

Table 3A Expanded. Small Business Lending Institutions in Minnesota 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)
PrinsBank	Prinsburg	97.5	0.610	1.000	68,631	512	100M-500M	32.5	1,509	152	0.000
Prior Lake State Bank	Prior Lake	95.0	0.336	1.000	64,107	361	100M-500M	37.5	2,933	120	0.000
Western National Bank	Duluth	90.0	0.331	1.000	38,259	227	100M-500M	95.0	38,259	227	0.008
Stearns Bank Holdingford National As	Holdingford	87.5	0.293	0.970	32,712	2,102	100M-500M	97.5	29,632	2,065	0.000
Gateway Bank	Mendota Heights	87.5	0.492	0.945	49,759	387	100M-500M	55.0	3,326	167	0.000
The First National Bank of Walker	Walker	85.0	0.253	0.851	88,887	826	100M-500M	92.5	27,341	589	0.000
Park Midway Bank, National Associati	Saint Paul	85.0	0.446	0.684	113,272	730	100M-500M	67.5	8,831	314	0.000
Castle Rock Bank	Castle Rock	85.0	0.194	1.000	29,364	403	100M-500M	85.0	7,620	300	0.000
Home State Bank	Litchfield	82.5	0.264	0.926	33,353	558	100M-500M	92.5	10,178	393	0.000
Lakes State Bank	Pequot Lakes	82.5	0.228	1.000	25,199	373	100M-500M	87.5	8,665	295	0.000
Farmers and Merchants State Bank of	Blooming Prairie	82.5	0.246	1.000	17,165	435	<100M	100.0	17,165	435	0.000
Bank of Zumbrota	Zumbrota	82.5	0.260	0.971	34,688	555	100M-500M	97.5	13,794	477	0.000
Roundbank	Waseca	82.5	0.215	0.788	59,883	595	100M-500M	67.5	7,191	336	0.001
Drake Bank	Saint Paul	82.5	0.399	0.975	34,070	353	<100M	77.5	5,259	182	0.000
Security State Bank of Warroad	Warroad	80.0	0.219	1.000	18,884	324	<100M	85.0	5,662	246	0.000
First Resource Bank	Savage	80.0	0.312	0.976	28,805	220	<100M	40.0	1,874	109	0.000
The First National Bank of Milaca	Milaca	80.0	0.246	0.833	41,728	543	100M-500M	90.0	11,230	400	0.002
Community Resource Bank	Northfield	80.0	0.259	0.732	60,330	427	100M-500M	62.5	6,477	220	0.000
BankVista	Sartell	80.0	0.385	0.786	42,672	363	100M-500M	77.5	6,272	216	0.000
Border State Bank	Greenbush	80.0	0.233	0.742	77,412	864	100M-500M	85.0	15,566	541	0.000
Crown Bank	Edina	80.0	0.457	0.624	93,480	547	100M-500M	75.0	10,495	261	0.000
The First National Bank of Deerwood	Deerwood	80.0	0.263	0.635	60,078	661	100M-500M	80.0	9,915	443	0.003
Republic Bank, Inc.	Duluth	80.0	0.296	0.497	87,145	682	100M-500M	62.5	7,509	257	0.000
The Bank of Elk River	Elk River	80.0	0.263	0.617	97,287	726	100M-500M	70.0	10,250	383	0.001
Signature Bank	Minnetonka	80.0	0.337	0.578	65,233	428	100M-500M	57.5	5,839	166	0.000
Northeast Bank	Minneapolis	80.0	0.343	0.561	116,353	700	100M-500M	72.5	12,127	384	0.000
Citizens State Bank Norwood Young A	Norwood Young Am	77.5	0.311	0.885	25,991	302	<100M	82.5	6,242	207	0.000
Northwoods Bank of Minnesota	Park Rapids	77.5	0.250	0.889	26,613	476	100M-500M	67.5	3,572	322	0.000
State Bank of Fairmont	Fairmont	77.5	0.254	0.971	24,264	363	<100M	87.5	7,975	287	0.000
Red River State Bank	Halstad	77.5	0.334	1.000	15,350	173	<100M	92.5	15,350	173	0.000
First State Bank of Swanville	Swanville	77.5	0.478	1.000	13,834	188	<100M	75.0	3,253	140	0.000
Security Bank Minnesota	Albert Lea	77.5	0.338	0.887	31,706	241	<100M	60.0	3,778	129	0.001
BANKWEST	Rockford	77.5	0.314	0.880	32,597	289	100M-500M	67.5	4,379	172	0.000
Stearns Bank Upsala National Associat	Upsala	77.5	0.219	0.952	19,709	2,104	<100M	97.5	17,790	2,066	0.000
First Southeast Bank	Harmony	77.5	0.203	1.000	16,603	326	<100M	97.5	16,603	326	0.000
The State Bank of Faribault	Faribault	77.5	0.218	0.930	40,665	351	100M-500M	75.0	6,902	224	0.000
Elysian Bank	Elysian	77.5	0.200	1.000	8,920	3,774	<100M	97.5	8,920	3,774	0.000
Citizens Bank & Trust Co.	Hutchinson	77.5	0.253	0.784	46,600	354	100M-500M	72.5	7,102	217	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)	
Central Bank	Stillwater	77.5	0.231	0.610	246,671	2,457	1B-10B	67.5	26,451	1,312	0.000
Bremer Bank, National Association	Brainerd	75.0	0.218	0.574	72,992	471	100M-500M	52.5	5,699	193	0.000
Venture Bank	Bloomington	75.0	0.273	0.436	88,262	600	100M-500M	57.5	7,214	244	0.000
Security Bank USA	Bemidji	75.0	0.315	0.854	33,091	269	100M-500M	62.5	3,714	142	0.000
Vermillion State Bank	Vermillion	75.0	0.218	0.552	106,845	804	100M-500M	67.5	12,143	437	0.000
Kanabec State Bank	Mora	75.0	0.165	1.000	23,031	278	100M-500M	75.0	5,135	189	0.000
Minnesota National Bank	Sauk Centre	75.0	0.211	0.780	41,879	514	100M-500M	90.0	10,989	369	0.000
Community Bank Mankato	Vernon Center	75.0	0.214	0.742	40,411	390	100M-500M	75.0	6,745	251	0.000
Lake Region Bank	New London	75.0	0.288	0.822	28,842	369	100M-500M	75.0	4,860	244	0.000
Woodland Bank	Deer River	75.0	0.344	0.960	21,881	193	<100M	65.0	3,388	111	0.000
Pine River State Bank	Pine River	75.0	0.231	0.963	21,865	293	<100M	85.0	7,286	227	0.000
Viking Savings Bank	Alexandria	75.0	0.231	0.841	36,295	384	100M-500M	77.5	6,324	252	0.000
Falcon National Bank	Foley	75.0	0.292	0.680	38,000	248	100M-500M	45.0	3,062	126	0.000
First National Bank in Mahanomen	Mahanomen	75.0	0.223	1.000	15,657	224	<100M	95.0	15,657	224	0.000
First National Bank Minnesota	St. Peter	75.0	0.204	0.823	39,974	463	100M-500M	75.0	6,789	319	0.000
Great Northern Bank	Saint Michael	75.0	0.325	0.961	21,756	197	<100M	47.5	2,229	100	0.000
St. Clair State Bank (Incorporated)	Saint Clair	75.0	0.155	1.000	11,483	675	<100M	100.0	11,483	675	0.000
Northview Bank	Sandstone	75.0	0.184	0.843	41,271	561	100M-500M	87.5	11,144	399	0.001
Peoples Bank of Commerce	Cambridge	72.5	0.227	0.482	65,395	462	100M-500M	45.0	4,651	171	0.000
Franklin National Bank of Minneapolis	Minneapolis	72.5	0.310	0.556	44,541	323	100M-500M	62.5	5,248	169	0.000
United Community Bank	Perham	72.5	0.176	0.763	41,414	399	100M-500M	62.5	4,837	229	0.000
Sentry Bank	Saint Joseph	72.5	0.227	0.764	36,587	339	100M-500M	57.5	4,593	168	0.000
Sherburne State Bank	Becker	72.5	0.286	1.000	22,044	106	<100M	20.0	1,120	36	0.000
United Prairie Bank	Mountain Lake	72.5	0.173	0.585	97,806	1,173	500M-1B	75.0	17,399	780	0.000
Western Bank	St. Paul	72.5	0.220	0.440	88,498	708	100M-500M	60.0	8,518	334	0.000
Village Bank	Saint Francis	72.5	0.257	0.541	48,967	399	100M-500M	62.5	6,040	207	0.000
Stearns Bank National Association	Saint Cloud	72.5	0.223	0.447	287,155	6,397	1B-10B	92.5	134,665	5,445	0.000
American National Bank of Minnesota	Baxter	72.5	0.215	0.627	57,264	433	100M-500M	70.0	8,802	235	0.000
Security State Bank of Aitkin	Aitkin	72.5	0.307	0.725	27,606	310	<100M	80.0	6,350	215	0.000
White Rock Bank	Cannon Falls	72.5	0.198	0.931	28,670	310	100M-500M	72.5	5,325	201	0.000
Frandsen Bank & Trust	Lonsdale	72.5	0.162	0.695	232,807	2,517	1B-10B	92.5	92,283	1,882	0.000
Premier Bank	Maplewood	72.5	0.214	0.446	115,017	642	500M-1B	57.5	9,633	259	0.000
HomeTown Bank	Redwood Falls	72.5	0.195	0.816	38,896	338	100M-500M	60.0	5,012	190	0.000
Key Community Bank	Inver Grove Heig	70.0	0.379	0.936	19,203	151	<100M	50.0	2,084	79	0.000
State Bank of Park Rapids	Park Rapids	70.0	0.230	1.000	19,928	141	<100M	42.5	2,127	73	0.000
Woodlands National Bank	Hinckley	70.0	0.222	0.752	29,212	379	100M-500M	80.0	6,466	252	0.000
21st Century Bank	Loretto	70.0	0.231	0.501	84,048	362	100M-500M	30.0	2,988	100	0.000
Anchor Bank, National Association	Saint Paul	70.0	0.193	0.349	251,710	2,265	1B-10B	57.5	19,365	1,045	0.000
Farmers & Merchants State Bank of N	New York Mills	70.0	0.248	1.000	13,315	135	<100M	52.5	1,992	83	0.000
Eastwood Bank	Kasson	70.0	0.127	0.712	69,044	867	500M-1B	77.5	15,004	566	0.003

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First State Bank Southwest	Pipestone	70.0	0.155	0.904	31,508	466	100M-500M	85.0	8,646	362	0.002
Grand Timber Bank	Mcgregor	70.0	0.227	1.000	9,468	198	<100M	92.5	9,468	198	0.004
American Bank of the North	Nashwauk	70.0	0.177	0.453	107,405	1,147	500M-1B	70.0	15,686	752	0.007
The First National Bank of Buhl	Buhl	70.0	0.331	1.000	8,008	116	<100M	87.5	8,008	116	0.000
The Pioneer National Bank of Duluth	Duluth	70.0	0.335	0.675	26,206	231	<100M	62.5	3,470	133	0.000
Bremer Bank, National Association	Saint Cloud	70.0	0.205	0.387	121,684	652	500M-1B	52.5	7,667	237	0.000
Peoples National Bank of Mora	Mora	70.0	0.180	0.863	28,331	299	100M-500M	72.5	5,417	209	0.000
Pine Country Bank	Little Falls	70.0	0.181	0.859	29,041	379	100M-500M	82.5	7,377	280	0.000
Star Bank	Bertha	70.0	0.167	0.916	24,450	551	100M-500M	95.0	9,639	457	0.000
Community Pride Bank	Isanti	70.0	0.330	0.719	28,090	213	<100M	47.5	2,661	98	0.000
Northern State Bank of Virginia	Virginia	70.0	0.206	1.000	12,721	169	<100M	65.0	2,871	122	0.000
The First National Bank of Waseca	Waseca	70.0	0.248	0.737	27,732	256	100M-500M	57.5	3,500	158	0.000
Randall State Bank	Randall	70.0	0.261	1.000	9,209	138	<100M	72.5	3,405	102	0.000
The First National Bank of Bagley	Bagley	70.0	0.149	1.000	11,457	293	<100M	85.0	4,629	253	0.000
The First National Bank of Osakis	Osakis	70.0	0.186	1.000	12,154	196	<100M	95.0	12,154	196	0.000
BREMER BANK, NATIONAL ASSOCIATI	Alexandria	67.5	0.141	0.523	87,657	780	500M-1B	67.5	12,913	450	0.000
First State Bank of Wyoming	Wyoming	67.5	0.182	0.879	26,401	327	100M-500M	72.5	5,809	226	0.000
The First National Bank of Henning	Ottertail	67.5	0.203	0.908	20,281	268	100M-500M	77.5	5,103	183	0.000
KleinBank	Big Lake	67.5	0.127	0.579	193,725	1,686	1B-10B	62.5	20,666	1,007	0.000
American Heritage National Bank	Long Prairie	67.5	0.211	0.506	44,001	386	100M-500M	62.5	6,055	245	0.000
Premier Bank Rochester	Rochester	67.5	0.269	0.603	39,691	174	100M-500M	30.0	2,364	66	0.000
Sterling State Bank	Austin	67.5	0.192	0.479	56,867	401	100M-500M	47.5	4,522	206	0.000
RiverWood Bank	Baxter	67.5	0.184	0.789	28,453	319	100M-500M	67.5	5,078	196	0.000
Landmark Community Bank, National	Isanti	67.5	0.258	0.768	26,647	169	100M-500M	37.5	2,242	72	0.000
Freeport State Bank	Freeport	67.5	0.206	0.974	18,612	240	<100M	82.5	6,227	182	0.004
Lake Area Bank	Lindstrom	67.5	0.192	0.520	51,775	393	100M-500M	47.5	4,623	174	0.000
Glenwood State Bank (Incorporated)	Glenwood	67.5	0.217	0.457	41,934	317	100M-500M	57.5	5,077	187	0.002
Western National Bank	Cass Lake	67.5	0.321	1.000	10,353	101	<100M	87.5	10,353	101	0.000
Lake Elmo Bank	Lake Elmo	67.5	0.156	0.686	45,061	388	100M-500M	55.0	4,955	223	0.000
Farmers and Merchants State Bank of	Pierz	67.5	0.187	0.630	32,047	494	100M-500M	77.5	7,227	349	0.000
The First National Bank of Bemidji	Bemidji	67.5	0.131	0.642	74,397	947	500M-1B	77.5	16,549	714	0.000
Produce State Bank	Hollandale	67.5	0.253	1.000	10,068	117	<100M	55.0	1,948	74	0.001
Provincial Bank	Lakeville	67.5	0.296	0.744	21,389	179	<100M	47.5	2,295	86	0.000
Farmers State Bank of Darwin	Darwin	67.5	0.162	1.000	5,452	1,549	<100M	95.0	5,452	1,549	0.000
First State Bank of Wabasha	Wabasha	67.5	0.161	1.000	18,838	190	100M-500M	67.5	4,679	127	0.000
Wadena State Bank	Wadena	65.0	0.207	0.820	24,423	229	100M-500M	65.0	4,020	151	0.000
Boundary Waters Bank	Ely	65.0	0.263	0.671	29,472	204	100M-500M	50.0	3,271	90	0.000
Highland Bank	Saint Michael	65.0	0.153	0.475	71,019	521	100M-500M	60.0	8,829	311	0.000
University National Bank	St. Paul	65.0	0.176	0.717	44,144	275	100M-500M	40.0	3,583	117	0.000
Midwest Bank	Detroit Lakes	65.0	0.185	0.537	57,482	549	100M-500M	67.5	8,865	342	0.000

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Security State Bank of Wanamingo	Wanamingo	65.0	0.149	1.000	10,740	200	<100M	77.5	3,946	157	0.000
State Bank of Hawley	Hawley	65.0	0.218	0.889	20,263	189	<100M	55.0	2,753	114	0.000
Bremer Bank, National Association	Willmar	65.0	0.143	0.444	85,333	624	500M-1B	57.5	9,283	298	0.000
Unity Bank	Rush City	65.0	0.207	0.665	37,896	325	100M-500M	62.5	4,808	188	0.000
Merchants Bank, National Association	Winona	65.0	0.133	0.474	167,946	2,028	1B-10B	72.5	35,966	1,443	0.008
Lowry State Bank	Lowry	65.0	0.266	1.000	10,307	97	<100M	52.5	1,823	61	0.000
First National Bank	Slayton	65.0	0.172	0.722	34,274	305	100M-500M	65.0	5,178	197	0.000
State Bank of Delano	Delano	65.0	0.240	0.918	18,797	182	<100M	45.0	2,160	99	0.000
The Citizens National Bank of Park Rapids	Park Rapids	65.0	0.162	0.847	34,291	334	100M-500M	62.5	5,237	211	0.004
United Minnesota Bank	New London	65.0	0.287	1.000	6,752	151	<100M	75.0	2,510	117	0.000
Plaza Park State Bank	Waite Park	65.0	0.232	0.585	37,687	272	100M-500M	37.5	2,546	95	0.000
State Bank of Kimball	Kimball	65.0	0.239	0.895	18,436	195	<100M	57.5	2,809	119	0.000
Peoples State Bank of Plainview	Plainview	65.0	0.139	0.926	25,146	471	100M-500M	87.5	8,176	364	0.000
The First National Bank of Battle Lake	Battle Lake	65.0	0.189	1.000	12,769	130	<100M	50.0	2,187	83	0.000
Neighborhood National Bank	Alexandria	65.0	0.278	0.983	12,943	151	<100M	67.5	3,034	89	0.000
Fidelity Bank	Edina	65.0	0.172	0.361	69,196	546	100M-500M	50.0	6,042	246	0.000
First State Bank Minnesota	Le Roy	62.5	0.142	1.000	9,189	173	<100M	90.0	9,189	173	0.003
State Bank in Eden Valley	Eden Valley	62.5	0.250	1.000	7,023	107	<100M	85.0	7,023	107	0.000
Premier Bank Minnesota	Farmington	62.5	0.225	0.558	38,812	176	100M-500M	27.5	2,281	75	0.000
1st Regents Bank	Andover	62.5	0.372	0.717	20,940	108	<100M	22.5	1,081	37	0.000
Citizens Independent Bank	Saint Louis Park	62.5	0.168	0.385	49,908	384	100M-500M	45.0	4,488	187	0.005
Grand Marais State Bank	Grand Marais	62.5	0.208	0.972	14,612	193	<100M	72.5	3,691	133	0.000
Heritage Bank National Association	Spicer	62.5	0.119	0.608	54,649	884	100M-500M	75.0	12,590	677	0.001
Citizens State Bank of Waverly, Inc.	Waverly	62.5	0.231	0.959	14,040	143	<100M	60.0	2,628	96	0.000
Farmers State Bank of Hartland	Hartland	62.5	0.207	0.867	19,456	175	<100M	52.5	2,791	95	0.000
Minnstar Bank National Association	Lake Crystal	62.5	0.175	0.859	19,396	227	100M-500M	65.0	3,674	157	0.000
First Security Bank	Byron	62.5	0.196	1.000	9,982	127	<100M	50.0	1,538	87	0.000
Peoples State Bank of Madison Lake	Madison Lake	62.5	0.263	1.000	6,090	125	<100M	85.0	6,090	125	0.000
North American Banking Company	Roseville	62.5	0.209	0.439	54,352	299	100M-500M	40.0	3,664	121	0.000
Community Development Bank, FSB	Ogema	62.5	0.221	0.783	15,557	223	<100M	75.0	4,519	165	0.000
Clinton State Bank	Clinton	62.5	0.135	1.000	8,841	263	<100M	95.0	8,841	263	0.000
Citizens Alliance Bank	Clara City	62.5	0.131	0.485	56,612	719	100M-500M	72.5	11,434	510	0.007
First Farmers & Merchants National Bank	Fairmont	62.5	0.254	0.663	22,520	201	<100M	57.5	3,167	109	0.000
Private Bank Minnesota	Minneapolis	62.5	0.185	0.787	26,889	231	100M-500M	50.0	3,488	130	0.000
Northern State Bank of Thief River Falls	Thief River Falls	62.5	0.118	0.796	31,313	541	100M-500M	80.0	8,316	402	0.000
Alliance Bank	Lake City	62.5	0.140	0.357	82,120	862	500M-1B	67.5	14,360	480	0.000
Financial Security Bank	Kerkhoven	60.0	0.323	0.728	16,594	123	<100M	52.5	2,342	74	0.000
Security State Bank of Fergus Falls	Fergus Falls	60.0	0.187	0.721	26,207	177	100M-500M	37.5	2,703	85	0.000
Summit Community Bank	Maplewood	60.0	0.278	0.577	17,355	199	<100M	30.0	1,682	50	0.000
Flagship Bank Minnesota	Wayzata	60.0	0.287	0.625	27,154	148	<100M	25.0	1,545	54	0.000

Table 3A Expanded. Small Business Lending Institutions in Minnesota 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)
The First National Bank of Moose Lake	Moose Lake	60.0	0.197	0.881	13,667	204	<100M	70.0	3,420	151	0.000
Reliance Bank	Faribault	60.0	0.266	0.649	17,450	187	<100M	32.5	1,208	106	0.000
Kasson State Bank	Kasson	60.0	0.242	0.844	14,500	195	<100M	72.5	3,732	131	0.000
Lake Community Bank	Long Lake	60.0	0.206	0.524	26,414	292	100M-500M	55.0	3,659	184	0.000
State Bank of Cold Spring	Cold Spring	60.0	0.176	1.000	8,973	109	<100M	57.5	2,079	72	0.000
North American State Bank	Belgrade	60.0	0.174	0.994	17,735	137	100M-500M	50.0	2,640	83	0.000
Bonanza Valley State Bank	Brooten	60.0	0.195	0.933	9,823	179	<100M	65.0	2,251	142	0.000
Security State Bank of Hibbing	Hibbing	60.0	0.189	0.675	19,236	248	100M-500M	65.0	3,680	154	0.006
Pine Island Bank	Pine Island	60.0	0.223	0.920	15,292	164	<100M	55.0	2,407	108	0.000
BankCherokee	Saint Paul	60.0	0.164	0.369	39,443	353	100M-500M	45.0	3,712	161	0.000
Grand Rapids State Bank	Grand Rapids	60.0	0.167	0.570	39,528	243	100M-500M	40.0	3,434	113	0.007
The First National Bank of Cold Spring	Cold Spring	60.0	0.274	0.749	20,233	144	<100M	45.0	2,322	70	0.005
Voyager Bank	Eden Prairie	60.0	0.163	0.290	57,210	523	100M-500M	60.0	7,693	248	0.000
Security Bank Waconia	Waconia	60.0	0.177	0.580	30,299	228	100M-500M	50.0	3,669	120	0.000
Platinum Bank	Oakdale	60.0	0.237	0.565	35,773	211	100M-500M	32.5	2,296	80	0.000
Beacon Bank	Shorewood	60.0	0.175	0.435	51,780	354	100M-500M	37.5	3,604	132	0.000
Community Bank, Austin	Austin	60.0	0.327	0.905	12,880	103	<100M	47.5	1,706	64	0.000
Prime Security Bank	Karlstad	60.0	0.305	0.715	18,919	132	<100M	27.5	1,170	69	0.000
First Security Bank - Sleepy Eye	Sleepy Eye	57.5	0.116	0.806	22,680	298	100M-500M	65.0	4,723	210	0.000
Farmers State Bank of Madelia, Incorporated	Madelia	57.5	0.141	1.000	9,230	149	<100M	65.0	2,748	98	0.000
Farmers and Merchants State Bank of Alpha	Alpha	57.5	0.197	1.000	6,153	111	<100M	85.0	6,153	111	0.000
Lakeview Bank	Lakeville	57.5	0.289	0.792	14,633	121	<100M	35.0	1,409	66	0.000
The Citizens State Bank of Olivia	Olivia	57.5	0.346	0.952	8,918	68	<100M	37.5	912	42	0.000
Home Federal Savings Bank	Rochester	57.5	0.087	0.216	57,946	557	500M-1B	45.0	4,261	244	0.000
American State Bank of Erskine	Erskine	57.5	0.229	1.000	5,557	84	<100M	50.0	1,131	58	0.000
Community Bank Owatonna	Owatonna	57.5	0.254	0.801	13,370	118	<100M	40.0	1,615	64	0.000
ProGrowth Bank	Nicollet	57.5	0.121	0.957	16,132	247	100M-500M	72.5	4,583	175	0.000
Currie State Bank	Currie	57.5	0.175	1.000	8,145	100	<100M	45.0	1,542	64	0.000
Citizens State Bank of Roseau	Roseau	57.5	0.120	0.832	23,243	300	100M-500M	67.5	5,424	211	0.000
The First National Bank of Elk River	Elk River	57.5	0.133	0.438	41,026	424	100M-500M	55.0	4,845	251	0.000
First State Bank of Sauk Centre	Sauk Centre	57.5	0.183	0.781	18,971	198	100M-500M	57.5	3,342	131	0.000
Olmsted National Bank	Rochester	57.5	0.266	0.731	14,139	143	<100M	42.5	1,719	71	0.000
First State Bank and Trust	Bayport	57.5	0.141	0.741	28,109	215	100M-500M	40.0	2,830	127	0.001
Profinium Financial, Inc.	Truman	57.5	0.124	0.504	38,455	303	100M-500M	42.5	3,546	159	0.000
Security State Bank of Kenyon	Kenyon	57.5	0.169	0.999	8,674	141	<100M	57.5	1,870	94	0.000
Bremer Bank, National Association	South St. Paul	57.5	0.085	0.189	224,397	1,423	1B-10B	55.0	17,075	672	0.000
State Bank of Wheaton	Wheaton	57.5	0.123	1.000	7,897	164	<100M	57.5	2,011	125	0.000
Maple Bank	Champlin	55.0	0.283	0.589	15,974	122	<100M	45.0	1,947	71	0.000
The First National Bank of Northfield	Northfield	55.0	0.184	0.659	24,065	202	100M-500M	60.0	4,334	120	0.000
The First National Bank of Cokato	Cokato	55.0	0.183	1.000	6,832	136	<100M	67.5	2,145	109	0.000

Table 3A Expanded. Small Business Lending Institutions in Minnesota 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	TA Ratio ¹	TBL Ratio ¹	Amount	Number		Total	Amount	Number	
		Rank	(1)	(2)	(1,000)	(5)		Rank	(1,000)	(9)	
		(1)	(2)	(3)	(4)	(6)	(7)	(8)	(10)		
Farmers State Bank of Adams, Minnes	Adams	55.0	0.104	1.000	8,303	158	<100M	90.0	8,303	158	0.000
Annandale State Bank	Annandale	55.0	0.157	0.879	19,223	165	100M-500M	55.0	3,397	95	0.000
First Minnetonka City Bank	Minnetonka	55.0	0.126	0.691	24,527	248	100M-500M	50.0	3,226	144	0.000
American Bank of St. Paul	Saint Paul	55.0	0.107	0.366	41,469	395	100M-500M	40.0	3,077	183	0.000
Eagle Bank	Glenwood	55.0	0.158	0.749	17,598	257	100M-500M	72.5	4,662	185	0.000
Cornerstone State Bank	Montgomery	55.0	0.201	0.728	23,826	120	100M-500M	12.5	742	18	0.000
Bremer Bank, National Association	International Fa	55.0	0.153	0.947	17,249	136	100M-500M	37.5	1,998	69	0.000
VisionBank	Saint Louis Park	55.0	0.488	0.806	15,305	48	<100M	12.5	357	14	0.000
Frost State Bank	Frost	55.0	0.154	1.000	5,219	137	<100M	87.5	5,219	137	0.000
Center National Bank	Litchfield	55.0	0.144	0.594	25,541	252	100M-500M	55.0	3,861	167	0.000
Northern Star Bank	Mankato	55.0	0.284	0.967	7,748	51	<100M	30.0	744	25	0.000
State Bank of Taunton	Taunton	52.5	0.167	0.859	11,602	128	<100M	65.0	3,085	93	0.000
First National Bank of Menahga & Seb	Menahga	52.5	0.126	0.813	10,567	290	<100M	87.5	5,564	245	0.000
Citizens State Bank of Shakopee	Shakopee	52.5	0.310	0.992	6,205	36	<100M	10.0	216	4	0.000
Triumph State Bank	Trimont	52.5	0.141	1.000	8,452	158	<100M	67.5	2,997	123	0.000
Capital Bank	St. Paul	52.5	0.251	0.914	9,060	55	<100M	17.5	564	21	0.000
First National Bank	Hawley	52.5	0.118	0.902	10,741	232	<100M	70.0	3,044	176	0.000
Farmers State Bank of Watkins	Watkins	52.5	0.188	1.000	7,027	65	<100M	32.5	930	36	0.000
1st United Bank	Faribault	52.5	0.176	0.581	23,816	143	100M-500M	25.0	1,764	63	0.000
Winona National Bank	Winona	52.5	0.140	0.509	34,509	254	100M-500M	42.5	3,748	124	0.000
First National Bank of the Lakes	Navarre	52.5	0.196	0.866	12,971	86	<100M	22.5	1,001	44	0.000
Farmers and Merchants State Bank of Springfield	Springfield	52.5	0.087	1.000	9,973	138	100M-500M	55.0	2,546	104	0.000
First State Bank of Fertile	Fertile	52.5	0.123	1.000	4,688	187	<100M	87.5	4,688	187	0.000
Minnwest Bank, M.V.	Redwood Falls	52.5	0.080	0.241	38,598	423	100M-500M	50.0	5,484	251	0.000
Community Bank Corporation	Chaska	52.5	0.207	0.448	31,463	164	100M-500M	17.5	1,054	57	0.000
Ultima Bank Minnesota	Winger	52.5	0.142	0.496	18,369	304	100M-500M	70.0	4,833	225	0.000
Kensington Bank	Kensington	52.5	0.179	0.670	19,326	174	100M-500M	45.0	2,726	89	0.000
United Bankers' Bank	Bloomington	52.5	0.067	0.289	39,683	1,424	500M-1B	47.5	3,746	1,305	0.000
Northwestern Bank, National Associat	Dilworth	50.0	0.154	0.588	19,978	203	100M-500M	52.5	3,205	134	0.000
North Star Bank	Roseville	50.0	0.150	0.507	37,352	142	100M-500M	10.0	499	26	0.000
Atwater State Bank	Atwater	50.0	0.164	1.000	7,020	82	<100M	45.0	1,400	53	0.000
State Bank of Lake Park	Lake Park	50.0	0.144	0.985	5,152	152	<100M	77.5	3,459	137	0.000
State Bank of Lismore	Lismore	50.0	0.139	1.000	5,760	114	<100M	80.0	4,681	112	0.003
First Farmers and Merchants National	Luverne	50.0	0.131	0.722	19,705	197	100M-500M	40.0	2,315	104	0.000
Vergas State Bank	Vergas	50.0	0.148	1.000	7,080	103	<100M	57.5	1,846	77	0.000
First Bank Blue Earth	Blue Earth	50.0	0.129	0.524	21,103	227	100M-500M	65.0	4,796	168	0.000
Stonebridge Bank	Minneapolis	50.0	0.175	0.761	16,096	119	<100M	22.5	1,190	35	0.000
First Bank & Trust, National Associatic	Pipestone	50.0	0.135	0.512	23,239	223	100M-500M	52.5	3,730	132	0.003
Minnesota Bank & Trust	Edina	50.0	0.225	0.321	22,864	114	100M-500M	12.5	552	31	0.000
State Bank of Clarks Grove	Albert Lea	50.0	0.185	1.000	4,200	83	<100M	77.5	4,200	83	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)
First Financial Bank in Winnebago	Winnebago	47.5	0.195	0.927	8,292	74	<100M	40.0	1,254	50	0.000
The First State Bank of Red Wing	Red Wing	47.5	0.113	1.000	7,998	62	<100M	27.5	1,040	30	0.000
Unity Bank North	Red Lake Falls	47.5	0.143	0.927	10,609	116	<100M	47.5	1,881	75	0.000
Crookston National Bank	Crookston	47.5	0.126	1.000	7,350	91	<100M	50.0	1,765	57	0.000
First Farmers & Merchants National B Le Sueur		47.5	0.144	0.715	15,745	137	100M-500M	45.0	2,428	80	0.000
The Nicollet County Bank of Saint Peter	Saint Peter	47.5	0.099	0.732	14,945	226	100M-500M	62.5	4,156	165	0.003
F & M Community Bank, National Assn	Preston	47.5	0.138	0.848	13,024	156	<100M	52.5	2,310	110	0.000
First State Bank of Ashby	Ashby	47.5	0.144	1.000	4,458	91	<100M	80.0	4,458	91	0.000
First Advantage Bank	Coon Rapids	47.5	0.241	0.734	14,935	68	<100M	12.5	712	20	0.000
Minnwest Bank Metro	Eagan	47.5	0.131	0.262	29,560	212	100M-500M	32.5	3,153	86	0.000
Pioneer Bank	Mapleton	47.5	0.115	0.431	30,153	251	100M-500M	50.0	4,260	149	0.000
Union Bank and Trust Company	Minneapolis	47.5	0.186	0.698	12,914	95	<100M	27.5	1,292	50	0.000
Crow River State Bank	Delano	47.5	0.118	0.983	9,469	138	<100M	52.5	2,088	101	0.000
Citizens Bank Minnesota	New Ulm	47.5	0.069	0.565	21,921	474	100M-500M	67.5	6,189	380	0.000
Eagle Community Bank	Maple Grove	47.5	0.395	0.756	8,036	41	<100M	12.5	291	11	0.000
First Farmers & Merchants State Bank	Grand Meadow	47.5	0.192	0.914	8,011	52	<100M	27.5	796	30	0.000
First Commercial Bank	Bloomington	47.5	0.137	0.385	29,595	171	100M-500M	22.5	2,114	56	0.000
Tradition Capital Bank	Edina	47.5	0.151	0.349	31,199	166	100M-500M	15.0	1,150	39	0.000
Minnwest Bank Luverne	Luverne	47.5	0.105	0.605	17,086	240	100M-500M	60.0	3,669	182	0.000
North Shore Bank of Commerce	Duluth	47.5	0.109	0.555	24,882	241	100M-500M	40.0	2,962	129	0.000
State Bank of Easton	Easton	45.0	0.161	1.000	3,327	104	<100M	77.5	3,327	104	0.000
The First National Bank of Coleraine	Coleraine	45.0	0.093	1.000	6,957	113	<100M	57.5	2,320	85	0.000
First Farmers & Merchants State Bank	Brownsdale	45.0	0.131	0.855	10,680	123	<100M	47.5	2,220	85	0.000
First Security Bank - Canby.	Canby	45.0	0.132	0.823	8,189	159	<100M	60.0	2,148	130	0.000
Equity Bank	Minnetonka	45.0	0.282	0.503	14,218	46	<100M	10.0	551	11	0.000
Mid-Central Federal Savings Bank	Wadena	45.0	0.055	1.000	5,313	140	<100M	62.5	2,482	123	0.000
Cambridge State Bank	Cambridge	45.0	0.211	0.534	15,134	120	<100M	27.5	1,464	64	0.000
First State Bank of Bigfork	Bigfork	45.0	0.160	0.770	10,084	125	<100M	45.0	1,795	82	0.000
Paragon Bank	Wells	45.0	0.129	1.000	3,920	106	<100M	80.0	3,920	106	0.000
Avon State Bank	Avon	45.0	0.068	1.000	7,370	110	100M-500M	60.0	3,138	84	0.000
The First National Bank in Wadena	Wadena	45.0	0.104	1.000	5,796	103	<100M	60.0	2,256	77	0.000
Security State Bank of Lewiston	Lewiston	45.0	0.109	1.000	7,160	103	<100M	47.5	1,784	70	0.000
Lake Country Community Bank	Morristown	45.0	0.162	1.000	4,651	61	<100M	37.5	750	38	0.000
The First National Bank of Le Center	Le Center	45.0	0.116	0.942	8,955	118	<100M	62.5	2,787	88	0.000
Eitzen State Bank	Caledonia	45.0	0.106	0.934	8,576	114	<100M	50.0	2,142	83	0.000
Americana Community Bank	Sleepy Eye	45.0	0.148	0.511	18,028	157	100M-500M	42.5	2,890	83	0.000
Bridgewater Bank	Bloomington	45.0	0.082	0.282	35,602	232	100M-500M	32.5	3,315	106	0.000
Security Bank & Trust Company	Glencoe	45.0	0.094	0.456	22,192	219	100M-500M	42.5	3,065	132	0.000
First Independent Bank	Russell	45.0	0.087	0.583	18,812	215	100M-500M	45.0	3,016	132	0.002
Concorde Bank	Blomkest	45.0	0.145	0.870	7,463	93	<100M	32.5	1,036	53	0.000

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		Total	TA Ratio ¹	TBL Ratio ¹	Amount	Number		Total	Amount	Number	
		Rank	(1)	(2)	(1,000)	(5)		Rank	(1,000)	(9)	
		(1)	(2)	(3)	(4)	(6)	(7)	(8)	(9)	(10)	
Farmers and Merchants State Bank of Appleton		45.0	0.086	1.000	3,609	137	<100M	80.0	3,609	137	0.000
Security State Bank of Marine	Marine On St. Cr	45.0	0.141	0.707	15,443	153	100M-500M	50.0	2,496	109	0.000
New Market Bank	Elko New Market	42.5	0.157	0.659	12,995	124	<100M	30.0	1,530	65	0.000
Adrian State Bank	Adrian	42.5	0.112	1.000	4,082	90	<100M	52.5	1,170	72	0.000
Janesville State Bank	Janesville	42.5	0.087	1.000	4,779	86	<100M	77.5	4,779	86	0.000
RiverWood Bank	Bemidji	42.5	0.138	0.397	21,852	148	100M-500M	22.5	1,649	72	0.000
First National Bank	Chisholm	42.5	0.075	1.000	6,200	85	<100M	77.5	6,200	85	0.000
Blaine State Bank	Blaine	42.5	0.124	1.000	4,518	64	<100M	40.0	1,018	47	0.000
The First National Bank of Plainview	Plainview	42.5	0.084	0.811	12,396	143	100M-500M	47.5	2,540	89	0.001
Prairie Sun Bank	Milan	42.5	0.116	1.000	3,944	106	<100M	62.5	1,526	89	0.000
Think Mutual Bank	Rochester	42.5	0.003	0.964	4,505	223	1B-10B	50.0	1,485	208	0.027
State Bank of Hamburg	Hamburg	42.5	0.169	0.999	3,532	32	<100M	27.5	466	21	0.000
First Community Bank Lester Prairie	Lester Prairie	42.5	0.185	0.927	5,256	65	<100M	42.5	995	41	0.000
Welcome State Bank	Welcome	42.5	0.154	0.999	3,884	77	<100M	55.0	1,296	60	0.000
State Bank of New Richland	New Richland	42.5	0.074	0.958	7,024	142	<100M	65.0	2,996	115	0.000
American State Bank of Grygla	Grygla	42.5	0.139	1.000	3,482	51	<100M	42.5	798	37	0.000
Root River State Bank	Chatfield	42.5	0.115	0.902	7,151	147	<100M	62.5	2,286	115	0.000
The Business Bank	Minnetonka	42.5	0.130	0.487	21,352	130	100M-500M	15.0	1,024	47	0.000
First State Bank of Clearbrook	Clearbrook	42.5	0.112	1.000	3,826	106	<100M	80.0	3,826	106	0.000
Hometown Community Bank	Cyrus	42.5	0.138	1.000	3,364	88	<100M	77.5	3,364	88	0.000
First State Bank of Fountain	Fountain	42.5	0.102	1.000	3,422	84	<100M	72.5	3,422	84	0.000
Citizens State Bank of Hayfield	Hayfield	42.5	0.133	0.646	10,226	179	<100M	62.5	2,610	136	0.000
The Gary State Bank	Gary	40.0	0.164	0.999	1,814	41	<100M	65.0	1,814	41	0.000
CenBank	Buffalo Lake	40.0	0.091	1.000	4,670	90	<100M	65.0	2,540	82	0.000
State Bank of Richmond	Richmond	40.0	0.071	1.000	6,138	78	<100M	40.0	1,510	56	0.004
The First National Bank of Proctor	Proctor	40.0	0.139	1.000	3,399	42	<100M	70.0	3,399	42	0.000
Mills Resolute Bank	Sanborn	40.0	0.144	0.951	3,118	57	<100M	57.5	1,347	45	0.000
Minnwest Bank Central	Montevideo	40.0	0.065	0.328	19,324	324	100M-500M	55.0	4,682	241	0.000
Exchange State Bank	Luverne	40.0	0.074	0.792	9,997	150	100M-500M	57.5	3,036	112	0.000
First Minnesota Bank	Minnetonka	40.0	0.044	0.382	17,173	308	100M-500M	60.0	5,183	240	0.000
The Miners National Bank of Eveleth	Eveleth	40.0	0.088	1.000	4,306	79	<100M	47.5	1,392	60	0.000
Farmers State Bank of Elkton	Elkton	40.0	0.093	1.000	4,453	95	<100M	77.5	4,453	95	0.000
Commercial Bank of Minnesota	Heron Lake	40.0	0.179	0.900	6,407	30	<100M	10.0	110	6	0.000
The Buffalo Ridge Bank	Beardsley	37.5	0.093	0.982	3,970	111	<100M	65.0	2,046	96	0.000
First Community Bank Silver Lake	Silver Lake	37.5	0.157	0.942	3,917	26	<100M	12.5	161	10	0.000
Farmers State Bank of Hoffman	Hoffman	37.5	0.100	1.000	2,820	49	<100M	45.0	831	37	0.000
St James Federal Savings and Loan As	Saint James	37.5	0.119	1.000	3,093	70	<100M	60.0	1,683	56	0.000
Wells Federal Bank	Wells	37.5	0.067	0.687	16,806	128	100M-500M	35.0	2,292	73	0.003
Citizens State Bank of Glenville	Glenville	37.5	0.081	1.000	3,222	80	<100M	72.5	3,222	80	0.000
Bank of Maple Plain	Maple Plain	37.5	0.093	0.855	5,911	130	<100M	37.5	1,166	86	0.000

Table 3A Expanded. Small Business Lending Institutions in Minnesota 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)
The First National Bank of Herman	Herman	37.5	0.116	1.000	2,712	53	<100M	47.5	793	41	0.000
State Bank of Jeffers	Jeffers	37.5	0.082	0.999	1,888	127	<100M	72.5	1,888	127	0.000
State Bank of Chandler	Chandler	37.5	0.093	1.000	3,569	49	<100M	52.5	1,545	42	0.004
Rushford State Bank (Incorporated)	Rushford	35.0	0.103	0.833	5,175	99	<100M	57.5	2,009	76	0.000
Farmers State Bank of Hamel	Hamel	35.0	0.129	0.637	11,799	56	<100M	15.0	820	17	0.000
State Bank of New Prague	New Prague	35.0	0.121	0.545	14,876	103	100M-500M	15.0	943	42	0.000
The First State Bank of Rosemount	Rosemount	35.0	0.095	0.810	5,797	82	<100M	45.0	1,688	61	0.000
United Farmers & Merchants State Bank	Morris	35.0	0.096	0.958	3,549	46	<100M	37.5	757	28	0.000
State Bank of Marietta	Marietta	35.0	0.106	0.999	1,252	50	<100M	60.0	1,252	50	0.000
Riverland Bank	Jordan	35.0	0.190	0.621	6,197	32	<100M	15.0	431	15	0.000
Union State Bank of Browns Valley	Browns Valley	35.0	0.106	1.000	2,307	72	<100M	72.5	2,307	72	0.000
Brainerd Savings and Loan Association	Brainerd	35.0	0.075	1.000	4,907	33	<100M	20.0	695	19	0.000
First State Bank of Grove City	Grove City	35.0	0.105	1.000	2,231	76	<100M	70.0	2,231	76	0.000
Farmers State Bank of West Concord	West Concord	35.0	0.091	0.988	4,148	82	<100M	42.5	1,120	65	0.000
State Bank of Gibbon	Gibbon	35.0	0.108	1.000	2,681	33	<100M	42.5	754	25	0.000
Citizens State Bank of Tyler, Incorporated	Tyler	35.0	0.112	1.000	2,076	67	<100M	57.5	1,166	61	0.000
Commerce Bank	Geneva	32.5	0.111	0.291	20,007	102	100M-500M	15.0	984	36	0.000
Lake City Federal Bank	Lake City	32.5	0.084	0.897	6,260	77	<100M	42.5	1,569	51	0.000
Choice Financial Savings Bank	Comfrey	32.5	0.100	0.999	1,455	11	<100M	17.5	144	7	0.000
The Northern State Bank of Gonvick	Gonvick	32.5	0.039	0.999	1,386	81	<100M	42.5	557	75	0.000
Park State Bank	Duluth	32.5	0.176	0.648	5,302	40	<100M	22.5	614	18	0.000
F & M Bank Minnesota	Clarkfield	32.5	0.072	0.861	6,953	83	<100M	40.0	1,662	55	0.000
Marshall County State Bank	Newfolden	32.5	0.084	1.000	2,302	77	<100M	45.0	764	59	0.000
Altura State Bank	Altura	32.5	0.071	1.000	3,238	71	<100M	40.0	978	50	0.000
State Bank of Belle Plaine	Belle Plaine	32.5	0.089	0.840	8,795	62	<100M	20.0	801	30	0.000
Farmers and Merchants State Bank	Paynesville	32.5	0.080	1.000	2,096	49	<100M	62.5	2,096	49	0.000
Minnwest Bank South	Tracy	30.0	0.060	0.418	12,851	151	100M-500M	32.5	2,028	102	0.000
The Wanda State Bank	Wanda	30.0	0.016	0.999	1,940	77	100M-500M	52.5	1,940	77	0.000
First Financial Bank	Twin Valley	30.0	0.084	0.999	1,304	31	<100M	57.5	1,304	31	0.000
State Bank of Ceylon	Ceylon	30.0	0.093	0.999	1,107	18	<100M	17.5	89	9	0.000
Kent State Bank	Kent	30.0	0.081	0.999	737	17	<100M	50.0	737	17	0.000
Franklin State Bank	Franklin	30.0	0.052	0.999	1,418	58	<100M	52.5	970	54	0.000
United Southwest Bank	Cottonwood	30.0	0.048	1.000	2,052	59	<100M	52.5	1,283	52	0.000
Peoples State Bank of Wells	Wells	27.5	0.064	0.999	1,720	30	<100M	35.0	560	24	0.000
Security State Bank of Oklee	Oklee	27.5	0.020	0.998	585	19	<100M	30.0	271	17	0.000
Liberty Savings Bank fsb	Saint Cloud	27.5	0.012	1.000	2,035	16	100M-500M	22.5	367	8	0.001
The First National Bank of Gilbert	Gilbert	27.5	0.055	0.999	1,557	28	<100M	32.5	484	21	0.000
The First National Bank of McIntosh	Mcintosh	27.5	0.068	0.999	1,723	15	<100M	15.0	124	10	0.000
First State Bank of Murdock	Murdock	27.5	0.071	0.999	691	25	<100M	50.0	691	25	0.000
State Bank of Bellingham	Bellingham	27.5	0.024	0.999	852	27	<100M	40.0	852	27	0.000

Table 3A Expanded. Small Business Lending Institutions in Minnesota 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	TA Ratio ¹	TBL Ratio ¹	Amount	Number		Total	Amount	Number	
		Rank	(1)	(2)	(1,000)	(5)		Rank	(1,000)	(9)	
		(1)	(2)	(3)	(4)	(6)	(7)	(8)	(9)	(10)	
St. Martin National Bank	Saint Martin	27.5	0.067	0.999	1,247	27	<100M	50.0	803	25	0.000
The First National Bank of Fairfax	Fairfax	27.5	0.055	0.999	1,471	37	<100M	57.5	1,471	37	0.000
Jackson Federal Savings and Loan Assn	Jackson	25.0	0.068	0.984	2,578	38	<100M	27.5	574	20	0.000
Winthrop State Bank	Winthrop	25.0	0.024	0.998	530	13	<100M	32.5	259	11	0.000
Farmers State Bank of Underwood	Underwood	25.0	0.075	0.538	3,424	112	<100M	60.0	1,839	100	0.000
American Investors Bank and Mortgage	Eden Prairie	25.0	0.002	0.993	140	4	<100M	30.0	140	4	0.000
Minnesota First Credit and Savings, Inc	Rochester	25.0	0.007	0.995	212	18	<100M	30.0	212	18	0.000
Integrity Bank Plus	Wabasso	25.0	0.085	0.586	4,900	62	<100M	30.0	914	44	0.000
First Security Bank-Hendricks	Hendricks	25.0	0.096	0.836	1,873	39	<100M	50.0	800	31	0.000
Worthington Federal Savings Bank, FS	Worthington	25.0	0.007	0.996	472	18	<100M	30.0	390	16	0.000
The Lake Bank	Two Harbors	25.0	0.092	0.360	9,638	84	100M-500M	25.0	1,499	51	0.002
Farmers and Merchants State Bank of Sacred Heart	Sacred Heart	25.0	0.072	0.975	1,818	31	<100M	35.0	618	23	0.000
State Bank of Danvers	Danvers	22.5	0.087	0.743	3,552	40	<100M	30.0	770	27	0.000
Arlington State Bank	Arlington	22.5	0.080	0.579	4,399	72	<100M	40.0	1,280	52	0.000
Granite Falls Bank	Granite Falls	22.5	0.040	0.625	7,422	66	100M-500M	15.0	606	31	0.000
Farmers State Bank of Trimont	Trimont	22.5	0.087	0.561	4,974	48	<100M	12.5	509	25	0.000
Flagship Bank Winsted	Winsted	20.0	0.098	0.403	3,867	77	<100M	20.0	556	57	0.000
Odin State Bank	Odin	20.0	0.073	0.559	2,721	71	<100M	45.0	1,134	62	0.000
Ormsby State Bank	Ormsby	17.5	0.047	0.728	1,207	41	<100M	37.5	556	34	0.000
First State Bank of Kiester	Kiester	17.5	0.052	0.679	935	39	<100M	42.5	509	36	0.000
The First National Bank at St. James	Saint James	15.0	0.044	0.627	1,279	33	<100M	35.0	580	28	0.000
The First National Bank of Starbuck	Starbuck	10.0	0.023	0.159	499	21	<100M	15.0	222	17	0.000
First State Bank of Le Center	Le Center	10.0	0.014	0.068	941	19	<100M	20.0	941	19	0.000
Ameriprise Bank, FSB	Minneapolis	10.0	-	-	-	-	1B-10B	10.0	-	-	0.039
First State Bank of Okabena (Incorporated)	Okabena	10.0	0.005	0.037	104	6	<100M	12.5	104	6	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 Minnesota 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 (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank	Amount (1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		Rank (1)						(7)			
St. Clair State Bank (Incorporated)	Saint Clair	100.0	0.155	1.000	11,483	675	<100M	75.0	11,483	675	0.000
Farmers and Merchants State Bank of Bloom	Bloomington	100.0	0.246	1.000	17,165	435	<100M	82.5	17,165	435	0.000
Stearns Bank Holdingford National Associatic	Holdingford	97.5	0.265	0.879	29,632	2,065	100M-500M	87.5	32,712	2,102	0.000
Bank of Zumbrota	Zumbrota	97.5	0.103	0.386	13,794	477	100M-500M	82.5	34,688	555	0.000
First Southeast Bank	Harmony	97.5	0.203	1.000	16,603	326	<100M	77.5	16,603	326	0.000
Elysian Bank	Elysian	97.5	0.200	1.000	8,920	3,774	<100M	77.5	8,920	3,774	0.000
Stearns Bank Upsala National Association	Upsala	97.5	0.198	0.860	17,790	2,066	<100M	77.5	19,709	2,104	0.000
Western National Bank	Duluth	95.0	0.331	1.000	38,259	227	100M-500M	90.0	38,259	227	0.008
The First National Bank of Osakis	Osakis	95.0	0.186	1.000	12,154	196	<100M	70.0	12,154	196	0.000
First National Bank in Mahnommen	Mahnommen	95.0	0.223	1.000	15,657	224	<100M	75.0	15,657	224	0.000
Star Bank	Bertha	95.0	0.066	0.361	9,639	457	100M-500M	70.0	24,450	551	0.000
Clinton State Bank	Clinton	95.0	0.135	1.000	8,841	263	<100M	62.5	8,841	263	0.000
Farmers State Bank of Darwin	Darwin	95.0	0.162	1.000	5,452	1,549	<100M	67.5	5,452	1,549	0.000
Stearns Bank National Association	Saint Cloud	92.5	0.104	0.210	134,665	5,445	1B-10B	72.5	287,155	6,397	0.000
Frandsen Bank & Trust	Lonsdale	92.5	0.064	0.276	92,283	1,882	1B-10B	72.5	232,807	2,517	0.000
Red River State Bank	Halstad	92.5	0.334	1.000	15,350	173	<100M	77.5	15,350	173	0.000
Grand Timber Bank	Mcgregor	92.5	0.227	1.000	9,468	198	<100M	70.0	9,468	198	0.004
The First National Bank of Walker	Walker	92.5	0.078	0.262	27,341	589	100M-500M	85.0	88,887	826	0.000
Home State Bank	Litchfield	92.5	0.080	0.283	10,178	393	100M-500M	82.5	33,353	558	0.000
Minnesota National Bank	Sauk Centre	90.0	0.055	0.205	10,989	369	100M-500M	75.0	41,879	514	0.000
Farmers State Bank of Adams, Minnesota	Adams	90.0	0.104	1.000	8,303	158	<100M	55.0	8,303	158	0.000
First State Bank Minnesota	Le Roy	90.0	0.142	1.000	9,189	173	<100M	62.5	9,189	173	0.003
The First National Bank of Milaca	Milaca	90.0	0.066	0.224	11,230	400	100M-500M	80.0	41,728	543	0.002
Northview Bank	Sandstone	87.5	0.050	0.228	11,144	399	100M-500M	75.0	41,271	561	0.001
The First National Bank of Buhl	Buhl	87.5	0.331	1.000	8,008	116	<100M	70.0	8,008	116	0.000
State Bank of Fairmont	Fairmont	87.5	0.083	0.319	7,975	287	<100M	77.5	24,264	363	0.000
Western National Bank	Cass Lake	87.5	0.321	1.000	10,353	101	<100M	67.5	10,353	101	0.000
Lakes State Bank	Pequot Lakes	87.5	0.078	0.344	8,665	295	100M-500M	82.5	25,199	373	0.000
First State Bank of Fertile	Fertile	87.5	0.123	1.000	4,688	187	<100M	52.5	4,688	187	0.000
Peoples State Bank of Plainview	Plainview	87.5	0.045	0.301	8,176	364	100M-500M	65.0	25,146	471	0.000
First National Bank of Menahga & Sebek	Menahga	87.5	0.066	0.428	5,564	245	<100M	52.5	10,567	290	0.000
Frost State Bank	Frost	87.5	0.154	1.000	5,219	137	<100M	55.0	5,219	137	0.000
Farmers and Merchants State Bank of Alpha	Alpha	85.0	0.197	1.000	6,153	111	<100M	57.5	6,153	111	0.000
Peoples State Bank of Madison Lake	Madison Lake	85.0	0.263	1.000	6,090	125	<100M	62.5	6,090	125	0.000
Pine River State Bank	Pine River	85.0	0.077	0.321	7,286	227	<100M	75.0	21,865	293	0.000
Castle Rock Bank	Castle Rock	85.0	0.050	0.259	7,620	300	100M-500M	85.0	29,364	403	0.000
The First National Bank of Bagley	Bagley	85.0	0.060	0.404	4,629	253	<100M	70.0	11,457	293	0.000
Security State Bank of Warroad	Warroad	85.0	0.066	0.300	5,662	246	<100M	80.0	18,884	324	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank									
First State Bank Southwest	Pipestone	85.0	0.043	0.248	8,646	362	100M-500M	70.0	31,508	466	0.002
State Bank in Eden Valley	Eden Valley	85.0	0.250	1.000	7,023	107	<100M	62.5	7,023	107	0.000
Border State Bank	Greenbush	85.0	0.047	0.149	15,566	541	100M-500M	80.0	77,412	864	0.000
Freeport State Bank	Freeport	82.5	0.069	0.326	6,227	182	<100M	67.5	18,612	240	0.004
Pine Country Bank	Little Falls	82.5	0.046	0.218	7,377	280	100M-500M	70.0	29,041	379	0.000
Citizens State Bank Norwood Young America	Norwood Young A	82.5	0.075	0.213	6,242	207	<100M	77.5	25,991	302	0.000
First State Bank of Ashby	Ashby	80.0	0.144	1.000	4,458	91	<100M	47.5	4,458	91	0.000
Woodlands National Bank	Hinckley	80.0	0.049	0.167	6,466	252	100M-500M	70.0	29,212	379	0.000
Northern State Bank of Thief River Falls	Thief River Fall	80.0	0.031	0.211	8,316	402	100M-500M	62.5	31,313	541	0.000
Farmers and Merchants State Bank of Appleton	Appleton	80.0	0.086	1.000	3,609	137	<100M	45.0	3,609	137	0.000
The First National Bank of Deerwood	Deerwood	80.0	0.043	0.105	9,915	443	100M-500M	80.0	60,078	661	0.003
Paragon Bank	Wells	80.0	0.129	1.000	3,920	106	<100M	45.0	3,920	106	0.000
First State Bank of Clearbrook	Clearbrook	80.0	0.112	1.000	3,826	106	<100M	42.5	3,826	106	0.000
Security State Bank of Aitkin	Aitkin	80.0	0.071	0.167	6,350	215	<100M	72.5	27,606	310	0.000
State Bank of Lismore	Lismore	80.0	0.113	0.813	4,681	112	<100M	50.0	5,760	114	0.003
BankVista	Sartell	77.5	0.057	0.116	6,272	216	100M-500M	80.0	42,672	363	0.000
Janesville State Bank	Janesville	77.5	0.087	1.000	4,779	86	<100M	42.5	4,779	86	0.000
Eastwood Bank	Kasson	77.5	0.028	0.155	15,004	566	500M-1B	70.0	69,044	867	0.003
First National Bank	Chisholm	77.5	0.075	1.000	6,200	85	<100M	42.5	6,200	85	0.000
The First National Bank of Henning	Ottertail	77.5	0.051	0.228	5,103	183	100M-500M	67.5	20,281	268	0.000
Farmers and Merchants State Bank of Pierz	Pierz	77.5	0.042	0.142	7,227	349	100M-500M	67.5	32,047	494	0.000
The First National Bank of Bemidji	Bemidji	77.5	0.029	0.143	16,549	714	500M-1B	67.5	74,397	947	0.000
Hometown Community Bank	Cyrus	77.5	0.138	1.000	3,364	88	<100M	42.5	3,364	88	0.000
State Bank of Easton	Easton	77.5	0.161	1.000	3,327	104	<100M	45.0	3,327	104	0.000
Security State Bank of Wanamingo	Wanamingo	77.5	0.055	0.367	3,946	157	<100M	65.0	10,740	200	0.000
Drake Bank	Saint Paul	77.5	0.062	0.151	5,259	182	<100M	82.5	34,070	353	0.000
Farmers State Bank of Elkton	Elkton	77.5	0.093	1.000	4,453	95	<100M	40.0	4,453	95	0.000
State Bank of Lake Park	Lake Park	77.5	0.097	0.661	3,459	137	<100M	50.0	5,152	152	0.000
Viking Savings Bank	Alexandria	77.5	0.040	0.147	6,324	252	100M-500M	75.0	36,295	384	0.000
State Bank of Clarks Grove	Albert Lea	77.5	0.185	1.000	4,200	83	<100M	50.0	4,200	83	0.000
Lake Region Bank	New London	75.0	0.049	0.138	4,860	244	100M-500M	75.0	28,842	369	0.000
Kanabec State Bank	Mora	75.0	0.037	0.223	5,135	189	100M-500M	75.0	23,031	278	0.000
Community Development Bank, FSB	Ogema	75.0	0.064	0.228	4,519	165	<100M	62.5	15,557	223	0.000
The State Bank of Faribault	Faribault	75.0	0.037	0.158	6,902	224	100M-500M	77.5	40,665	351	0.000
Community Bank Mankato	Vernon Center	75.0	0.036	0.124	6,745	251	100M-500M	75.0	40,411	390	0.000
Crown Bank	Edina	75.0	0.051	0.070	10,495	261	100M-500M	80.0	93,480	547	0.000
United Minnesota Bank	New London	75.0	0.107	0.372	2,510	117	<100M	65.0	6,752	151	0.000
First State Bank of Swanville	Swanville	75.0	0.112	0.235	3,253	140	<100M	77.5	13,834	188	0.000
United Prairie Bank	Mountain Lake	75.0	0.031	0.104	17,399	780	500M-1B	72.5	97,806	1,173	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank									
First National Bank Minnesota	St. Peter	75.0	0.035	0.140	6,789	319	100M-500M	75.0	39,974	463	0.000
Heritage Bank National Association	Spicer	75.0	0.027	0.140	12,590	677	100M-500M	62.5	54,649	884	0.001
First State Bank of Fountain	Fountain	72.5	0.102	1.000	3,422	84	<100M	42.5	3,422	84	0.000
ProGrowth Bank	Nicollet	72.5	0.034	0.272	4,583	175	100M-500M	57.5	16,132	247	0.000
State Bank of Jeffers	Jeffers	72.5	0.082	0.999	1,888	127	<100M	37.5	1,888	127	0.000
Citizens Alliance Bank	Clara City	72.5	0.026	0.098	11,434	510	100M-500M	62.5	56,612	719	0.007
Citizens State Bank of Glenville	Glenville	72.5	0.081	1.000	3,222	80	<100M	37.5	3,222	80	0.000
First State Bank of Wyoming	Wyoming	72.5	0.040	0.193	5,809	226	100M-500M	67.5	26,401	327	0.000
Peoples National Bank of Mora	Mora	72.5	0.034	0.165	5,417	209	100M-500M	70.0	28,331	299	0.000
Kasson State Bank	Kasson	72.5	0.062	0.217	3,732	131	<100M	60.0	14,500	195	0.000
Union State Bank of Browns Valley	Browns Valley	72.5	0.106	1.000	2,307	72	<100M	35.0	2,307	72	0.000
Grand Marais State Bank	Grand Marais	72.5	0.053	0.246	3,691	133	<100M	62.5	14,612	193	0.000
Randall State Bank	Randall	72.5	0.097	0.370	3,405	102	<100M	70.0	9,209	138	0.000
Citizens Bank & Trust Co.	Hutchinson	72.5	0.039	0.120	7,102	217	100M-500M	77.5	46,600	354	0.000
Merchants Bank, National Association	Winona	72.5	0.028	0.101	35,966	1,443	1B-10B	65.0	167,946	2,028	0.008
Northeast Bank	Minneapolis	72.5	0.036	0.059	12,127	384	100M-500M	80.0	116,353	700	0.000
White Rock Bank	Cannon Falls	72.5	0.037	0.173	5,325	201	100M-500M	72.5	28,670	310	0.000
Eagle Bank	Glenwood	72.5	0.042	0.199	4,662	185	100M-500M	55.0	17,598	257	0.000
American National Bank of Minnesota	Baxter	70.0	0.033	0.096	8,802	235	100M-500M	72.5	57,264	433	0.000
First State Bank of Grove City	Grove City	70.0	0.105	1.000	2,231	76	<100M	35.0	2,231	76	0.000
American Bank of the North	Nashwauk	70.0	0.026	0.066	15,686	752	500M-1B	70.0	107,405	1,147	0.007
The First National Bank of Moose Lake	Moose Lake	70.0	0.049	0.221	3,420	151	<100M	60.0	13,667	204	0.000
First National Bank	Hawley	70.0	0.034	0.255	3,044	176	<100M	52.5	10,741	232	0.000
Ultima Bank Minnesota	Winger	70.0	0.037	0.130	4,833	225	100M-500M	52.5	18,369	304	0.000
The Bank of Elk River	Elk River	70.0	0.028	0.065	10,250	383	100M-500M	80.0	97,287	726	0.001
The First National Bank of Proctor	Proctor	70.0	0.139	1.000	3,399	42	<100M	40.0	3,399	42	0.000
First State Bank of Wabasha	Wabasha	67.5	0.040	0.248	4,679	127	100M-500M	67.5	18,838	190	0.000
Citizens State Bank of Roseau	Roseau	67.5	0.028	0.194	5,424	211	100M-500M	57.5	23,243	300	0.000
Midwest Bank	Detroit Lakes	67.5	0.029	0.083	8,865	342	100M-500M	65.0	57,482	549	0.000
Vermillion State Bank	Vermillion	67.5	0.025	0.063	12,143	437	100M-500M	75.0	106,845	804	0.000
Central Bank	Stillwater	67.5	0.025	0.065	26,451	1,312	1B-10B	77.5	246,671	2,457	0.000
Alliance Bank	Lake City	67.5	0.025	0.062	14,360	480	500M-1B	62.5	82,120	862	0.000
Roundbank	Waseca	67.5	0.026	0.095	7,191	336	100M-500M	82.5	59,883	595	0.001
Neighborhood National Bank	Alexandria	67.5	0.065	0.230	3,034	89	<100M	65.0	12,943	151	0.000
Triumph State Bank	Trimont	67.5	0.050	0.354	2,997	123	<100M	52.5	8,452	158	0.000
RiverWood Bank	Baxter	67.5	0.033	0.141	5,078	196	100M-500M	67.5	28,453	319	0.000
BREMER BANK, NATIONAL ASSOCIATION	Alexandria	67.5	0.021	0.077	12,913	450	500M-1B	67.5	87,657	780	0.000
The First National Bank of Cokato	Cokato	67.5	0.057	0.314	2,145	109	<100M	55.0	6,832	136	0.000
Park Midway Bank, National Association	Saint Paul	67.5	0.035	0.053	8,831	314	100M-500M	85.0	113,272	730	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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)			
BANKWEST	Rockford	67.5	0.042	0.118	4,379	172	100M-500M	77.5	32,597	289	0.000	
Citizens Bank Minnesota	New Ulm	67.5	0.019	0.159	6,189	380	100M-500M	47.5	21,921	474	0.000	
Northwoods Bank of Minnesota	Park Rapids	67.5	0.034	0.119	3,572	322	100M-500M	77.5	26,613	476	0.000	
Minnstar Bank National Association	Lake Crystal	65.0	0.033	0.163	3,674	157	100M-500M	62.5	19,396	227	0.000	
State Bank of New Richland	New Richland	65.0	0.031	0.409	2,996	115	<100M	42.5	7,024	142	0.000	
The Buffalo Ridge Bank	Beardsley	65.0	0.048	0.506	2,046	96	<100M	37.5	3,970	111	0.000	
Security State Bank of Hibbing	Hibbing	65.0	0.036	0.129	3,680	154	100M-500M	60.0	19,236	248	0.006	
Wadena State Bank	Wadena	65.0	0.034	0.135	4,020	151	100M-500M	65.0	24,423	229	0.000	
First Security Bank - Sleepy Eye	Sleepy Eye	65.0	0.024	0.168	4,723	210	100M-500M	57.5	22,680	298	0.000	
Farmers State Bank of Madelia, Incorporated	Madelia	65.0	0.042	0.298	2,748	98	<100M	57.5	9,230	149	0.000	
Northern State Bank of Virginia	Virginia	65.0	0.047	0.226	2,871	122	<100M	70.0	12,721	169	0.000	
CenBank	Buffalo Lake	65.0	0.049	0.544	2,540	82	<100M	40.0	4,670	90	0.000	
First National Bank	Slayton	65.0	0.026	0.109	5,178	197	100M-500M	65.0	34,274	305	0.000	
The Gary State Bank	Gary	65.0	0.164	0.999	1,814	41	<100M	40.0	1,814	41	0.000	
Woodland Bank	Deer River	65.0	0.053	0.149	3,388	111	<100M	75.0	21,881	193	0.000	
Bonanza Valley State Bank	Brooten	65.0	0.045	0.214	2,251	142	<100M	60.0	9,823	179	0.000	
First Bank Blue Earth	Blue Earth	65.0	0.029	0.119	4,796	168	100M-500M	50.0	21,103	227	0.000	
State Bank of Taunton	Taunton	65.0	0.044	0.228	3,085	93	<100M	52.5	11,602	128	0.000	
Mid-Central Federal Savings Bank	Wadena	62.5	0.026	0.467	2,482	123	<100M	45.0	5,313	140	0.000	
Citizens State Bank of Hayfield	Hayfield	62.5	0.034	0.165	2,610	136	<100M	42.5	10,226	179	0.000	
Security Bank USA	Bemidji	62.5	0.035	0.096	3,714	142	100M-500M	75.0	33,091	269	0.000	
Unity Bank	Rush City	62.5	0.026	0.084	4,808	188	100M-500M	65.0	37,896	325	0.000	
The First National Bank of Le Center	Le Center	62.5	0.036	0.293	2,787	88	<100M	45.0	8,955	118	0.000	
KleinBank	Big Lake	62.5	0.014	0.062	20,666	1,007	1B-10B	67.5	193,725	1,686	0.000	
United Community Bank	Perham	62.5	0.021	0.089	4,837	229	100M-500M	72.5	41,414	399	0.000	
Prairie Sun Bank	Milan	62.5	0.045	0.387	1,526	89	<100M	42.5	3,944	106	0.000	
The Pioneer National Bank of Duluth	Duluth	62.5	0.044	0.089	3,470	133	<100M	70.0	26,206	231	0.000	
Village Bank	Saint Francis	62.5	0.032	0.067	6,040	207	100M-500M	72.5	48,967	399	0.000	
Republic Bank, Inc.	Duluth	62.5	0.025	0.043	7,509	257	100M-500M	80.0	87,145	682	0.000	
Community Resource Bank	Northfield	62.5	0.028	0.079	6,477	220	100M-500M	80.0	60,330	427	0.000	
The Citizens National Bank of Park Rapids	Park Rapids	62.5	0.025	0.129	5,237	211	100M-500M	65.0	34,291	334	0.004	
Farmers and Merchants State Bank	Paynesville	62.5	0.080	1.000	2,096	49	<100M	32.5	2,096	49	0.000	
American Heritage National Bank	Long Prairie	62.5	0.029	0.070	6,055	245	100M-500M	67.5	44,001	386	0.000	
Franklin National Bank of Minneapolis	Minneapolis	62.5	0.036	0.066	5,248	169	100M-500M	72.5	44,541	323	0.000	
The Nicollet County Bank of Saint Peter	Saint Peter	62.5	0.027	0.203	4,156	165	100M-500M	47.5	14,945	226	0.003	
Root River State Bank	Chatfield	62.5	0.037	0.288	2,286	115	<100M	42.5	7,151	147	0.000	
St James Federal Savings and Loan Associatic	Saint James	60.0	0.065	0.544	1,683	56	<100M	37.5	3,093	70	0.000	
The First National Bank in Wadena	Wadena	60.0	0.041	0.389	2,256	77	<100M	45.0	5,796	103	0.000	
State Bank of Marietta	Marietta	60.0	0.106	0.999	1,252	50	<100M	35.0	1,252	50	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank									
Citizens State Bank of Waverly, Inc.	Waverly	60.0	0.043	0.179	2,628	96	<100M	62.5	14,040	143	0.000
Highland Bank	Saint Michael	60.0	0.019	0.059	8,829	311	100M-500M	65.0	71,019	521	0.000
Minnwest Bank Luverne	Luverne	60.0	0.022	0.130	3,669	182	100M-500M	47.5	17,086	240	0.000
HomeTown Bank	Redwood Falls	60.0	0.025	0.105	5,012	190	100M-500M	72.5	38,896	338	0.000
First Minnesota Bank	Minnetonka	60.0	0.013	0.115	5,183	240	100M-500M	40.0	17,173	308	0.000
Voyager Bank	Eden Prairie	60.0	0.022	0.039	7,693	248	100M-500M	60.0	57,210	523	0.000
The First National Bank of Northfield	Northfield	60.0	0.033	0.119	4,334	120	100M-500M	55.0	24,065	202	0.000
Security Bank Minnesota	Albert Lea	60.0	0.040	0.106	3,778	129	<100M	77.5	31,706	241	0.001
Farmers State Bank of Underwood	Underwood	60.0	0.040	0.289	1,839	100	<100M	25.0	3,424	112	0.000
Avon State Bank	Avon	60.0	0.029	0.426	3,138	84	100M-500M	45.0	7,370	110	0.000
First Security Bank - Canby.	Canby	60.0	0.035	0.216	2,148	130	<100M	45.0	8,189	159	0.000
Western Bank	St. Paul	60.0	0.021	0.042	8,518	334	100M-500M	72.5	88,498	708	0.000
The First National Bank of Coleraine	Coleraine	57.5	0.031	0.333	2,320	85	<100M	45.0	6,957	113	0.000
Anchor Bank, National Association	Saint Paul	57.5	0.015	0.027	19,365	1,045	1B-10B	70.0	251,710	2,265	0.000
Sentry Bank	Saint Joseph	57.5	0.029	0.096	4,593	168	100M-500M	72.5	36,587	339	0.000
State Bank of Wheaton	Wheaton	57.5	0.031	0.255	2,011	125	<100M	57.5	7,897	164	0.000
Glenwood State Bank (Incorporated)	Glenwood	57.5	0.026	0.055	5,077	187	100M-500M	67.5	41,934	317	0.002
Rushford State Bank (Incorporated)	Rushford	57.5	0.040	0.323	2,009	76	<100M	35.0	5,175	99	0.000
Citizens State Bank of Tyler, Incorporated	Tyler	57.5	0.063	0.561	1,166	61	<100M	35.0	2,076	67	0.000
The First National Bank of Fairfax	Fairfax	57.5	0.055	0.999	1,471	37	<100M	27.5	1,471	37	0.000
Mills Resolute Bank	Sanborn	57.5	0.062	0.411	1,347	45	<100M	40.0	3,118	57	0.000
State Bank of Kimball	Kimball	57.5	0.036	0.136	2,809	119	<100M	65.0	18,436	195	0.000
Exchange State Bank	Luverne	57.5	0.023	0.240	3,036	112	100M-500M	40.0	9,997	150	0.000
State Bank of Cold Spring	Cold Spring	57.5	0.041	0.232	2,079	72	<100M	60.0	8,973	109	0.000
First Farmers & Merchants National Bank	Fairmont	57.5	0.036	0.093	3,167	109	<100M	62.5	22,520	201	0.000
Vergas State Bank	Vergas	57.5	0.038	0.261	1,846	77	<100M	50.0	7,080	103	0.000
Premier Bank	Maplewood	57.5	0.018	0.037	9,633	259	500M-1B	72.5	115,017	642	0.000
First State Bank of Sauk Centre	Sauk Centre	57.5	0.032	0.138	3,342	131	100M-500M	57.5	18,971	198	0.000
First Financial Bank	Twin Valley	57.5	0.084	0.999	1,304	31	<100M	30.0	1,304	31	0.000
Security State Bank of Kenyon	Kenyon	57.5	0.036	0.215	1,870	94	<100M	57.5	8,674	141	0.000
Signature Bank	Minnetonka	57.5	0.030	0.052	5,839	166	100M-500M	80.0	65,233	428	0.000
The First National Bank of Waseca	Waseca	57.5	0.031	0.093	3,500	158	100M-500M	70.0	27,732	256	0.000
Venture Bank	Bloomington	57.5	0.022	0.036	7,214	244	100M-500M	75.0	88,262	600	0.000
Bremer Bank, National Association	Willmar	57.5	0.016	0.048	9,283	298	500M-1B	65.0	85,333	624	0.000
Annandale State Bank	Annandale	55.0	0.028	0.155	3,397	95	100M-500M	55.0	19,223	165	0.000
Produce State Bank	Hollandale	55.0	0.049	0.193	1,948	74	<100M	67.5	10,068	117	0.001
Welcome State Bank	Welcome	55.0	0.051	0.334	1,296	60	<100M	42.5	3,884	77	0.000
Lake Elmo Bank	Lake Elmo	55.0	0.017	0.075	4,955	223	100M-500M	67.5	45,061	388	0.000
The First National Bank of Elk River	Elk River	55.0	0.016	0.052	4,845	251	100M-500M	57.5	41,026	424	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank	(2)	(3)	(4)	(5)	Asset Size	(7)	(1,000)	(9)	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Pine Island Bank	Pine Island	55.0	0.035	0.145	2,407	108	<100M	60.0	15,292	164	0.000
Gateway Bank	Mendota Heights	55.0	0.033	0.063	3,326	167	100M-500M	87.5	49,759	387	0.000
State Bank of Hawley	Hawley	55.0	0.030	0.121	2,753	114	<100M	65.0	20,263	189	0.000
Bremer Bank, National Association	South St. Paul	55.0	0.006	0.014	17,075	672	1B-10B	57.5	224,397	1,423	0.000
Center National Bank	Litchfield	55.0	0.022	0.090	3,861	167	100M-500M	55.0	25,541	252	0.000
Lake Community Bank	Long Lake	55.0	0.029	0.073	3,659	184	100M-500M	60.0	26,414	292	0.000
Minnwest Bank Central	Montevideo	55.0	0.016	0.079	4,682	241	100M-500M	40.0	19,324	324	0.000
Farmers and Merchants State Bank of Spring	Springfield	55.0	0.022	0.255	2,546	104	100M-500M	52.5	9,973	138	0.000
State Bank of Chandler	Chandler	52.5	0.040	0.433	1,545	42	<100M	37.5	3,569	49	0.004
F & M Community Bank, National Association	Preston	52.5	0.024	0.150	2,310	110	<100M	47.5	13,024	156	0.000
Lowry State Bank	Lowry	52.5	0.047	0.177	1,823	61	<100M	65.0	10,307	97	0.000
Bremer Bank, National Association	Saint Cloud	52.5	0.013	0.024	7,667	237	500M-1B	70.0	121,684	652	0.000
First Bank & Trust, National Association	Pipestone	52.5	0.022	0.082	3,730	132	100M-500M	50.0	23,239	223	0.003
Financial Security Bank	Kerkhoven	52.5	0.046	0.103	2,342	74	<100M	60.0	16,594	123	0.000
The Wanda State Bank	Wanda	52.5	0.016	0.999	1,940	77	100M-500M	30.0	1,940	77	0.000
Northwestern Bank, National Association	Dilworth	52.5	0.025	0.094	3,205	134	100M-500M	50.0	19,978	203	0.000
Crow River State Bank	Delano	52.5	0.026	0.217	2,088	101	<100M	47.5	9,469	138	0.000
Farmers & Merchants State Bank of New Yor	New York Mills	52.5	0.037	0.150	1,992	83	<100M	70.0	13,315	135	0.000
United Southwest Bank	Cottonwood	52.5	0.030	0.625	1,283	52	<100M	30.0	2,052	59	0.000
Farmers State Bank of Hartland	Hartland	52.5	0.030	0.124	2,791	95	<100M	62.5	19,456	175	0.000
Adrian State Bank	Adrian	52.5	0.032	0.287	1,170	72	<100M	42.5	4,082	90	0.000
Bremer Bank, National Association	Brainerd	52.5	0.017	0.045	5,699	193	100M-500M	75.0	72,992	471	0.000
Franklin State Bank	Franklin	52.5	0.036	0.684	970	54	<100M	30.0	1,418	58	0.000
First Minnetonka City Bank	Minnetonka	50.0	0.017	0.091	3,226	144	100M-500M	55.0	24,527	248	0.000
Pioneer Bank	Mapleton	50.0	0.016	0.061	4,260	149	100M-500M	47.5	30,153	251	0.000
First Security Bank	Byron	50.0	0.030	0.154	1,538	87	<100M	62.5	9,982	127	0.000
First Security Bank-Hendricks	Hendricks	50.0	0.041	0.357	800	31	<100M	25.0	1,873	39	0.000
Minnwest Bank, M.V.	Redwood Falls	50.0	0.011	0.034	5,484	251	100M-500M	52.5	38,598	423	0.000
Boundary Waters Bank	Ely	50.0	0.029	0.074	3,271	90	100M-500M	65.0	29,472	204	0.000
Key Community Bank	Inver Grove Heig	50.0	0.041	0.102	2,084	79	<100M	70.0	19,203	151	0.000
Private Bank Minnesota	Minneapolis	50.0	0.024	0.102	3,488	130	100M-500M	62.5	26,889	231	0.000
North American State Bank	Belgrade	50.0	0.026	0.148	2,640	83	100M-500M	60.0	17,735	137	0.000
Fidelity Bank	Edina	50.0	0.015	0.032	6,042	246	100M-500M	65.0	69,196	546	0.000
The First National Bank of Battle Lake	Battle Lake	50.0	0.032	0.171	2,187	83	<100M	65.0	12,769	130	0.000
Security State Bank of Marine	Marine On St. Cr	50.0	0.023	0.114	2,496	109	100M-500M	45.0	15,443	153	0.000
St. Martin National Bank	Saint Martin	50.0	0.043	0.643	803	25	<100M	27.5	1,247	27	0.000
Think Mutual Bank	Rochester	50.0	0.001	0.318	1,485	208	1B-10B	42.5	4,505	223	0.027
First State Bank of Murdock	Murdock	50.0	0.071	0.999	691	25	<100M	27.5	691	25	0.000
Kent State Bank	Kent	50.0	0.081	0.999	737	17	<100M	30.0	737	17	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank	(2)	(3)	(4)	(5)	Asset Size	(7)	(1,000)	(9)	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Security Bank Waconia	Waconia	50.0	0.021	0.070	3,669	120	100M-500M	60.0	30,299	228	0.000
American State Bank of Erskine	Erskine	50.0	0.047	0.203	1,131	58	<100M	57.5	5,557	84	0.000
Crookston National Bank	Crookston	50.0	0.030	0.240	1,765	57	<100M	47.5	7,350	91	0.000
Eitzen State Bank	Caledonia	50.0	0.026	0.233	2,142	83	<100M	45.0	8,576	114	0.000
Lake Area Bank	Lindstrom	47.5	0.017	0.046	4,623	174	100M-500M	67.5	51,775	393	0.000
The First National Bank of Herman	Herman	47.5	0.034	0.292	793	41	<100M	37.5	2,712	53	0.000
Unity Bank North	Red Lake Falls	47.5	0.025	0.164	1,881	75	<100M	47.5	10,609	116	0.000
Community Bank, Austin	Austin	47.5	0.043	0.120	1,706	64	<100M	60.0	12,880	103	0.000
United Bankers' Bank	Bloomington	47.5	0.006	0.027	3,746	1,305	500M-1B	52.5	39,683	1,424	0.000
Security State Bank of Lewiston	Lewiston	47.5	0.027	0.249	1,784	70	<100M	45.0	7,160	103	0.000
The Miners National Bank of Eveleth	Eveleth	47.5	0.028	0.323	1,392	60	<100M	40.0	4,306	79	0.000
The First National Bank of Plainview	Plainview	47.5	0.017	0.166	2,540	89	100M-500M	42.5	12,396	143	0.001
Provincial Bank	Lakeville	47.5	0.032	0.080	2,295	86	<100M	67.5	21,389	179	0.000
Sterling State Bank	Austin	47.5	0.015	0.038	4,522	206	100M-500M	67.5	56,867	401	0.000
First Farmers & Merchants State Bank	Brownsdale	47.5	0.027	0.178	2,220	85	<100M	45.0	10,680	123	0.000
Great Northern Bank	Saint Michael	47.5	0.033	0.098	2,229	100	<100M	75.0	21,756	197	0.000
Community Pride Bank	Isanti	47.5	0.031	0.068	2,661	98	<100M	70.0	28,090	213	0.000
Citizens Independent Bank	Saint Louis Park	45.0	0.015	0.035	4,488	187	100M-500M	62.5	49,908	384	0.005
First State Bank of Bigfork	Bigfork	45.0	0.028	0.137	1,795	82	<100M	45.0	10,084	125	0.000
Maple Bank	Champlin	45.0	0.035	0.072	1,947	71	<100M	55.0	15,974	122	0.000
First Farmers & Merchants National Bank	Le Sueur	45.0	0.022	0.110	2,428	80	100M-500M	47.5	15,745	137	0.000
Odin State Bank	Odin	45.0	0.031	0.233	1,134	62	<100M	20.0	2,721	71	0.000
Farmers State Bank of Hoffman	Hoffman	45.0	0.029	0.295	831	37	<100M	37.5	2,820	49	0.000
Falcon National Bank	Foley	45.0	0.023	0.055	3,062	126	100M-500M	75.0	38,000	248	0.000
State Bank of Delano	Delano	45.0	0.028	0.106	2,160	99	<100M	65.0	18,797	182	0.000
BankCherokee	Saint Paul	45.0	0.015	0.035	3,712	161	100M-500M	60.0	39,443	353	0.000
Marshall County State Bank	Newfolden	45.0	0.028	0.332	764	59	<100M	32.5	2,302	77	0.000
The First National Bank of Cold Spring	Cold Spring	45.0	0.031	0.086	2,322	70	<100M	60.0	20,233	144	0.005
Home Federal Savings Bank	Rochester	45.0	0.006	0.016	4,261	244	500M-1B	57.5	57,946	557	0.000
Kensington Bank	Kensington	45.0	0.025	0.095	2,726	89	100M-500M	52.5	19,326	174	0.000
Currie State Bank	Currie	45.0	0.033	0.189	1,542	64	<100M	57.5	8,145	100	0.000
First Independent Bank	Russell	45.0	0.014	0.093	3,016	132	100M-500M	45.0	18,812	215	0.002
The First State Bank of Rosemount	Rosemount	45.0	0.028	0.236	1,688	61	<100M	35.0	5,797	82	0.000
Peoples Bank of Commerce	Cambridge	45.0	0.016	0.034	4,651	171	100M-500M	72.5	65,395	462	0.000
Atwater State Bank	Atwater	45.0	0.033	0.199	1,400	53	<100M	50.0	7,020	82	0.000
State Bank of Park Rapids	Park Rapids	42.5	0.025	0.107	2,127	73	<100M	70.0	19,928	141	0.000
American State Bank of Grygla	Grygla	42.5	0.032	0.229	798	37	<100M	42.5	3,482	51	0.000
State Bank of Gibbon	Gibbon	42.5	0.030	0.281	754	25	<100M	35.0	2,681	33	0.000
Olmsted National Bank	Rochester	42.5	0.032	0.089	1,719	71	<100M	57.5	14,139	143	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank									
Farmers State Bank of West Concord	West Concord	42.5	0.024	0.267	1,120	65	<100M	35.0	4,148	82	0.000
First State Bank of Kiester	Kiester	42.5	0.028	0.370	509	36	<100M	17.5	935	39	0.000
Profinium Financial, Inc.	Truman	42.5	0.011	0.046	3,546	159	100M-500M	57.5	38,455	303	0.000
Security Bank & Trust Company	Glencoe	42.5	0.013	0.063	3,065	132	100M-500M	45.0	22,192	219	0.000
The Northern State Bank of Gonvick	Gonvick	42.5	0.016	0.402	557	75	<100M	32.5	1,386	81	0.000
Winona National Bank	Winona	42.5	0.015	0.055	3,748	124	100M-500M	52.5	34,509	254	0.000
Lake City Federal Bank	Lake City	42.5	0.021	0.225	1,569	51	<100M	32.5	6,260	77	0.000
First Community Bank Lester Prairie	Lester Prairie	42.5	0.035	0.175	995	41	<100M	42.5	5,256	65	0.000
Americana Community Bank	Sleepy Eye	42.5	0.024	0.082	2,890	83	100M-500M	45.0	18,028	157	0.000
Blaine State Bank	Blaine	40.0	0.028	0.225	1,018	47	<100M	42.5	4,518	64	0.000
American Bank of St. Paul	Saint Paul	40.0	0.008	0.027	3,077	183	100M-500M	55.0	41,469	395	0.000
First State Bank and Trust	Bayport	40.0	0.014	0.075	2,830	127	100M-500M	57.5	28,109	215	0.001
University National Bank	St. Paul	40.0	0.014	0.058	3,583	117	100M-500M	65.0	44,144	275	0.000
Arlington State Bank	Arlington	40.0	0.023	0.168	1,280	52	<100M	22.5	4,399	72	0.000
North American Banking Company	Roseville	40.0	0.014	0.030	3,664	121	100M-500M	62.5	54,352	299	0.000
F & M Bank Minnesota	Clarkfield	40.0	0.017	0.206	1,662	55	<100M	32.5	6,953	83	0.000
First Resource Bank	Savage	40.0	0.020	0.063	1,874	109	<100M	80.0	28,805	220	0.000
First Farmers and Merchants National Bank	Luverne	40.0	0.015	0.085	2,315	104	100M-500M	50.0	19,705	197	0.000
Altura State Bank	Altura	40.0	0.021	0.302	978	50	<100M	32.5	3,238	71	0.000
Community Bank Owatonna	Owatonna	40.0	0.031	0.097	1,615	64	<100M	57.5	13,370	118	0.000
State Bank of Bellingham	Bellingham	40.0	0.024	0.999	852	27	<100M	27.5	852	27	0.000
First Financial Bank in Winnebago	Winnebago	40.0	0.030	0.140	1,254	50	<100M	47.5	8,292	74	0.000
State Bank of Richmond	Richmond	40.0	0.018	0.246	1,510	56	<100M	40.0	6,138	78	0.004
Grand Rapids State Bank	Grand Rapids	40.0	0.014	0.050	3,434	113	100M-500M	60.0	39,528	243	0.007
North Shore Bank of Commerce	Duluth	40.0	0.013	0.066	2,962	129	100M-500M	47.5	24,882	241	0.000
Bank of Maple Plain	Maple Plain	37.5	0.018	0.169	1,166	86	<100M	37.5	5,911	130	0.000
Bremer Bank, National Association	International Fa	37.5	0.018	0.110	1,998	69	100M-500M	55.0	17,249	136	0.000
Security State Bank of Fergus Falls	Fergus Falls	37.5	0.019	0.074	2,703	85	100M-500M	60.0	26,207	177	0.000
Prior Lake State Bank	Prior Lake	37.5	0.015	0.046	2,933	120	100M-500M	95.0	64,107	361	0.000
Lake Country Community Bank	Morristown	37.5	0.026	0.161	750	38	<100M	45.0	4,651	61	0.000
Plaza Park State Bank	Waite Park	37.5	0.016	0.040	2,546	95	100M-500M	65.0	37,687	272	0.000
Beacon Bank	Shorewood	37.5	0.012	0.030	3,604	132	100M-500M	60.0	51,780	354	0.000
Landmark Community Bank, National Association	Isanti	37.5	0.022	0.065	2,242	72	100M-500M	67.5	26,647	169	0.000
United Farmers & Merchants State Bank	Morris	37.5	0.020	0.204	757	28	<100M	35.0	3,549	46	0.000
Ormsby State Bank	Ormsby	37.5	0.021	0.335	556	34	<100M	17.5	1,207	41	0.000
The Citizens State Bank of Olivia	Olivia	37.5	0.035	0.097	912	42	<100M	57.5	8,918	68	0.000
Peoples State Bank of Wells	Wells	35.0	0.021	0.325	560	24	<100M	27.5	1,720	30	0.000
Wells Federal Bank	Wells	35.0	0.009	0.094	2,292	73	100M-500M	37.5	16,806	128	0.003
The First National Bank at St. James	Saint James	35.0	0.020	0.284	580	28	<100M	15.0	1,279	33	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank									
Farmers and Merchants State Bank of Sacred Heart	Sacred Heart	35.0	0.024	0.332	618	23	<100M	25.0	1,818	31	0.000
Lakeview Bank	Lakeville	35.0	0.028	0.076	1,409	66	<100M	57.5	14,633	121	0.000
Winthrop State Bank	Winthrop	32.5	0.012	0.488	259	11	<100M	25.0	530	13	0.000
Platinum Bank	Oakdale	32.5	0.015	0.036	2,296	80	100M-500M	60.0	35,773	211	0.000
Reliance Bank	Faribault	32.5	0.018	0.045	1,208	106	<100M	60.0	17,450	187	0.000
PrinsBank	Prinsburg	32.5	0.013	0.022	1,509	152	100M-500M	97.5	68,631	512	0.000
Farmers State Bank of Watkins	Watkins	32.5	0.025	0.132	930	36	<100M	52.5	7,027	65	0.000
Bridgewater Bank	Bloomington	32.5	0.008	0.026	3,315	106	100M-500M	45.0	35,602	232	0.000
The First National Bank of Gilbert	Gilbert	32.5	0.017	0.311	484	21	<100M	27.5	1,557	28	0.000
Minnwest Bank South	Tracy	32.5	0.010	0.066	2,028	102	100M-500M	30.0	12,851	151	0.000
Concorde Bank	Blomkest	32.5	0.020	0.121	1,036	53	<100M	45.0	7,463	93	0.000
Minnwest Bank Metro	Eagan	32.5	0.014	0.028	3,153	86	100M-500M	47.5	29,560	212	0.000
State Bank of Danvers	Danvers	30.0	0.019	0.161	770	27	<100M	22.5	3,552	40	0.000
21st Century Bank	Loretto	30.0	0.008	0.018	2,988	100	100M-500M	70.0	84,048	362	0.000
Integrity Bank Plus	Wabasso	30.0	0.016	0.109	914	44	<100M	25.0	4,900	62	0.000
Worthington Federal Savings Bank, FSB	Worthington	30.0	0.006	0.823	390	16	<100M	25.0	472	18	0.000
American Investors Bank and Mortgage	Eden Prairie	30.0	0.002	0.993	140	4	<100M	25.0	140	4	0.000
Premier Bank Rochester	Rochester	30.0	0.016	0.036	2,364	66	100M-500M	67.5	39,691	174	0.000
Minnesota First Credit and Savings, Incorporated	Rochester	30.0	0.007	0.995	212	18	<100M	25.0	212	18	0.000
New Market Bank	Elko New Market	30.0	0.018	0.078	1,530	65	<100M	42.5	12,995	124	0.000
Security State Bank of Oklee	Oklee	30.0	0.009	0.462	271	17	<100M	27.5	585	19	0.000
Northern Star Bank	Mankato	30.0	0.027	0.093	744	25	<100M	55.0	7,748	51	0.000
Summit Community Bank	Maplewood	30.0	0.027	0.056	1,682	50	<100M	60.0	17,355	199	0.000
Prime Security Bank	Karlstad	27.5	0.019	0.044	1,170	69	<100M	60.0	18,919	132	0.000
Union Bank and Trust Company	Minneapolis	27.5	0.019	0.070	1,292	50	<100M	47.5	12,914	95	0.000
State Bank of Hamburg	Hamburg	27.5	0.022	0.132	466	21	<100M	42.5	3,532	32	0.000
First Farmers & Merchants State Bank of Grand	Grand Meadow	27.5	0.019	0.091	796	30	<100M	47.5	8,011	52	0.000
Cambridge State Bank	Cambridge	27.5	0.020	0.052	1,464	64	<100M	45.0	15,134	120	0.000
Premier Bank Minnesota	Farmington	27.5	0.013	0.033	2,281	75	100M-500M	62.5	38,812	176	0.000
Jackson Federal Savings and Loan Association	Jackson	27.5	0.015	0.219	574	20	<100M	25.0	2,578	38	0.000
The First State Bank of Red Wing	Red Wing	27.5	0.015	0.130	1,040	30	<100M	47.5	7,998	62	0.000
Flagship Bank Minnesota	Wayzata	25.0	0.016	0.036	1,545	54	<100M	60.0	27,154	148	0.000
The Lake Bank	Two Harbors	25.0	0.014	0.056	1,499	51	100M-500M	25.0	9,638	84	0.002
1st United Bank	Faribault	25.0	0.013	0.043	1,764	63	100M-500M	52.5	23,816	143	0.000
1st Regents Bank	Andover	22.5	0.019	0.037	1,081	37	<100M	62.5	20,940	108	0.000
Park State Bank	Duluth	22.5	0.020	0.075	614	18	<100M	32.5	5,302	40	0.000
Stonebridge Bank	Minneapolis	22.5	0.013	0.056	1,190	35	<100M	50.0	16,096	119	0.000
Liberty Savings Bank fsb	Saint Cloud	22.5	0.002	0.180	367	8	100M-500M	27.5	2,035	16	0.001
First Commercial Bank	Bloomington	22.5	0.010	0.027	2,114	56	100M-500M	47.5	29,595	171	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Minnesota 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
		Rank									
First National Bank of the Lakes	Navarre	22.5	0.015	0.067	1,001	44	<100M	52.5	12,971	86	0.000
RiverWood Bank	Bemidji	22.5	0.010	0.030	1,649	72	100M-500M	42.5	21,852	148	0.000
Brainerd Savings and Loan Association, A Fec	Brainerd	20.0	0.011	0.142	695	19	<100M	35.0	4,907	33	0.000
Sherburne State Bank	Becker	20.0	0.015	0.051	1,120	36	<100M	72.5	22,044	106	0.000
State Bank of Belle Plaine	Belle Plaine	20.0	0.008	0.076	801	30	<100M	32.5	8,795	62	0.000
First State Bank of Le Center	Le Center	20.0	0.014	0.068	941	19	<100M	10.0	941	19	0.000
Flagship Bank Winsted	Winsted	20.0	0.014	0.058	556	57	<100M	20.0	3,867	77	0.000
State Bank of Ceylon	Ceylon	17.5	0.007	0.080	89	9	<100M	30.0	1,107	18	0.000
Choice Financial Savings Bank	Comfrey	17.5	0.010	0.099	144	7	<100M	32.5	1,455	11	0.000
Community Bank Corporation	Chaska	17.5	0.007	0.015	1,054	57	100M-500M	52.5	31,463	164	0.000
Capital Bank	St. Paul	17.5	0.016	0.057	564	21	<100M	52.5	9,060	55	0.000
The Business Bank	Minnetonka	15.0	0.006	0.023	1,024	47	100M-500M	42.5	21,352	130	0.000
Tradition Capital Bank	Edina	15.0	0.006	0.013	1,150	39	100M-500M	47.5	31,199	166	0.000
The First National Bank of Starbuck	Starbuck	15.0	0.010	0.071	222	17	<100M	10.0	499	21	0.000
State Bank of New Prague	New Prague	15.0	0.008	0.035	943	42	100M-500M	35.0	14,876	103	0.000
Riverland Bank	Jordan	15.0	0.013	0.043	431	15	<100M	35.0	6,197	32	0.000
Commerce Bank	Geneva	15.0	0.005	0.014	984	36	100M-500M	32.5	20,007	102	0.000
Farmers State Bank of Hamel	Hamel	15.0	0.009	0.044	820	17	<100M	35.0	11,799	56	0.000
Granite Falls Bank	Granite Falls	15.0	0.003	0.051	606	31	100M-500M	22.5	7,422	66	0.000
The First National Bank of McIntosh	Mcintosh	15.0	0.005	0.072	124	10	<100M	27.5	1,723	15	0.000
First State Bank of Okabena (Incorporated)	Okabena	12.5	0.005	0.037	104	6	<100M	10.0	104	6	0.000
First Community Bank Silver Lake	Silver Lake	12.5	0.006	0.039	161	10	<100M	37.5	3,917	26	0.000
Farmers State Bank of Trimont	Trimont	12.5	0.009	0.057	509	25	<100M	22.5	4,974	48	0.000
Eagle Community Bank	Maple Grove	12.5	0.014	0.027	291	11	<100M	47.5	8,036	41	0.000
Minnesota Bank & Trust	Edina	12.5	0.005	0.008	552	31	100M-500M	50.0	22,864	114	0.000
First Advantage Bank	Coon Rapids	12.5	0.011	0.035	712	20	<100M	47.5	14,935	68	0.000
VisionBank	Saint Louis Park	12.5	0.011	0.019	357	14	<100M	55.0	15,305	48	0.000
Cornerstone State Bank	Montgomery	12.5	0.006	0.023	742	18	100M-500M	55.0	23,826	120	0.000
Equity Bank	Minnetonka	10.0	0.011	0.020	551	11	<100M	45.0	14,218	46	0.000
Citizens State Bank of Shakopee	Shakopee	10.0	0.011	0.035	216	4	<100M	52.5	6,205	36	0.000
Ameriprise Bank, FSB	Minneapolis	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	0.039
Commercial Bank of Minnesota	Heron Lake	10.0	0.003	0.015	110	6	<100M	40.0	6,407	30	0.000
North Star Bank	Roseville	10.0	0.002	0.007	499	26	100M-500M	50.0	37,352	142	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.