.398	4,829	286	<100M	80.0	12,136	322	0.000
First Community Bank	Newell	82.5	0.068	1.000	6,593	137	<100M	47.5	6,593	137	0.000
Community Bank of Oelwein	Oelwein	82.5	0.073	1.000	6,301	136	<100M	47.5	6,301	136	0.000
Northwestern Bank	Orange City	80.0	0.043	0.252	8,057	241	100M-500M	70.0	25,580	338	0.000
Savings Bank	Primghar	80.0	0.043	0.294	5,962	267	100M-500M	62.5	16,348	315	0.000
FreedomBank	Elkader	80.0	0.039	0.273	9,074	385	100M-500M	72.5	28,507	477	0.000
United Bank of Iowa	Ida Grove	80.0	0.024	0.253	28,130	1,268	1B-10B	62.5	68,181	1,526	0.000
Northwest Bank	Spencer	80.0	0.041	0.123	39,155	1,209	500M-1B	80.0	184,224	1,898	0.000
Maynard Savings Bank	Maynard	80.0	0.083	1.000	4,305	155	<100M	47.5	4,305	155	0.001
Community Bank	Muscatine	80.0	0.042	0.195	10,367	456	100M-500M	72.5	33,576	576	0.000
First Trust and Savings Bank	Coralville	80.0	0.139	1.000	6,830	93	<100M	55.0	6,830	93	0.000
Ohnward Bank & Trust	Cascade	80.0	0.041	0.190	7,770	460	100M-500M	97.5	40,891	600	0.000
Farmers Savings Bank	Fostoria	77.5	0.068	0.276	5,439	237	<100M	77.5	17,353	301	0.000
Peoples Savings Bank	Crawfordsville	77.5	0.156	1.000	4,653	87	<100M	55.0	4,653	87	0.000
Atkins Savings Bank & Trust	Atkins	77.5	0.056	0.512	3,953	184	<100M	47.5	6,618	204	0.000
First Iowa State Bank	Albia	77.5	0.040	0.229	5,925	269	100M-500M	67.5	20,541	345	0.000
Premier Bank	Rock Valley	77.5	0.035	0.232	8,703	320	100M-500M	82.5	36,627	400	0.000
Citizens State Bank	Fort Dodge	77.5	0.047	0.275	6,248	254	100M-500M	75.0	21,461	346	0.000
Gateway State Bank	Clinton	77.5	0.049	0.194	6,071	471	100M-500M	85.0	27,574	657	0.000
Washington State Bank	Washington	75.0	0.033	0.270	7,305	331	100M-500M	62.5	21,027	428	0.001
Landmands Bank	Audubon	75.0	0.072	1.000	4,320	114	<100M	42.5	4,320	114	0.000
Defiance State Bank	Defiance	75.0	0.157	1.000	4,179	108	<100M	55.0	4,179	108	0.000
Clear Lake Bank and Trust Company	Clear Lake	75.0	0.044	0.107	11,175	406	100M-500M	80.0	55,004	586	0.000
Green Belt Bank & Trust	Iowa Falls	75.0	0.033	0.186	10,850	457	100M-500M	70.0	39,650	596	0.000
West Liberty State Bank	West Liberty	75.0	0.075	1.000	6,155	81	<100M	42.5	6,155	81	0.000
Farmers State Bank	Northwood	75.0	0.037	0.267	5,792	218	100M-500M	65.0	19,532	296	0.000
Laurens State Bank	Laurens	75.0	0.081	1.000	5,448	94	<100M	45.0	5,448	94	0.000
American Bank, National Association	Le Mars	72.5	0.033	0.180	7,803	298	100M-500M	70.0	32,658	422	0.000
The First National Bank in Creston	Creston	72.5	0.038	0.190	8,006	252	100M-500M	57.5	23,638	327	0.000
Bellevue State Bank	Bellevue	72.5	0.050	0.341	4,096	164	<100M	57.5	10,332	200	0.000
Solon State Bank	Solon	72.5	0.061	0.185	5,421	228	<100M	77.5	24,275	303	0.000
Farmers State Bank	Lake View	72.5	0.104	1.000	3,328	128	<100M	50.0	3,328	128	0.000
The Garnavillo Savings Bank	Garnavillo	72.5	0.078	0.329	2,939	178	<100M	67.5	8,700	227	0.000
Security Savings Bank	Gowrie	72.5	0.043	0.419	4,527	176	100M-500M	62.5	10,813	206	0.000
Iowa Trust and Savings Bank	Centerville	72.5	0.029	0.324	4,872	257	100M-500M	55.0	13,030	307	0.000
State Bank & Trust Company	New Hampton	72.5	0.023	0.327	7,766	308	100M-500M	55.0	19,194	367	0.000
Breda Savings Bank	Breda	70.0	0.099	1.000	4,166	50	<100M	42.5	4,166	50	0.000
Northeast Security Bank	Sumner	70.0	0.036	0.256	4,441	240	100M-500M	67.5	15,725	297	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)
Farmers State Bank	Waterloo	70.0	0.032	0.094	12,984	470	100M-500M	82.5	88,325	763	0.001
Peoples Trust & Savings Bank	Clive	70.0	0.027	0.229	6,499	281	100M-500M	55.0	20,094	359	0.001
Fidelity Bank & Trust	Dubuque	70.0	0.027	0.095	15,009	628	500M-1B	75.0	84,775	1,237	0.000
Citizens First Bank	Clinton	70.0	0.051	0.116	7,349	228	100M-500M	77.5	41,519	371	0.003
First Security State Bank	Evansdale	70.0	0.064	0.200	5,130	213	<100M	72.5	21,487	290	0.000
Citizens State Bank	Monticello	70.0	0.024	0.195	7,818	302	100M-500M	72.5	33,770	426	0.000
Bank Iowa	West Des Moines	70.0	0.023	0.138	25,086	1,244	1B-10B	70.0	123,121	1,690	0.000
Farmers Savings Bank & Trust	Traer	70.0	0.031	0.282	5,303	237	100M-500M	72.5	18,812	297	0.002
State Bank of Ledyard	Ledyard	70.0	0.083	1.000	3,140	85	<100M	42.5	3,140	85	0.000
Legacy Bank	Altoona	70.0	0.056	0.177	4,662	175	<100M	80.0	23,907	257	0.000
Heartland Bank	Somers	70.0	0.039	0.377	4,232	204	100M-500M	65.0	11,233	232	0.000
Westside State Bank	Westside	70.0	0.050	0.355	3,699	168	<100M	67.5	10,426	207	0.000
Community Bank	Indianola	67.5	0.037	0.181	5,724	233	100M-500M	77.5	27,322	338	0.000
First National Bank in Fairfield	Fairfield	67.5	0.044	0.186	5,777	200	100M-500M	62.5	20,554	291	0.000
Farmers and Merchants State Bank	Winterset	67.5	0.026	0.252	4,879	221	100M-500M	57.5	16,252	273	0.000
First State Bank	Nashua	67.5	0.057	0.514	2,752	117	<100M	47.5	5,217	138	0.000
Readlyn Savings Bank	Readlyn	67.5	0.045	0.545	2,763	118	<100M	45.0	5,043	132	0.000
First Citizens National Bank	Mason City	67.5	0.021	0.114	21,178	1,030	500M-1B	65.0	85,513	1,353	0.000
First Federal Savings Bank of Creston	Creston	67.5	0.060	1.000	4,376	59	<100M	37.5	4,376	59	0.000
Farmers Trust & Savings Bank	Earling	67.5	0.046	0.208	4,174	204	<100M	62.5	14,508	259	0.000
Peoples Bank	Rock Valley	65.0	0.022	0.135	7,865	289	100M-500M	70.0	41,218	455	0.001
Success Bank	Bloomfield	65.0	0.036	0.251	4,204	158	100M-500M	62.5	14,937	215	0.002
The First Trust & Savings Bank	Marcus	65.0	0.069	1.000	3,078	68	<100M	37.5	3,078	68	0.000
Community State Bank	Spencer	65.0	0.040	0.134	5,313	230	100M-500M	75.0	28,852	321	0.000
Farmers State Bank	Marion	65.0	0.023	0.073	15,368	823	500M-1B	77.5	121,209	1,225	0.007
Southeast National Bank	Davenport	65.0	0.036	0.175	5,214	190	100M-500M	65.0	21,347	261	0.000
Pleasantville State Bank	Pleasantville	65.0	0.076	1.000	3,133	83	<100M	42.5	3,133	83	0.002
South Ottumwa Savings Bank	Ottumwa	65.0	0.021	0.188	6,905	294	100M-500M	60.0	26,701	400	0.000
Lincoln Savings Bank	Cedar Falls	65.0	0.021	0.097	12,589	490	500M-1B	67.5	60,601	721	0.000
Community National Bank	Waterloo	65.0	0.034	0.076	7,828	216	100M-500M	75.0	46,873	397	0.000
The City National Bank of Shenandoah	Shenandoah	65.0	0.037	0.541	3,031	127	<100M	45.0	5,599	142	0.000
United Bank and Trust Company	Hampton	65.0	0.027	0.418	3,823	186	100M-500M	42.5	7,250	204	0.000
Titonka Savings Bank	Titonka	65.0	0.031	1.000	4,898	75	100M-500M	37.5	4,898	75	0.002
Earlham Savings Bank	West Des Moines	65.0	0.031	0.089	8,589	348	100M-500M	72.5	44,842	524	0.000
MidWestOne Bank	Iowa City	65.0	0.021	0.082	35,987	1,453	1B-10B	72.5	236,650	2,349	0.000
Carroll County State Bank	Carroll	65.0	0.024	0.120	8,219	347	100M-500M	77.5	48,530	548	0.000
Decorah Bank & Trust Company	Decorah	65.0	0.026	0.110	8,738	332	100M-500M	75.0	48,816	520	0.000
State Bank of Bussey	Bussey	62.5	0.046	0.375	2,434	116	<100M	55.0	6,487	142	0.000
Hiawatha Bank and Trust Company	Hiawatha	62.5	0.090	0.238	3,364	99	<100M	67.5	13,616	166	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First State Bank	Stuart	62.5	0.039	0.222	3,923	164	<100M	65.0	14,971	223	0.000
Tri-Valley Bank	Randolph	62.5	0.048	0.308	3,249	125	<100M	52.5	8,722	155	0.000
State Bank & Trust Co.	Nevada	62.5	0.031	0.187	4,721	188	100M-500M	65.0	20,414	242	0.000
First State Bank	Webster City	62.5	0.023	0.148	6,837	275	100M-500M	65.0	32,772	404	0.000
BankIowa of Cedar Rapids	Cedar Rapids	62.5	0.022	0.073	10,425	495	100M-500M	72.5	65,792	719	0.000
Iowa Trust & Savings Bank	Emmetsburg	62.5	0.028	0.251	4,269	148	100M-500M	45.0	12,621	193	0.000
Citizens Bank	Sac City	62.5	0.063	1.000	2,879	45	<100M	32.5	2,879	45	0.000
Primebank	Le Mars	62.5	0.025	0.088	7,854	292	100M-500M	72.5	48,422	475	0.003
Hills Bank and Trust Company	Hills	62.5	0.020	0.089	40,551	1,874	1B-10B	75.0	268,630	2,896	0.004
Farmers and Merchants State Bank of Neola,	Neola	62.5	0.048	1.000	2,856	81	<100M	35.0	2,856	81	0.000
Maquoketa State Bank	Maquoketa	62.5	0.023	0.132	7,201	337	100M-500M	67.5	35,613	476	0.000
Commercial Savings Bank	Carroll	62.5	0.041	0.139	4,918	160	100M-500M	65.0	23,595	263	0.000
Waukon State Bank	Waukon	62.5	0.030	0.116	6,585	253	100M-500M	82.5	47,059	439	0.000
De Witt Bank & Trust Co.	De Witt	62.5	0.039	0.137	4,814	188	100M-500M	77.5	28,648	310	0.000
Security State Bank	Hubbard	60.0	0.046	0.347	2,439	98	<100M	60.0	7,037	131	0.000
Security State Bank	Sutherland	60.0	0.037	0.270	3,121	127	<100M	52.5	10,056	160	0.000
Community State Bank	Tipton	60.0	0.031	0.254	3,355	167	100M-500M	45.0	9,825	208	0.000
Central State Bank	Elkader	60.0	0.035	0.114	5,306	209	100M-500M	70.0	29,903	303	0.000
Blencoe State Bank	Onawa	60.0	0.051	0.999	1,741	62	<100M	32.5	1,741	62	0.000
Monroe State Bank	Monroe	60.0	0.069	0.558	1,632	79	<100M	35.0	2,342	85	0.000
First National Bank	Sioux Center	60.0	0.027	0.099	6,933	191	100M-500M	70.0	40,978	360	0.000
First Security Bank and Trust Company	Charles City	60.0	0.020	0.113	8,688	370	100M-500M	60.0	40,617	514	0.002
NorthStar Bank	Estherville	60.0	0.040	0.221	3,443	126	<100M	45.0	10,157	159	0.000
St. Ansgar State Bank	Saint Ansgar	60.0	0.039	0.191	3,829	159	<100M	72.5	19,794	229	0.000
The Home Trust & Savings Bank	Osage	60.0	0.025	0.174	5,220	193	100M-500M	57.5	21,387	259	0.000
United Community Bank	Milford	60.0	0.028	0.101	5,272	227	100M-500M	50.0	19,888	296	0.000
Farmers Savings Bank	Wever	57.5	0.039	0.203	3,717	106	<100M	65.0	16,156	163	0.000
Ackley State Bank	Ackley	57.5	0.031	0.154	4,821	166	100M-500M	72.5	25,709	239	0.000
Iowa State Bank	Wapello	57.5	0.036	0.231	2,814	129	<100M	60.0	11,148	181	0.000
Okey-Vernon First National Bank	Corning	57.5	0.040	1.000	2,268	82	<100M	32.5	2,268	82	0.000
Grinnell State Bank	Grinnell	57.5	0.026	0.068	6,873	221	100M-500M	75.0	48,550	395	0.001
Liberty National Bank	Sioux City	57.5	0.026	0.073	6,592	259	100M-500M	80.0	54,132	400	0.000
Palo Savings Bank	Palo	57.5	0.050	0.999	1,672	56	<100M	32.5	1,672	56	0.000
Luana Savings Bank	Luana	57.5	0.012	0.190	5,926	253	100M-500M	55.0	23,911	350	0.000
State Bank	Spencer	57.5	0.039	0.245	2,670	142	<100M	47.5	7,994	172	0.000
Peoples State Bank	Winfield	57.5	0.065	0.999	1,813	51	<100M	35.0	1,813	51	0.000
Fort Madison Bank & Trust Co.	Fort Madison	57.5	0.036	0.127	5,161	128	100M-500M	75.0	32,886	213	0.000
Sanborn Savings Bank	Sanborn	57.5	0.042	0.338	2,210	93	<100M	52.5	6,535	109	0.004
Sloan State Bank	Sloan	57.5	0.051	1.000	2,541	38	<100M	32.5	2,541	38	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
American Trust & Savings Bank	Dubuque	57.5	0.015	0.036	13,007	503	500M-1B	67.5	98,181	1,072	0.003	
Iowa State Savings Bank	Creston	57.5	0.019	0.279	3,872	190	100M-500M	52.5	12,953	239	0.001	
West Bank	West Des Moines	57.5	0.013	0.030	17,255	473	1B-10B	62.5	116,945	782	0.000	
GNB Bank	Grundy Center	57.5	0.023	0.137	4,691	235	100M-500M	50.0	18,272	298	0.003	
Central State Bank	Muscatine	57.5	0.018	0.125	5,946	237	100M-500M	57.5	30,977	343	0.003	
First State Bank of Colfax	Colfax	57.5	0.038	0.418	2,702	87	<100M	42.5	6,061	104	0.000	
West Iowa Bank	West Bend	55.0	0.026	0.257	2,490	133	<100M	50.0	8,957	155	0.000	
Reliance State Bank	Story City	55.0	0.019	0.241	3,935	190	100M-500M	45.0	13,557	233	0.000	
First State Bank	Ida Grove	55.0	0.025	0.245	3,391	163	100M-500M	42.5	10,004	198	0.000	
Farmers & Merchants Bank & Trust	Burlington	55.0	0.028	0.092	5,463	200	100M-500M	65.0	29,991	302	0.000	
Farmers State Bank	Yale	55.0	0.042	0.428	1,801	68	<100M	45.0	4,207	85	0.000	
Pioneer Bank	Sergeant Bluff	55.0	0.031	0.108	4,560	183	100M-500M	72.5	31,094	296	0.002	
Keokuk County State Bank	Sigourney	55.0	0.033	0.174	3,289	134	100M-500M	67.5	16,972	200	0.000	
Security Savings Bank	Eagle Grove	55.0	0.034	0.099	4,233	164	100M-500M	65.0	24,348	249	0.000	
Wayland State Bank	Mount Pleasant	55.0	0.038	0.229	2,956	106	<100M	40.0	8,708	142	0.000	
West Chester Savings Bank	Washington	55.0	0.040	0.302	2,034	115	<100M	50.0	6,388	146	0.000	
First National Bank	Waverly	55.0	0.023	0.088	6,873	241	100M-500M	72.5	47,193	430	0.001	
Principal Bank	Des Moines	55.0	0.008	0.057	19,965	7,538	1B-10B	47.5	20,431	7,541	0.000	
Rowley Savings Bank	Rowley	55.0	0.080	0.999	1,236	56	<100M	35.0	1,236	56	0.000	
Victor State Bank	Victor	55.0	0.042	0.300	2,061	96	<100M	52.5	6,508	123	0.000	
Citizens Savings Bank	Marshalltown	55.0	0.050	0.238	2,619	103	<100M	72.5	11,005	149	0.000	
Home State Bank	Jefferson	55.0	0.032	0.093	5,499	209	100M-500M	75.0	39,693	316	0.000	
Iowa Prairie Bank	Brunsville	55.0	0.039	0.237	2,588	114	<100M	72.5	10,917	158	0.000	
Central Bank	Storm Lake	55.0	0.020	0.044	9,005	319	100M-500M	72.5	73,043	604	0.002	
Union State Bank	Greenfield	52.5	0.024	0.377	1,610	112	<100M	35.0	3,576	124	0.000	
The Clinton National Bank	Clinton	52.5	0.018	0.085	6,788	214	100M-500M	55.0	32,864	335	0.002	
Hartwick State Bank	Hartwick	52.5	0.059	0.999	1,542	28	<100M	30.0	1,542	28	0.000	
Community Savings Bank	Edgewood	52.5	0.019	0.071	6,188	234	100M-500M	70.0	47,502	407	0.000	
Two Rivers Bank & Trust	Burlington	52.5	0.016	0.043	10,675	326	500M-1B	72.5	108,911	661	0.000	
Security Trust & Savings Bank	Storm Lake	52.5	0.017	0.260	2,867	149	100M-500M	57.5	11,036	186	0.000	
Malvern Trust & Savings Bank	Malvern	52.5	0.032	0.374	2,108	84	<100M	47.5	5,642	107	0.000	
Community Bank	Dunlap	52.5	0.026	0.455	2,464	102	<100M	37.5	5,120	113	0.000	
Kerndt Brothers Savings Bank	Lansing	52.5	0.020	0.153	4,826	186	100M-500M	57.5	23,468	287	0.000	
Dubuque Bank and Trust Company	Dubuque	52.5	0.007	0.020	9,164	433	1B-10B	60.0	95,164	834	0.000	
Templeton Savings Bank	Templeton	52.5	0.027	0.236	2,874	125	100M-500M	45.0	10,074	173	0.000	
Iowa State Bank	Algona	52.5	0.021	0.098	5,625	232	100M-500M	65.0	34,463	346	0.000	
Security Savings Bank	Larchwood	52.5	0.023	0.180	3,565	152	100M-500M	57.5	16,896	223	0.000	
First National Bank of Muscatine	Muscatine	52.5	0.024	0.079	7,067	210	100M-500M	60.0	35,355	361	0.003	
Iowa State Bank and Trust Company of Fairfield	Fairfield	52.5	0.037	0.133	2,944	121	<100M	60.0	16,260	186	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Iowa State Bank	Hull	52.5	0.018	0.073	6,407	229	100M-500M	65.0	41,672	375	0.004
New Albin Savings Bank	New Albin	52.5	0.016	0.283	3,148	171	100M-500M	57.5	11,127	209	0.000
First Heritage Bank	Shenandoah	50.0	0.033	0.324	1,321	67	<100M	40.0	3,924	79	0.000
Farmers Savings Bank	Keota	50.0	0.027	1.000	2,548	41	<100M	30.0	2,548	41	0.000
First State Bank	Belmond	50.0	0.031	0.199	2,697	115	<100M	67.5	13,569	149	0.001
Midstates Bank, National Association	Council Bluffs	50.0	0.011	0.226	3,691	194	100M-500M	62.5	16,334	244	0.000
First American Bank	Fort Dodge	50.0	0.006	0.020	7,840	340	1B-10B	62.5	109,151	804	0.000
First State Bank	Sioux Rapids	50.0	0.034	0.999	1,188	42	<100M	27.5	1,188	42	0.000
Farmers & Merchants Savings Bank	Manchester	50.0	0.017	0.032	5,865	214	100M-500M	77.5	84,055	540	0.008
Quad City Bank and Trust Company	Bettendorf	50.0	0.008	0.028	9,363	313	1B-10B	62.5	99,635	642	0.009
State Bank of Brooks	Corning	50.0	0.045	0.999	695	41	<100M	27.5	695	41	0.000
FARMERS TRUST & SAVINGS BANK	Williamsburg	50.0	0.021	0.243	2,867	155	100M-500M	55.0	11,008	292	0.000
Peoples Savings Bank	Montezuma	50.0	0.034	0.381	1,185	69	<100M	37.5	2,929	78	0.000
White State Bank	South English	50.0	0.033	0.245	1,091	120	<100M	55.0	4,444	141	0.000
First State Bank	Sumner	47.5	0.022	0.233	2,291	116	100M-500M	50.0	9,802	140	0.000
Elgin State Bank	Elgin	47.5	0.037	0.999	819	44	<100M	27.5	819	44	0.000
State Savings Bank	Rake	47.5	0.032	0.279	1,833	68	<100M	52.5	6,579	91	0.000
State Central Bank	Keokuk	47.5	0.023	0.066	3,622	181	100M-500M	67.5	28,390	311	0.003
American State Bank	Sioux Center	47.5	0.012	0.043	7,018	236	500M-1B	55.0	46,828	437	0.002
Heritage Bank	Marion	47.5	0.044	0.262	1,573	50	<100M	50.0	5,769	70	0.003
The First National Bank of Primghar	Primghar	47.5	0.048	0.299	1,391	43	<100M	52.5	4,655	53	0.000
Iowa State Bank	Clarksville	47.5	0.018	0.130	4,060	168	100M-500M	67.5	26,416	263	0.001
Page County Federal Savings Association	Clarinda	47.5	0.032	0.999	1,351	43	<100M	27.5	1,351	43	0.000
Community Bank	Alton	47.5	0.040	0.176	1,715	71	<100M	67.5	9,760	109	0.000
Citizens Savings Bank	Spillville	47.5	0.025	0.364	1,957	77	<100M	32.5	4,851	99	0.000
Liberty Bank, F.S.B.	West Des Moines	47.5	0.013	0.045	7,355	233	500M-1B	65.0	68,866	455	0.005
Fairfax State Savings Bank	Fairfax	47.5	0.021	0.164	3,207	119	100M-500M	57.5	17,122	179	0.000
The First National Bank of West Union	West Union	47.5	0.022	0.195	2,471	140	100M-500M	32.5	6,945	166	0.002
Iowa State Savings Bank	Knoxville	45.0	0.026	0.131	2,803	97	100M-500M	60.0	16,620	155	0.006
Charter Bank	Johnston	45.0	0.026	0.114	3,326	128	100M-500M	67.5	23,323	209	0.000
Rolfe State Bank	Rolfe	45.0	0.031	0.280	1,368	70	<100M	47.5	4,878	91	0.002
Treynor State Bank	Treynor	45.0	0.017	0.106	4,040	141	100M-500M	50.0	23,115	213	0.001
Keystone Savings Bank	Marengo	45.0	0.027	0.199	2,281	84	<100M	50.0	10,269	123	0.000
Union State Bank	Winterset	45.0	0.027	0.210	1,967	90	<100M	62.5	9,386	132	0.000
Boone Bank & Trust Co.	Boone	45.0	0.022	0.208	2,650	105	100M-500M	52.5	11,900	148	0.000
Guaranty Bank and Trust Company	Cedar Rapids	45.0	0.020	0.073	4,860	167	100M-500M	62.5	33,638	288	0.000
Freedom Security Bank	Coralville	45.0	0.028	0.174	2,184	95	<100M	60.0	11,702	134	0.000
The First National Bank of Rembrandt	Rembrandt	45.0	0.028	0.356	1,432	58	<100M	37.5	4,022	71	0.000
Farmers Savings Bank	Marshalltown	45.0	0.024	0.131	2,682	137	100M-500M	62.5	16,743	199	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

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		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		CC Amount/TA ¹	
		Rank	TA Ratio ¹					Rank	Amount		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Security State Bank	Algona	45.0	0.030	0.112	2,637	112	<100M	60.0	16,644	169	0.000
Audubon State Bank	Audubon	45.0	0.025	0.141	2,266	119	<100M	57.5	12,875	184	0.000
Keokuk Savings Bank and Trust Company	Keokuk	45.0	0.024	0.135	2,768	100	100M-500M	62.5	17,141	156	0.000
Linn County State Bank	Coggon	45.0	0.047	0.229	1,349	54	<100M	52.5	5,462	73	0.000
Farmers Trust and Savings Bank	Spencer	42.5	0.012	0.058	3,714	183	100M-500M	55.0	32,732	285	0.004
Denver Savings Bank	Denver	42.5	0.020	0.244	2,703	96	100M-500M	45.0	10,046	132	0.000
South Story Bank & Trust	Slater	42.5	0.027	0.096	2,314	111	<100M	70.0	20,231	170	0.000
Exchange State Bank	Collins	42.5	0.026	0.099	2,632	119	<100M	52.5	14,453	163	0.000
East Dubuque Savings Bank	Dubuque	42.5	0.025	0.057	3,957	128	100M-500M	70.0	38,819	271	0.000
Farmers and Traders Savings Bank	Douds	42.5	0.031	0.998	609	15	<100M	27.5	609	15	0.000
Bank Plus	Estherville	42.5	0.029	0.154	2,363	78	<100M	60.0	13,551	121	0.000
Iowa Savings Bank	Carroll	42.5	0.019	0.093	3,193	139	100M-500M	60.0	21,759	235	0.000
Blue Grass Savings Bank	Blue Grass	42.5	0.021	0.110	3,737	122	100M-500M	55.0	22,552	199	0.000
Exchange State Bank	Adair	42.5	0.030	0.305	1,248	49	<100M	32.5	3,508	63	0.004
Dysart State Bank	Dysart	42.5	0.031	0.998	435	25	<100M	27.5	435	25	0.000
First Newton National Bank	Newton	40.0	0.023	0.085	1,800	169	<100M	57.5	13,555	221	0.000
First State Bank	Britt	40.0	0.018	0.255	1,681	64	<100M	22.5	4,061	83	0.000
Cedar Rapids Bank and Trust Company	Cedar Rapids	40.0	0.009	0.022	5,247	181	500M-1B	60.0	60,198	353	0.003
State Savings Bank	West Des Moines	40.0	0.025	0.105	2,380	90	<100M	70.0	19,648	164	0.000
Farmers & Traders Savings Bank	Bancroft	40.0	0.021	0.277	1,191	67	<100M	42.5	4,300	84	0.004
Peoples Trust and Savings Bank	Riverside	40.0	0.027	0.999	675	9	<100M	27.5	675	9	0.000
Iowa State Bank	Des Moines	40.0	0.014	0.062	4,548	145	100M-500M	55.0	33,101	277	0.000
Iowa Falls State Bank	Iowa Falls	40.0	0.021	0.110	2,454	113	100M-500M	77.5	22,322	177	0.000
First State Bank	Manchester	40.0	0.021	0.109	3,337	108	100M-500M	45.0	16,203	162	0.007
Clarke County State Bank	Osceola	40.0	0.022	0.132	2,406	103	100M-500M	47.5	12,959	143	0.000
Swisher Trust & Savings Bank	Swisher	37.5	0.023	0.334	1,056	51	<100M	40.0	3,163	63	0.000
Buffalo Savings Bank	Buffalo	37.5	0.037	0.192	1,325	34	<100M	55.0	6,886	60	0.000
The Watkins Savings Bank	Watkins	37.5	0.018	0.999	1,214	30	<100M	27.5	1,214	30	0.000
The First National Bank of Logan	Logan	37.5	0.024	0.395	720	28	<100M	30.0	1,822	36	0.000
Citizens Savings Bank	Hawkeye	37.5	0.023	0.998	643	34	<100M	27.5	643	34	0.000
The Security National Bank of Sioux City, low	Sioux City	37.5	0.007	0.040	5,361	154	500M-1B	50.0	43,748	347	0.000
Ashton State Bank	Ashton	37.5	0.030	0.214	1,208	39	<100M	47.5	5,300	57	0.000
Walcott Trust and Savings Bank	Walcott	37.5	0.025	0.115	2,649	82	100M-500M	55.0	16,010	150	0.000
Valley Bank & Trust	Mapleton	37.5	0.021	0.999	1,469	35	<100M	27.5	1,469	35	0.000
Home State Bank	Royal	37.5	0.020	0.999	844	58	<100M	30.0	844	58	0.000
Hampton State Bank	Hampton	37.5	0.021	0.264	1,585	62	<100M	42.5	5,980	86	0.002
The First National Bank of Manning	Manning	37.5	0.021	0.213	1,590	70	<100M	45.0	7,122	99	0.000
Pinnacle Bank Sioux City	Sioux City	37.5	0.026	0.159	1,998	83	<100M	45.0	9,613	124	0.000
Rolling Hills Bank & Trust	Atlantic	37.5	0.014	0.050	3,167	201	100M-500M	52.5	25,353	297	0.000

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		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Bank	West Des Moines	37.5	0.029	0.085	2,747	83	<100M	70.0	26,321	174	0.000
Midwest Heritage Bank, FSB	West Des Moines	37.5	0.010	0.462	1,750	62	100M-500M	32.5	3,771	76	0.000
The State Bank	Spirit Lake	35.0	0.021	0.221	1,413	52	<100M	40.0	5,826	70	0.000
First State Bank	Hawarden	35.0	0.026	0.195	1,221	49	<100M	42.5	5,480	71	0.000
Chelsea Savings Bank	Belle Plaine	35.0	0.017	0.170	2,068	83	100M-500M	30.0	7,387	106	0.000
Farmers Savings Bank	Victor	35.0	0.032	0.179	1,136	38	<100M	37.5	4,889	53	0.000
Community State Bank, National Association	Ankeny	35.0	0.008	0.029	4,614	167	500M-1B	52.5	46,150	331	0.000
AMES COMMUNITY BANK	Ames	35.0	0.011	0.029	4,472	158	100M-500M	65.0	53,814	333	0.001
The Citizens First National Bank of Storm Lak	Storm Lake	32.5	0.011	0.118	2,384	96	100M-500M	35.0	11,139	152	0.003
State Bank of Schaller	Schaller	32.5	0.018	0.436	550	36	<100M	25.0	1,250	39	0.000
Community State Bank	Paton	32.5	0.013	0.418	553	57	<100M	27.5	1,305	62	0.000
Mount Vernon Bank and Trust Company	Mount Vernon	32.5	0.019	0.122	1,878	70	<100M	45.0	11,452	112	0.001
Premier Bank	Dubuque	32.5	0.012	0.031	2,991	113	100M-500M	62.5	39,399	261	0.000
Citizens State Bank	Sheldon	32.5	0.016	0.127	1,733	86	100M-500M	62.5	13,619	130	0.002
Federation Bank	Washington	32.5	0.018	0.097	1,843	94	100M-500M	42.5	11,086	142	0.000
Marion County State Bank	Pella	32.5	0.013	0.053	3,126	117	100M-500M	55.0	28,649	222	0.000
MetaBank	Storm Lake	30.0	0.002	0.023	3,472	124	1B-10B	40.0	28,016	233	0.000
Security State Bank	Radcliffe	30.0	0.021	0.123	1,083	40	<100M	40.0	6,464	66	0.000
The Emmet County State Bank	Estherville	30.0	0.012	0.248	942	44	<100M	37.5	3,796	61	0.000
Frontier Bank	Rock Rapids	30.0	0.015	0.076	2,220	91	100M-500M	60.0	22,497	166	0.000
American Bank and Trust Company, National	Davenport	30.0	0.008	0.022	3,241	116	100M-500M	62.5	50,910	303	0.003
Pinnacle Bank	Marshalltown	30.0	0.014	0.140	1,947	68	100M-500M	35.0	9,713	104	0.000
First National Bank, Ames, Iowa	Ames	30.0	0.006	0.031	3,554	100	500M-1B	42.5	31,748	210	0.000
Security State Bank	Independence	30.0	0.019	0.120	1,901	81	100M-500M	55.0	14,107	117	0.000
City State Bank	Central City	30.0	0.018	0.056	2,654	108	100M-500M	60.0	23,596	213	0.000
Cedar Valley Bank & Trust	La Porte City	30.0	0.023	0.146	1,224	54	<100M	40.0	6,410	93	0.000
First Trust & Savings Bank	Moville	30.0	0.007	0.630	822	34	100M-500M	27.5	1,304	38	0.000
Patriot Bank	Brooklyn	30.0	0.022	0.154	1,289	52	<100M	50.0	7,583	87	0.000
First State Bank	Lynnville	30.0	0.016	0.143	1,620	60	100M-500M	42.5	9,783	106	0.000
First National Bank	Davenport	30.0	0.025	0.082	1,661	51	<100M	60.0	15,941	113	0.000
The Farmers State Bank	Marcus	27.5	0.016	0.217	1,057	43	<100M	27.5	3,837	53	0.000
City State Bank	Norwalk	27.5	0.011	0.060	2,601	103	100M-500M	52.5	24,986	188	0.000
Peoples Savings Bank	Indianola	27.5	0.014	0.063	2,026	84	100M-500M	65.0	24,292	179	0.000
American Savings Bank	Tripoli	27.5	0.018	0.201	1,013	29	<100M	42.5	5,030	45	0.000
Hardin County Savings Bank	Eldora	27.5	0.013	0.093	2,104	88	100M-500M	25.0	7,078	121	0.002
Farmers and Merchants Savings Bank	Iowa City	27.5	0.016	0.072	1,814	89	100M-500M	50.0	14,929	136	0.000
American Trust and Savings Bank	Lowden	25.0	0.013	0.206	434	21	<100M	15.0	1,425	27	0.000
Maxwell State Bank	Maxwell	25.0	0.015	0.215	388	14	<100M	20.0	1,398	20	0.000
Security State Bank	Waverly	25.0	0.008	0.262	597	38	<100M	30.0	2,274	62	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Citizens Savings Bank	Anamosa	25.0	0.014	0.118	1,642	49	100M-500M	35.0	9,850	86	0.000
Sibley State Bank	Sibley	25.0	0.012	0.180	932	55	<100M	20.0	3,267	68	0.000
Peoples Savings Bank	Elma	25.0	0.019	0.096	1,134	57	<100M	52.5	8,563	187	0.000
Pocahontas State Bank	Pocahontas	25.0	0.012	0.155	1,085	48	<100M	30.0	5,526	68	0.000
Community Bank	Nevada	25.0	0.008	0.138	1,228	61	100M-500M	35.0	7,307	92	0.000
Freedom Financial Bank	West Des Moines	25.0	0.015	0.029	2,293	66	100M-500M	57.5	30,187	164	0.000
Webster City Federal Savings Bank	Webster City	22.5	0.005	0.233	428	13	<100M	27.5	1,839	19	0.000
Farmers Savings Bank	Walford	22.5	0.017	0.141	765	22	<100M	45.0	5,409	40	0.002
Manson State Bank	Manson	22.5	0.014	0.161	562	27	<100M	27.5	2,855	39	0.000
Lee County Bank & Trust, National Associati	Fort Madison	22.5	0.012	0.050	2,013	73	100M-500M	42.5	16,157	164	0.001
Panora State Bank	Panora	20.0	0.007	0.097	495	63	<100M	30.0	3,969	82	0.000
Cherokee State Bank	Cherokee	20.0	0.009	0.085	1,588	69	100M-500M	47.5	15,361	123	0.000
Walker State Bank	Walker	20.0	0.015	0.156	600	22	<100M	17.5	2,529	31	0.000
Liberty Trust & Savings Bank	Durant	20.0	0.009	0.117	1,270	54	100M-500M	45.0	10,372	88	0.000
State Bank of Wapello	Wapello	20.0	0.011	0.184	368	31	<100M	20.0	1,557	37	0.000
First Whitney Bank and Trust	Atlantic	17.5	0.009	0.057	1,599	61	100M-500M	40.0	15,662	124	0.000
Bankers Trust Company	Des Moines	17.5	0.001	0.002	2,210	58	1B-10B	47.5	60,001	294	0.000
Center Point Bank and Trust Company	Center Point	17.5	0.012	0.104	381	8	<100M	10.0	381	8	0.000
Bankers Trust Company	Cedar Rapids	17.5	0.004	0.008	1,636	52	100M-500M	50.0	38,894	195	0.000
First National Bank Midwest	Oskaloosa	15.0	0.011	0.083	1,144	39	100M-500M	50.0	12,719	73	0.000
United Bank & Trust National Association	Marshalltown	15.0	0.013	0.056	1,397	35	100M-500M	25.0	9,133	64	0.000
FIDELITY BANK	West Des Moines	12.5	0.008	0.065	498	11	<100M	37.5	6,591	32	0.000
Benton County State Bank	Blairstown	12.5	0.010	0.083	421	23	<100M	15.0	2,526	30	0.000
Iowa State Bank	Remsen	12.5	0.006	0.069	761	25	100M-500M	17.5	5,054	45	0.000
The Exchange State Bank	Springville	12.5	0.003	0.093	144	25	<100M	10.0	144	25	0.000
Farmers Savings Bank	Frederika	10.0	0.004	0.051	186	11	<100M	17.5	2,407	18	0.000
Central State Bank	State Center	10.0	0.003	0.012	560	29	100M-500M	32.5	15,635	77	0.000
Interstate Federal Savings and Loan Associati	Mcgregor	10.0	0.000	0.000	-	-	<100M	25.0	138	1	0.000
ITS Bank	Johnston	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Independence Federal Bank For Savings	Independence	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.