

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			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)
Northwoods State Bank	Mason City	97.5	0.323	1.000	47,342	571	100M-500M	100.0	47,342	571	0.001
The Libertyville Savings Bank	Fairfield	95.0	0.204	1.000	37,584	564	100M-500M	100.0	37,584	564	-
First Central State Bank	De Witt	92.5	0.294	0.991	78,524	882	100M-500M	87.5	18,131	617	-
De Witt Bank & Trust Co.	De Witt	92.5	0.309	1.000	36,792	303	100M-500M	62.5	5,155	186	-
FreedomBank	Elkader	90.0	0.153	1.000	33,703	575	100M-500M	82.5	8,965	458	-
Houghton State Bank	Red Oak	90.0	0.305	0.950	44,689	854	100M-500M	95.0	21,463	720	-
American State Bank	Osceola	90.0	0.208	1.000	25,168	421	100M-500M	100.0	25,168	421	0.001
Corydon State Bank	Corydon	90.0	0.236	1.000	17,589	540	<100M	100.0	17,589	540	0.003
First Trust and Savings Bank	Wheatland	87.5	0.183	1.000	22,086	370	100M-500M	97.5	22,086	370	-
Gateway State Bank	Clinton	87.5	0.251	0.938	29,896	553	100M-500M	75.0	6,068	389	-
Northwest Bank and Trust Company	Davenport	85.0	0.231	0.835	49,204	687	100M-500M	87.5	13,148	482	0.003
Farmers Trust and Savings Bank	Buffalo Center	82.5	0.131	1.000	22,635	449	100M-500M	100.0	22,635	449	-
Peoples State Bank	Albia	82.5	0.181	1.000	14,966	317	<100M	97.5	14,966	317	-
Premier Bank	Rock Valley	82.5	0.164	0.967	36,713	442	100M-500M	77.5	8,775	358	-
Iowa Falls State Bank	Iowa Falls	82.5	0.223	1.000	24,113	177	100M-500M	45.0	2,834	114	-
C US Bank	Cresco	82.5	0.169	0.831	58,940	833	100M-500M	97.5	38,483	744	0.001
Farmers State Bank	Algona	82.5	0.181	1.000	16,411	310	<100M	82.5	5,926	246	-
Pilot Grove Savings Bank	Pilot Grove	82.5	0.100	1.000	33,168	757	100M-500M	90.0	15,985	664	0.002
Heritage Bank, National Association	Holstein	80.0	0.210	0.804	28,750	375	100M-500M	72.5	6,402	265	-
Farmers State Bank	Marion	80.0	0.208	0.591	122,327	1,302	500M-1B	67.5	16,482	903	0.008
Citizens State Bank	Fort Dodge	80.0	0.193	0.939	23,170	336	100M-500M	75.0	5,893	245	-
St. Ansgar State Bank	Saint Ansgar	80.0	0.222	0.999	21,497	236	<100M	60.0	3,801	159	-
Farmers State Bank	Waterloo	80.0	0.210	0.668	72,841	652	100M-500M	70.0	11,386	406	-
The Shelby County State Bank	Harlan	80.0	0.118	1.000	26,920	524	100M-500M	100.0	26,920	524	-
Clear Lake Bank and Trust Company	Clear Lake	80.0	0.216	0.554	52,680	583	100M-500M	70.0	10,521	383	-
Peoples Trust & Savings Bank	Clive	77.5	0.115	1.000	29,811	344	100M-500M	97.5	29,811	344	0.001
Legacy Bank	Altoona	77.5	0.261	0.881	21,948	301	<100M	77.5	6,333	223	-
Carroll County State Bank	Carroll	77.5	0.155	0.731	50,691	554	100M-500M	67.5	8,721	349	-
Raccoon Valley Bank	Perry	77.5	0.198	0.748	35,693	494	100M-500M	87.5	14,145	392	0.002
Community National Bank	Waterloo	77.5	0.237	0.489	51,800	437	100M-500M	65.0	8,047	241	-
Liberty Bank, F.S.B.	West Des Moines	77.5	0.201	0.429	202,909	1,511	1B-10B	67.5	28,809	989	0.003
Farmers & Merchants Savings Bank	Manchester	77.5	0.248	0.491	79,015	532	100M-500M	50.0	5,782	221	0.008
Page County State Bank	Clarinda	77.5	0.204	1.000	16,823	217	<100M	95.0	16,823	217	-
Fort Madison Bank & Trust Co.	Fort Madison	77.5	0.244	0.821	35,624	238	100M-500M	55.0	4,875	144	-
MidWestOne Bank	Iowa City	77.5	0.160	0.573	260,044	2,532	1B-10B	70.0	44,595	1,652	-
Manufacturers Bank & Trust Company	Forest City	77.5	0.157	0.708	39,657	628	100M-500M	82.5	11,792	500	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Citizens First Bank	Clinton	77.5	0.295	0.694	40,483	346	100M-500M	67.5	7,279	210	0.004
Farmers Savings Bank & Trust	Traer	77.5	0.135	1.000	20,449	305	100M-500M	72.5	5,352	217	0.002
Northwest Bank	Spencer	77.5	0.186	0.558	153,799	1,620	500M-1B	75.0	32,228	1,049	-
Iowa State Bank	Wapello	77.5	0.184	1.000	14,585	182	<100M	62.5	3,602	125	-
Farmers Savings Bank	Fostoria	77.5	0.234	0.919	16,767	302	<100M	77.5	5,405	241	-
First National Bank	Waverly	77.5	0.184	0.626	50,665	469	100M-500M	57.5	7,004	277	0.001
Bridge Community Bank	Mount Vernon	77.5	0.177	1.000	10,957	285	<100M	77.5	4,038	247	-
Cedar Rapids Bank and Trust Company	Cedar Rapids	75.0	0.195	0.449	111,640	408	500M-1B	45.0	7,179	182	0.003
The State Bank of Toledo	Toledo	75.0	0.163	1.000	15,881	181	<100M	92.5	15,881	181	0.002
First Newton National Bank	Newton	75.0	0.241	0.868	18,106	280	<100M	67.5	3,867	222	-
Community Savings Bank	Edgewood	75.0	0.167	0.595	49,715	401	100M-500M	52.5	6,165	232	-
Northwestern Bank	Orange City	75.0	0.177	0.865	30,558	349	100M-500M	80.0	9,320	240	-
Pioneer Bank	Sergeant Bluff	75.0	0.215	0.749	27,553	300	100M-500M	62.5	4,851	199	0.002
Hedrick Savings Bank	Ottumwa	75.0	0.248	0.892	15,652	301	<100M	75.0	4,477	241	-
Two Rivers Bank & Trust	Burlington	75.0	0.165	0.444	111,990	660	500M-1B	52.5	10,472	318	-
Ohnward Bank & Trust	Cascade	75.0	0.165	0.787	29,763	394	100M-500M	80.0	8,310	302	-
Waukon State Bank	Waukon	75.0	0.252	0.889	28,336	222	100M-500M	50.0	3,640	123	-
Community Bank	Indianola	75.0	0.184	0.831	25,190	328	100M-500M	67.5	5,066	234	-
First State Bank	Webster City	75.0	0.155	0.724	40,284	608	100M-500M	85.0	12,970	468	-
First Security State Bank	Evansdale	75.0	0.219	0.796	17,546	309	<100M	75.0	5,407	246	-
State Central Bank	Keokuk	75.0	0.210	0.517	46,371	457	100M-500M	62.5	6,948	279	0.002
American Bank, National Association	Le Mars	75.0	0.153	0.771	34,512	409	100M-500M	70.0	7,334	285	-
Commercial Savings Bank	Carroll	75.0	0.255	0.829	27,870	261	100M-500M	60.0	4,658	153	-
Community First Bank	Keosauqua	75.0	0.103	1.000	14,687	544	100M-500M	100.0	14,687	544	0.003
Security Savings Bank	Eagle Grove	72.5	0.244	0.732	28,421	262	100M-500M	60.0	4,512	176	-
Hills Bank and Trust Company	Hills	72.5	0.136	0.586	264,583	2,908	1B-10B	67.5	44,630	1,918	0.004
Guthrie County State Bank	Panora	72.5	0.141	1.000	14,917	213	100M-500M	92.5	14,917	213	0.000
First Iowa State Bank	Albia	72.5	0.159	0.749	22,656	428	100M-500M	77.5	6,389	342	-
Decorah Bank & Trust Company	Decorah	72.5	0.146	0.596	49,464	527	100M-500M	65.0	9,352	339	-
Primebank	Le Mars	72.5	0.159	0.555	50,919	525	100M-500M	65.0	8,958	337	0.003
Fidelity Bank & Trust	Dubuque	72.5	0.156	0.517	68,864	1,024	100M-500M	65.0	11,776	522	-
Bank Iowa	West Des Moines	72.5	0.134	0.674	143,040	1,872	1B-10B	72.5	28,635	1,395	0.000
Leighton State Bank	Pella	72.5	0.170	0.862	17,316	339	100M-500M	85.0	7,166	284	-
Banklowa of Cedar Rapids	Cedar Rapids	72.5	0.149	0.446	65,152	746	100M-500M	62.5	11,198	529	-
Green Belt Bank & Trust	Iowa Falls	72.5	0.124	0.728	36,562	543	100M-500M	75.0	9,716	420	0.000
Citizens State Bank	Monticello	72.5	0.116	0.878	35,453	444	100M-500M	67.5	7,861	317	-
First National Bank	Greenfield	70.0	0.092	1.000	17,120	353	100M-500M	97.5	17,120	353	0.002

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Solon State Bank	Solon	70.0	0.249	0.754	20,380	274	<100M	70.0	4,645	207	-
Iowa State Bank	Algona	70.0	0.149	0.606	36,294	390	100M-500M	60.0	6,344	265	-
Montezuma State Bank	Montezuma	70.0	0.214	1.000	8,819	178	<100M	90.0	8,819	178	-
Central State Bank	Elkader	70.0	0.197	0.619	29,141	364	100M-500M	57.5	4,677	209	-
East Dubuque Savings Bank	Dubuque	70.0	0.219	0.538	36,998	278	100M-500M	37.5	3,514	127	0.004
Maquoketa State Bank	Maquoketa	70.0	0.134	0.680	38,821	484	100M-500M	65.0	7,531	343	-
Columbus Junction State Bank	Columbus Junctio	70.0	0.175	1.000	9,718	231	<100M	92.5	9,718	231	-
Lincoln Savings Bank	Cedar Falls	70.0	0.131	0.520	72,025	765	500M-1B	70.0	14,397	539	-
Earlham Savings Bank	West Des Moines	70.0	0.165	0.570	42,352	493	100M-500M	67.5	8,285	332	-
Charter Bank	Johnston	70.0	0.214	0.729	25,177	225	100M-500M	52.5	3,909	142	-
Frontier Savings Bank	Council Bluffs	70.0	0.295	1.000	9,771	142	<100M	87.5	9,771	142	-
Peoples Savings Bank	Indianola	70.0	0.195	0.800	27,151	193	100M-500M	25.0	1,860	94	-
Bellevue State Bank	Bellevue	70.0	0.141	1.000	10,820	206	<100M	90.0	10,820	206	-
Hiawatha Bank and Trust Company	Hiawatha	70.0	0.292	1.000	10,961	159	<100M	62.5	2,911	98	-
Farmers Trust & Savings Bank	Earling	70.0	0.180	0.860	14,825	273	<100M	75.0	4,722	216	-
The Garnavillo Savings Bank	Garnavillo	67.5	0.237	0.991	8,732	204	<100M	70.0	3,024	162	-
Citizens State Bank	Sheldon	67.5	0.144	1.000	14,330	126	<100M	32.5	1,914	85	0.003
Farmers State Bank	Northwood	67.5	0.137	0.812	19,043	314	100M-500M	77.5	6,123	240	-
Community Bank	Muscatine	67.5	0.125	0.706	29,440	515	100M-500M	80.0	9,565	403	-
Bank Midwest	Spirit Lake	67.5	0.117	0.559	77,970	11,141	500M-1B	75.0	21,552	4,839	0.001
Peoples Savings Bank	Wellsburg	67.5	0.106	1.000	10,095	252	<100M	92.5	10,095	252	-
Keokuk County State Bank	Sigourney	67.5	0.172	0.919	16,645	196	<100M	52.5	2,995	130	-
West Liberty State Bank	West Liberty	67.5	0.158	1.000	12,805	125	<100M	87.5	12,805	125	-
Crawford County Trust and Savings Bank	Denison	67.5	0.110	1.000	12,662	297	100M-500M	95.0	12,662	297	-
Fairfax State Savings Bank	Fairfax	67.5	0.143	0.948	20,586	224	100M-500M	62.5	4,874	159	0.000
Community State Bank	Spencer	67.5	0.174	0.730	22,088	335	100M-500M	67.5	5,470	247	0.001
Security Savings Bank	Larchwood	67.5	0.110	1.000	15,933	291	100M-500M	77.5	6,155	245	-
State Savings Bank	Creston	67.5	0.169	1.000	8,749	204	<100M	90.0	8,749	204	-
Community Bank	Alton	67.5	0.254	1.000	10,112	114	<100M	50.0	2,110	75	0.004
Farmers & Merchants Bank & Trust	Burlington	67.5	0.163	0.540	32,582	319	100M-500M	60.0	6,018	222	-
Viking State Bank & Trust	Decorah	67.5	0.193	0.819	20,838	209	100M-500M	47.5	3,232	125	-
Liberty National Bank	Sioux City	67.5	0.209	0.570	46,560	279	100M-500M	37.5	3,762	132	-
American Trust & Savings Bank	Dubuque	67.5	0.134	0.305	109,003	1,112	500M-1B	57.5	13,833	526	0.003
First Bank	West Des Moines	67.5	0.252	0.674	25,373	195	100M-500M	27.5	1,937	93	0.000
American Bank and Trust Company, National A	Davenport	65.0	0.129	0.307	65,373	388	500M-1B	37.5	4,594	155	0.002
Iowa State Bank	Hull	65.0	0.129	0.533	41,509	385	100M-500M	52.5	6,396	242	0.005
Bank Plus	Estherville	65.0	0.210	0.915	17,554	139	<100M	32.5	1,940	80	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First National Bank in Fairfield	Fairfield	65.0	0.176	0.575	21,385	329	100M-500M	72.5	6,600	240	-
Farmers Savings Bank	Marshalltown	65.0	0.153	0.781	17,864	251	100M-500M	60.0	3,748	183	-
Farmers Savings Bank	Wever	65.0	0.172	0.926	15,382	171	<100M	60.0	3,834	116	-
Mediapolis Savings Bank	Mediapolis	65.0	0.115	0.934	14,762	334	100M-500M	90.0	9,724	307	-
Security State Bank	Anamosa	65.0	0.147	0.827	18,141	260	100M-500M	55.0	3,538	186	-
Polk County Bank	Johnston	65.0	0.191	0.710	18,874	184	<100M	35.0	2,296	100	-
State Bank & Trust Co.	Nevada	65.0	0.145	0.800	21,423	244	100M-500M	62.5	4,673	186	-
First National Bank of Hampton	Hampton	65.0	0.119	0.913	14,173	410	100M-500M	82.5	5,641	365	-
Luana Savings Bank	Luana	65.0	0.079	0.810	32,841	528	100M-500M	65.0	7,072	408	-
The First National Bank in Creston	Creston	65.0	0.130	0.691	26,159	312	100M-500M	62.5	5,499	229	-
Iowa State Bank and Trust Company of Fairfield	Fairfield	65.0	0.222	0.647	17,642	216	<100M	60.0	4,122	148	-
Peoples Bank	Rock Valley	65.0	0.116	0.675	39,983	477	100M-500M	65.0	8,490	324	0.001
The Grundy National Bank of Grundy Center	Grundy Center	65.0	0.135	0.765	25,522	345	100M-500M	60.0	4,976	265	0.003
Washington State Bank	Washington	65.0	0.106	0.759	23,119	448	100M-500M	72.5	7,188	353	0.002
Farmers and Merchants Savings Bank	Waukon	65.0	0.086	1.000	10,992	315	100M-500M	92.5	10,992	315	-
Citizens Savings Bank	Marshalltown	62.5	0.163	1.000	8,350	141	<100M	57.5	2,223	99	-
Iowa Prairie Bank	Brunsville	62.5	0.146	1.000	9,209	154	<100M	52.5	2,000	114	-
Central Bank	Storm Lake	62.5	0.115	0.251	49,179	618	100M-500M	57.5	10,377	340	0.002
First National Bank	Sioux Center	62.5	0.135	0.475	34,156	355	100M-500M	47.5	5,401	208	-
Premier Bank	Dubuque	62.5	0.162	0.424	44,957	263	100M-500M	35.0	3,439	112	-
Quad City Bank and Trust Company	Bettendorf	62.5	0.098	0.316	101,281	672	1B-10B	50.0	10,497	336	0.010
State Bank of Bussey	Bussey	62.5	0.148	1.000	8,194	172	<100M	70.0	3,090	143	-
Iowa Savings Bank	Carroll	62.5	0.144	0.677	23,452	232	100M-500M	40.0	3,064	136	-
AMES COMMUNITY BANK	Ames	62.5	0.128	0.373	54,740	355	100M-500M	40.0	4,777	172	0.001
Midstates Bank, National Association	Council Bluffs	62.5	0.052	1.000	16,999	242	100M-500M	45.0	3,424	183	-
West Bank	West Des Moines	62.5	0.092	0.203	114,352	840	1B-10B	57.5	17,281	514	-
Iowa State Savings Bank	Knoxville	62.5	0.166	0.855	16,959	163	100M-500M	45.0	2,676	102	0.006
City State Bank	Central City	62.5	0.185	0.592	22,629	192	100M-500M	32.5	2,397	105	-
American State Bank	Sioux Center	62.5	0.110	0.356	57,373	540	500M-1B	57.5	10,634	344	0.003
State Savings Bank	West Des Moines	62.5	0.188	0.733	17,495	162	<100M	37.5	2,179	87	-
Rolling Hills Bank & Trust	Atlantic	62.5	0.152	0.448	30,312	326	100M-500M	47.5	3,919	225	-
First State Bank	Belmond	62.5	0.167	0.988	13,843	148	<100M	37.5	1,850	97	0.001
Wayland State Bank	Mount Pleasant	62.5	0.151	0.848	10,998	229	<100M	65.0	3,450	124	-
First American Bank	Fort Dodge	62.5	0.094	0.295	139,739	1,060	1B-10B	52.5	10,682	464	-
Farmers and Merchants State Bank	Winterset	62.5	0.103	0.971	16,549	291	100M-500M	70.0	5,394	230	-
Central State Bank	Muscatine	62.5	0.105	0.616	30,634	373	100M-500M	55.0	5,808	255	0.004
Home State Bank	Jefferson	62.5	0.166	0.528	24,933	233	100M-500M	40.0	2,774	149	0.000

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Westside State Bank	Westside	62.5	0.131	1.000	9,046	196	<100M	75.0	4,165	168	-
First Citizens National Bank	Mason City	62.5	0.086	0.435	84,898	1,382	500M-1B	67.5	21,404	1,060	-
First Security Bank and Trust Company	Charles City	60.0	0.099	0.517	42,249	517	100M-500M	60.0	8,723	361	0.002
Northeast Security Bank	Sumner	60.0	0.122	0.798	13,946	293	100M-500M	67.5	4,059	238	-
Security State Bank	New Hampton	60.0	0.095	0.905	16,579	331	100M-500M	80.0	6,680	279	-
First Trust and Savings Bank	Coralville	60.0	0.156	1.000	7,624	98	<100M	80.0	7,624	98	-
Community State Bank, National Association	Ankeny	60.0	0.100	0.319	54,543	379	500M-1B	40.0	5,132	195	-
United Bank of Iowa	Ida Grove	60.0	0.067	0.568	75,733	1,624	1B-10B	75.0	28,500	1,354	-
Heartland Bank	Somers	60.0	0.099	1.000	9,852	223	<100M	72.5	4,398	201	-
Security State Bank	Algona	60.0	0.184	0.704	14,449	161	<100M	50.0	2,732	106	-
Center Point Bank and Trust Company	Center Point	60.0	0.192	1.000	5,610	100	<100M	80.0	5,610	100	-
Iowa Trust and Savings Bank	Centerville	60.0	0.093	0.869	13,929	336	100M-500M	77.5	5,452	285	-
Iowa State Bank	Clarksville	60.0	0.103	0.889	21,713	229	100M-500M	50.0	3,986	149	0.001
Kingsley State Bank	Kingsley	60.0	0.102	1.000	13,665	178	100M-500M	92.5	13,665	178	-
Security State Bank	Hubbard	60.0	0.146	1.000	7,714	152	<100M	65.0	2,705	117	-
Success Bank	Bloomfield	60.0	0.129	0.886	14,426	207	100M-500M	65.0	4,196	160	0.002
Security Trust & Savings Bank	Storm Lake	60.0	0.083	1.000	12,247	192	100M-500M	42.5	2,170	154	-
Keystone Savings Bank	Marengo	57.5	0.138	0.953	10,250	128	<100M	50.0	2,281	89	0.000
New Albin Savings Bank	New Albin	57.5	0.065	1.000	12,237	195	100M-500M	52.5	3,365	158	-
South Story Bank & Trust	Slater	57.5	0.184	0.825	12,721	129	<100M	40.0	1,822	94	0.000
Freedom Financial Bank	West Des Moines	57.5	0.206	0.385	30,812	167	100M-500M	30.0	2,783	68	-
Sanborn Savings Bank	Sanborn	57.5	0.142	1.000	7,491	109	<100M	37.5	1,325	91	0.004
Iowa State Bank	Des Moines	57.5	0.108	0.434	31,737	314	100M-500M	45.0	5,027	174	-
Ackley State Bank	Ackley	57.5	0.137	0.933	16,236	148	100M-500M	42.5	2,723	95	-
First National Bank of Muscatine	Muscatine	57.5	0.119	0.386	35,497	349	100M-500M	57.5	7,991	208	0.003
Heritage Bank	Marion	57.5	0.202	1.000	6,850	72	<100M	47.5	1,539	49	0.003
The Home Trust & Savings Bank	Osage	57.5	0.101	0.792	19,697	266	100M-500M	60.0	5,209	202	-
West Chester Savings Bank	Washington	57.5	0.147	0.977	7,384	165	<100M	65.0	2,476	131	-
First State Bank	Manchester	57.5	0.142	0.659	20,528	183	100M-500M	55.0	4,618	126	0.009
Guaranty Bank and Trust Company	Cedar Rapids	57.5	0.124	0.506	30,281	299	100M-500M	40.0	4,047	148	-
Keokuk Savings Bank and Trust Company	Keokuk	57.5	0.169	0.747	18,450	148	100M-500M	35.0	2,316	90	-
Freedom Security Bank	Coralville	57.5	0.124	0.917	10,078	170	<100M	47.5	2,235	125	-
Exchange State Bank	Collins	57.5	0.187	0.599	17,226	168	<100M	40.0	2,431	123	-
Blue Grass Savings Bank	Blue Grass	57.5	0.102	0.918	17,861	157	100M-500M	37.5	2,629	112	-
Atkins Savings Bank & Trust	Atkins	57.5	0.103	1.000	6,637	194	<100M	77.5	3,569	180	-
Southeast National Bank	Davenport	57.5	0.136	0.797	18,133	169	100M-500M	42.5	3,284	96	-
Security State Bank	Sutherland	57.5	0.139	0.880	10,717	163	<100M	60.0	3,096	130	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Dubuque Bank and Trust Company	Dubuque	57.5	0.069	0.220	89,220	775	1B-10B	52.5	8,609	394	-
Union State Bank	Winterset	57.5	0.148	0.995	10,918	132	<100M	37.5	1,783	86	-
Citizens State Bank	Wyoming	57.5	0.113	1.000	9,936	131	<100M	87.5	9,936	131	0.002
Security State Bank	Independence	57.5	0.157	0.869	13,830	129	<100M	37.5	1,977	88	-
Community Bank of Oelwein	Oelwein	57.5	0.094	1.000	7,025	293	<100M	92.5	7,025	293	-
Farmers Trust and Savings Bank	Spencer	57.5	0.120	0.518	34,854	289	100M-500M	42.5	3,828	179	0.005
Iowa State Bank	Sac City	55.0	0.127	0.845	14,028	139	100M-500M	40.0	2,581	104	-
First National Bank	Davenport	55.0	0.204	0.766	14,240	108	<100M	27.5	1,641	50	-
United Bank and Trust Company	Hampton	55.0	0.070	1.000	8,813	207	100M-500M	67.5	4,043	190	-
Farmers Savings Bank	Colesburg	55.0	0.099	0.673	14,126	415	100M-500M	80.0	6,565	370	-
Grinnell State Bank	Grinnell	55.0	0.155	0.380	26,622	207	100M-500M	35.0	3,019	113	0.001
First State Bank	Stuart	55.0	0.132	0.809	13,139	206	<100M	70.0	4,984	162	-
First Whitney Bank and Trust	Atlantic	55.0	0.131	0.693	20,665	160	100M-500M	30.0	2,345	86	-
Audubon State Bank	Audubon	55.0	0.154	0.776	13,235	155	<100M	37.5	1,991	107	-
Tri-Valley Bank	Randolph	55.0	0.145	0.905	9,394	169	<100M	70.0	3,503	134	-
Defiance State Bank	Defiance	55.0	0.168	1.000	4,291	101	<100M	75.0	4,291	101	-
FARMERS TRUST & SAVINGS BANK	Williamsburg	55.0	0.078	0.917	10,753	295	100M-500M	50.0	2,636	155	-
Marion County State Bank	Pella	55.0	0.134	0.539	30,751	227	100M-500M	32.5	3,027	114	0.000
Security Savings Bank	Gowrie	55.0	0.095	1.000	9,290	175	<100M	62.5	3,249	145	-
Iowa State Savings Bank	Creston	52.5	0.062	0.929	12,075	253	100M-500M	57.5	3,972	202	0.001
Community State Bank	Tipton	52.5	0.125	0.738	12,383	216	<100M	57.5	3,229	174	-
Peoples Savings Bank	Crawfordsville	52.5	0.143	1.000	4,267	85	<100M	70.0	4,267	85	-
Mount Vernon Bank and Trust Company	Mount Vernon	52.5	0.131	0.852	12,259	119	<100M	27.5	1,522	73	0.001
State Savings Bank	Rake	52.5	0.126	1.000	6,620	85	<100M	50.0	1,906	63	-
Victor State Bank	Victor	52.5	0.168	0.881	6,699	142	<100M	62.5	2,430	113	-
Templeton Savings Bank	Templeton	52.5	0.110	0.838	10,056	185	<100M	57.5	2,811	134	-
Pinnacle Bank Sioux City	Sioux City	52.5	0.150	0.783	9,613	180	<100M	62.5	2,916	141	-
Glenwood State Bank	Glenwood	52.5	0.055	1.000	7,986	199	100M-500M	85.0	7,986	199	0.000
Boone Bank & Trust Co.	Boone	52.5	0.114	0.902	13,016	153	100M-500M	47.5	2,967	102	-
Walcott Trust and Savings Bank	Walcott	52.5	0.169	0.613	15,883	129	<100M	40.0	2,733	71	-
Buffalo Savings Bank	Buffalo	52.5	0.196	0.992	7,177	66	<100M	37.5	1,386	40	-
Kerndt Brothers Savings Bank	Lansing	52.5	0.085	0.731	18,712	285	100M-500M	62.5	5,510	211	-
Denver Savings Bank	Denver	52.5	0.086	1.000	9,932	146	100M-500M	52.5	2,918	110	-
NorthStar Bank	Estherville	50.0	0.122	0.729	10,112	173	<100M	62.5	3,487	140	-
Cedar Valley Bank & Trust	La Porte City	50.0	0.180	0.792	7,193	109	<100M	40.0	1,424	68	-
Iowa Trust & Savings Bank	Emmetsburg	50.0	0.087	0.894	13,320	226	100M-500M	65.0	4,508	175	-
First State Bank	Nashua	50.0	0.120	0.974	5,310	141	<100M	65.0	2,491	117	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Valley Bank & Trust	Cherokee	50.0	0.177	0.815	5,330	128	<100M	47.5	1,212	112	-
First State Bank	Sumner	50.0	0.082	1.000	8,373	139	100M-500M	50.0	2,455	113	-
West Iowa Bank	West Bend	50.0	0.103	0.887	9,270	154	<100M	50.0	2,489	127	-
The Clinton National Bank	Clinton	50.0	0.081	0.355	28,706	340	100M-500M	47.5	4,924	218	0.002
Clarke County State Bank	Osceola	50.0	0.130	0.614	14,504	174	100M-500M	42.5	2,688	123	-
United Community Bank	Milford	50.0	0.109	0.406	19,356	299	100M-500M	60.0	5,458	231	-
Readlyn Savings Bank	Readlyn	50.0	0.101	1.000	5,596	127	<100M	67.5	2,825	115	-
Cherokee State Bank	Cherokee	50.0	0.100	0.873	17,271	134	100M-500M	27.5	2,029	77	-
Savings Bank	Primghar	50.0	0.090	0.678	10,551	258	100M-500M	70.0	4,168	226	-
Rolfe State Bank	Rolfe	50.0	0.117	1.000	4,733	88	<100M	47.5	1,424	69	0.002
Danville State Savings Bank	New London	50.0	0.049	1.000	5,475	227	100M-500M	82.5	5,475	227	0.001
Bankers Trust Company	Des Moines	50.0	0.025	0.058	62,179	316	1B-10B	22.5	2,567	78	0.001
Melvin Savings Bank	Melvin	50.0	0.089	1.000	4,941	178	<100M	85.0	4,941	178	0.002
Security State Bank	Guttenberg	47.5	0.095	0.850	8,649	171	<100M	70.0	4,356	142	-
The Security National Bank of Sioux City, Iowa	Sioux City	47.5	0.054	0.305	38,900	276	500M-1B	37.5	4,525	138	-
Farmers State Bank	Lake View	47.5	0.105	1.000	2,935	137	<100M	75.0	2,935	137	-
Laurens State Bank	Laurens	47.5	0.095	1.000	5,871	107	<100M	82.5	5,871	107	-
First State Bank	Lynnvile	47.5	0.108	0.844	10,563	103	<100M	30.0	1,850	60	-
FIDELITY BANK	West Des Moines	47.5	0.169	0.889	8,683	42	<100M	15.0	697	15	-
Farmers and Merchants Savings Bank	Iowa City	47.5	0.129	0.610	14,852	132	100M-500M	27.5	1,869	88	-
Bankers Trust Company	Cedar Rapids	47.5	0.089	0.169	35,003	196	100M-500M	15.0	1,483	53	0.002
Treynor State Bank	Treynor	47.5	0.099	0.637	21,152	176	100M-500M	30.0	2,162	110	0.001
Landmands Bank	Audubon	47.5	0.085	1.000	5,146	119	<100M	77.5	5,146	119	-
White State Bank	South English	45.0	0.102	1.000	3,251	119	<100M	50.0	1,103	103	-
State Bank of Ledyard	Ledyard	45.0	0.100	1.000	3,817	87	<100M	47.5	1,333	76	-
Peoples Savings Bank	Elma	45.0	0.151	0.709	9,085	89	<100M	27.5	1,471	61	-
First National Bank Midwest	Oskaloosa	45.0	0.106	0.815	10,475	106	<100M	32.5	1,881	70	0.000
Lee County Bank & Trust, National Association	Fort Madison	45.0	0.107	0.374	18,127	166	100M-500M	22.5	2,005	81	0.001
Malvern Trust & Savings Bank	Malvern	45.0	0.085	1.000	4,907	92	<100M	50.0	1,735	70	-
The State Bank	Spirit Lake	45.0	0.093	1.000	5,669	70	<100M	37.5	1,475	50	-
City State Bank	Norwalk	45.0	0.094	0.459	21,954	177	100M-500M	25.0	2,376	96	-
First National Bank, Ames, Iowa	Ames	45.0	0.066	0.318	35,080	226	500M-1B	32.5	3,896	110	-
Maynard Savings Bank	Maynard	45.0	0.089	1.000	4,158	142	<100M	75.0	4,158	142	0.001
Security State Bank	Radcliffe	42.5	0.092	1.000	5,617	66	<100M	22.5	876	46	-
Patriot Bank	Brooklyn	42.5	0.128	0.719	7,670	88	<100M	17.5	961	57	-
MetaBank	Storm Lake	42.5	0.028	0.162	30,429	267	1B-10B	37.5	4,637	155	0.000
First State Bank of Colfax	Colfax	42.5	0.080	1.000	5,363	82	<100M	72.5	5,363	82	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Peoples Savings Bank	Montezuma	42.5	0.106	0.980	3,447	93	<100M	60.0	1,800	83	-
Federation Bank	Washington	42.5	0.120	0.659	12,757	142	100M-500M	32.5	1,966	95	-
Monroe State Bank	Monroe	42.5	0.121	0.843	2,786	87	<100M	55.0	1,464	78	-
Community Bank	Nevada	42.5	0.064	1.000	8,554	103	100M-500M	30.0	1,560	70	-
The First Trust & Savings Bank	Marcus	42.5	0.095	1.000	4,388	78	<100M	72.5	4,388	78	-
Farmers Savings Bank	Victor	40.0	0.149	0.804	5,048	53	<100M	37.5	1,186	38	-
Manson State Bank	Manson	40.0	0.094	1.000	3,448	66	<100M	37.5	993	52	-
First State Bank	Ida Grove	40.0	0.071	0.663	9,002	194	100M-500M	62.5	4,334	166	0.000
First State Bank	Hawarden	40.0	0.135	0.837	6,189	77	<100M	37.5	1,432	49	-
The First National Bank of Farragut	Shenandoah	40.0	0.103	0.928	3,675	81	<100M	50.0	1,290	70	-
The First National Bank of Manning	Manning	40.0	0.075	0.998	6,651	96	<100M	45.0	2,069	77	-
The First National Bank of Primghar	Primghar	40.0	0.115	1.000	3,376	50	<100M	42.5	1,045	41	-
State Bank	Spencer	40.0	0.114	0.641	6,980	157	<100M	65.0	2,964	137	-
Exchange State Bank	Adair	40.0	0.098	0.869	4,874	83	<100M	37.5	1,413	61	0.003
Linn County State Bank	Coggon	37.5	0.166	0.636	4,258	75	<100M	50.0	1,670	56	-
Pinnacle Bank	Marshalltown	37.5	0.094	0.718	8,645	108	<100M	32.5	1,814	71	-
Swisher Trust & Savings Bank	Swisher	37.5	0.072	1.000	3,141	63	<100M	37.5	1,028	51	-
The First National Bank of Rembrandt	Rembrandt	37.5	0.080	1.000	3,797	72	<100M	42.5	1,410	59	-
The Citizens First National Bank of Storm Lake	Storm Lake	37.5	0.062	0.627	12,730	169	100M-500M	40.0	2,814	117	0.004
Citizens Savings Bank	Spillville	37.5	0.076	0.896	5,077	105	<100M	52.5	2,025	83	-
Breda Savings Bank	Breda	37.5	0.074	1.000	2,860	56	<100M	62.5	2,860	56	-
Union State Bank	Greenfield	37.5	0.060	0.967	3,731	149	<100M	52.5	1,587	136	-
The City National Bank of Shenandoah	Shenandoah	37.5	0.066	0.884	4,738	115	<100M	52.5	2,114	100	-
Farmers & Traders Savings Bank	Bancroft	37.5	0.084	0.964	4,562	76	<100M	37.5	1,203	64	0.004
Hampton State Bank	Hampton	37.5	0.080	0.925	5,620	73	<100M	40.0	1,548	59	0.002
First Federal Savings Bank of Iowa	Fort Dodge	37.5	0.048	0.337	21,394	159	100M-500M	25.0	2,370	99	-
Farmers and Merchants State Bank of Neola, I	Neola	37.5	0.051	1.000	2,884	87	<100M	65.0	2,884	87	-
Pleasantville State Bank	Pleasantville	35.0	0.068	1.000	2,578	78	<100M	62.5	2,578	78	0.002
Citizens Savings Bank	Anamosa	35.0	0.085	0.753	9,357	89	100M-500M	22.5	1,429	54	-
The First National Bank of West Union	West Union	35.0	0.078	0.566	8,272	164	100M-500M	47.5	2,474	133	0.003
Ashton State Bank	Ashton	35.0	0.114	0.907	4,154	54	<100M	35.0	1,049	39	0.000
Central State Bank	State Center	35.0	0.100	0.303	16,327	86	100M-500M	10.0	1,021	39	-
Farmers State Bank	Yale	35.0	0.074	0.932	3,135	79	<100M	47.5	1,434	66	-
Rowley Savings Bank	Rowley	35.0	0.085	0.999	1,188	59	<100M	55.0	1,188	59	-
State Bank of Brooks	Corning	32.5	0.070	0.999	965	41	<100M	50.0	965	41	-
Pocahontas State Bank	Pocahontas	32.5	0.071	0.814	5,849	74	<100M	27.5	1,354	55	-
Citizens Bank	Sac City	32.5	0.062	1.000	2,586	43	<100M	60.0	2,586	43	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Emmet County State Bank	Estherville	32.5	0.048	1.000	3,638	62	<100M	32.5	1,061	46	-
Okey-Vernon First National Bank	Corning	32.5	0.031	0.999	1,761	86	<100M	55.0	1,761	86	-
First State Bank	Britt	32.5	0.072	0.686	5,985	89	<100M	37.5	1,925	61	-
Palo Savings Bank	Palo	32.5	0.062	0.999	1,927	57	<100M	57.5	1,927	57	-
Blencoe State Bank	Blencoe	32.5	0.056	0.999	1,819	59	<100M	57.5	1,819	59	-
South Ottumwa Savings Bank	Ottumwa	30.0	0.047	0.531	11,669	133	100M-500M	25.0	1,954	105	-
Community Bank	Dunlap	30.0	0.048	0.821	4,178	110	<100M	52.5	2,209	99	-
Liberty Trust & Savings Bank	Durant	30.0	0.061	0.670	7,667	92	100M-500M	20.0	1,254	60	-
Titonka Savings Bank	Titonka	30.0	0.032	0.779	4,781	96	100M-500M	30.0	1,317	72	0.002
The First National Bank of Logan	Logan	30.0	0.059	0.999	1,568	31	<100M	32.5	544	24	-
Farmers Savings Bank	Keota	30.0	0.031	1.000	2,450	48	<100M	52.5	2,450	48	-
Frontier Bank	Rock Rapids	30.0	0.068	0.216	10,476	152	100M-500M	37.5	2,784	106	-
Home State Bank	Royal	30.0	0.024	0.999	940	78	<100M	42.5	940	78	-
American Savings Bank	Tripoli	30.0	0.072	0.818	3,600	55	<100M	27.5	979	40	-
First Community Bank	Newell	30.0	0.019	0.999	1,131	65	<100M	42.5	1,131	65	-
Security State Bank	Waverly	30.0	0.027	1.000	2,006	65	<100M	37.5	1,236	57	-
Union State Bank	Rockwell City	30.0	0.093	0.837	3,485	33	<100M	20.0	612	21	-
First State Bank	Sioux Rapids	27.5	0.030	0.999	934	33	<100M	40.0	934	33	-
Sloan State Bank	Sloan	27.5	0.047	1.000	2,171	38	<100M	55.0	2,171	38	-
The Watkins Savings Bank	Watkins	27.5	0.020	0.999	1,275	32	<100M	37.5	1,275	32	-
Hartwick State Bank	Hartwick	27.5	0.032	0.999	784	31	<100M	42.5	784	31	-
Farmers Savings Bank	Remsen	27.5	0.065	0.642	8,976	56	100M-500M	12.5	928	30	-
Peoples State Bank	Winfield	27.5	0.068	0.968	1,781	51	<100M	50.0	1,080	48	-
Randall-Story State Bank	Story City	27.5	0.052	0.775	4,473	79	<100M	40.0	1,585	62	-
Valley Bank & Trust	Mapleton	27.5	0.020	0.999	1,378	38	<100M	37.5	1,378	38	-
First Trust & Savings Bank	Moville	27.5	0.012	0.999	1,324	49	100M-500M	35.0	1,324	49	-
Webster City Federal Savings Bank	Webster City	27.5	0.018	0.999	1,722	19	<100M	40.0	1,722	19	-
United Bank & Trust National Association	Marshalltown	27.5	0.087	0.436	9,414	65	100M-500M	12.5	1,220	34	-
Citizens Savings Bank	Hawkeye	27.5	0.031	0.999	829	40	<100M	42.5	829	40	-
Sibley State Bank	Sibley	27.5	0.054	0.695	4,058	83	<100M	32.5	1,248	69	-
Maxwell State Bank	Maxwell	27.5	0.052	0.995	1,265	13	<100M	27.5	354	10	-
Chelsea Savings Bank	Belle Plaine	27.5	0.066	0.594	6,826	104	100M-500M	35.0	1,929	78	-
Peoples Trust and Savings Bank	Riverside	27.5	0.038	0.999	941	15	<100M	45.0	941	15	-
Community State Bank	Paton	27.5	0.040	0.976	1,480	55	<100M	32.5	493	51	-
State Bank of Schaller	Schaller	27.5	0.048	0.999	1,297	44	<100M	37.5	662	40	-
The Farmers State Bank	Marcus	25.0	0.062	0.839	3,976	54	<100M	25.0	860	42	-
Farmers and Traders Savings Bank	Douds	25.0	0.023	0.997	397	29	<100M	37.5	397	29	-

Table 3A Expanded. Small Business Lending Institutions in Iowa Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			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)	(10)
Dysart State Bank	Dysart	25.0	0.047	0.998	560	24	<100M	47.5	560	24	-
Page County Federal Savings Association	Clarinda	22.5	0.049	0.733	1,953	58	<100M	52.5	1,570	56	-
Interstate Federal Savings and Loan Association	Mcgregor	22.5	0.018	0.882	157	3	<100M	12.5	13	1	-
Panora State Bank	Panora	22.5	0.060	0.606	3,572	64	<100M	22.5	773	46	-
First State Bank of Mapleton	Mapleton	22.5	0.076	0.623	3,610	41	<100M	52.5	2,104	29	-
Hardin County Savings Bank	Eldora	22.5	0.045	0.325	6,469	115	100M-500M	30.0	1,808	88	0.002
State Bank & Trust Company	Waverly	22.5	0.041	0.527	5,976	87	100M-500M	32.5	1,865	63	-
American Trust and Savings Bank	Lowden	17.5	0.047	0.702	1,483	30	<100M	20.0	390	24	-
Farmers Savings Bank	Walford	17.5	0.068	0.545	3,048	30	<100M	17.5	614	17	0.002
Walker State Bank	Walker	15.0	0.044	0.587	1,787	28	<100M	17.5	490	22	-
Elgin State Bank	Elgin	15.0	0.062	0.417	1,394	66	<100M	40.0	800	61	-
Midwest Heritage Bank, FSB	West Des Moines	15.0	0.020	0.236	3,071	63	100M-500M	17.5	1,090	46	-
First Federal Savings Bank of Creston, F.S.B.	Creston	15.0	0.059	0.193	3,953	36	<100M	10.0	592	24	-
State Bank of Wapello	Wapello	12.5	0.039	0.570	1,343	41	<100M	22.5	467	36	-
ITS Bank	Johnston	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Benton County State Bank	Blairstown	10.0	0.047	0.415	1,910	21	<100M	12.5	281	16	-
Farmers Savings Bank	Frederika	10.0	0.023	0.299	976	23	<100M	12.5	279	18	-
Principal Bank	Des Moines	10.0	0.000	0.000	184	2	1B-10B	10.0	49	1	-
Independence Federal Bank For Savings	Independence	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
The Exchange State Bank	Springville	10.0	0.019	0.297	721	6	<100M	10.0	46	4	-

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