

MINNESOTA BANK PERFORMANCE: FIRST QUARTER

Loan problems continue to eat away at profits among 429 banks and thrifts in Minnsota. One out of six lost money in the first quarter ended March 31.

(dollars in thousands; figures in parentheses are negative)			Bank equity capital	Noncurrent loans and leases	Net income	Net chargeoffs to loans	Loss allowance to loans	Tier 1 risk-based capital ratio	Noncurrent loans to total loans
Name	city	Assets							
Mainstreet Bank	Forest Lake	\$505,523	\$12,582	\$74,606	(\$6,595)	1.3%	4.7%	4.1	26.9%
Inter Savings Bank	Maple Grove	836,362	46,564	32,352	(4,356)	1.5	1.7	7.5	5.2
Horizon Bank	Pine City	84,763	1,082	8,531	(3,757)	14.1	4.2	1.5	12.6
Profnum Financial Inc.	Truman	331,104	28,549	11,830	(2,616)	0.4	2.5	9.1	4.7
Home Federal Savings Bank	Rochester	1,112,356	104,972	42,155	(2,456)	2.7	1.1	11.5	4.7
Community Security Bank	New Prague	118,457	9,921	6,782	(2,414)	1.6	4.2	9.6	6.5
BankCherokee	Saint Paul	238,024	18,878	17,343	(2,054)	4.4	3.7	9.6	11.4
Community National Bank	Lino Lakes	56,077	7,171	6,994	(1,875)	6.1	5.2	16.5	23.4
Brickwell Community Bank	Woodbury	81,533	3,832	10,548	(1,330)	0.6	8.0	2.5	14.8
Riverview Community Bank	Otsego	127,337	4,846	10,836	(1,067)	1.5	3.8	4.5	11.9
Americana Community Bank	Sleepy Eye	185,439	12,014	3,893	(971)	0.5	2.3	7.1	2.7
State Bank of Delano	Delano	103,388	8,073	7,873	(891)	10.1	2.7	9.1	11.2
American Bank of St. Paul	Saint Paul	654,700	63,356	23,207	(861)	1.0	2.8	9.0	4.5
Community Bank Plymouth	Plymouth	67,065	5,232	2,767	(827)	4.1	2.3	7.9	4.5
Minnstar Bank National Association	Lake Crystal	103,281	8,649	3,770	(824)	1.4	1.8	10.3	4.6
Landmark Community Bank	Isanti	104,561	9,440	4,028	(722)	2.6	1.7	11.7	4.8
Private Bank Minnesota	Minneapolis	156,603	17,567	2,442	(698)	5.2	1.4	10.5	1.7
Access Bank	Champlin	38,150	2,658	1,390	(679)	2.3	4.7	8.5	4.6
The First National Bank of Elk River	Elk River	416,751	49,166	15,185	(644)	0.4	2.1	13.6	6.9
Marshall Bank, National Association	Hallock	65,828	7,417	3,519	(526)	21.8	2.6	9.9	7.8
Jennings State Bank	Spring Grove	56,869	2,539	3,606	(511)	2.8	4.0	4.4	10.9
Security State Bank of Hibbing	Hibbing	103,807	8,827	6,574	(499)	5.3	3.6	11.9	9.8
Lake Community Bank	Long Lake	163,841	14,695	9,969	(398)	1.7	2.6	12.1	9.6
Premier Bank Minnesota	Farmington	203,347	15,484	13,051	(388)	0.2	2.7	9.3	8.7
Rosemount National Bank	Rosemount	43,763	4,990	2,508	(349)	3.1	1.8	14.6	10.4
Patriot Bank Minnesota	Wyoming	137,562	17,334	2,008	(347)	2.6	1.0	13.7	1.8
1st American State Bank of Minnesota	Hancock	23,559	1,439	3,750	(323)	4.8	10.6	8.9	24.4
St. Stephen State Bank	Saint Stephen	29,494	1,659	910	(323)	2.2	2.9	7.0	3.9
First Resource Bank	Savage	23,760	1,998	1,463	(317)	2.7	3.0	9.6	7.8
Minnesota Bank & Trust	Edina	30,588	14,871	-	(291)	0.0	1.3	76.6	0.0
State Bank of Cokato	Cokato	62,994	5,043	4,763	(251)	0.1	2.3	9.3	8.7
Olmsted National Bank	Rochester	60,289	8,842	1,711	(249)	0.3	2.9	12.5	3.6
First Western Bank & Trust	Eden Prairie	36,448	9,731	1,642	(241)	0.2	2.5	29.0	5.5
Boundary Waters Bank	Ely	143,712	16,348	8,252	(208)	1.0	1.8	12.4	6.9
Bankwest	Rockford	112,977	9,514	4,816	(207)	2.4	2.5	9.0	4.9
Community Bank, Austin	Austin	54,765	4,173	1,479	(207)	0.0	1.4	9.4	4.7
First National Bank of the Lakes	Navarre	57,961	5,380	1,046	(195)	2.6	1.3	13.3	3.4
First Security Bank - Canby	Canby	32,710	3,938	14	(190)	10.7	1.7	12.6	0.1
Security State Bank of Lewiston	Lewiston	73,122	7,949	2,932	(189)	10.9	1.6	13.6	5.9
Maple Bank	Champlin	59,408	5,823	3,070	(182)	0.2	2.7	12.9	7.4
State Bank of Park Rapids	Park Rapids	104,227	9,098	3,282	(176)	1.8	2.5	11.6	5.3
Prime Security Bank	Karlstad	98,677	8,847	5,506	(151)	7.7	0.8	10.4	6.6
Minnwest Bank Metro	Eagan	303,349	28,712	16,661	(150)	0.7	1.1	9.7	6.6
First Security Bank - Evansville	Evansville	29,701	5,139	309	(147)	9.6	2.9	14.7	2.2
EastBank	Minneapolis	21,464	2,674	1,003	(145)	0.6	2.8	15.8	6.7
Community Resource Bank	Northfield	239,037	24,973	5,911	(125)	0.2	1.4	10.2	3.2
Prosperan Bank	Oakdale	208,305	14,008	14,358	(121)	2.0	1.4	9.2	8.5
Eagle Community Bank	Maple Grove	33,773	2,702	2,877	(105)	0.0	1.6	9.9	11.0
Pine Island Bank	Pine Island	57,827	6,666	510	(103)	0.8	1.4	11.7	1.7
State Bank of Aurora	Aurora	31,783	2,187	3,502	(98)	1.9	3.7	9.2	13.7
Canton State Bank	Canton	26,750	2,271	625	(89)	4.0	1.7	11.3	3.4
First Farmers & Merchants State Bank	Grand Meadow	33,538	5,125	1,318	(88)	0.3	1.6	18.6	5.7
Pioneer Bank	Mapleton	244,162	26,619	4,296	(81)	3.3	1.0	11.1	2.1
VisionBank	Saint Louis Park	34,796	4,721	1,488	(63)	0.0	1.7	14.1	4.9
Northwestern Bank	Dilworth	131,030	11,394	2,364	(59)	0.5	1.2	10.8	2.4
Lake Country Community Bank	Morristown	41,259	3,081	1,830	(58)	-0.3	2.3	9.7	5.7
Jackson Federal Savings and Loan	Jackson	27,919	6,037	45	(56)	0.0	0.9	44.0	0.3
CenBank	Buffalo Lake	39,856	2,817	-	(53)	1.6	1.0	12.1	0.0
United Southwest Bank	Cottonwood	39,840	3,407	713	(47)	0.0	1.8	13.9	4.1
State Bank of Hamburg	Hamburg	18,652	1,532	361	(37)	-0.1	3.4	13.0	3.7
Peoples State Bank of Madison Lake	Madison Lake	24,197	3,208	333	(32)	0.0	1.2	13.5	2.3
Reliance Bank	Faribault	60,272	8,685	-	(25)	0.0	1.1	17.8	0.0
Capital Bank	St. Paul	39,971	3,430	93	(23)	4.5	2.5	13.3	0.5
1st Regents Bank	Andover	82,958	10,028	8,225	(22)	0.0	2.1	13.1	11.3
The First National Bank of Buhl	Buhl	25,239	2,444	441	(20)	0.3	1.1	10.7	2.0
Northern Star Bank	Mankato	51,176	4,327	1,282	(19)	0.7	0.7	10.5	3.0
First State Bank of Kiester	Kiester	19,647	1,732	786	(16)	0.0	1.7	13.1	6.3
Stonebridge Bank	Minneapolis	60,206	6,878	-	(12)	0.0	1.0	10.8	0.0
Citizens State Bank of Tyler	Tyler	17,539	1,685	106	(10)	0.3	2.1	20.3	1.8
Citizens State Bank of Kelliher	Kelliher	14,948	1,524	378	(8)	1.7	1.2	14.9	3.4
The First National Bank in Wadena	Wadena	50,415	3,930	1,459	(8)	0.0	1.0	12.3	4.3
Park State Bank	Duluth	32,455	2,236	1,520	(7)	0.0	1.3	9.1	5.5
First Security Bank-Hendricks	Hendricks	19,133	1,779	144	(3)	3.3	2.1	11.5	1.3
First State Bank of Swanville	Swanville	24,243	3,219	228	(2)	0.0	1.7	16.4	1.2
The Gary State Bank	Gary	9,176	1,194	39	(1)	0.4	3.0	20.0	0.6
Blaine State Bank	Blaine	29,135	6,284	1,239	-	0.0	1.2	13.4	6.1
Kent State Bank	Kent	7,383	788	13	-	0.0	1.0	21.4	0.4
First Financial Bank	Twin Valley	15,768	1,819	173	4	1.4	2.3	25.3	3.1
American Investors Bank and Mortgage	Eden Prairie	66,952	4,494	535	5	1.0	0.5	10.0	1.1
Financial Security Bank	Kerkhoven	29,478	4,979	648	6	0.0	1.2	21.6	3.0
The First National Bank of Bagley	Bagley	62,941	5,657	1,073	6	2.7	0.9	12.6	2.8
Pinehurst Bank	Saint Paul	67,064	6,853	416	7	0.0	1.1	11.4	0.7
First Advantage Bank	Coon Rapids	44,935	4,736	1,709	8	2.5	2.2	9.8	4.3
United Minnesota Bank	New London	26,096	1,927	1,144	8	0.0	1.4	9.4	5.7
North American Banking Company	Roseville	221,901	17,483	6,433	10	0.0	1.4	9.2	4.1
The First National Bank of Starbuck	Starbuck	18,829	2,423	708	10	0.0	2.0	16.5	4.9
Currie State Bank	Currie	46,459	3,783	2,134	12	0.8	2.5	9.0	5.2
First State Bank of Murdock	Murdock	8,799	913	23	14	0.1	1.1	17.5	0.4
The First National Bank of Brewster	Brewster	21,455	3,776	54	15	-0.1	1.4	17.2	0.4
Commercial Bank of Minnesota	Heron Lake	33,427	3,833	226	16	0.0	1.5	12.2	0.9
Drake Bank	Saint Paul	86,071	7,259	1,835	16	0.0	1.3	10.1	2.4
Equity Bank	Minnetonka	52,036	7,357	107	18	0.0	0.8	13.9	0.3
State Bank of Clarks Grove	Clarks Grove	16,274	2,546	148	18	0.2	2.5	23.9	1.8
First State Bank of Okabena	Okabena	19,941	3,758	843	19	0.2	4.3	33.1	9.8
New Market Bank	New Market	83,875	8,140	1,243	19	0.1	1.5	11.5	1.9
Wadena State Bank	Wadena	127,384	11,471	2,547	19	0.5	1.9	11.5	3.3
Choice Financial Savings Bank	Comfrey	16,477	2,158	26	20	0.0	1.1	13.9	0.3
Farmers and Merchants State Bank	Alpha	26,893	2,996	567	20	0.1	1.7	14.9	2.9
Paragon Bank	Wells	32,726	2,287	1,256	21	0.3	3.2	8.7	4.7
Farmers State Bank of Dent	Dent	29,577	2,219	340	22	0.0	1.1	9.5	1.6
Franklin National Bank of Minneapolis	Minneapolis	113,838	14,355	3,514	22	-0.7	1.2	15.2	4.2
The First National Bank of Gilbert	Gilbert	25,013	3,397	85	22	0.1	1.3	26.3	0.7
First State Bank of Fountain	Fountain	32,039	3,685	279	23	0.0	1.0	16.6	1.2
Atwater State Bank	Atwater	34,913	2,478	751	24	0.0	1.6	9.7	2.8
St James Federal Savings and Loan	St. James	26,083	2,090	185	24	0.1	0.9	12.9	1.0
The Lake Bank	Two Harbors	111,605	8,945	2,365	24	1.5	0.8	10.2	2.5
The First State Bank of Rosemount	Rosemount	58,278	6,116	413	26	0.0	0.8	16.6	1.4
Great Northern Bank	Saint Michael	80,835	4,911	1,555	27	1.5	2.2	7.0	2.4
The First National Bank at St. James	Saint James	28,865	2,330	849	27	0.8	1.2	12.0	4.4
The First National Bank of Proctor	Proctor	23,596	2,170	108	27	0.1	0.6	17.0	0.8
Franklin State Bank	Franklin	23,956	2,634	-	28	0.0	0.9	15.6	0.0
Community Pride Bank	Isanti	96,410	8,670	3,865	30	0.0	1.9	9.6	4.6
Security State Bank of Oklee	Oklee	30,019	5,018	2	30	0.0	5.0	51.9	0.0
The Citizens State Bank of Olivia	Olivia	27,661	2,644	-	30	0.0	1.3	13.6	0.0
The First National Bank of Cokato	Cokato	28,181	3,198	-	30	0.0	0.8	19.8	0.0
Brainerd Savings and Loan	Brainerd	67,558	4,149	455	32	0.2	0.4	9.9	0.9
Farmers and Merchants State Bank	Sacred Heart	21,822	2,634	47	32	-0.1	1.5	18.0	0.4
Lakeview Bank	Lakeville	65,944	7,065	2,127	32	0.4	1.3	11.8	4.1
Platinum Bank	Oakdale	72,331	6,452	-	33	0.0	1.1	10.6	0.0
State Bank of Marietta	Marietta	10,119	1,115	13	33	0.0	1.0	15.0	0.3
First Security Bank - Sleepy Eye	Sleepy Eye	168,305	15,257	1,179	34	2.7	1.5	10.4	1.2
Northern State Bank of Virginia	Virginia	51,605	4,190	385	34	0.4	1.2	11.5	1.0
Mills Resolute Bank	Sanborn	13,635	2,257	103	35	0.0	1.4	15.9	1.3
State Bank of Ceylon	Ceylon	9,605	1,267	120	36	0.0	2.0	19.1	1.7
First State Bank of Fertile	Fertile	30,822	5,312	331	37	0.0	1.8	30.3	3.0
State Bank of Bird Island	Bird Island	39,074	4,665	91	38	0.0	1.3	24.3	0.7
Valley Bank Minnesota	Jordan	42,043	5,832	905	39	0.0	2.0	11.9	3.7
American State Bank of Erskine	Erskine	19,659	2,976	129	43	0.1	1.9	24.7	1.2
State Bank of Lucan	Lucan	34,852	3,964	354	43	0.1	1.4	16.9	1.9
Citizens State Bank of Shakopee	Shakopee	23,724	2,610	869	44	0.5	2.6	21.5	10.3
Hometown Community Bank	Cyrus	23,774	1,834	590	44	0.0	1.8	10.9	

(dollars in thousands; figures in parentheses are negative)			Bank	Noncurrent	Net	Net	Loss	Tier 1	Noncurrent
Name	city	Assets	equity capital	loans and leases	Income	chargeoffs to loans	allowance to loans	risk-based capital ratio	loans to total loans
Peoples State Bank of Wells	Wells	22,173	\$2,506	\$121	\$55	0.0%	1.2%	16.2	0.9%
Security Bank Minnesota	Albert Lea	83,192	7,723	1,689	55	1.3	0.9	11.0	2.6
Vergas State Bank	37,406	5,495	422	55	-0.2	2.3	26.4	2.2	
Lowry State Bank	Lowry	31,832	3,192	412	56	0.8	0.9	11.8	1.5
Randall State Bank	Randall	31,044	4,367	461	56	-0.2	2.2	19.7	2.0
Premier Bank Rochester	Rochester	161,654	12,670	11,244	59	0.0	2.4	9.5	9.2
The First National Bank of McIntosh	McIntosh	25,086	6,491	-	60	0.0	3.7	64.6	0.0
Rushford State Bank	Rushford	41,323	3,228	207	61	-0.2	1.2	9.7	0.6
State Bank of Lake Park	Lake Park	26,499	2,076	432	61	0.0	1.2	13.3	2.6
United Farmers & Merchants State Bank	Morris	31,649	2,558	288	61	-0.1	0.9	11.6	1.8
Anchor Bank St. Paul	Saint Paul	654,663	58,008	15,069	62	1.3	1.5	10.2	2.9
Community Bank Owatonna	Owatonna	50,996	4,656	1,015	63	0.0	1.1	11.3	2.6
Farmers State Bank of West Concord	West Concord	48,295	4,433	1,368	64	0.6	3.7	12.5	3.9
The First State Bank of Red Wing	Red Wing	48,025	6,462	996	64	0.0	0.8	24.9	5.1
Adrian State Bank	Adrian	30,082	3,170	550	65	0.1	1.4	14.7	2.9
First State Bank of Bigfork	Bigfork	42,549	4,443	1,622	65	0.2	1.7	17.2	5.4
Citizens Independent Bank	Saint Louis Park	297,944	24,968	14,370	66	0.1	1.7	10.2	5.6
Crow River State Bank	Delano	65,835	6,811	396	66	-0.1	1.0	18.5	1.4
Falcon National Bank	Foley	115,170	8,985	2,003	68	1.8	0.7	9.7	2.3
State Bank of Lismore	Lismore	33,386	3,729	111	71	0.0	0.8	12.3	0.4
State Bank of Gibbon	Gibbon	21,018	2,010	105	72	0.0	0.9	12.3	0.7
State Bank of Bricelyn	Bricelyn	23,588	3,037	50	74	2.5	0.4	17.1	0.3
The First National Bank of Herman	Herman	21,722	2,627	12	74	-0.1	1.3	20.6	0.2
Farmers & Merchants State Bank	New York Mills	48,257	7,318	1,037	76	0.1	2.1	18.8	3.7
Farmers State Bank of Darwin	Darwin	26,057	2,454	352	76	0.0	2.2	12.1	2.8
Farmers and Merchants State Bank	Paynesville	21,839	2,552	9	77	0.4	3.3	26.8	0.1
Riverland Bank	Jordan	49,785	4,176	766	78	0.6	3.3	9.7	2.1
State Bank in Eden Valley	Eden Valley	31,301	2,765	777	78	0.3	0.9	12.5	3.9
Winthrop State Bank	Winthrop	18,874	2,186	85	79	0.0	2.6	29.5	1.5
Frost State Bank	Frost	26,982	2,281	344	80	0.0	1.0	10.6	1.6
State Bank of Chandler	Chandler	34,668	3,913	312	80	-0.1	1.6	16.7	1.5
The Northern State Bank of Gonvick	Gonvick	34,600	6,742	13	80	-0.7	13.2	73.1	0.2
Woodland Bank	Deer River	99,227	7,503	2,946	80	0.2	2.2	9.6	3.7
Bonanza Valley State Bank	Broton	42,905	3,679	274	81	0.0	1.0	9.9	0.9
Root River State Bank	Chatfield	59,607	6,445	296	84	0.0	0.9	15.8	0.7
First Community Bank Silver Lake	Silver Lake	26,435	1,814	543	86	0.0	1.5	11.8	4.3
State Bank of Bellingham	Bellingham	25,995	2,029	9	86	0.0	1.0	11.6	0.0
Marshall County State Bank	Newfalden	22,651	5,039	28	88	-0.6	3.5	53.4	0.4
First Farmers & Merchants National Bank	Le Sueur	92,135	12,696	692	89	0.5	0.8	12.4	1.0
Neighborhood National Bank	Alexandria	52,831	4,975	1,001	89	0.0	1.2	10.3	2.2
Border State Bank	Greenbush	358,129	32,977	15,837	90	0.6	1.8	9.7	5.6
First National Bank	Chisholm	75,431	5,113	181	90	0.0	0.9	11.2	0.7
North American State Bank	Belgrade	109,928	11,719	4,164	90	0.4	2.2	11.9	4.9
St. Martin National Bank	Saint Martin	16,553	2,194	1	91	0.0	1.1	18.7	0.0
State Bank of Danvers	Danvers	37,151	4,108	14	93	0.0	2.7	14.9	0.1
American State Bank of Grygla	Grygla	22,631	2,124	134	94	0.0	1.1	15.8	1.0
Ormsby State Bank	Ormsby	23,583	2,672	234	99	0.0	2.0	18.9	2.2
Welcome State Bank	Welcome	19,461	2,060	-	100	-0.1	2.1	12.3	0.0
Venture Bank	Bloomington	238,753	19,770	3,399	102	0.6	2.0	9.2	1.7
First Security Bank	Byron	49,477	4,112	1,351	104	0.0	1.2	10.0	3.6
Peoples National Bank of Mora	Mora	174,067	20,379	6,241	104	0.9	1.5	14.5	5.7
Arlington State Bank	Arlington	51,625	5,380	966	105	0.4	1.9	16.4	3.5
Farmers State Bank of Hoffman	Hoffman	26,409	2,846	268	105	0.0	1.0	14.6	2.1
Farmers State Bank of Sherburn	Sherburn	28,187	2,413	32	105	0.0	1.7	11.5	0.2
Citizens State Bank of Glenville	Glenville	31,540	3,009	184	107	0.0	2.0	19.1	1.3
First Farmers & Merchants State Bank	Brownsdale	74,661	10,690	69	107	0.1	1.1	17.4	0.1
Gateway Bank	Mendota Heights	81,223	7,389	250	109	0.0	1.0	10.1	0.4
Queen City Federal Savings Bank	Virginia	239,659	33,227	3,349	109	0.0	1.3	11.9	2.0
First State Bank of Grove City	Grove City	18,024	4,104	175	112	0.0	1.7	31.4	1.3
Pine River State Bank	Pine River	82,711	7,536	723	112	0.9	1.0	12.3	1.3
Triumph State Bank	Trimont	48,439	4,719	59	113	0.0	1.3	11.6	0.2
Anchor Bank Heritage	North Saint Paul	243,246	20,675	3,792	114	1.7	1.7	10.2	2.0
Concorde Bank	Blomkest	46,884	3,897	584	116	0.0	1.8	10.4	1.7
First Community Bank Lester Prairie	Lester Prairie	27,507	2,125	1,010	116	0.7	1.6	9.9	5.1
Farmers State Bank of Underwood	Underwood	39,401	3,647	681	117	0.0	1.2	12.0	2.4
Freepoint State Bank	Freepoint	73,317	6,243	651	118	0.1	0.9	10.6	1.1
Mid-Central Federal Savings Bank	Wadena	104,426	6,787	1,142	119	0.3	0.7	10.5	1.3
Worthington Federal Savings Bank	Worthington	55,797	7,486	184	120	0.0	7.2	29.6	0.5
First National Bank	Fulda	119,752	12,645	110	121	1.0	1.2	12.9	2.9
First State Bank of Clearbrook	Clearbrook	32,759	3,264	125	123	0.0	1.4	14.4	0.7
Farmers State Bank of Trimont	Trimont	47,239	6,666	731	137	0.0	1.6	19.0	2.8
The Citizens National Bank of Park Rapids	Park Rapids	179,981	14,464	3,827	137	1.1	1.0	10.7	2.6
The First National Bank of Moose Lake	Moose Lake	61,947	6,953	2,055	137	0.1	0.9	13.5	3.8
Produce State Bank	Hollandale	31,469	4,446	785	139	0.0	1.6	19.6	3.6
Flagship Bank Winsted	Winsted	44,859	4,162	530	140	0.3	1.1	10.0	1.7
The First National Bank of Northfield	Northfield	114,012	10,749	1,736	140	0.0	1.4	12.2	2.1
ProGrowth Bank	Nicollet	152,700	7,946	4,984	141	0.4	1.7	8.9	5.6
Western National Bank	Cass Lake	32,024	2,821	45	141	0.0	1.0	10.2	0.3
Merchants Bank	Caledonia	48,053	3,907	218	144	0.0	1.6	10.6	3.7
Eitzen State Bank	Caledonia	53,136	5,283	467	145	0.0	1.2	11.5	1.2
Prairie Sun Bank	Milan	27,139	2,267	327	146	0.6	1.0	10.4	1.8
The First National Bank of Coleraine	Coleraine	66,018	5,287	447	146	0.0	0.8	15.4	1.5
Tradition Capital Bank	Edina	151,745	12,316	2,000	147	0.7	1.4	9.1	1.5
First State Bank Minnesota	Le Roy	56,385	4,768	242	148	0.0	0.8	12.7	0.8
Security State Bank of Warroad	Warroad	75,850	15,405	1,782	148	1.5	2.2	19.6	4.2
Signature Bank	Minnetonka	183,047	16,267	4,480	149	0.3	1.4	9.4	2.6
Farmers State Bank of Watkins	Watkins	31,925	4,639	355	150	-0.1	1.0	19.7	1.8
The Wanda State Bank	Wanda	92,743	15,867	450	152	0.0	1.6	21.2	0.9
First National Bank in Mahanomen	Mahanomen	68,101	5,865	988	153	0.1	1.3	12.9	2.3
Security State Bank of Howard Lake	Howard Lake	79,697	7,440	1,320	153	0.7	1.3	12.2	2.5
First Financial Bank in Winnebago	Winnebago	36,600	5,640	111	154	-0.2	1.8	21.0	0.5
Sterling State Bank	Austin	276,314	25,144	4,117	154	0.7	1.0	10.8	1.9
Lake Region Bank	New London	101,259	8,404	4,178	156	0.0	1.7	9.7	5.8
Woodlands National Bank	Hinckley	121,794	17,381	2,335	156	0.7	1.9	15.9	2.6
Unity Bank North	Red Lake Falls	60,406	7,653	447	158	0.0	1.6	20.2	1.2
First Southeast Bank	Harmony	48,304	4,131	415	159	0.0	1.2	10.3	1.1
RiverWood Bank	Bemidji	163,714	19,171	1,012	159	0.6	0.9	10.4	0.8
The First National Bank of Fairfax	Fairfax	26,049	10,168	175	160	1.0	4.3	38.5	0.9
Farmers State Bank of Elkton	Elkton	36,589	4,119	552	161	0.0	2.2	16.6	2.9
Crookston National Bank	Crookston	49,552	3,928	183	163	0.0	0.9	12.7	0.7
Farmers & Merchants State Bank	Clarkfield	38,141	3,522	24	163	0.0	0.7	11.0	0.1
Provincial Bank	Lakeville	87,966	7,222	1,249	172	1.0	1.2	9.6	1.7
Flagship Bank Minnesota	Wayzata	137,071	11,833	2,548	174	0.1	1.5	8.9	2.2
Union Bank and Trust Co.	Minneapolis	66,072	10,278	288	175	0.0	2.0	31.4	1.3
State Bank of Cold Spring	Cold Spring	47,499	4,283	1,042	176	0.0	1.2	11.2	2.6
First National Bank of the North	Sandstone	63,117	5,364	1,019	177	0.0	0.7	11.5	2.1
Ultima Bank Minnesota	Winger	88,407	7,374	1,874	178	0.6	1.5	9.9	2.2
The RiverBank	Wyoming	552,650	46,442	37,253	180	1.6	2.2	9.8	8.9
Farmers State Bank of Hamel	Hamel	74,523	9,738	1,822	181	-0.4	1.9	16.2	5.3
First National Bank	Hawley	77,609	7,547	1,679	183	0.4	1.6	13.1	0.1
Farmers and Merchants State Bank	Springfield	99,889	7,788	882	184	2.1	0.8	9.6	1.1
Sherburne State Bank	Becker	77,431	6,276	302	189	0.2	0.4	9.9	0.5
Northwoods Bank of Minnesota	Park Rapids	125,058	10,259	3,482	191	0.9	0.7	11.4	4.2
Farmers State Bank of Madelia	Madelia	58,931	5,805	626	195	0.0	1.8	13.5	1.6
Bremer Bank	International Fa	100,221	6,233	313	196	0.0	1.6	9.6	1.2
The Buffalo Ridge Bank	Beardsley	34,085	2,903	303	201	-0.1	1.4	10.5	1.3
PrinsBank	Prinsburg	49,339	6,326	316	211	0.0	2.9	12.6	0.9
Citizens State Bank of Hayfield	Hayfield	57,868	5,086	565	212	0.0	1.2	10.1	1.1
Integrity Bank Plus	Wabasso	45,202	4,419	404	215	-0.2	1.4	11.6	1.2
Janesville State Bank	Janesville	49,457	5,612	295	217	0.0	1.6	12.1	0.9
Lake Elmo Bank	Lake Elmo	267,896	25,781	8,756	218	0.2	1.7	12.0	4.5
Exchange State Bank	Luverne	103,011	8,798	273	219	0.0	0.9	9.8	0.4
Elysian Bank	Elysian	35,585	3,608	796	222	0.0	2.4	15.5	3.9
Pine Country Bank	Little Falls	101,573	8,166	1,589	223	0.2	1.1	10.6	2.4
Red River State Bank	Halstad	44,398	4,168	527	224	0.1	0.8	11.4	1.5
Security State Bank of Kenyon	Kenyon	61,121	6,628	2,562	225	0.0	1.4	11.3	5.1
First State Bank of Alexandria	Alexandria	109,829	17,465	580	227	0.1	1.2	9.8	0.6
Bank of Maple Plain	Maple Plain	55,357	8,453	868	229	0.0	1.3	23.9	2.6
Merchants Bank	La Crescent	95,953	8,172	777	230	0.4	1.3	10.9	0.8
First Independent Bank	Russell	147,897	14,715	1,900	232	0.7	1.7	12.3	1.9
State Bank of Richmond	Richmond	75,543	10,984	9	233	0.0	1.7	23.1	0.0
Farmers and Merchants State Bank	Appleton	38,331	5,067	761	239</				

(dollars in thousands; figures in parentheses are negative)			Bank	Noncurrent	Net	Net	Loss	Tier 1	Noncurrent
Name	city	Assets	equity capital	loans and leases	Income	chargeoffs to loans	allowance to loans	risk-based capital ratio	loans to total loans
University National Bank	St. Paul	\$124,681	\$13,852	\$3,500	\$ 282	1.5%	1.1%	13.7	3.6%
First State Bank and Trust	Bayport	193,491	16,050	1,910	286	1.4	1.4	11.7	1.5
The First National Bank of Osakis	Osakis	55,941	7,303	672	286	-0.1	1.4	20.0	1.9
Citizens State Bank of Waverly	Waverly	57,402	4,857	499	288	0.0	1.3	10.2	1.1
Kanabec State Bank	Mora	127,584	15,834	3,618	294	1.6	1.7	20.7	5.5
Midwest Bank	Detroit Lakes	240,634	23,132	3,528	298	0.7	1.1	10.2	1.6
Crown Bank	Edina	302,216	24,064	6,475	300	1.0	1.3	9.0	2.6
Grand Marais State Bank	Grand Marais	62,197	5,661	132	301	0.0	1.0	14.5	0.3
Lake Area Bank	Lindstrom	320,979	26,527	10,151	311	2.0	1.2	9.2	3.8
First State Bank of Le Center	Le Center	63,449	6,649	1,093	312	0.5	1.3	13.4	2.4
First State Bank of Sauk Centre	Sauk Centre	87,448	12,367	719	312	2.3	0.9	21.5	1.5
The Pioneer National Bank of Duluth	Duluth	81,643	7,429	360	313	0.0	0.8	11.0	0.5
HomeTown Bank	Redwood Falls	143,848	15,427	268	316	0.4	0.9	10.3	0.3
Minnwest Bank Luverne	Luverne	177,050	15,275	4,308	317	0.1	1.2	9.5	2.9
Western National Bank	Duluth	103,178	11,868	591	320	0.0	0.6	13.1	0.8
Citizens State Bank Norwood Young America	Norwood Young America	69,275	9,286	1,640	327	1.1	0.9	9.5	2.8
Home State Bank	Litchfield	121,665	12,567	1,084	329	0.1	1.0	11.7	1.2
North Star Bank	Roseville	259,707	21,002	9,517	331	0.4	1.6	9.9	5.5
First National Bank of Menahga & Sebeka	Menahga	74,325	9,760	638	332	0.0	1.1	18.1	1.3
The First National Bank of Cold Spring	Cold Spring	97,176	7,880	2,175	334	0.2	1.1	9.6	3.0
F & M Community Bank	Preston	87,270	9,510	707	340	0.5	1.0	13.1	1.2
First Minnetonka City Bank	Minnetonka	169,728	16,051	1,112	343	0.0	1.5	12.2	0.9
Lakewood Bank	Baxter	135,179	19,607	3,476	344	0.0	1.1	10.0	3.0
Star Bank	Bertha	110,824	10,519	1,574	344	0.0	1.0	10.7	1.8
The First National Bank of Henning	Ottertail	84,190	8,681	1,966	350	0.1	1.6	13.0	3.1
The First National Bank of Le Center	Le Center	82,643	9,041	982	350	0.0	1.3	16.1	2.0
Community Bank Mankato	Vernon Center	153,998	11,290	2,168	352	-0.4	0.9	9.7	1.9
The First National Bank of Plainview	Plainview	125,205	10,808	2,814	352	0.0	1.4	11.3	2.6
Avon State Bank	Avon	101,440	12,459	3,074	354	1.6	1.6	21.7	4.9
Heritage Bank	Spicer	179,539	15,837	5,904	357	-1.5	2.0	10.6	4.1
RiverWood Bank	Baxter	177,588	22,026	4,053	357	0.6	0.9	10.9	2.7
21st Century Bank	Loretto	385,925	44,202	7,747	366	0.0	2.0	12.3	2.4
First State Bank of Wabasha	Wabasha	106,019	10,239	3,441	366	1.3	1.6	16.1	6.8
First National Bank Minnesota	St. Peter	207,328	20,982	3,438	371	0.1	1.2	13.1	2.5
First Minnesota Bank	Minnetonka	337,764	43,061	7,730	376	0.4	2.1	21.2	5.9
Bremer Bank	Brainerd	372,462	32,044	4,759	383	0.6	1.8	10.0	0.7
Security State Bank of Aitkin	Aitkin	85,852	9,318	504	387	0.0	1.6	12.2	0.8
Eagle Bank	Glenwood	90,676	13,496	228	389	0.3	1.6	17.8	0.3
Northview Bank	Finlayson	159,055	16,406	4,645	396	0.8	1.6	11.3	3.6
State Bank of Kimball	Kimball	68,128	5,933	461	397	0.0	1.5	11.5	0.9
Northeast Bank	Minneapolis	387,901	36,822	2,842	402	2.7	1.1	10.2	0.9
White Rock Bank	Cannon Falls	151,049	12,269	7,473	404	0.0	1.2	9.4	6.4
State Bank of Fairmont	Fairmont	87,425	8,895	1,227	408	0.0	1.9	13.0	2.1
Minnesota National Bank	Sauk Centre	165,370	22,727	4,271	424	1.1	1.8	14.7	4.3
Roundbank	Waseca	218,894	21,718	4,406	426	0.1	1.2	12.3	2.8
Community Bank Corp.	Chaska	186,105	36,395	4,015	427	0.1	1.1	10.1	2.9
State Bank of New Prague	New Prague	134,177	10,922	7,227	441	1.3	1.7	11.3	9.6
Glenwood State Bank	Glenwood	162,683	15,754	3,905	443	0.4	1.1	10.4	2.7
First State Bank Southwest	Pipestone	162,232	15,237	158	445	-0.2	1.6	12.4	0.1
Castle Rock Bank	Castle Rock	124,006	16,102	951	451	0.0	1.7	21.8	1.5
Minnwest Bank South	Tracy	224,039	19,962	8,010	453	0.2	1.2	9.6	4.1
Clinton State Bank	Clinton	61,758	7,482	353	454	0.0	1.3	16.1	0.9
Annandale State Bank	Annandale	121,600	15,435	4,039	455	0.4	1.4	16.2	5.4
The First National Bank and Trust	Pipestone	153,529	16,403	505	457	0.0	1.2	10.9	0.4
The State Bank of Faribault	Faribault	169,322	17,650	3,635	457	0.0	1.8	14.4	3.8
Viking Savings Bank	Alexandria	151,747	24,055	734	458	0.6	0.8	11.8	0.7
Farmers State Bank	Adams	72,868	8,479	1,877	459	0.1	1.5	15.0	3.6
The First National Bank of Milaca	Milaca	153,534	17,408	1,831	468	0.8	1.3	15.9	1.6
State Bank of Hawley	Hawley	80,465	6,946	167	469	0.0	1.0	11.3	0.3
First State Bank of St. Joseph	Saint Joseph	121,385	16,321	-	470	0.0	1.0	10.8	0.0
The Nicollet County Bank of Saint Peter	Saint Peter	135,673	12,708	376	477	0.1	0.8	13.5	0.5
Bank of Zumbrota	Zumbrota	125,490	13,814	625	479	0.1	1.1	11.2	0.7
American Heritage National Bank	Long Prairie	197,007	21,078	2,428	489	0.0	1.3	13.6	1.7
United Community Bank	Perham	182,918	15,829	3,766	502	0.0	1.2	12.3	3.4
Security State Bank of Fergus Falls	Fergus Falls	122,681	9,181	534	503	0.0	0.6	11.0	0.6
The Business Bank	Minnetonka	157,495	11,152	3,468	510	1.2	0.9	9.7	2.5
1st United Bank	Faribault	122,563	10,498	1,045	513	0.9	0.7	11.4	1.4
Voyager Bank	Eden Prairie	530,787	35,893	10,185	515	0.0	1.1	8.8	2.3
First Farmers and Merchants National Bank	Luverne	125,012	17,308	289	519	0.0	1.0	16.2	0.3
Stearns Bank Holdingford	Holdingford	70,174	8,503	378	519	0.0	1.8	17.7	0.9
American National Bank of Minnesota	Baxter	287,086	31,948	7,267	529	0.2	1.1	11.7	2.8
Stearns Bank Upsala National Association	Upsala	61,763	6,245	277	547	1.0	1.5	15.2	0.8
Peoples State Bank of Plainview	Plainview	154,417	14,535	2,006	555	0.3	1.5	12.6	2.0
Think Mutual Bank	Rochester	1,404,799	184,427	1,251	562	0.4	0.3	23.8	0.1
United Bankers' Bank	Bloomington	644,104	41,025	5,817	562	0.5	1.5	12.0	1.8
Minnwest Bank Central	Montevideo	299,843	27,359	5,682	570	0.1	1.3	10.3	2.3
Plaza Park State Bank	Waite Park	140,845	10,737	2,083	582	0.0	0.9	8.8	1.7
Citizens State Bank of Roseau	Roseau	170,084	22,108	389	584	0.1	1.2	21.0	0.5
Republic Bank	Duluth	273,450	25,736	2,557	587	0.3	0.9	9.4	1.0
Security Bank Waconia	Waconia	173,476	15,133	2,842	597	0.0	1.5	10.9	2.5
Park Midway Bank	Saint Paul	255,733	23,169	3,870	600	0.1	1.5	10.9	1.9
Security Bank & Trust Co.	Glencoe	250,445	20,886	8,715	627	0.0	2.1	10.7	5.4
Citizens Bank & Trust Co.	Hutchinson	186,452	18,404	3,583	630	0.0	0.6	14.1	3.2
Village Bank	St. Francis	261,214	21,882	7,132	634	0.7	1.2	9.0	3.3
Beacon Bank	Shorewood	294,685	28,470	2,539	636	0.3	1.1	10.7	1.1
The First National Bank of Waseca	Waseca	112,982	11,603	909	644	-0.1	1.3	10.0	1.0
State Bank of New Richland	New Richland	81,813	5,914	585	646	0.1	1.2	10.8	1.0
First Bank Blue Earth	Blue Earth	158,789	13,955	4,376	651	0.1	1.6	11.4	3.7
Grand Rapids State Bank	Grand Rapids	239,644	25,610	1,553	653	0.3	1.2	13.1	1.1
Eastwood Bank	Kasson	441,322	37,860	8,134	655	1.2	1.4	9.0	2.4
Citizens Bank Minnesota	New Ulm	258,349	28,150	1,422	658	0.7	1.2	13.7	0.8
Wells Federal Bank	Wells	267,232	24,008	5,287	674	0.1	0.7	11.6	2.5
Premier Bank	Maplewood	608,829	53,155	40,562	694	0.8	2.3	10.0	8.3
Commerce Bank	Geneva	212,396	26,177	10,509	702	0.1	1.9	13.7	5.1
The First National Bank of Deerwood	Deerwood	251,469	25,210	6,385	706	0.3	1.9	9.7	3.2
Anchor Bank National Association	Wayzata	403,073	30,907	5,404	723	0.1	1.3	10.2	2.0
First Commercial Bank	Bloomington	362,311	31,087	15,396	726	0.8	1.6	9.0	4.4
Center National Bank	Litchfield	148,800	18,452	3,211	732	-0.2	2.2	17.8	3.8
North Shore Bank of Commerce	Duluth	200,417	13,795	1,167	734	0.0	0.7	9.7	0.7
Winona National Bank	Winona	347,167	11,933	9,820	766	0.7	0.9	10.9	5.4
Prior Lake State Bank	Prior Lake	184,099	22,541	2,035	831	-0.1	2.1	15.1	1.6
Farmers and Merchants State Bank of Pierz	Pierz	172,816	13,915	2,138	883	0.0	0.8	10.0	1.6
Valley Bank	Waterville	209,269	25,991	1,880	902	0.0	1.2	9.5	1.3
Frandsen Bank & Trust	Lonsdale	317,774	43,678	7,052	919	0.1	1.6	10.3	3.0
Northern State Bank of Thief River Falls	Thief River Fall	221,060	29,079	5,647	932	0.0	2.5	27.9	5.6
Liberty Savings Bank	Saint Cloud	150,112	17,047	62	935	0.3	1.0	15.1	0.1
Granite Falls Bank	Granite Falls	151,538	14,220	19	989	0.0	0.8	17.6	0.0
Citizens State Bank of Clara City	Clara City	333,115	36,267	7,133	1,016	0.5	1.4	11.2	3.2
Peoples Bank of Commerce	Cambridge	362,147	33,604	23,113	1,042	0.5	1.8	10.1	7.6
Alliance Bank	Lake City	718,024	73,312	28,843	1,067	0.6	1.5	10.2	4.6
Home Savings of America	Little Falls	452,634	26,963	16,229	1,076	0.0	0.5	9.9	4.3
The Bank of Elk River	Elk River	478,847	38,778	8,777	1,093	0.7	1.0	9.6	2.4
The First National Bank of Walker	Walker	261,613	30,164	4,355	1,096	0.5	1.2	16.1	2.2
Bremer Bank	Alexandria	617,926	51,276	7,516	1,108	1.2	1.5	10.6	0.7
Western Bank	St. Paul	41,924	4,924	1,678	1,109	0.5	1.3	12.2	0.6
Community Bank of the Red River Valley	East Grand Forks	276,274	29,565	1,183	1,136	0.0	1.3	9.4	0.6
Minnwest Bank Minnesota Valley	Redwood Falls	514,238	47,835	21,600	1,184	0.0	1.3	10.5	4.9
United Prairie Bank	Mountain Lake	515,095	53,489	1,552	1,302	0.2	1.3	10.2	0.4
Central Bank	Stillwater	424,354	40,778	645	1,524	0.2	1.0	10.5	0.2
The First National Bank of Bemidji	Bemidji	470,803	57,477	4,416	1,620	0.0	0.9	19.5	1.6
Bremer Bank	Saint Cloud	671,168	65,796	6,535	1,730	0.3	1.6	10.7	1.5
KleinBank	Big Lake	1,550,268	169,552	37,338	1,777	0.7	1.5	11.3	3.5
Bremer Bank	Willmar	515,984	43,488	2,842	1,801	0.0	1.1	11.3	1.8
Fidelity Bank	Edina	386,186	56,690	528	1,835	0.1	1.8	11.4	0.2
American Bank of the North	Nashwauk	629,149	54,520	12,513	2,305	0.9	1.6	9.8	2.1
Merchants Bank	Winona	885,498	114,388	23,106	2,309	0.2	1.7	12.6	1.1
Stearns Bank	Saint Cloud	872,583	165,948	42,852	2,470	7.8	2.6	21.4	5.9
Vermillion State Bank	Vermillion	416,323	49,239	2,298	2,90				