

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2013

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)	
Ohnward Bank & Trust	Cascade	97.5	0.224	1.000	44,602	785	100M-500M	73	6,481	595	0.000
First Central State Bank	De Witt	95.0	0.297	1.000	82,944	737	100M-500M	90	20,766	494	0.000
Farmers Trust and Savings Bank	Buffalo Cen	92.5	0.148	1.000	34,676	678	100M-500M	100	34,676	678	0.000
The Libertyville Savings Bank	Fairfield	92.5	0.171	1.000	35,166	543	100M-500M	100	35,166	543	0.000
American State Bank	Osceola	90.0	0.177	1.000	25,996	444	100M-500M	100	25,996	444	0.001
Houghton State Bank	Red Oak	90.0	0.256	0.929	41,736	900	100M-500M	98	21,772	750	0.000
First Trust and Savings Bank	Wheatland	90.0	0.174	1.000	23,571	423	100M-500M	100	23,571	423	0.000
Corydon State Bank	Corydon	90.0	0.217	1.000	19,862	534	<100M	100	19,862	534	0.003
NSB Bank	Mason City	87.5	0.343	0.778	58,508	608	100M-500M	83	13,220	454	0.001
Farmers State Bank	Algona	85.0	0.206	1.000	21,354	328	100M-500M	88	8,078	266	0.000
Gateway State Bank	Clinton	85.0	0.240	0.866	30,988	818	100M-500M	83	6,987	591	0.000
Peoples State Bank	Albia	82.5	0.170	1.000	15,183	330	<100M	98	15,183	330	0.000
Page County State Bank	Clarinda	82.5	0.180	1.000	19,492	257	100M-500M	95	19,492	257	0.000
Waukon State Bank	Waukon	82.5	0.203	0.789	47,190	424	100M-500M	63	6,229	245	0.000
State Savings Bank	Creston	82.5	0.181	1.000	16,585	302	<100M	98	16,585	302	0.000
Farmers State Bank	Waterloo	82.5	0.226	0.589	109,971	935	100M-500M	73	15,550	541	0.004
Clear Lake Bank and Trust Company	Clear Lake	82.5	0.218	0.576	58,098	584	100M-500M	73	10,792	380	0.000
Northwest Bank and Trust Company	Davenport	82.5	0.216	0.783	43,001	481	100M-500M	75	8,221	297	0.000
Premier Bank	Rock Valley	82.5	0.141	0.912	39,151	406	100M-500M	78	9,295	325	0.000
Community National Bank	Waterloo	82.5	0.226	0.575	62,779	558	100M-500M	70	9,802	313	0.000
Farmers Savings Bank	Fostoria	80.0	0.228	0.973	19,428	346	<100M	85	6,582	274	0.000
De Witt Bank & Trust Co.	De Witt	80.0	0.221	0.843	30,814	339	100M-500M	70	5,859	209	0.000
Community First Bank	Keosauqua	80.0	0.123	1.000	16,687	475	100M-500M	100	16,687	475	0.002
Community Bank	Indianola	80.0	0.188	0.919	28,779	360	100M-500M	68	5,434	246	0.000
Farmers & Merchants Savings Bank	Manchester	80.0	0.287	0.503	98,507	582	100M-500M	50	6,243	220	0.003
Leighton State Bank	Pella	80.0	0.186	0.897	21,745	382	100M-500M	90	9,291	315	0.000
Iowa Falls State Bank	Iowa Falls	80.0	0.197	1.000	24,221	181	100M-500M	50	3,342	114	0.000
Peoples Savings Bank	Wellsburg	77.5	0.183	1.000	18,298	206	<100M	93	18,298	206	0.000
Manufacturers Bank & Trust Company	Forest City	77.5	0.149	0.732	41,906	659	100M-500M	83	13,041	519	0.000
The Shelby County State Bank	Harlan	77.5	0.096	1.000	23,513	428	100M-500M	100	23,513	428	0.000
Hills Bank and Trust Company	Hills	77.5	0.138	0.602	286,722	3,122	1B-10B	70	46,659	2,036	0.004
Farmers State Bank	Marion	77.5	0.187	0.515	120,296	1,002	500M-1B	68	14,578	602	0.007
Northwest Bank	Spencer	77.5	0.189	0.522	201,353	2,051	1B-10B	78	43,179	1,299	0.000
Liberty National Bank	Sioux City	77.5	0.204	0.567	55,771	427	100M-500M	65	8,259	287	0.000
Bank Midwest	Spirit Lake	75.0	0.138	0.540	97,877	1,776	500M-1B	88	39,332	1,401	0.001

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St. Ansgar State Bank	Saint Ansga	75.0	0.191	0.941	19,164	242	100M-500M	65	3,874	171	0.000
Solon State Bank	Solon	75.0	0.269	0.817	23,367	297	<100M	73	5,370	220	0.000
Farmers Savings Bank & Trust	Traer	75.0	0.111	1.000	18,694	292	100M-500M	73	5,614	240	0.002
Home State Bank	Jefferson	75.0	0.216	0.590	39,251	329	100M-500M	58	5,559	221	0.000
First Security State Bank	Evansdale	75.0	0.278	0.808	22,850	307	<100M	78	6,094	226	0.000
Legacy Bank	Altoona	75.0	0.264	0.870	23,397	246	<100M	63	4,161	163	0.000
Community State Bank	Spencer	75.0	0.252	0.725	34,246	338	100M-500M	70	5,709	239	0.001
Fidelity Bank & Trust	Dubuque	75.0	0.157	0.547	90,580	1,284	500M-1B	68	14,787	622	0.000
Guthrie County State Bank	Panora	75.0	0.147	1.000	16,401	230	100M-500M	95	16,401	230	0.001
Hiawatha Bank and Trust Company	Hiawatha	75.0	0.425	1.000	16,111	210	<100M	70	3,938	120	0.000
Citizens First Bank	Clinton	75.0	0.262	0.593	39,738	367	100M-500M	68	6,998	228	0.004
Two Rivers Bank & Trust	Burlington	75.0	0.180	0.431	109,785	698	500M-1B	55	11,705	331	0.000
Raccoon Valley Bank	Perry	72.5	0.159	0.706	33,640	470	100M-500M	90	14,916	368	0.002
State Bank & Trust Co.	Nevada	72.5	0.147	0.897	23,048	257	100M-500M	63	4,842	191	0.000
First National Bank	Waverly	72.5	0.160	0.526	51,032	485	100M-500M	60	7,371	275	0.001
The State Bank of Toledo	Toledo	72.5	0.158	1.000	15,931	183	100M-500M	93	15,931	183	0.003
South Story Bank & Trust	Slater	72.5	0.231	0.859	23,208	205	100M-500M	55	3,336	133	0.000
Central Bank	Storm Lake	72.5	0.144	0.319	70,653	573	100M-500M	55	9,059	299	0.001
Savings Bank	Primghar	72.5	0.134	0.848	20,285	378	100M-500M	83	7,079	321	0.000
Community Savings Bank	Edgewood	72.5	0.141	0.566	44,374	374	100M-500M	50	5,342	211	0.000
FreedomBank	Elkader	72.5	0.116	0.839	29,025	485	100M-500M	80	8,723	388	0.000
Primebank	Le Mars	72.5	0.151	0.545	47,741	440	100M-500M	55	6,726	259	0.003
Central State Bank	Elkader	72.5	0.174	0.652	34,727	327	100M-500M	58	5,243	210	0.000
BankIowa of Cedar Rapids	Cedar Rapid	72.5	0.133	0.467	65,757	684	100M-500M	63	10,755	462	0.000
Citizens State Bank	Monticello	72.5	0.105	0.851	35,900	419	100M-500M	65	6,858	292	0.000
Green Belt Bank & Trust	Iowa Falls	72.5	0.128	0.652	43,608	661	100M-500M	78	12,073	504	0.000
MidWestOne Bank	Iowa City	72.5	0.133	0.518	230,442	2,207	1B-10B	65	33,625	1,345	0.000
Decorah Bank & Trust Company	Decorah	72.5	0.133	0.563	47,409	464	100M-500M	55	6,899	284	0.000
Community Bank and Trust Company	Muscatine	72.5	0.137	0.702	34,361	516	100M-500M	80	9,438	404	0.000
Frontier Savings Bank	Council Blu	72.5	0.281	1.000	9,660	162	<100M	88	9,660	162	0.000
Success Bank	Bloomfield	70.0	0.147	0.940	18,219	235	100M-500M	65	4,319	164	0.002
Bank Iowa	West Des Mo	70.0	0.109	0.634	120,679	1,528	1B-10B	70	23,576	1,122	0.000
First State Bank	Stuart	70.0	0.173	0.909	17,343	213	100M-500M	65	4,090	155	0.000
Commercial Savings Bank	Carroll	70.0	0.183	0.679	25,233	273	100M-500M	65	5,360	174	0.000
Northwestern Bank	Orange City	70.0	0.131	0.849	24,644	275	100M-500M	83	9,248	191	0.000
Pioneer Bank	Sergeant Bl	70.0	0.216	0.619	31,605	286	100M-500M	53	4,299	169	0.001
The Garnavillo Savings Bank	Garnavillo	70.0	0.238	0.978	8,935	259	<100M	80	3,694	217	0.000

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Farmers State Bank	Northwood	70.0	0.120	0.938	19,915	294	100M-500M	78	6,387	221	0.000
First State Bank	Webster Cit	70.0	0.125	0.664	38,930	492	100M-500M	70	8,981	347	0.000
First National Bank	Greenfield	70.0	0.084	1.000	17,547	308	100M-500M	98	17,547	308	0.002
Earlham Savings Bank	West Des Mo	70.0	0.150	0.447	42,175	513	100M-500M	70	8,937	353	0.000
Atkins Savings Bank & Trust	Atkins	70.0	0.132	1.000	9,544	234	<100M	93	9,544	234	0.000
C US Bank	Cresco	70.0	0.106	0.720	42,249	757	100M-500M	88	16,492	636	0.000
East Dubuque Savings Bank	Dubuque	70.0	0.242	0.531	37,215	255	100M-500M	38	3,077	116	0.000
Farmers and Merchants State Bank	Winterset	67.5	0.094	1.000	16,503	269	100M-500M	70	4,733	212	0.000
Farmers and Merchants Savings Bank	Waukon	67.5	0.091	1.000	13,592	308	100M-500M	98	13,592	308	0.000
First Newton National Bank	Newton	67.5	0.210	0.772	16,667	233	<100M	43	1,767	175	0.000
VISIONBANK OF IOWA	Ames	67.5	0.141	0.331	54,288	317	100M-500M	35	3,828	145	0.001
Iowa State Bank	Sac City	67.5	0.129	1.000	14,360	138	100M-500M	50	2,721	107	0.000
First National Bank	Sioux Cente	67.5	0.137	0.510	36,569	337	100M-500M	60	7,071	184	0.000
American Bank, National Association	Le Mars	67.5	0.121	0.720	31,408	402	100M-500M	73	7,816	276	0.000
Northeast Security Bank	Sumner	67.5	0.123	0.944	15,550	272	100M-500M	70	4,192	214	0.000
Pilot Grove Savings Bank	Pilot Grove	67.5	0.080	0.805	35,579	818	100M-500M	88	14,514	699	0.001
Heartland Bank	Somers	67.5	0.103	1.000	11,448	243	100M-500M	78	4,850	211	0.000
Iowa State Bank and Trust Company of Fair	Fairfield	67.5	0.220	0.793	18,679	190	<100M	53	3,157	123	0.000
Montezuma State Bank	Montezuma	67.5	0.180	1.000	7,582	123	<100M	83	7,582	123	0.000
GNB Bank	Grundy Cent	67.5	0.111	0.593	37,600	379	100M-500M	55	6,177	257	0.005
Grinnell State Bank	Grinnell	67.5	0.163	0.417	43,419	360	100M-500M	55	6,360	208	0.001
First Bank Hampton	Hampton	67.5	0.120	0.849	16,577	424	100M-500M	85	6,453	374	0.000
First Iowa State Bank	Albia	67.5	0.134	0.886	18,543	303	100M-500M	70	5,045	232	0.000
Crawford County Trust and Savings Bank	Denison	67.5	0.101	1.000	12,769	252	100M-500M	93	12,769	252	0.000
Columbus Junction State Bank	Columbus Ju	67.5	0.204	0.991	12,031	230	<100M	70	3,183	189	0.000
Charter Bank	Johnston	67.5	0.172	0.773	23,412	207	100M-500M	48	3,382	130	0.000
Guaranty Bank and Trust Company	Cedar Rapid	65.0	0.144	0.536	34,007	308	100M-500M	50	4,940	176	0.000
First Bank	West Des Mo	65.0	0.236	0.795	21,876	135	<100M	20	1,507	51	0.000
Citizens Savings Bank	Marshalltow	65.0	0.161	1.000	9,201	130	<100M	55	2,212	84	0.000
County Bank	Sigourney	65.0	0.170	0.827	17,828	203	100M-500M	50	3,099	125	0.000
Walcott Trust and Savings Bank	Walcott	65.0	0.202	0.788	21,059	159	100M-500M	48	3,074	90	0.000
First State Bank	Sumner	65.0	0.112	1.000	11,726	161	100M-500M	58	2,775	133	0.000
Lincoln Savings Bank	Cedar Falls	65.0	0.087	0.466	54,405	660	500M-1B	63	11,611	460	0.000
American Trust & Savings Bank	Dubuque	65.0	0.106	0.262	91,763	1,051	500M-1B	55	11,296	488	0.004
First National Bank in Fairfield	Fairfield	65.0	0.159	0.656	21,486	308	100M-500M	68	5,509	203	0.000
Farmers Trust & Savings Bank	Earling	65.0	0.150	0.805	14,009	273	<100M	70	4,131	222	0.000
Security Savings Bank	Eagle Grove	65.0	0.195	0.540	24,486	235	100M-500M	55	4,216	153	0.000

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Maquoketa State Bank	Maquoketa	65.0	0.110	0.561	34,445	463	100M-500M	63	6,921	322	0.000
Ackley State Bank	Ackley	65.0	0.162	0.673	23,311	234	100M-500M	63	4,722	165	0.000
Security State Bank	Algona	65.0	0.213	0.746	19,016	175	<100M	48	2,782	110	0.000
Audubon State Bank	Audubon	65.0	0.187	0.850	17,416	188	<100M	45	2,240	130	0.000
State Savings Bank	West Des Mo	65.0	0.213	0.741	21,583	164	100M-500M	35	2,118	85	0.000
Central State Bank	Muscatine	65.0	0.115	0.580	35,413	331	100M-500M	58	6,079	219	0.003
First State Bank	Belmond	65.0	0.134	1.000	12,818	134	<100M	53	2,959	104	0.001
Carroll County State Bank	Carroll	65.0	0.110	0.552	39,645	380	100M-500M	48	5,223	215	0.000
City State Bank	Central Cit	65.0	0.197	0.514	32,717	259	100M-500M	43	3,656	133	0.000
Westside State Bank	Westside	65.0	0.143	0.978	11,027	209	<100M	73	3,438	165	0.000
Peoples Bank	Rock Valley	65.0	0.108	0.619	42,160	460	100M-500M	65	8,050	289	0.001
Frontier Bank	Rock Rapids	65.0	0.162	0.776	25,901	173	100M-500M	30	2,430	89	0.000
Premier Bank	Dubuque	65.0	0.180	0.412	43,256	267	100M-500M	33	2,934	106	0.000
Cedar Rapids Bank and Trust Company	Cedar Rapid	65.0	0.118	0.257	73,262	379	500M-1B	40	4,844	168	0.002
First Trust and Savings Bank	Coralville	62.5	0.142	1.000	7,149	95	<100M	80	7,149	95	0.000
Bank Plus	Estherville	62.5	0.150	0.893	17,228	148	100M-500M	40	2,385	94	0.000
Citizens State Bank	Sheldon	62.5	0.112	1.000	13,713	120	100M-500M	30	1,852	80	0.002
Fort Madison Bank & Trust Co.	Fort Madiso	62.5	0.169	0.662	25,420	187	100M-500M	50	4,010	114	0.000
Luana Savings Bank	Luana	62.5	0.054	0.853	30,124	382	500M-1B	63	6,953	279	0.000
Iowa State Bank	Algona	62.5	0.112	0.666	31,151	291	100M-500M	50	4,968	195	0.000
United Bank of Iowa	Ida Grove	62.5	0.051	0.606	61,299	1,423	1B-10B	78	25,059	1,197	0.000
Iowa State Bank	Clarksville	62.5	0.120	0.766	29,881	274	100M-500M	45	4,137	162	0.002
Bridge Community Bank	Mount Verno	62.5	0.133	0.861	9,989	298	<100M	78	4,249	257	0.000
Southeast National Bank	Davenport	62.5	0.140	0.678	21,125	209	100M-500M	43	3,135	121	0.000
Iowa State Bank	Hull	62.5	0.109	0.505	39,170	392	100M-500M	50	5,584	229	0.005
Peoples Savings Bank	Indianola	62.5	0.156	0.776	23,115	176	100M-500M	30	2,163	88	0.000
West Bank	West Des Mo	60.0	0.073	0.163	105,558	746	1B-10B	58	17,895	481	0.000
First Citizens National Bank	Mason City	60.0	0.078	0.395	76,589	1,298	500M-1B	68	19,901	987	0.000
The First National Bank in Creston	Creston	60.0	0.113	0.515	24,482	316	100M-500M	73	7,874	238	0.000
Heritage Bank	Marion	60.0	0.173	1.000	6,223	70	<100M	45	1,360	50	0.003
White State Bank	South Engli	60.0	0.132	1.000	4,532	157	<100M	58	1,338	137	0.000
Washington State Bank	Washington	60.0	0.088	0.727	20,563	443	100M-500M	75	7,251	342	0.001
First American Bank	Fort Dodge	60.0	0.081	0.308	91,646	641	1B-10B	48	6,405	263	0.000
First National Bank	Davenport	60.0	0.248	0.729	15,649	119	<100M	40	1,988	56	0.046
Midstates Bank, National Association	Council Blu	60.0	0.056	1.000	19,571	254	100M-500M	53	4,244	201	0.000
Community Bank	Alton	60.0	0.228	0.947	9,925	99	<100M	45	1,629	60	0.000
American State Bank	Sioux Cente	60.0	0.085	0.316	51,881	405	500M-1B	48	7,318	245	0.002

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Keokuk Savings Bank and Trust Company	Keokuk	60.0	0.131	0.858	15,112	162	100M-500M	48	2,719	108	0.000
Buffalo Savings Bank	Buffalo	60.0	0.192	1.000	6,514	54	<100M	38	1,233	31	0.000
Blue Grass Savings Bank	Blue Grass	60.0	0.131	0.582	24,121	215	100M-500M	50	4,398	134	0.000
State Central Bank	Keokuk	60.0	0.161	0.495	20,867	239	100M-500M	35	2,470	118	0.004
Kingsley State Bank	Kingsley	60.0	0.081	1.000	12,426	184	100M-500M	90	12,426	184	0.000
Peoples Savings Bank	Crawfordsvi	60.0	0.135	1.000	5,178	93	<100M	78	5,178	93	0.000
Farmers & Merchants Bank & Trust	Burlington	60.0	0.132	0.545	24,942	244	100M-500M	53	4,508	158	0.000
First Security Bank and Trust Company	Charles Cit	60.0	0.094	0.488	42,258	506	100M-500M	63	8,964	361	0.002
Quad City Bank and Trust Company	Bettendorf	60.0	0.079	0.297	97,565	840	1B-10B	58	15,294	531	0.000
Bellevue State Bank	Bellevue	57.5	0.129	0.806	11,543	203	<100M	70	4,259	159	0.000
Linn County State Bank	Coggon	57.5	0.215	0.937	6,746	85	<100M	55	1,891	63	0.000
Iowa Savings Bank	Carroll	57.5	0.131	0.659	22,258	232	100M-500M	48	3,531	149	0.000
Citizens State Bank	Wyoming	57.5	0.104	1.000	9,753	124	<100M	85	9,753	124	0.001
State Bank & Trust Company	New Hampton	57.5	0.054	0.869	19,391	366	100M-500M	75	7,711	298	0.000
City State Bank	Norwalk	57.5	0.114	0.597	30,162	197	100M-500M	28	2,710	100	0.000
State Savings Bank	Rake	57.5	0.115	1.000	7,140	82	<100M	30	1,151	51	0.000
Citizens State Bank	Fort Dodge	57.5	0.127	0.744	17,885	204	100M-500M	50	3,492	127	0.000
Farmers Savings Bank	Wever	57.5	0.146	0.770	15,379	160	100M-500M	55	3,519	103	0.000
Security Savings Bank	Gowrie	57.5	0.121	0.962	13,951	184	100M-500M	58	3,351	137	0.000
Dubuque Bank and Trust Company	Dubuque	57.5	0.056	0.207	85,377	806	1B-10B	53	10,320	429	0.000
State Bank of Bussey	Bussey	57.5	0.120	1.000	5,699	121	<100M	58	2,030	95	0.000
Melvin Savings Bank	Melvin	57.5	0.093	1.000	5,589	210	<100M	85	5,589	210	0.002
The Clinton National Bank	Clinton	57.5	0.095	0.489	35,385	344	100M-500M	65	8,510	217	0.002
Security Savings Bank	Larchwood	57.5	0.112	0.832	18,944	221	100M-500M	48	3,321	153	0.000
Iowa State Savings Bank	Knoxville	57.5	0.135	0.779	16,108	151	100M-500M	40	2,574	96	0.005
First National Bank of Muscatine	Muscatine	57.5	0.111	0.406	33,760	322	100M-500M	48	4,920	187	0.004
Maynard Savings Bank	Maynard	57.5	0.097	1.000	5,078	163	<100M	83	5,078	163	0.001
American Bank and Trust Company, National	Davenport	57.5	0.111	0.377	41,195	260	100M-500M	28	3,015	102	0.002
The Home Trust & Savings Bank	Osage	55.0	0.093	0.699	20,021	255	100M-500M	60	4,869	194	0.000
United Bank and Trust Company	Hampton	55.0	0.058	1.000	8,486	203	100M-500M	88	8,486	203	0.000
Union State Bank	Winterset	55.0	0.116	1.000	9,427	128	<100M	50	2,264	83	0.000
New Albin Savings Bank	New Albin	55.0	0.044	1.000	8,760	202	100M-500M	58	3,186	172	0.000
Treynor State Bank	Treynor	55.0	0.100	0.607	26,350	196	100M-500M	33	2,662	113	0.000
Glenwood State Bank	Glenwood	55.0	0.060	1.000	9,672	202	100M-500M	88	9,672	202	0.000
First Heritage Bank	Shenandoah	55.0	0.119	1.000	4,786	91	<100M	48	1,324	74	0.000
Liberty Trust & Savings Bank	Durant	55.0	0.084	1.000	11,777	93	100M-500M	25	1,393	56	0.000
Iowa State Bank	Des Moines	55.0	0.103	0.451	33,659	262	100M-500M	40	4,485	137	0.000

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2013

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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)
Boone Bank & Trust Co.	Boone	55.0	0.100	0.959	12,324	155	100M-500M	58	3,404	122	0.000
Community State Bank, National Associatio	Ankeny	55.0	0.082	0.301	46,312	312	500M-1B	38	4,744	159	0.000
Mediapolis Savings Bank	Mediapolis	55.0	0.086	0.858	10,835	262	100M-500M	85	6,208	232	0.000
Defiance State Bank	Defiance	55.0	0.123	1.000	3,373	86	<100M	55	1,451	73	0.000
Iowa State Bank	Wapello	55.0	0.116	0.900	9,284	153	<100M	53	2,367	111	0.000
Peoples Trust & Savings Bank	Clive	55.0	0.083	0.616	20,295	335	100M-500M	68	6,255	265	0.002
First State Bank	Hawarden	55.0	0.134	1.000	6,313	76	<100M	35	1,141	51	0.000
Freedom Financial Bank	West Des Mo	55.0	0.170	0.332	27,208	139	100M-500M	18	1,661	53	0.000
South Ottumwa Savings Bank	Ottumwa	52.5	0.073	0.604	22,364	324	100M-500M	60	5,793	229	0.000
Iowa Trust and Savings Bank	Centerville	52.5	0.075	0.820	12,969	303	100M-500M	70	4,574	249	0.000
Danville State Savings Bank	New London	52.5	0.044	1.000	5,777	225	100M-500M	85	5,777	225	0.002
The First National Bank of Primghar	Primghar	52.5	0.130	1.000	4,037	53	<100M	45	1,160	44	0.000
Security Trust & Savings Bank	Storm Lake	52.5	0.056	1.000	9,634	171	100M-500M	45	2,112	134	0.000
FARMERS TRUST & SAVINGS BANK	Williamsbur	52.5	0.081	0.858	10,954	269	100M-500M	48	2,581	151	0.000
West Chester Savings Bank	Washington	52.5	0.128	0.946	5,834	140	<100M	63	2,058	112	0.000
State Bank	Spencer	52.5	0.124	0.796	8,643	186	<100M	65	3,071	157	0.000
Kerndt Brothers Savings Bank	Lansing	52.5	0.083	0.763	21,286	228	100M-500M	48	4,005	138	0.000
Farmers and Merchants Savings Bank	Iowa City	52.5	0.136	0.525	14,340	145	100M-500M	35	2,305	98	0.000
Fairfax State Savings Bank	Fairfax	52.5	0.099	0.855	14,984	144	100M-500M	38	2,350	88	0.000
Liberty Bank, F.S.B.	West Des Mo	52.5	0.100	0.356	28,922	247	100M-500M	38	4,254	145	0.011
Manson State Bank	Manson	52.5	0.122	1.000	4,808	58	<100M	75	4,808	58	0.000
TruBank	Oskaloosa	50.0	0.126	0.834	12,587	68	100M-500M	18	1,111	38	0.000
Marion County State Bank	Pella	50.0	0.104	0.412	27,240	227	100M-500M	33	3,122	117	0.000
Iowa Prairie Bank	Brunsville	50.0	0.130	0.688	8,938	160	<100M	55	2,534	123	0.000
First Community Bank	Newell	50.0	0.074	1.000	7,012	141	<100M	83	7,012	141	0.000
Readlyn Savings Bank	Readlyn	50.0	0.080	1.000	5,323	128	<100M	63	2,440	115	0.000
Templeton Savings Bank	Templeton	50.0	0.095	0.874	10,912	178	100M-500M	58	3,132	129	0.000
The Security National Bank of Sioux City,	Sioux City	50.0	0.051	0.344	41,257	328	500M-1B	38	5,533	145	0.000
Security State Bank	Sutherland	50.0	0.097	0.887	9,387	165	<100M	40	1,817	120	0.000
Farmers Trust and Savings Bank	Spencer	50.0	0.084	0.430	27,501	283	100M-500M	43	3,973	190	0.004
Wayland State Bank	Mount Pleas	50.0	0.122	0.730	9,935	170	<100M	63	3,315	124	0.000
Iowa Trust & Savings Bank	Emmetsburg	50.0	0.089	0.798	14,719	179	100M-500M	50	3,549	128	0.000
Malvern Trust & Savings Bank	Malvern	50.0	0.105	0.990	7,694	124	<100M	58	2,493	93	0.000
First State Bank	Ida Grove	50.0	0.096	0.708	12,993	222	100M-500M	63	3,891	180	0.000
Monroe State Bank	Monroe	50.0	0.099	1.000	2,597	78	<100M	68	2,597	78	0.000
Rolling Hills Bank & Trust	Atlantic	50.0	0.101	0.354	23,388	286	100M-500M	40	3,413	197	0.000
NorthStar Bank	Estherville	50.0	0.078	0.780	13,958	203	100M-500M	55	3,805	157	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)
Community Bank of Oelwein	Oelwein	50.0	0.070	1.000	6,465	134	<100M	83	6,465	134	0.000
First State Bank	Nashua	50.0	0.112	1.000	5,282	143	<100M	63	2,146	123	0.000
West Iowa Bank	West Bend	47.5	0.076	0.898	8,787	173	100M-500M	63	3,186	150	0.000
The City National Bank of Shenandoah	Shenandoah	47.5	0.060	1.000	5,112	122	<100M	63	2,617	106	0.000
American Savings Bank	Tripoli	47.5	0.100	1.000	5,196	45	<100M	25	908	29	0.000
Victor State Bank	Victor	47.5	0.125	0.877	6,485	109	<100M	58	2,039	82	0.000
Landmands Bank	Audubon	47.5	0.076	1.000	4,662	118	<100M	78	4,662	118	0.000
Federation Bank	Washington	47.5	0.120	0.665	12,593	144	100M-500M	38	2,138	93	0.000
First State Bank of Colfax	Colfax	47.5	0.085	1.000	6,044	72	<100M	43	1,592	52	0.000
Bankers Trust Company	Des Moines	47.5	0.023	0.049	63,589	240	1B-10B	18	1,778	52	0.000
Laurens State Bank	Laurens	47.5	0.080	1.000	5,560	83	<100M	78	5,560	83	0.000
Breda Savings Bank	Breda	47.5	0.101	1.000	4,528	56	<100M	75	4,528	56	0.000
Freedom Security Bank	Coralville	47.5	0.112	0.879	8,173	107	<100M	43	1,703	82	0.000
Cedar Valley Bank & Trust	La Porte Ci	47.5	0.127	0.779	7,532	95	<100M	30	1,258	53	0.000
Principal Bank	Des Moines	47.5	0.009	0.070	20,685	7,553	1B-10B	58	20,576	7,550	0.000
Clarke County State Bank	Osceola	45.0	0.119	0.645	13,165	127	100M-500M	33	1,939	84	0.000
Reliance State Bank	Story City	45.0	0.061	0.812	12,807	219	100M-500M	60	4,277	183	0.000
Farmers State Bank	Yale	45.0	0.099	1.000	4,366	87	<100M	55	1,820	70	0.000
Community State Bank	Tipton	45.0	0.082	0.734	8,883	205	100M-500M	70	3,661	170	0.000
Farmers Savings Bank	Colesburg	45.0	0.073	0.513	11,267	346	100M-500M	80	6,054	307	0.000
Exchange State Bank	Collins	45.0	0.121	0.520	12,597	161	100M-500M	43	2,512	121	0.000
First National Bank, Ames, Iowa	Ames	45.0	0.056	0.269	34,461	220	500M-1B	30	3,575	101	0.000
Ashton State Bank	Ashton	45.0	0.103	1.000	4,614	51	<100M	33	993	35	0.000
Iowa State Savings Bank	Creston	45.0	0.059	0.814	12,318	208	100M-500M	50	3,334	161	0.001
United Community Bank	Milford	45.0	0.094	0.345	18,078	269	100M-500M	53	4,563	200	0.000
Security State Bank	Independenc	45.0	0.106	0.783	11,004	110	100M-500M	33	1,760	73	0.000
Keystone Savings Bank	Marengo	45.0	0.119	0.756	10,328	131	<100M	45	2,260	88	0.000
Bankers Trust Company	Cedar Rapid	45.0	0.089	0.159	38,630	138	100M-500M	13	1,146	30	0.000
Swisher Trust & Savings Bank	Swisher	42.5	0.070	1.000	3,034	66	<100M	45	1,169	55	0.000
Pinnacle Bank Sioux City	Sioux City	42.5	0.120	0.620	9,193	120	<100M	40	2,000	82	0.000
Pinnacle Bank	Marshalltow	42.5	0.075	0.865	11,856	113	100M-500M	33	2,121	74	0.000
Citizens Bank	Sac City	42.5	0.077	1.000	3,752	56	<100M	70	3,752	56	0.000
Farmers Savings Bank	Victor	42.5	0.134	0.772	5,038	53	<100M	35	1,064	36	0.000
Peoples State Bank	Winfield	42.5	0.081	1.000	2,293	57	<100M	53	1,174	50	0.000
Pleasantville State Bank	Pleasantvil	42.5	0.069	1.000	2,847	71	<100M	68	2,847	71	0.002
First State Bank	Lynnville	42.5	0.082	0.863	8,699	111	100M-500M	35	1,795	71	0.000
Peoples Savings Bank	Elma	42.5	0.124	0.743	7,168	70	<100M	23	919	45	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)
Security State Bank	Hubbard	42.5	0.097	0.963	4,753	106	<100M	58	1,886	83	0.000
Farmers Savings Bank	Marshalltown	42.5	0.110	0.643	12,111	135	100M-500M	28	1,626	85	0.000
Union State Bank	Greenfield	42.5	0.064	1.000	4,318	129	<100M	53	1,721	115	0.000
Farmers State Bank	Lake View	42.5	0.091	0.956	2,908	123	<100M	68	2,505	119	0.000
Exchange State Bank	Adair	42.5	0.087	1.000	3,515	52	<100M	30	856	36	0.004
Farmers & Traders Savings Bank	Bancroft	42.5	0.070	1.000	4,062	73	<100M	38	1,084	59	0.003
Farmers and Merchants State Bank of Neola	Neola	42.5	0.055	1.000	3,378	91	<100M	70	3,378	91	0.000
Panora State Bank	Panora	40.0	0.068	0.906	4,768	92	<100M	50	1,905	77	0.000
Patriot Bank	Brooklyn	40.0	0.104	0.833	5,893	80	<100M	38	1,305	57	0.000
FIDELITY BANK	West Des Mo	40.0	0.114	0.865	6,707	38	<100M	13	470	13	0.000
Cherokee State Bank	Cherokee	40.0	0.075	0.686	13,508	125	100M-500M	20	1,518	74	0.000
Rowley Savings Bank	Rowley	40.0	0.067	1.000	1,189	53	<100M	58	1,189	53	0.000
MetaBank	Storm Lake	40.0	0.016	0.193	25,735	232	1B-10B	38	4,868	142	0.000
Walker State Bank	Walker	40.0	0.083	0.907	3,502	80	<100M	33	845	46	0.000
Community Bank	Dunlap	40.0	0.053	1.000	4,940	112	<100M	53	2,209	95	0.000
Citizens Savings Bank	Anamosa	40.0	0.093	0.728	11,282	98	100M-500M	30	1,770	56	0.000
The First National Bank of Manning	Manning	40.0	0.091	0.826	7,257	96	<100M	43	1,853	71	0.000
Center Point Bank and Trust Company	Center Poin	40.0	0.098	0.915	3,260	61	<100M	40	989	42	0.000
Mount Vernon Bank and Trust Company	Mount Verno	40.0	0.108	0.758	10,621	115	<100M	35	1,970	75	0.001
First Federal Savings Bank of Creston	Creston	40.0	0.057	1.000	4,543	76	<100M	73	4,543	76	0.000
Denver Savings Bank	Denver	37.5	0.068	0.695	9,219	132	100M-500M	48	2,648	93	0.000
Rolfe State Bank	Rolfe	37.5	0.095	0.891	4,535	91	<100M	50	1,529	73	0.002
The State Bank	Spirit Lake	37.5	0.068	0.934	4,875	61	<100M	25	955	45	0.000
Sanborn Savings Bank	Sanborn	37.5	0.082	0.871	4,563	105	<100M	55	1,927	92	0.004
Lee County Bank & Trust, National Associa	Fort Madiso	37.5	0.091	0.443	13,516	142	100M-500M	23	1,731	68	0.001
First Whitney Bank and Trust	Atlantic	37.5	0.077	0.451	14,551	124	100M-500M	20	1,648	63	0.000
Okey-Vernon First National Bank	Corning	37.5	0.035	1.000	2,237	89	<100M	63	2,237	89	0.000
The First Trust & Savings Bank	Marcus	37.5	0.047	1.000	2,120	73	<100M	65	2,120	73	0.000
Blencoe State Bank	Onawa	37.5	0.058	1.000	2,153	76	<100M	65	2,153	76	0.000
Palo Savings Bank	Palo	35.0	0.036	1.000	1,210	55	<100M	53	1,210	55	0.000
Security State Bank	Waverly	35.0	0.030	1.000	2,303	69	<100M	28	665	44	0.000
The Citizens First National Bank of Storm	Storm Lake	35.0	0.059	0.563	12,664	149	100M-500M	30	2,320	92	0.003
Security State Bank	Radcliffe	35.0	0.107	0.764	5,946	63	<100M	30	1,154	42	0.000
Peoples Trust and Savings Bank	Riverside	35.0	0.060	1.000	1,521	24	<100M	55	1,521	24	0.000
Elgin State Bank	Elgin	35.0	0.044	1.000	1,065	52	<100M	55	1,065	52	0.000
West Liberty State Bank	West Libert	35.0	0.069	0.812	5,890	94	<100M	45	1,957	77	0.000
Farmers and Traders Savings Bank	Douds	35.0	0.031	1.000	631	55	<100M	48	631	55	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Farmers Savings Bank	Keota	35.0	0.032	1.000	2,986	49	<100M	60	2,986	49	0.000
Hartwick State Bank	Hartwick	35.0	0.051	1.000	1,329	34	<100M	55	1,329	34	0.000
Midwest Heritage Bank, FSB	West Des Mo	32.5	0.030	0.964	5,139	71	100M-500M	30	1,441	50	0.000
First State Bank	Sioux Rapid	32.5	0.017	1.000	607	34	<100M	38	607	34	0.000
The Watkins Savings Bank	Watkins	32.5	0.015	1.000	1,073	27	<100M	40	1,073	27	0.000
Home State Bank	Royal	32.5	0.021	1.000	988	26	<100M	40	988	26	0.000
State Bank of Schaller	Schaller	32.5	0.029	1.000	1,001	36	<100M	33	491	30	0.000
Citizens Savings Bank	Spillville	32.5	0.056	0.854	4,620	100	<100M	50	2,150	81	0.000
Dysart State Bank	Dysart	32.5	0.026	1.000	390	23	<100M	43	390	23	0.000
Citizens Savings Bank	Hawkeye	32.5	0.014	1.000	399	36	<100M	35	399	36	0.000
First Trust & Savings Bank	Moville	32.5	0.012	1.000	1,477	46	100M-500M	40	1,477	46	0.000
Page County Federal Savings Association	Clarinda	32.5	0.029	1.000	1,126	42	<100M	50	1,126	42	0.000
State Bank of Brooks	Corning	32.5	0.038	1.000	622	29	<100M	50	622	29	0.000
Webster City Federal Savings Bank	Webster Cit	32.5	0.010	1.000	912	15	<100M	28	377	12	0.000
Valley Bank & Trust	Mapleton	32.5	0.017	1.000	1,273	28	<100M	40	1,273	28	0.000
Bank 1st	West Union	30.0	0.054	0.550	6,372	163	100M-500M	45	2,219	134	0.002
Titonka Savings Bank	Titonka	30.0	0.024	0.838	4,094	83	100M-500M	28	1,024	59	0.002
The Exchange State Bank	Springville	30.0	0.062	0.867	2,916	24	<100M	28	778	14	0.000
Pocahontas State Bank	Pocahontas	30.0	0.061	0.765	5,853	61	<100M	25	1,060	43	0.000
American Trust and Savings Bank	Lowden	30.0	0.062	0.958	2,263	38	<100M	35	715	32	0.000
The Farmers State Bank	Marcus	30.0	0.058	0.861	4,138	55	<100M	28	929	41	0.000
Peoples Savings Bank	Montezuma	30.0	0.077	0.775	2,682	71	<100M	50	1,182	63	0.000
Sloan State Bank	Sloan	27.5	0.051	1.000	2,559	43	<100M	28	642	31	0.000
The First National Bank of Rembrandt	Rembrandt	27.5	0.067	0.768	3,674	66	<100M	50	1,640	57	0.000
Hampton State Bank	Hampton	27.5	0.056	0.823	4,182	73	<100M	45	1,612	56	0.002
Chelsea Savings Bank	Belle Plain	27.5	0.055	0.598	6,564	104	100M-500M	35	1,906	79	0.000
United Bank & Trust National Association	Marshalltow	27.5	0.082	0.367	8,611	66	100M-500M	15	1,173	34	0.000
Community State Bank	Paton	25.0	0.022	0.924	938	49	<100M	35	492	44	0.000
Interstate Federal Savings and Loan Assoc	Mcgregor	25.0	0.016	0.936	132	1	<100M	10	0	0	0.000
Central State Bank	State Cente	25.0	0.058	0.253	11,033	62	100M-500M	10	647	24	0.000
Hardin County Savings Bank	Eldora	25.0	0.042	0.393	7,699	117	100M-500M	33	2,163	87	0.002
The First National Bank of Logan	Logan	25.0	0.053	0.894	1,512	34	<100M	45	910	28	0.000
Community Bank	Nevada	25.0	0.040	0.662	6,464	103	100M-500M	30	1,683	79	0.000
Sibley State Bank	Sibley	22.5	0.053	0.654	4,349	68	<100M	28	1,172	54	0.000
Tri-Valley Bank	Randolph	20.0	0.037	0.310	2,821	132	<100M	45	1,690	109	0.000
Maxwell State Bank	Maxwell	20.0	0.037	0.814	1,060	14	<100M	18	156	10	0.000
State Bank of Wapello	Wapello	17.5	0.029	0.670	1,093	28	<100M	28	461	25	0.000

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2013

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)
First State Bank	Britt	17.5	0.037	0.477	3,652	76	<100M	38	1,592	60	0.000
Farmers Savings Bank	Frederika	15.0	0.042	0.571	2,055	11	<100M	10	137	8	0.000
Benton County State Bank	Blairstown	15.0	0.055	0.486	2,354	26	<100M	13	348	19	0.000
Iowa State Bank	Remsen	12.5	0.036	0.358	4,266	50	100M-500M	13	748	29	0.000
Independence Federal Bank For Savings	Independenc	10.0	0.000	.	0	0	<100M	10	0	0	0.000
ITS Bank	Johnston	10.0	0.000	.	0	0	<100M	10	0	0	0.000

¹TA = 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 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
American State Bank	Osceola	100.0	0.177	1.000	25,996	444	100M-500M	90.0	25,996	444	0.001
The Shelby County State Bank	Harlan	100.0	0.096	1.000	23,513	428	100M-500M	78.0	23,513	428	-
First Trust and Savings Bank	Wheatland	100.0	0.174	1.000	23,571	423	100M-500M	90.0	23,571	423	-
Farmers Trust and Savings Bank	Buffalo Cen	100.0	0.148	1.000	34,676	678	100M-500M	93.0	34,676	678	-
Corydon State Bank	Corydon	100.0	0.217	1.000	19,862	534	<100M	90.0	19,862	534	0.003
Community First Bank	Keosauqua	100.0	0.123	1.000	16,687	475	100M-500M	80.0	16,687	475	0.002
The Libertyville Savings Bank	Fairfield	100.0	0.171	1.000	35,166	543	100M-500M	93.0	35,166	543	-
Peoples State Bank	Albia	97.5	0.170	1.000	15,183	330	<100M	83.0	15,183	330	-
Farmers and Merchants Savings Bank	Waukon	97.5	0.091	1.000	13,592	308	100M-500M	68.0	13,592	308	-
Houghton State Bank	Red Oak	97.5	0.133	0.485	21,772	750	100M-500M	90.0	41,736	900	-
First National Bank	Greenfield	97.5	0.084	1.000	17,547	308	100M-500M	70.0	17,547	308	0.002
State Savings Bank	Creston	97.5	0.181	1.000	16,585	302	<100M	83.0	16,585	302	-
Page County State Bank	Clarinda	95.0	0.180	1.000	19,492	257	100M-500M	83.0	19,492	257	-
Guthrie County State Bank	Panora	95.0	0.147	1.000	16,401	230	100M-500M	75.0	16,401	230	0.001
Peoples Savings Bank	Wellsburg	92.5	0.183	1.000	18,298	206	<100M	78.0	18,298	206	-
The State Bank of Toledo	Toledo	92.5	0.158	1.000	15,931	183	100M-500M	73.0	15,931	183	0.003
Atkins Savings Bank & Trust	Atkins	92.5	0.132	1.000	9,544	234	<100M	70.0	9,544	234	-
Crawford County Trust and Savings Bank	Denison	92.5	0.101	1.000	12,769	252	100M-500M	68.0	12,769	252	-
Raccoon Valley Bank	Perry	90.0	0.070	0.313	14,916	368	100M-500M	73.0	33,640	470	0.002
First Central State Bank	De Witt	90.0	0.074	0.250	20,766	494	100M-500M	95.0	82,944	737	-
Kingsley State Bank	Kingsley	90.0	0.081	1.000	12,426	184	100M-500M	60.0	12,426	184	-
Leighton State Bank	Pella	90.0	0.080	0.383	9,291	315	100M-500M	80.0	21,745	382	-
Bank Midwest	Spirit Lake	87.5	0.055	0.217	39,332	1,401	500M-1B	75.0	97,877	1,776	0.001
United Bank and Trust Company	Hampton	87.5	0.058	1.000	8,486	203	100M-500M	55.0	8,486	203	-
Farmers State Bank	Algona	87.5	0.078	0.378	8,078	266	100M-500M	85.0	21,354	328	-
Glenwood State Bank	Glenwood	87.5	0.060	1.000	9,672	202	100M-500M	55.0	9,672	202	-
Pilot Grove Savings Bank	Pilot Grove	87.5	0.033	0.328	14,514	699	100M-500M	68.0	35,579	818	0.001
C US Bank	Cresco	87.5	0.041	0.281	16,492	636	100M-500M	70.0	42,249	757	-
Frontier Savings Bank	Council Blu	87.5	0.281	1.000	9,660	162	<100M	73.0	9,660	162	-
Citizens State Bank	Wyoming	85.0	0.104	1.000	9,753	124	<100M	58.0	9,753	124	0.001
Danville State Savings Bank	New London	85.0	0.044	1.000	5,777	225	100M-500M	53.0	5,777	225	0.002
Farmers Savings Bank	Fostoria	85.0	0.077	0.330	6,582	274	<100M	80.0	19,428	346	-
Melvin Savings Bank	Melvin	85.0	0.093	1.000	5,589	210	<100M	58.0	5,589	210	0.002
First Bank Hampton	Hampton	85.0	0.047	0.330	6,453	374	100M-500M	68.0	16,577	424	-
Mediapolis Savings Bank	Mediapolis	85.0	0.049	0.492	6,208	232	100M-500M	55.0	10,835	262	-

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Manufacturers Bank & Trust Company	Forest City	82.5	0.046	0.228	13,041	519	100M-500M	78.0	41,906	659	-
First Community Bank	Newell	82.5	0.074	1.000	7,012	141	<100M	50.0	7,012	141	-
NSB Bank	Mason City	82.5	0.077	0.176	13,220	454	100M-500M	88.0	58,508	608	0.001
Northwestern Bank	Orange City	82.5	0.049	0.318	9,248	191	100M-500M	70.0	24,644	275	-
Gateway State Bank	Clinton	82.5	0.054	0.195	6,987	591	100M-500M	85.0	30,988	818	-
Savings Bank	Primghar	82.5	0.047	0.296	7,079	321	100M-500M	73.0	20,285	378	-
Montezuma State Bank	Montezuma	82.5	0.180	1.000	7,582	123	<100M	68.0	7,582	123	-
Maynard Savings Bank	Maynard	82.5	0.097	1.000	5,078	163	<100M	58.0	5,078	163	0.001
Community Bank of Oelwein	Oelwein	82.5	0.070	1.000	6,465	134	<100M	50.0	6,465	134	-
First Trust and Savings Bank	Coralville	80.0	0.142	1.000	7,149	95	<100M	63.0	7,149	95	-
The Garnavillo Savings Bank	Garnavillo	80.0	0.098	0.404	3,694	217	<100M	70.0	8,935	259	-
FreedomBank	Elkader	80.0	0.035	0.252	8,723	388	100M-500M	73.0	29,025	485	-
Farmers Savings Bank	Colesburg	80.0	0.039	0.276	6,054	307	100M-500M	45.0	11,267	346	-
Community Bank and Trust Company	Muscatine	80.0	0.038	0.193	9,438	404	100M-500M	73.0	34,361	516	-
Farmers State Bank	Northwood	77.5	0.038	0.301	6,387	221	100M-500M	70.0	19,915	294	-
Heartland Bank	Somers	77.5	0.044	0.424	4,850	211	100M-500M	68.0	11,448	243	-
First Security State Bank	Evansdale	77.5	0.074	0.216	6,094	226	<100M	75.0	22,850	307	-
United Bank of Iowa	Ida Grove	77.5	0.021	0.248	25,059	1,197	1B-10B	63.0	61,299	1,423	-
Landmands Bank	Audubon	77.5	0.076	1.000	4,662	118	<100M	48.0	4,662	118	-
Green Belt Bank & Trust	Iowa Falls	77.5	0.035	0.181	12,073	504	100M-500M	73.0	43,608	661	-
Laurens State Bank	Laurens	77.5	0.080	1.000	5,560	83	<100M	48.0	5,560	83	-
Peoples Savings Bank	Crawfordsvi	77.5	0.135	1.000	5,178	93	<100M	60.0	5,178	93	-
Bridge Community Bank	Mount Verno	77.5	0.057	0.366	4,249	257	<100M	63.0	9,989	298	-
Northwest Bank	Spencer	77.5	0.041	0.112	43,179	1,299	1B-10B	78.0	201,353	2,051	-
Premier Bank	Rock Valley	77.5	0.033	0.216	9,295	325	100M-500M	83.0	39,151	406	-
State Bank & Trust Company	New Hampton	75.0	0.022	0.346	7,711	298	100M-500M	58.0	19,391	366	-
Washington State Bank	Washington	75.0	0.031	0.256	7,251	342	100M-500M	60.0	20,563	443	0.001
Breda Savings Bank	Breda	75.0	0.101	1.000	4,528	56	<100M	48.0	4,528	56	-
Manson State Bank	Manson	75.0	0.122	1.000	4,808	58	<100M	53.0	4,808	58	-
Northwest Bank and Trust Company	Davenport	75.0	0.041	0.150	8,221	297	100M-500M	83.0	43,001	481	-
Solon State Bank	Solon	72.5	0.062	0.188	5,370	220	<100M	75.0	23,367	297	-
The First National Bank in Creston	Creston	72.5	0.036	0.166	7,874	238	100M-500M	60.0	24,482	316	-
American Bank, National Association	Le Mars	72.5	0.030	0.179	7,816	276	100M-500M	68.0	31,408	402	-
Farmers Savings Bank & Trust	Traer	72.5	0.033	0.300	5,614	240	100M-500M	75.0	18,694	292	0.002
Ohnward Bank & Trust	Cascade	72.5	0.033	0.145	6,481	595	100M-500M	98.0	44,602	785	-
Farmers State Bank	Waterloo	72.5	0.032	0.083	15,550	541	100M-500M	83.0	109,971	935	0.004

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Clear Lake Bank and Trust Company	Clear Lake	72.5	0.041	0.107	10,792	380	100M-500M	83.0	58,098	584	-
Westside State Bank	Westside	72.5	0.044	0.305	3,438	165	<100M	65.0	11,027	209	-
First Federal Savings Bank of Creston	Creston	72.5	0.057	1.000	4,543	76	<100M	40.0	4,543	76	-
Farmers and Merchants State Bank	Winterset	70.0	0.027	0.287	4,733	212	100M-500M	68.0	16,503	269	-
Bellevue State Bank	Bellevue	70.0	0.048	0.297	4,259	159	<100M	58.0	11,543	203	-
Bank Iowa	West Des Mo	70.0	0.021	0.124	23,576	1,122	1B-10B	70.0	120,679	1,528	-
Iowa Trust and Savings Bank	Centerville	70.0	0.026	0.289	4,574	249	100M-500M	53.0	12,969	303	-
Citizens Bank	Sac City	70.0	0.077	1.000	3,752	56	<100M	43.0	3,752	56	-
Northeast Security Bank	Sumner	70.0	0.033	0.254	4,192	214	100M-500M	68.0	15,550	272	-
First State Bank	Webster Cit	70.0	0.029	0.153	8,981	347	100M-500M	70.0	38,930	492	-
Earlham Savings Bank	West Des Mo	70.0	0.032	0.095	8,937	353	100M-500M	70.0	42,175	513	-
Farmers Trust & Savings Bank	Earling	70.0	0.044	0.237	4,131	222	<100M	65.0	14,009	273	-
De Witt Bank & Trust Co.	De Witt	70.0	0.042	0.160	5,859	209	100M-500M	80.0	30,814	339	-
Hills Bank and Trust Company	Hills	70.0	0.023	0.098	46,659	2,036	1B-10B	78.0	286,722	3,122	0.004
Community State Bank	Tipton	70.0	0.034	0.302	3,661	170	100M-500M	45.0	8,883	205	-
First Iowa State Bank	Albia	70.0	0.037	0.241	5,045	232	100M-500M	68.0	18,543	303	-
Columbus Junction State Bank	Columbus Ju	70.0	0.054	0.262	3,183	189	<100M	68.0	12,031	230	-
Community State Bank	Spencer	70.0	0.042	0.121	5,709	239	100M-500M	75.0	34,246	338	0.001
Farmers and Merchants State Bank of Neola	Neola	70.0	0.055	1.000	3,378	91	<100M	43.0	3,378	91	-
Hiawatha Bank and Trust Company	Hiawatha	70.0	0.104	0.244	3,938	120	<100M	75.0	16,111	210	-
Community National Bank	Waterloo	70.0	0.035	0.090	9,802	313	100M-500M	83.0	62,779	558	-
First Citizens National Bank	Mason City	67.5	0.020	0.103	19,901	987	500M-1B	60.0	76,589	1,298	-
Pleasantville State Bank	Pleasantvil	67.5	0.069	1.000	2,847	71	<100M	43.0	2,847	71	0.002
First National Bank in Fairfield	Fairfield	67.5	0.041	0.168	5,509	203	100M-500M	65.0	21,486	308	-
Farmers State Bank	Lake View	67.5	0.078	0.823	2,505	119	<100M	43.0	2,908	123	-
Monroe State Bank	Monroe	67.5	0.099	1.000	2,597	78	<100M	50.0	2,597	78	-
Community Bank	Indianola	67.5	0.035	0.174	5,434	246	100M-500M	80.0	28,779	360	-
Fidelity Bank & Trust	Dubuque	67.5	0.026	0.089	14,787	622	500M-1B	75.0	90,580	1,284	-
Peoples Trust & Savings Bank	Clive	67.5	0.026	0.190	6,255	265	100M-500M	55.0	20,295	335	0.002
Farmers State Bank	Marion	67.5	0.023	0.062	14,578	602	500M-1B	78.0	120,296	1,002	0.007
Citizens First Bank	Clinton	67.5	0.046	0.104	6,998	228	100M-500M	75.0	39,738	367	0.004
St. Ansgar State Bank	Saint Ansga	65.0	0.039	0.190	3,874	171	100M-500M	75.0	19,164	242	-
Success Bank	Bloomfield	65.0	0.035	0.223	4,319	164	100M-500M	70.0	18,219	235	0.002
First State Bank	Stuart	65.0	0.041	0.214	4,090	155	100M-500M	70.0	17,343	213	-
Commercial Savings Bank	Carroll	65.0	0.039	0.144	5,360	174	100M-500M	70.0	25,233	273	-
State Bank	Spencer	65.0	0.044	0.283	3,071	157	<100M	53.0	8,643	186	-

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Clinton National Bank	Clinton	65.0	0.023	0.118	8,510	217	100M-500M	58.0	35,385	344	0.002
The First Trust & Savings Bank	Marcus	65.0	0.047	1.000	2,120	73	<100M	38.0	2,120	73	-
Citizens State Bank	Monticello	65.0	0.020	0.163	6,858	292	100M-500M	73.0	35,900	419	-
MidWestOne Bank	Iowa City	65.0	0.019	0.076	33,625	1,345	1B-10B	73.0	230,442	2,207	-
Blencoe State Bank	Onawa	65.0	0.058	1.000	2,153	76	<100M	38.0	2,153	76	-
Peoples Bank	Rock Valley	65.0	0.021	0.118	8,050	289	100M-500M	65.0	42,160	460	0.001
Liberty National Bank	Sioux City	65.0	0.030	0.084	8,259	287	100M-500M	78.0	55,771	427	-
West Iowa Bank	West Bend	62.5	0.028	0.326	3,186	150	100M-500M	48.0	8,787	173	-
State Bank & Trust Co.	Nevada	62.5	0.031	0.188	4,842	191	100M-500M	73.0	23,048	257	-
Readlyn Savings Bank	Readlyn	62.5	0.037	0.458	2,440	115	<100M	50.0	5,323	128	-
The City National Bank of Shenandoah	Shenandoah	62.5	0.031	0.512	2,617	106	<100M	48.0	5,112	122	-
Waukon State Bank	Waukon	62.5	0.027	0.104	6,229	245	100M-500M	83.0	47,190	424	-
West Chester Savings Bank	Washington	62.5	0.045	0.334	2,058	112	<100M	53.0	5,834	140	-
Lincoln Savings Bank	Cedar Falls	62.5	0.019	0.100	11,611	460	500M-1B	65.0	54,405	660	-
Wayland State Bank	Mount Pleas	62.5	0.041	0.244	3,315	124	<100M	50.0	9,935	170	-
Luana Savings Bank	Luana	62.5	0.013	0.197	6,953	279	500M-1B	63.0	30,124	382	-
Maquoketa State Bank	Maquoketa	62.5	0.022	0.113	6,921	322	100M-500M	65.0	34,445	463	-
Ackley State Bank	Ackley	62.5	0.033	0.136	4,722	165	100M-500M	65.0	23,311	234	-
BankIowa of Cedar Rapids	Cedar Rapid	62.5	0.022	0.076	10,755	462	100M-500M	73.0	65,757	684	-
Legacy Bank	Altoona	62.5	0.047	0.155	4,161	163	<100M	75.0	23,397	246	-
Okey-Vernon First National Bank	Corning	62.5	0.035	1.000	2,237	89	<100M	38.0	2,237	89	-
First State Bank	Ida Grove	62.5	0.029	0.212	3,891	180	100M-500M	50.0	12,993	222	-
First Security Bank and Trust Company	Charles Cit	62.5	0.020	0.104	8,964	361	100M-500M	60.0	42,258	506	0.002
First State Bank	Nashua	62.5	0.045	0.406	2,146	123	<100M	50.0	5,282	143	-
The Home Trust & Savings Bank	Osage	60.0	0.023	0.170	4,869	194	100M-500M	55.0	20,021	255	-
South Ottumwa Savings Bank	Ottumwa	60.0	0.019	0.156	5,793	229	100M-500M	53.0	22,364	324	-
First National Bank	Sioux Cente	60.0	0.027	0.099	7,071	184	100M-500M	68.0	36,569	337	-
First National Bank	Waverly	60.0	0.023	0.076	7,371	275	100M-500M	73.0	51,032	485	0.001
Reliance State Bank	Story City	60.0	0.020	0.271	4,277	183	100M-500M	45.0	12,807	219	-
Farmers Savings Bank	Keota	60.0	0.032	1.000	2,986	49	<100M	35.0	2,986	49	-
West Bank	West Des Mo	57.5	0.012	0.028	17,895	481	1B-10B	60.0	105,558	746	-
New Albin Savings Bank	New Albin	57.5	0.016	0.364	3,186	172	100M-500M	55.0	8,760	202	-
Rowley Savings Bank	Rowley	57.5	0.067	1.000	1,189	53	<100M	40.0	1,189	53	-
White State Bank	South Engli	57.5	0.039	0.295	1,338	137	<100M	60.0	4,532	157	-
Templeton Savings Bank	Templeton	57.5	0.027	0.251	3,132	129	100M-500M	50.0	10,912	178	-
First State Bank	Sumner	57.5	0.026	0.237	2,775	133	100M-500M	65.0	11,726	161	-

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Security Savings Bank	Gowrie	57.5	0.029	0.231	3,351	137	100M-500M	58.0	13,951	184	-
Victor State Bank	Victor	57.5	0.039	0.276	2,039	82	<100M	48.0	6,485	109	-
Home State Bank	Jefferson	57.5	0.031	0.084	5,559	221	100M-500M	75.0	39,251	329	-
Central State Bank	Elkader	57.5	0.026	0.099	5,243	210	100M-500M	73.0	34,727	327	-
Security State Bank	Hubbard	57.5	0.038	0.382	1,886	83	<100M	43.0	4,753	106	-
Boone Bank & Trust Co.	Boone	57.5	0.028	0.265	3,404	122	100M-500M	55.0	12,324	155	-
State Bank of Bussey	Bussey	57.5	0.043	0.356	2,030	95	<100M	58.0	5,699	121	-
Malvern Trust & Savings Bank	Malvern	57.5	0.034	0.321	2,493	93	<100M	50.0	7,694	124	-
Central State Bank	Muscatine	57.5	0.020	0.100	6,079	219	100M-500M	65.0	35,413	331	0.003
Quad City Bank and Trust Company	Bettendorf	57.5	0.012	0.047	15,294	531	1B-10B	60.0	97,565	840	-
Principal Bank	Des Moines	57.5	0.009	0.070	20,576	7,550	1B-10B	48.0	20,685	7,553	-
Iowa Prairie Bank	Brunsville	55.0	0.037	0.195	2,534	123	<100M	50.0	8,938	160	-
Linn County State Bank	Coggon	55.0	0.060	0.263	1,891	63	<100M	58.0	6,746	85	-
Farmers Savings Bank	Wever	55.0	0.033	0.176	3,519	103	100M-500M	58.0	15,379	160	-
Citizens Savings Bank	Marshalltown	55.0	0.039	0.240	2,212	84	<100M	65.0	9,201	130	-
Farmers State Bank	Yale	55.0	0.041	0.417	1,820	70	<100M	45.0	4,366	87	-
South Story Bank & Trust	Slater	55.0	0.033	0.123	3,336	133	100M-500M	73.0	23,208	205	-
Central Bank	Storm Lake	55.0	0.019	0.041	9,059	299	100M-500M	73.0	70,653	573	0.001
Peoples Trust and Savings Bank	Riverside	55.0	0.060	1.000	1,521	24	<100M	35.0	1,521	24	-
Sanborn Savings Bank	Sanborn	55.0	0.035	0.368	1,927	92	<100M	38.0	4,563	105	0.004
American Trust & Savings Bank	Dubuque	55.0	0.013	0.032	11,296	488	500M-1B	65.0	91,763	1,051	0.004
Elgin State Bank	Elgin	55.0	0.044	1.000	1,065	52	<100M	35.0	1,065	52	-
Primebank	Le Mars	55.0	0.021	0.077	6,726	259	100M-500M	73.0	47,741	440	0.003
Security Savings Bank	Eagle Grove	55.0	0.034	0.093	4,216	153	100M-500M	65.0	24,486	235	-
GNB Bank	Grundy Cent	55.0	0.018	0.097	6,177	257	100M-500M	68.0	37,600	379	0.005
Grinnell State Bank	Grinnell	55.0	0.024	0.061	6,360	208	100M-500M	68.0	43,419	360	0.001
Decorah Bank & Trust Company	Decorah	55.0	0.019	0.082	6,899	284	100M-500M	73.0	47,409	464	-
Defiance State Bank	Defiance	55.0	0.053	0.430	1,451	73	<100M	55.0	3,373	86	-
Hartwick State Bank	Hartwick	55.0	0.051	1.000	1,329	34	<100M	35.0	1,329	34	-
NorthStar Bank	Estherville	55.0	0.021	0.213	3,805	157	100M-500M	50.0	13,958	203	-
Two Rivers Bank & Trust	Burlington	55.0	0.019	0.046	11,705	331	500M-1B	75.0	109,785	698	-
Palo Savings Bank	Palo	52.5	0.036	1.000	1,210	55	<100M	35.0	1,210	55	-
Pioneer Bank	Sergeant Bl	52.5	0.029	0.084	4,299	169	100M-500M	70.0	31,605	286	0.001
Peoples State Bank	Winfield	52.5	0.041	0.512	1,174	50	<100M	43.0	2,293	57	-
Dubuque Bank and Trust Company	Dubuque	52.5	0.007	0.025	10,320	429	1B-10B	58.0	85,377	806	-
Iowa State Bank and Trust Company of Fair	Fairfield	52.5	0.037	0.134	3,157	123	<100M	68.0	18,679	190	-

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Community Bank	Dunlap	52.5	0.024	0.447	2,209	95	<100M	40.0	4,940	112	-
Midstates Bank, National Association	Council Blu	52.5	0.012	0.217	4,244	201	100M-500M	60.0	19,571	254	-
Union State Bank	Greenfield	52.5	0.026	0.398	1,721	115	<100M	43.0	4,318	129	-
First State Bank	Belmond	52.5	0.031	0.231	2,959	104	<100M	65.0	12,818	134	0.001
United Community Bank	Milford	52.5	0.024	0.087	4,563	200	100M-500M	45.0	18,078	269	-
Farmers & Merchants Bank & Trust	Burlington	52.5	0.024	0.098	4,508	158	100M-500M	60.0	24,942	244	-
Iowa State Bank	Wapello	52.5	0.030	0.230	2,367	111	<100M	55.0	9,284	153	-
Panora State Bank	Panora	50.0	0.027	0.362	1,905	77	<100M	40.0	4,768	92	-
Union State Bank	Winterset	50.0	0.028	0.240	2,264	83	<100M	55.0	9,427	128	-
Guaranty Bank and Trust Company	Cedar Rapid	50.0	0.021	0.078	4,940	176	100M-500M	65.0	34,007	308	-
Iowa State Bank	Sac City	50.0	0.024	0.189	2,721	107	100M-500M	68.0	14,360	138	-
Citizens State Bank	Fort Dodge	50.0	0.025	0.145	3,492	127	100M-500M	58.0	17,885	204	-
County Bank	Sigourney	50.0	0.030	0.144	3,099	125	100M-500M	65.0	17,828	203	-
Rolfe State Bank	Rolfe	50.0	0.032	0.300	1,529	73	<100M	38.0	4,535	91	0.002
Citizens Savings Bank	Spillville	50.0	0.026	0.398	2,150	81	<100M	33.0	4,620	100	-
The First National Bank of Rembrandt	Rembrandt	50.0	0.030	0.343	1,640	57	<100M	28.0	3,674	66	-
Fort Madison Bank & Trust Co.	Fort Madiso	50.0	0.027	0.104	4,010	114	100M-500M	63.0	25,420	187	-
Community Savings Bank	Edgewood	50.0	0.017	0.068	5,342	211	100M-500M	73.0	44,374	374	-
Iowa Trust & Savings Bank	Emmetsburg	50.0	0.021	0.193	3,549	128	100M-500M	50.0	14,719	179	-
Iowa State Bank	Algona	50.0	0.018	0.106	4,968	195	100M-500M	63.0	31,151	291	-
Blue Grass Savings Bank	Blue Grass	50.0	0.024	0.106	4,398	134	100M-500M	60.0	24,121	215	-
Page County Federal Savings Association	Clarinda	50.0	0.029	1.000	1,126	42	<100M	33.0	1,126	42	-
State Bank of Brooks	Corning	50.0	0.038	1.000	622	29	<100M	33.0	622	29	-
Farmers & Merchants Savings Bank	Manchester	50.0	0.018	0.032	6,243	220	100M-500M	80.0	98,507	582	0.003
Iowa State Savings Bank	Creston	50.0	0.016	0.220	3,334	161	100M-500M	45.0	12,318	208	0.001
Iowa State Bank	Hull	50.0	0.016	0.072	5,584	229	100M-500M	63.0	39,170	392	0.005
Iowa Falls State Bank	Iowa Falls	50.0	0.027	0.138	3,342	114	100M-500M	80.0	24,221	181	-
Peoples Savings Bank	Montezuma	50.0	0.034	0.342	1,182	63	<100M	30.0	2,682	71	-
Iowa Savings Bank	Carroll	47.5	0.021	0.104	3,531	149	100M-500M	58.0	22,258	232	-
Denver Savings Bank	Denver	47.5	0.019	0.200	2,648	93	100M-500M	38.0	9,219	132	-
FARMERS TRUST & SAVINGS BANK	Williamsbur	47.5	0.019	0.202	2,581	151	100M-500M	53.0	10,954	269	-
Walcott Trust and Savings Bank	Walcott	47.5	0.029	0.115	3,074	90	100M-500M	65.0	21,059	159	-
First Heritage Bank	Shenandoah	47.5	0.033	0.277	1,324	74	<100M	55.0	4,786	91	-
First American Bank	Fort Dodge	47.5	0.006	0.022	6,405	263	1B-10B	60.0	91,646	641	-
Kerndt Brothers Savings Bank	Lansing	47.5	0.016	0.144	4,005	138	100M-500M	53.0	21,286	228	-
Farmers and Traders Savings Bank	Douds	47.5	0.031	1.000	631	55	<100M	35.0	631	55	-

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
American State Bank	Sioux Cente	47.5	0.012	0.045	7,318	245	500M-1B	60.0	51,881	405	0.002
Keokuk Savings Bank and Trust Company	Keokuk	47.5	0.024	0.154	2,719	108	100M-500M	60.0	15,112	162	-
Security State Bank	Algona	47.5	0.031	0.109	2,782	110	<100M	65.0	19,016	175	-
Security Savings Bank	Larchwood	47.5	0.020	0.146	3,321	153	100M-500M	58.0	18,944	221	-
Carroll County State Bank	Carroll	47.5	0.015	0.073	5,223	215	100M-500M	65.0	39,645	380	-
First National Bank of Muscatine	Muscatine	47.5	0.016	0.059	4,920	187	100M-500M	58.0	33,760	322	0.004
Charter Bank	Johnston	47.5	0.025	0.112	3,382	130	100M-500M	68.0	23,412	207	-
Bank 1st	West Union	45.0	0.019	0.192	2,219	134	100M-500M	30.0	6,372	163	0.002
Swisher Trust & Savings Bank	Swisher	45.0	0.027	0.385	1,169	55	<100M	43.0	3,034	66	-
Heritage Bank	Marion	45.0	0.038	0.219	1,360	50	<100M	60.0	6,223	70	0.003
The First National Bank of Primghar	Primghar	45.0	0.037	0.287	1,160	44	<100M	53.0	4,037	53	-
Security Trust & Savings Bank	Storm Lake	45.0	0.012	0.219	2,112	134	100M-500M	53.0	9,634	171	-
Tri-Valley Bank	Randolph	45.0	0.022	0.186	1,690	109	<100M	20.0	2,821	132	-
West Liberty State Bank	West Libert	45.0	0.023	0.270	1,957	77	<100M	35.0	5,890	94	-
Hampton State Bank	Hampton	45.0	0.022	0.317	1,612	56	<100M	28.0	4,182	73	0.002
Community Bank	Alton	45.0	0.037	0.155	1,629	60	<100M	60.0	9,925	99	-
The First National Bank of Logan	Logan	45.0	0.032	0.538	910	28	<100M	25.0	1,512	34	-
Audubon State Bank	Audubon	45.0	0.024	0.109	2,240	130	<100M	65.0	17,416	188	-
Iowa State Bank	Clarksville	45.0	0.017	0.106	4,137	162	100M-500M	63.0	29,881	274	0.002
Keystone Savings Bank	Marengo	45.0	0.026	0.165	2,260	88	<100M	45.0	10,328	131	-
First Newton National Bank	Newton	42.5	0.022	0.082	1,767	175	<100M	68.0	16,667	233	-
Farmers Trust and Savings Bank	Spencer	42.5	0.012	0.062	3,973	190	100M-500M	50.0	27,501	283	0.004
Dysart State Bank	Dysart	42.5	0.026	1.000	390	23	<100M	33.0	390	23	-
Exchange State Bank	Collins	42.5	0.024	0.104	2,512	121	100M-500M	45.0	12,597	161	-
First State Bank of Colfax	Colfax	42.5	0.022	0.263	1,592	52	<100M	48.0	6,044	72	-
The First National Bank of Manning	Manning	42.5	0.023	0.211	1,853	71	<100M	40.0	7,257	96	-
City State Bank	Central Cit	42.5	0.022	0.057	3,656	133	100M-500M	65.0	32,717	259	-
Freedom Security Bank	Coralville	42.5	0.023	0.183	1,703	82	<100M	48.0	8,173	107	-
Southeast National Bank	Davenport	42.5	0.021	0.101	3,135	121	100M-500M	63.0	21,125	209	-
Pinnacle Bank Sioux City	Sioux City	40.0	0.026	0.135	2,000	82	<100M	43.0	9,193	120	-
Bank Plus	Estherville	40.0	0.021	0.124	2,385	94	100M-500M	63.0	17,228	148	-
Security State Bank	Sutherland	40.0	0.019	0.172	1,817	120	<100M	50.0	9,387	165	-
The Watkins Savings Bank	Watkins	40.0	0.015	1.000	1,073	27	<100M	33.0	1,073	27	-
Home State Bank	Royal	40.0	0.021	1.000	988	26	<100M	33.0	988	26	-
Iowa State Bank	Des Moines	40.0	0.014	0.060	4,485	137	100M-500M	55.0	33,659	262	-
First National Bank	Davenport	40.0	0.032	0.093	1,988	56	<100M	60.0	15,649	119	0.046

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Trust & Savings Bank	Moville	40.0	0.012	1.000	1,477	46	100M-500M	33.0	1,477	46	-
Iowa State Savings Bank	Knoxville	40.0	0.022	0.124	2,574	96	100M-500M	58.0	16,108	151	0.005
Center Point Bank and Trust Company	Center Poin	40.0	0.030	0.277	989	42	<100M	40.0	3,260	61	-
Rolling Hills Bank & Trust	Atlantic	40.0	0.015	0.052	3,413	197	100M-500M	50.0	23,388	286	-
Valley Bank & Trust	Mapleton	40.0	0.017	1.000	1,273	28	<100M	33.0	1,273	28	-
Cedar Rapids Bank and Trust Company	Cedar Rapid	40.0	0.008	0.017	4,844	168	500M-1B	65.0	73,262	379	0.002
Patriot Bank	Brooklyn	37.5	0.023	0.184	1,305	57	<100M	40.0	5,893	80	-
First State Bank	Sioux Rapid	37.5	0.017	1.000	607	34	<100M	33.0	607	34	-
The Security National Bank of Sioux City,	Sioux City	37.5	0.007	0.046	5,533	145	500M-1B	50.0	41,257	328	-
MetaBank	Storm Lake	37.5	0.003	0.037	4,868	142	1B-10B	40.0	25,735	232	-
Fairfax State Savings Bank	Fairfax	37.5	0.016	0.134	2,350	88	100M-500M	53.0	14,984	144	-
Federation Bank	Washington	37.5	0.020	0.113	2,138	93	100M-500M	48.0	12,593	144	-
Buffalo Savings Bank	Buffalo	37.5	0.036	0.189	1,233	31	<100M	60.0	6,514	54	-
Community State Bank, National Associat	Ankeny	37.5	0.008	0.031	4,744	159	500M-1B	55.0	46,312	312	-
Liberty Bank, F.S.B.	West Des Mo	37.5	0.015	0.052	4,254	145	100M-500M	53.0	28,922	247	0.011
Farmers & Traders Savings Bank	Bancroft	37.5	0.019	0.267	1,084	59	<100M	43.0	4,062	73	0.003
First State Bank	Britt	37.5	0.016	0.208	1,592	60	<100M	18.0	3,652	76	-
East Dubuque Savings Bank	Dubuque	37.5	0.020	0.044	3,077	116	100M-500M	70.0	37,215	255	-
Community State Bank	Paton	35.0	0.012	0.485	492	44	<100M	25.0	938	49	-
VISIONBANK OF IOWA	Ames	35.0	0.010	0.023	3,828	145	100M-500M	68.0	54,288	317	0.001
Farmers Savings Bank	Victor	35.0	0.028	0.163	1,064	36	<100M	43.0	5,038	53	-
Farmers and Merchants Savings Bank	Iowa City	35.0	0.022	0.084	2,305	98	100M-500M	53.0	14,340	145	-
American Trust and Savings Bank	Lowden	35.0	0.019	0.303	715	32	<100M	30.0	2,263	38	-
First State Bank	Lynnville	35.0	0.017	0.178	1,795	71	100M-500M	43.0	8,699	111	-
Citizens Savings Bank	Hawkeye	35.0	0.014	1.000	399	36	<100M	33.0	399	36	-
State Savings Bank	West Des Mo	35.0	0.021	0.073	2,118	85	100M-500M	65.0	21,583	164	-
Chelsea Savings Bank	Belle Plain	35.0	0.016	0.174	1,906	79	100M-500M	28.0	6,564	104	-
State Central Bank	Keokuk	35.0	0.019	0.059	2,470	118	100M-500M	60.0	20,867	239	0.004
Mount Vernon Bank and Trust Company	Mount Verno	35.0	0.020	0.141	1,970	75	<100M	40.0	10,621	115	0.001
First State Bank	Hawarden	35.0	0.024	0.181	1,141	51	<100M	55.0	6,313	76	-
Clarke County State Bank	Osceola	32.5	0.018	0.095	1,939	84	100M-500M	45.0	13,165	127	-
Marion County State Bank	Pella	32.5	0.012	0.047	3,122	117	100M-500M	50.0	27,240	227	-
Pinnacle Bank	Marshalltow	32.5	0.013	0.155	2,121	74	100M-500M	43.0	11,856	113	-
State Bank of Schaller	Schaller	32.5	0.014	0.491	491	30	<100M	33.0	1,001	36	-
Treynor State Bank	Treynor	32.5	0.010	0.061	2,662	113	100M-500M	55.0	26,350	196	-
Walker State Bank	Walker	32.5	0.020	0.219	845	46	<100M	40.0	3,502	80	-

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Hardin County Savings Bank	Eldora	32.5	0.012	0.110	2,163	87	100M-500M	25.0	7,699	117	0.002
Ashton State Bank	Ashton	32.5	0.022	0.215	993	35	<100M	45.0	4,614	51	-
Security State Bank	Independenc	32.5	0.017	0.125	1,760	73	100M-500M	45.0	11,004	110	-
Premier Bank	Dubuque	32.5	0.012	0.028	2,934	106	100M-500M	65.0	43,256	267	-
Midwest Heritage Bank, FSB	West Des Mo	30.0	0.008	0.270	1,441	50	100M-500M	33.0	5,139	71	-
State Savings Bank	Rake	30.0	0.018	0.161	1,151	51	<100M	58.0	7,140	82	-
Citizens State Bank	Sheldon	30.0	0.015	0.135	1,852	80	100M-500M	63.0	13,713	120	0.002
The Citizens First National Bank of Storm	Storm Lake	30.0	0.011	0.103	2,320	92	100M-500M	35.0	12,664	149	0.003
Security State Bank	Radcliffe	30.0	0.021	0.148	1,154	42	<100M	35.0	5,946	63	-
Citizens Savings Bank	Anamosa	30.0	0.015	0.114	1,770	56	100M-500M	40.0	11,282	98	-
Exchange State Bank	Adair	30.0	0.021	0.244	856	36	<100M	43.0	3,515	52	0.004
First National Bank, Ames, Iowa	Ames	30.0	0.006	0.028	3,575	101	500M-1B	45.0	34,461	220	-
Cedar Valley Bank & Trust	La Porte Ci	30.0	0.021	0.130	1,258	53	<100M	48.0	7,532	95	-
Frontier Bank	Rock Rapids	30.0	0.015	0.073	2,430	89	100M-500M	65.0	25,901	173	-
Community Bank	Nevada	30.0	0.010	0.172	1,683	79	100M-500M	25.0	6,464	103	-
Peoples Savings Bank	Indianola	30.0	0.015	0.073	2,163	88	100M-500M	63.0	23,115	176	-
State Bank of Wapello	Wapello	27.5	0.012	0.282	461	25	<100M	18.0	1,093	28	-
City State Bank	Norwalk	27.5	0.010	0.054	2,710	100	100M-500M	58.0	30,162	197	-
Security State Bank	Waverly	27.5	0.009	0.289	665	44	<100M	35.0	2,303	69	-
Titonka Savings Bank	Titonka	27.5	0.006	0.210	1,024	59	100M-500M	30.0	4,094	83	0.002
The Exchange State Bank	Springville	27.5	0.017	0.231	778	14	<100M	30.0	2,916	24	-
Sloan State Bank	Sloan	27.5	0.013	0.251	642	31	<100M	28.0	2,559	43	-
Sibley State Bank	Sibley	27.5	0.014	0.176	1,172	54	<100M	23.0	4,349	68	-
Farmers Savings Bank	Marshalltow	27.5	0.015	0.086	1,626	85	100M-500M	43.0	12,111	135	-
Webster City Federal Savings Bank	Webster Cit	27.5	0.004	0.413	377	12	<100M	33.0	912	15	-
The Farmers State Bank	Marcus	27.5	0.013	0.193	929	41	<100M	30.0	4,138	55	-
American Bank and Trust Company, Natic	Davenport	27.5	0.008	0.028	3,015	102	100M-500M	58.0	41,195	260	0.002
American Savings Bank	Tripoli	25.0	0.017	0.175	908	29	<100M	48.0	5,196	45	-
Pocahontas State Bank	Pocahontas	25.0	0.011	0.139	1,060	43	<100M	30.0	5,853	61	-
The State Bank	Spirit Lake	25.0	0.013	0.183	955	45	<100M	38.0	4,875	61	-
Liberty Trust & Savings Bank	Durant	25.0	0.010	0.118	1,393	56	100M-500M	55.0	11,777	93	-
Lee County Bank & Trust, National Associ	Fort Madiso	22.5	0.012	0.057	1,731	68	100M-500M	38.0	13,516	142	0.001
Peoples Savings Bank	Elma	22.5	0.016	0.095	919	45	<100M	43.0	7,168	70	-
Cherokee State Bank	Cherokee	20.0	0.008	0.077	1,518	74	100M-500M	40.0	13,508	125	-
First Bank	West Des Mo	20.0	0.016	0.055	1,507	51	<100M	65.0	21,876	135	-
First Whitney Bank and Trust	Atlantic	20.0	0.009	0.051	1,648	63	100M-500M	38.0	14,551	124	-

Table 3B. Expanded. Micro Business Lending Institutions in Iowa Using Call Report Data, June 2013

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	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			(1,000)	Rank		(1,000)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
TruBank	Oskaloosa	17.5	0.011	0.074	1,111	38	100M-500M	50.0	12,587	68	-
Maxwell State Bank	Maxwell	17.5	0.005	0.120	156	10	<100M	20.0	1,060	14	-
Bankers Trust Company	Des Moines	17.5	0.001	0.001	1,778	52	1B-10B	48.0	63,589	240	-
Freedom Financial Bank	West Des Mo	17.5	0.010	0.020	1,661	53	100M-500M	55.0	27,208	139	-
United Bank & Trust National Association	Marshalltow	15.0	0.011	0.050	1,173	34	100M-500M	28.0	8,611	66	-
FIDELITY BANK	West Des Mo	12.5	0.008	0.061	470	13	<100M	40.0	6,707	38	-
Iowa State Bank	Remsen	12.5	0.006	0.063	748	29	100M-500M	13.0	4,266	50	-
Benton County State Bank	Blairstown	12.5	0.008	0.072	348	19	<100M	15.0	2,354	26	-
Bankers Trust Company	Cedar Rapid	12.5	0.003	0.005	1,146	30	100M-500M	45.0	38,630	138	-
Interstate Federal Savings and Loan Asso	Mcgregor	10.0	-	-	-	-	<100M	25.0	132	1	-
Independence Federal Bank For Savings	Independenc	10.0	-	-	-	-	<100M	10.0	-	-	-
Central State Bank	State Cente	10.0	0.003	0.015	647	24	100M-500M	25.0	11,033	62	-
Farmers Savings Bank	Frederika	10.0	0.003	0.038	137	8	<100M	15.0	2,055	11	-
ITS Bank	Johnston	10.0	-	-	-	-	<100M	10.0	-	-	-

¹TA = 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.