

Minnesota Bank Performance: Second Quarter

This chart shows the financial performance during the second quarter of 2010 of the 406 banks based in Minnesota.

Key: Equity Capital - A bank's equity capital is the cushion that a bank can draw on when loans default or assets fall in value. It consists of a bank's common stock and its reserves, or accumulated earnings.

Noncurrent loans and leases: A noncurrent loan is a loan in which payments have fallen behind by 90 days or more. Many of these loans are never repaid and can lead to loan losses for the bank. A bank's noncurrent loans should not exceed 10 percent of its total loans.

Net charge-offs to loans: A bank's net charge-off ratio is the percentage of its loans that are written off as bad debts, less recoveries. A ratio of 3 percent or more is considered too high.

Loss allowance to Loans: A bank's loss allowance is the amount of cash it sets aside to cover future loan losses. A bank's loss allowance generally should not dip below 1 percent of its loans.

Tier One Risk-Based Capital Ratio: A bank's Tier One Risk-Based Capital Ratio is a bank's common stock and reserves divided by its assets. It is a key measure of a bank's ability to withstand future loan losses. A bank must maintain a ratio of 6 percent or more to be considered "well capitalized" by regulators.

Name	City	Assets (000's)	Bank Equity Capital(000's)	Noncurrent loans and leases (000's)	Net income or loss (000's)	Net charge-offs to loans	Loss allowance to loans	Noncurrent loans to total loans	Tier 1 Risk-Based Capital Ratio
1st Regents Bank	Andover	87,330	5,544	2,799	-168	1.8	3.7	4.7	8.1
1st United Bank	Fanbault	131,232	11,622	1,701	468	0.3	0.8	2.1	11.6
21st Century Bank	Loretto	377,231	46,034	725	848	1.6	1.3	0.2	14.2
Adrian State Bank	Adrian	30,376	3,303	396	60	-0.1	1.2	2.2	15.3
Alliance Bank	Lake City	664,976	71,189	17,368	-618	1.0	2.4	3.2	11.3
Altura State Bank	Altura	45,236	6,179	383	200	0.0	0.8	1.3	19.0
American Bank of St. Paul	Saint Paul	569,455	31,757	24,137	-1372	1.9	5.2	6.2	7.2
American Bank of the North	Nashwauk	683,779	58,278	30,301	711	-0.2	2.2	5.2	10.5
American Heritage National Bank	Long Prairie	207,922	22,610	364	447	0.0	1.4	0.3	15.0
American Investors Bank and Mortgage	Eden Prairie	73,530	5,890	639	138	2.1	2.1	1.5	11.2
American National Bank of Minnesota	Baxter	321,753	32,259	22,353	628	0.7	1.6	9.6	12.4
American State Bank of Erskine	Erskine	20,946	3,102	8	62	0.0	1.7	0.1	24.9
American State Bank of Grygla	Grygla	22,772	2,442	368	90	0.0	1.0	2.3	15.1
Americana Community Bank	Sleepy Eye	171,758	4,966	5,266	-2531	2.3	5.5	4.2	3.2
Anchor Bank, National Association	Saint Paul	1,241,873	109,070	30,116	1230	1.4	1.9	3.3	11.1
Annandale State Bank	Annandale	118,560	15,588	3,241	254	0.4	1.8	4.5	15.3
Arlington State Bank	Arlington	49,807	4,887	1,719	-29	1.6	2.1	6.4	14.6
Atwater State Bank	Atwater	38,831	3,342	881	54	0.6	1.7	3.0	12.3
Avon State Bank	Avon	102,027	11,846	784	35	0.3	2.3	1.3	22.0
Bank of Maple Plain	Maple Plain	57,060	9,121	1,742	242	0.0	2.0	5.0	24.0
Bank of Zumbrota	Zumbrota	130,680	14,793	938	334	0.2	1.4	0.9	12.6
BankCherokee	Saint Paul	229,029	17,010	10,677	-525	2.5	2.5	8.8	10.3
BankVista	Sartell	108,972	9,184	1,888	216	0.3	1.4	2.1	11.1
BANKWEST	Rockford	115,251	9,190	4,468	-314	0.4	1.7	4.9	9.2
Beacon Bank	Shorewood	297,364	30,311	2,764	145	0.6	2.1	1.2	12.2
Blaine State Bank	Blaine	35,937	6,486	1,710	67	0.3	0.9	6.1	11.8
Bonanza Valley State Bank	Brocton	48,964	4,164	1,099	120	0.5	1.0	2.8	9.7
Border State Bank	Greenbush	351,107	25,873	9,155	-3878	2.5	2.3	3.4	8.0
Boundary Waters Bank	Ely	129,416	14,654	5,548	-122	1.3	2.1	5.4	11.7
Brainerd Savings and Loan Association, A Federal Association	Brainerd	68,854	4,916	221	14	0.0	0.4	0.4	10.7
Bremer Bank, National Association	Saint Cloud	602,893	65,950	7,162	2028	0.5	1.8	1.5	12.7
Bremer Bank, National Association	International Falls	105,717	8,135	65	373	0.2	1.7	0.1	14.6
Bremer Bank, National Association	Willmar	509,173	51,289	1,955	1684	0.4	1.7	0.5	12.1
BREMER BANK, NATIONAL ASSOCIATION	Alexandria	600,510	60,535	4,869	1262	0.5	2.1	1.1	12.8
Bremer Bank, National Association	Brainerd	360,365	35,492	5,433	456	0.8	2.4	2.1	12.5
Bremer Bank, National Association	South St. Paul	2,582,043	287,671	35,402	3511	1.6	2.3	2.3	12.8
Bridgewater Bank	Bloomington	348,301	31,576	3,835	489	0.9	1.9	1.3	11.1
Cambridge State Bank	Cambridge	87,569	9,153	4,211	154	0.8	1.8	6.3	13.4
Canton State Bank	Canton	28,642	2,567	312	1	0.0	1.7	1.6	11.4
Capital Bank	St. Paul	36,852	3,113	13	-63	-0.1	5.8	0.1	16.5
Castle Rock Bank	Castle Rock	134,884	17,454	1,938	481	0.3	1.8	2.8	22.0
CenBank	Buffalo Lake	42,301	3,092	80	150	0.0	0.8	0.3	10.8
Center National Bank	Litchfield	175,947	18,911	633	380	0.8	1.2	0.7	15.8
Central Bank	Stillwater	816,485	65,156	7,992	2083	0.7	2.3	1.3	14.3
Choice Financial Savings Bank	Comfrey	15,443	1,940	88	7	-0.2	1.6	1.1	14.1
Citizens Bank & Trust Co.	Hutchinson	183,863	18,028	4,634	705	-0.1	1.1	3.8	13.9
Citizens Bank Minnesota	New Ulm	277,782	30,148	134	729	0.4	1.1	0.1	14.2
Citizens Independent Bank	Saint Louis Park	314,092	25,421	19,051	-31	2.7	1.7	7.6	10.1
Citizens State Bank Norwood Young America	Norwood Young America	84,240	9,963	4,435	-85	0.8	1.3	6.7	9.6
Citizens State Bank of Clara City	Clara City	344,806	35,028	3,632	-176	1.6	1.5	1.7	10.5
Citizens State Bank of Glenville	Glenville	32,517	3,103	288	114	0.0	1.8	1.9	18.2
Citizens State Bank of Hayfield	Hayfield	60,536	4,926	691	-120	0.0	1.5	1.3	9.4
Citizens State Bank of Kelliher	Kelliher	16,106	1,494	617	4	0.6	1.4	5.9	14.9
Citizens State Bank of Roseau	Roseau	174,716	24,021	485	683	0.2	1.3	0.7	20.4
Citizens State Bank of Shakopee	Shakopee	24,284	2,433	1,116	-5	0.0	2.7	11.1	19.7
Citizens State Bank of Tyler, Incorporated	Tyler	15,737	1,633	436	-7	3.9	1.8	7.1	17.3
Citizens State Bank of Waverly, Inc.	Waverly	59,645	5,036	731	133	0.9	1.6	1.8	11.8
Clinton State Bank	Clinton	63,694	8,535	270	488	0.0	1.1	0.6	16.3
Commerce Bank	Geneva	231,453	27,978	11,030	109	1.6	2.3	5.8	14.7
Commercial Bank of Minnesota	Heron Lake	34,910	3,880	1,255	97	0.5	1.5	5.4	12.8
Community Bank Corporation	Chaska	190,076	36,353	413	413	0.0	1.6	0.0	10.5
Community Bank Mankato	Vernon Center	169,115	12,890	3,511	640	0.1	1.1	2.5	10.0
Community Bank Owatonna	Owatonna	53,995	4,902	657	83	0.0	1.3	1.7	12.4
Community Bank Austin	Austin	37,824	2,618	887	11	1.0	2.2	3.7	11.2
Community Development Bank, FSB	Ogema	55,760	5,562	1,539	657	0.8	0.4	5.1	13.2
Community National Bank	Lino Lakes	34,331	3,488	1,215	-416	1.8	3.7	6.9	13.0
Community Pride Bank	Isanti	91,642	9,694	2,627	-387	0.4	2.7	3.4	12.2
Community Resource Bank	Northfield	234,978	23,295	10,747	-243	2.9	3.1	6.2	9.6
Community Security Bank	New Prague	100,649	(400)	14,856	-2583	5.8	6.3	20.0	-0.7
Concorde Bank	Blomkest	49,438	3,882	628	55	0.6	2.2	1.9	10.5
Cornerstone State Bank	Montgomery	119,405	11,218	2,150	457	0.3	1.1	2.6	11.5
Crookston National Bank	Crookston	48,930	4,070	610	70	0.0	1.5	2.7	15.3
Crow River State Bank	Delano	74,361	7,577	824	185	-1.0	1.6	2.9	19.1
Crown Bank	Edina	264,395	22,661	12,942	-751	1.6	1.8	5.5	9.3
Currie State Bank	Currie	46,457	3,808	1,239	97	-0.4	1.3	3.1	9.5
Drake Bank	Saint Paul	85,166	8,247	2,554	157	0.3	2.1	3.5	12.1
Eagle Bank	Glenwood	96,352	14,478	256	440	0.0	1.8	0.3	18.5
Eagle Community Bank	Maple Grove	27,053	2,487	1,900	-118	0.3	1.4	9.3	11.7
Eastwood Bank	Kasson	477,187	43,479	9,438	1602	0.2	1.8	2.7	10.3
Eitzen State Bank	Caledonia	63,831	5,732	1,538	199	0.4	1.0	3.5	11.0
Elysian Bank	Elysian	38,040	3,930	1,370	202	-0.1	3.0	6.8	17.0
Equity Bank	Minnnetonka	51,725	7,626	1,093	142	0.8	0.6	2.5	15.1
Exchange State Bank	Luverne	115,415	9,925	290	299	0.0	1.0	0.4	11.5
F & M Community Bank, National Association	Preston	87,691	10,623	975	408	0.2	1.2	1.5	13.0
Falcon National Bank	Foley	120,651	11,267	2,533	-247	1.4	1.6	2.7	11.4
Farmers & Merchants State Bank of Clarkfield	Clarkfield	38,549	3,415	56	118	0.0	0.7	0.2	10.1
Farmers & Merchants State Bank of New York Mills, Incorporated	New York Mills	51,399	7,577	1,617	20	1.1	2.2	5.7	17.8
Farmers and Merchants State Bank	Paynesville	22,903	2,769	24	74	-0.1	2.6	0.3	24.7
Farmers and Merchants State Bank of Alpha	Alpha	28,828	3,148	966	38	0.0	1.8	4.3	14.0
Farmers and Merchants State Bank of Appleton	Appleton	40,278	5,113	867	147	0.1	1.5	3.4	17.7
Farmers and Merchants State Bank of Blooming Prairie	Blooming Prairie	73,230	5,590	359	374	0.3	1.0	0.6	9.9
Farmers and Merchants State Bank of Pierz	Pierz	171,140	15,687	5,414	1117	1.2	1.4	4.0	10.7
Farmers and Merchants State Bank of Sacred Heart	Sacred Heart	23,722	2,767	329	33	0.0	1.3	2.7	17.6
Farmers and Merchants State Bank of Springfield	Springfield	103,605	8,409	643	254	0.0	0.9	0.8	10.2
Farmers State Bank of Adams, Minnesota	Adams	75,247	9,210	177	415	0.1	1.6	0.3	15.0

Farmers State Bank of Darwin	Darwin	28,421	2,735	442	65	0.2	2.6	3.3	12.7
Farmers State Bank of Dent	Dent	29,650	2,413	725	6	0.7	1.6	3.3	11.0
Farmers State Bank of Elkton	Elkton	39,616	4,710	519	73	0.1	2.5	2.6	16.6
Farmers State Bank of Hamel	Hamel	79,944	9,588	237	50	1.4	1.1	0.7	21.5
Farmers State Bank of Hartland	Hartland	87,310	7,745	1,855	224	-1.1	1.4	2.8	10.2
Farmers State Bank of Hoffman	Hoffman	26,861	3,208	11	142	0.0	1.2	0.1	16.4
Farmers State Bank of Madelia, Incorporated	Madelia	57,648	6,259	558	192	0.4	1.8	1.5	16.6
Farmers State Bank of Sherburn	Sherburn	29,603	2,423	4	88	0.0	1.7	0.0	12.4
Farmers State Bank of Trimont	Trimont	51,864	7,385	542	169	0.0	1.7	1.8	18.8
Farmers State Bank of Underwood	Underwood	44,904	4,023	264	180	0.0	1.2	0.8	11.7
Farmers State Bank of Watkins	Watkins	33,690	4,859	505	120	0.5	1.3	2.5	19.4
Farmers State Bank of West Concord	West Concord	45,099	3,878	321	-119	2.5	3.3	1.2	14.3
Fidelity Bank	Edina	432,961	62,256	-	1820	0.2	1.7	0.0	13.0
Financial Security Bank	Kerkhoven	41,256	4,431	560	-183	1.3	1.5	1.6	12.4
First Advantage Bank	Coon Rapids	51,673	5,756	1,721	11	1.3	2.0	4.1	11.3
First Bank & Trust, National Association	Pipestone	157,451	18,311	1,398	512	0.1	1.6	1.1	11.0
First Bank Blue Earth	Blue Earth	155,535	15,249	3,058	610	-0.3	2.3	2.8	13.1
First Commercial Bank	Bloomington	341,602	25,380	25,311	-1476	2.2	2.9	9.2	9.3
First Community Bank Lester Prairie	Lester Prairie	26,923	2,210	1,307	90	1.3	2.0	7.4	10.7
First Community Bank Silver Lake	Silver Lake	23,919	2,150	193	96	2.2	1.0	1.8	13.8
First Farmers & Merchants National Bank	Le Sueur	96,884	13,156	8	345	0.0	1.3	0.0	12.9
First Farmers & Merchants National Bank	Fairmont	79,219	10,272	864	297	0.2	1.2	1.3	14.7
First Farmers & Merchants State Bank	Brownsdale	77,112	12,012	1,747	252	0.1	1.3	3.6	19.4
First Farmers & Merchants State Bank of Grand Meadow	Grand Meadow	34,963	4,990	1,343	89	0.0	1.5	5.3	16.9
First Farmers and Merchants National Bank	Luverne	138,808	19,809	1,375	724	0.0	1.1	1.3	16.5
First Financial Bank	Twin Valley	15,391	1,874	59	12	-0.1	2.4	1.1	27.9
First Financial Bank in Winnebago	Winnebago	38,628	6,070	389	172	0.3	1.5	1.5	19.7
First Independent Bank	Russell	148,174	15,114	1,566	213	0.1	1.9	1.4	11.6
First Minnesota Bank	Minnetonka	378,286	47,741	5,110	524	0.6	2.4	4.4	23.2
First Minnetonka City Bank	Minnetonka	175,981	16,664	4,000	707	2.6	1.3	0.3	12.1
First National Bank	Chisholm	77,932	7,150	312	160	0.8	1.3	1.6	16.6
First National Bank	Hawley	85,164	8,014	1,949	274	0.3	1.9	3.3	10.9
First National Bank	Fulda	177,563	16,968	2,491	-696	0.1	2.9	2.4	12.2
First National Bank in Mahanomen	Mahanomen	68,894	6,112	1,453	174	0.1	1.2	3.3	13.0
First National Bank Minnesota	St. Peter	191,046	20,737	5,283	-99	0.5	2.4	4.4	14.4
First National Bank of Menahga & Sebeka	Menahga	77,179	10,286	993	358	0.2	1.5	2.0	19.4
First National Bank of the Lakes	Navarre	60,377	5,770	442	-177	1.7	2.0	1.7	15.9
First National Bank of the North	Sandstone	68,567	5,624	1,961	-51	1.4	1.3	4.0	11.0
First Resource Bank	Savage	18,738	553	204	-274	1.3	4.7	1.7	3.7
First Security Bank	Byron	49,331	4,143	219	43	0.5	1.1	0.6	10.3
First Security Bank - Canby	Canby	29,354	4,049	118	63	-0.3	3.1	0.8	15.1
First Security Bank - Evansville	Evansville	20,671	3,320	-	-3	6.9	2.9	0.0	18.6
First Security Bank - Lake Benton	Lake Benton	20,557	2,178	6	2	0.6	2.4	0.0	14.6
First Security Bank - Sleepy Eye	Sleepy Eye	153,896	16,957	861	488	-0.3	2.1	0.8	11.4
First Security Bank-Hendricks	Hendricks	20,064	1,778	16	24	0.2	2.2	0.2	15.9
First Southeast Bank	Harmony	54,452	4,648	770	188	0.3	1.1	1.6	9.8
First State Bank and Trust	Bayport	204,356	16,908	1,322	351	0.8	1.8	1.1	13.0
First State Bank Minnesota	Le Roy	56,382	5,001	195	193	0.6	1.0	0.6	12.3
First State Bank of Alexandria	Alexandria	116,188	17,882	3,730	250	0.0	1.3	4.2	10.3
First State Bank of Ashby	Ashby	30,235	2,181	511	38	0.3	1.1	2.9	11.8
First State Bank of Bigfork	Bigfork	43,686	4,750	1,835	77	-1.1	1.5	6.2	18.8
First State Bank of Clearbrook	Clearbrook	35,037	3,519	90	123	-0.1	1.3	0.5	14.6
First State Bank of Fertile	Fertile	32,422	5,307	186	99	-1.1	1.1	1.4	28.8
First State Bank of Fountain	Fountain	31,957	3,791	70	11	0.0	0.9	0.3	17.1
First State Bank of Grove City	Grove City	21,383	3,828	383	-287	5.7	1.8	2.8	27.5
First State Bank of Kensington	Kensington	53,940	5,159	865	99	0.9	1.8	2.3	12.4
First State Bank of Kiester	Kiester	17,273	1,099	445	-181	1.6	0.9	3.6	9.6
First State Bank of Le Center	Le Center	61,833	7,182	353	260	0.3	1.4	0.8	14.4
First State Bank of Murdock	Murdock	8,622	825	36	-46	1.4	1.8	0.7	15.4
First State Bank of Okabena (Incorporated)	Okabena	18,928	3,383	191	21	1.4	3.0	2.1	29.4
First State Bank of Sauk Centre	Sauk Centre	94,367	12,956	1,200	132	1.3	1.1	2.6	22.4
First State Bank of St. Joseph	Saint Joseph	152,395	20,153	3,015	1865	0.0	1.0	3.1	14.0
First State Bank of Swanville	Swanville	27,543	3,289	1,169	64	0.3	1.8	5.5	14.0
First State Bank of Wabasha	Wabasha	109,579	9,957	2,116	-71	1.0	2.1	4.6	16.2
First State Bank of Wyoming	Wyoming	141,240	22,563	9,498	233	0.3	2.2	12.6	23.7
First State Bank Southwest	Pipestone	172,864	17,471	267	714	0.0	2.0	0.2	13.0
First Western Bank & Trust	Eden Prairie	44,597	9,920	4,788	-160	0.2	5.2	12.8	25.1
Flagship Bank Minnesota	Wayzata	128,945	11,630	8,190	-365	2.7	2.0	8.3	9.0
Flagship Bank Winsted	Winsted	44,120	4,015	947	-77	1.4	2.0	3.4	10.6
Frandsen Bank & Trust	Lonsdale	949,066	130,172	21,307	1398	0.6	1.8	3.3	10.7
Franklin National Bank of Minneapolis	Minneapolis	133,832	19,938	3,227	18	0.5	1.2	3.1	17.0
Franklin State Bank	Franklin	23,950	2,864	1	53	0.0	0.8	0.0	16.4
Freeport State Bank	Freeport	80,999	6,761	1,002	230	0.0	0.9	1.6	10.2
Frost State Bank	Frost	30,505	2,682	441	121	-0.1	1.1	1.7	10.0
Gateway Bank	Mendota Heights	90,139	8,041	-	323	0.2	1.2	0.0	10.2
Gateway State Bank (Incorporated)	Glenwood	173,886	16,484	3,219	526	0.0	1.5	2.1	10.3
Grand Marais State Bank	Grand Marais	65,046	5,621	200	304	0.0	0.9	0.4	13.9
Grand Rapids State Bank	Grand Rapids	228,124	26,591	1,793	842	0.1	1.6	1.3	14.3
Grand Timber Bank	McGregor	44,822	5,140	588	5	1.6	1.7	1.8	14.5
Granite Falls Bank	Granite Falls	181,466	15,748	14	754	0.0	0.7	0.0	15.5
Great Northern Bank	Saint Michael	71,710	4,203	2,660	-180	2.9	4.3	5.0	7.1
Heritage Bank National Association	Spicer	181,339	17,413	4,737	183	1.3	1.6	3.3	10.8
Highland Bank	Saint Michael	532,998	32,086	22,743	395	0.8	3.3	7.5	8.5
Home Federal Savings Bank	Rochester	974,284	87,388	44,600	-7436	2.9	1.5	5.9	11.2
Home Savings of America	Little Falls	461,242	26,449	23,915	-757	0.4	0.7	6.8	9.3
Home State Bank	Litchfield	121,292	13,202	1,882	92	1.4	1.0	2.3	13.1
HomeTown Bank	Redwood Falls	179,161	19,246	1,627	467	0.4	1.2	1.3	10.9
Hometown Community Bank	Cyrus	26,144	1,989	424	15	0.3	1.6	2.4	11.3
Integrity Bank Plus	Wabasso	49,836	4,841	335	141	0.0	1.4	0.9	11.2
Inter Savings Bank, fsb D/B/A Interbank, fsb	Maple Grove	645,733	21,928	28,674	-2376	2.7	2.5	5.8	4.7
Jackson Federal Savings and Loan Association	Jackson	32,166	6,360	184	74	0.0	0.9	1.2	39.3
Janesville State Bank	Janesville	50,877	6,162	56	224	0.1	1.5	0.2	13.2
Kanabec State Bank	Mora	135,159	16,469	1,636	141	0.8	2.4	2.8	22.4
Kasson State Bank	Kasson	57,460	5,415	313	183	0.0	1.1	0.7	11.9
Kent State Bank	Kent	7,022	777	-	-8	0.0	0.8	0.0	18.8
Key Community Bank	Inver Grove Heig	64,656	7,148	1,692	-93	0.5	1.4	3.7	13.9
KleinBank	Big Lake	1,571,570	155,976	39,701	1163	1.6	2.3	4.1	10.9
Lake Area Bank	Lindstrom	289,469	27,415	15,282	-81	1.6	2.9	7.1	11.2
Lake City Federal Bank	Lake City	84,257	7,166	1,646	47	0.8	1.1	2.4	12.8
Lake Community Bank	Long Lake	144,759	13,815	7,977	-58	0.8	3.3	8.5	12.2
Lake Country Community Bank	Morristown	34,536	2,214	1,294	-26	1.4	4.1	5.0	6.5
Lake Elmo Bank	Lake Elmo	269,297	24,648	12,432	-1436	2.4	2.4	6.8	11.8
Lake Region Bank	New London	95,049	7,735	2,727	-353	2.6	2.1	4.5	9.7
Lakes State Bank	Pequot Lakes	104,078	11,698	1,284	182	0.8	1.2	1.8	14.0
Lakeview Bank	Lakeville	60,016	5,456	4,335	-42	3.0	3.5	9.0	8.2
Lakewood Bank, National Association	Baxter	143,804	20,033	4,757	207	0.3	1.6	4.3	10.6
Landmark Community Bank, National Association	Isanti	106,216	7,967	4,307	-224	2.6	1.7	5.7	9.7
Liberty Savings Bank fsb	Saint Cloud	152,485	17,409	-	575	0.3	1.7	0.0	15.9
Lowry State Bank	Lowry	36,862	3,279	898	114	1.4	1.2	2.9	10.3
Maple Bank	Champlin	63,812	6,473	7,092	-398	-1.3	5.1	17.4	12.8
Marshall County State Bank	Newfolden	24,561	5,045	6	81	-0.2	3.7	0.1	51.8
Merchants Bank, National Association	Winona	1,117,626	128,363	19,956	2326	0.8	2.1	2.9	12.9
Mid-Central Federal Savings Bank	Wadena	99,830	7,007	700	175	0.1	0.7	0.8	11.0
Midwest Bank	Detroit Lakes	255,817	24,159	3,899	1239	0.3	1.3	1.7	10.2
Mills Resolute Bank	Sanborn	16,007	2,216	101	-16	0.0	1.1	1.0	12.1

Minnesota Bank & Trust	Edina	55,722	14,196	-	-134	0.0	1.0	0.0	41.8
Minnesota First Credit and Savings, Incorporated	Rochester	29,065	3,243	160	47	0.3	1.3	0.6	15.9
Minnesota National Bank	Sauk Centre	178,173	22,557	1,488	178	0.3	1.7	1.4	13.7
Minnstar Bank National Association	Lake Crystal	95,199	8,281	5,595	-62	0.8	2.0	8.0	11.3
Minnwest Bank Central	Montevideo	320,156	28,028	349	654	0.8	1.1	0.1	9.8
Minnwest Bank Luverne	Luverne	166,915	13,754	2,682	44	0.3	1.4	2.2	10.4
Minnwest Bank Metro	Eagan	302,471	24,718	12,347	-1726	0.8	2.4	6.2	9.4
Minnwest Bank South	Tracy	220,923	16,991	1,938	-601	2.0	1.4	1.4	10.1
Minnwest Bank, M.V.	Redwood Falls	505,662	47,362	13,065	-165	0.8	1.8	3.2	11.0
Neighborhood National Bank	Alexandria	51,402	4,680	2,918	-200	0.7	2.3	7.4	10.7
New Market Bank	New Market	83,223	8,102	2,287	-636	1.2	2.9	3.7	12.7
North American Banking Company	Roseville	263,819	27,043	5,333	280	0.0	2.0	3.2	12.8
North American State Bank	Belgrade	102,325	11,209	6,466	-33	0.5	3.1	8.6	12.5
North Shore Bank of Commerce	Duluth	214,372	13,483	2,539	267	0.0	0.9	1.4	9.0
North Star Bank	Roseville	250,033	20,249	16,630	-969	1.6	3.1	10.4	10.2
Northeast Bank	Minneapolis	393,487	40,354	15,697	302	0.3	3.0	5.3	12.1
Northern Star Bank	Mankato	40,452	3,283	1,533	-240	1.6	2.1	4.7	9.5
Northern State Bank of Thief River Falls	Thief River Falls	232,858	29,094	5,478	489	0.5	1.8	5.2	28.1
Northern State Bank of Virginia	Virginia	51,044	4,159	223	-73	0.9	1.1	0.5	10.7
Northview Bank	Finlayson	161,908	17,573	2,999	357	0.9	1.8	2.3	10.9
Northwestern Bank, National Association	Dilworth	131,524	13,080	2,437	-93	1.1	2.1	2.9	12.4
Northwoods Bank of Minnesota	Park Rapids	114,981	10,952	2,334	216	0.6	0.9	3.2	13.2
Odin State Bank	Odin	34,239	4,393	943	127	0.1	2.1	4.1	16.9
Olmsted National Bank	Rochester	55,017	6,746	674	370	-1.6	2.8	1.6	11.3
Ormsby State Bank	Ormsby	23,379	3,180	180	-108	-0.1	2.3	0.0	19.5
Paragon Bank	Wells	31,419	2,501	977	63	1.4	2.8	4.1	10.4
Park Midway Bank, National Association	Saint Paul	251,665	26,605	8,496	1069	0.6	1.3	5.9	12.9
Park State Bank	Duluth	32,048	2,063	1,359	51	0.8	1.1	5.6	8.8
Patriot Bank Minnesota	Wyoming	134,217	13,925	12,256	-930	2.4	3.7	11.5	9.3
Peoples Bank of Commerce	Cambridge	328,684	33,823	19,853	-567	1.3	2.2	7.7	12.0
Peoples National Bank of Mora	Mora	167,640	18,184	8,672	-99	0.3	3.4	8.8	14.0
Peoples State Bank of Madison Lake	Madison Lake	27,592	2,841	618	-9	0.1	2.0	4.2	11.6
Peoples State Bank of Plainview	Plainview	160,607	15,395	2,705	451	0.1	1.6	2.5	12.7
Peoples State Bank of Wells	Wells	22,605	2,715	33	73	0.0	1.1	0.2	16.1
Pine Country Bank	Little Falls	133,699	9,121	2,255	-112	0.2	1.3	2.9	9.3
Pine Island Bank	Pine Island	63,323	7,269	864	176	-0.1	1.2	2.4	11.3
Pine River State Bank	Pine River	86,700	7,781	875	93	0.1	1.3	1.6	12.7
Pioneer Bank	Mapleton	252,982	29,457	8,323	1316	0.4	1.1	4.0	12.3
Platinum Bank	Oakdale	82,737	8,325	4	121	0.0	1.4	0.0	11.0
Plaza Park State Bank	Waite Park	155,937	13,662	3,238	598	0.1	1.4	2.4	10.1
Prairie Sun Bank	Milan	26,313	2,396	76	109	0.1	0.9	0.4	10.3
Premier Bank	Maplewood	605,944	49,040	52,147	-4125	4.1	3.1	11.5	8.8
Premier Bank Minnesota	Farmington	196,610	15,014	15,112	-2631	4.9	3.2	11.6	10.0
Premier Bank Rochester	Rochester	148,902	11,951	10,515	-1494	5.5	2.4	9.6	9.7
Prime Security Bank	Karlstad	87,646	6,850	2,724	-693	2.3	1.6	4.0	9.0
PrinsBank	Prinsburg	83,812	7,103	1,055	362	0.0	1.5	1.8	9.2
Prior Lake State Bank	Prior Lake	187,786	22,906	2,170	471	2.4	1.6	1.9	16.0
Private Bank Minnesota	Minneapolis	165,568	20,660	1,685	154	0.7	1.1	1.1	12.0
Produce State Bank	Hollandale	35,671	4,514	1,136	121	0.9	1.6	4.6	17.7
Profinium Financial, Inc.	Truman	318,816	28,199	8,369	174	1.0	2.8	3.9	10.0
ProGrowth Bank	Nicollet	160,277	9,402	4,056	65	0.6	2.2	4.6	8.9
Provincial Bank	Lakeville	80,524	6,727	816	175	0.6	1.3	1.3	10.4
Queen City Federal Savings Bank	Virginia	245,257	33,939	3,643	278	1.2	1.3	2.4	13.4
Randall State Bank	Randall	33,417	4,740	542	126	0.3	2.5	2.5	22.1
Red River State Bank	Halstad	42,147	4,516	285	135	0.6	1.0	0.7	11.0
Reliance Bank	Faribault	59,281	8,130	2,770	-317	3.0	1.0	5.8	15.7
Republic Bank, Inc.	Duluth	295,069	25,787	5,443	337	0.4	1.4	2.1	9.8
Riverland Bank	Jordan	42,987	3,042	1,240	-138	2.5	1.9	4.5	9.0
RiverWood Bank	Bemidji	178,603	20,469	3,836	-191	2.2	1.1	3.1	11.7
RiverWood Bank	Baxter	173,856	20,301	6,780	-581	3.4	2.0	4.9	10.6
Root River State Bank	Chatfield	57,896	7,091	-	119	0.5	0.6	0.0	17.3
Rosemount National Bank	Rosemount	36,895	2,161	2,332	-354	4.9	2.8	11.3	6.8
Roundbank	Waseca	224,856	23,020	2,452	760	0.0	1.9	1.5	12.2
Rural American Bank - Braham	Braham	106,276	13,371	1,249	333	-0.2	2.2	2.0	14.6
Rushford State Bank (Incorporated)	Rushford	46,289	3,540	386	114	0.0	1.1	1.0	9.2
Security Bank & Trust Company	Glencoe	245,593	21,243	1,568	190	1.2	1.9	1.0	11.0
Security Bank Minnesota	Albert Lea	86,029	8,355	315	141	1.6	1.1	0.5	12.5
Security Bank USA	Bemidji	104,824	9,210	3,877	46	1.0	1.2	4.4	9.9
Security Bank Waconia	Waconia	169,640	14,781	2,274	523	0.0	2.0	1.9	10.1
Security State Bank of Aitkin	Aitkin	89,404	9,162	1,728	246	0.3	1.2	2.6	12.1
Security State Bank of Fergus Falls	Fergus Falls	136,908	11,415	1,975	563	0.1	0.6	2.0	10.7
Security State Bank of Hibbing	Hibbing	97,154	8,554	3,017	114	3.3	3.0	5.3	12.0
Security State Bank of Howard Lake	Howard Lake	17,388	8,155	1,381	124	1.3	1.6	2.7	14.4
Security State Bank of Kenyon	Kenyon	55,473	4,777	6,111	-95	1.1	2.5	12.9	9.8
Security State Bank of Lewiston	Lewiston	70,073	5,585	732	-110	6.5	3.0	1.7	10.9
Security State Bank of Marine	Marine On St. Cr	98,424	10,616	368	199	0.4	1.6	0.5	16.7
Security State Bank of Oklee	Oklee	30,689	4,884	46	0.0	4.9	0.0	55.1	
Security State Bank of Wanamingo	Wanamingo	67,071	6,448	419	282	0.1	1.5	0.8	10.8
Security State Bank of Warroad	Warroad	76,519	15,722	2,633	153	0.1	2.3	5.6	28.3
Sherburne State Bank	Becker	78,008	7,221	2,462	147	0.8	3.4	4.4	11.7
Signature Bank	Minnetonka	177,021	17,741	5,675	314	-0.3	2.6	3.6	11.2
St. James Federal Savings and Loan Association	St. James	25,104	2,221	217	36	0.0	0.1	1.2	13.6
St. Clair State Bank (Incorporated)	St. Clair	67,175	8,328	291	284	0.0	1.3	0.6	17.2
St. Martin National Bank	Saint Martin	17,037	2,338	-	71	0.0	1.5	0.0	20.6
Star Bank	Bertha	129,661	11,275	212	413	-0.1	0.6	0.2	9.5
State Bank in Eden Valley	Eden Valley	28,630	2,616	947	-311	3.6	1.6	4.8	11.6
State Bank of Belle Plaine	Belle Plaine	87,343	11,775	3,624	237	3.2	2.5	9.1	22.1
State Bank of Bellingham	Bellingham	30,831	2,407	2	121	0.0	0.8	0.0	10.9
State Bank of Bird Island	Bird Island	38,928	4,923	62	49	0.1	1.1	0.4	23.4
State Bank of Briceyn	Briceyn	25,615	2,988	22	60	0.0	1.0	0.1	15.4
State Bank of Ceylon	Ceylon	10,516	1,262	197	22	0.0	1.9	-2.7	17.6
State Bank of Chandler	Chandler	35,191	4,038	87	99	0.0	1.5	0.4	15.7
State Bank of Clarks Grove	Clarks Grove	17,746	2,572	321	40	0.0	2.0	3.3	21.1
State Bank of Kokato	Kokato	56,837	3,379	3,357	-10	-0.1	2.5	8.0	7.5
State Bank of Cold Spring	Cold Spring	49,386	4,450	1,065	-117	2.4	1.2	2.9	12.0
State Bank of Danvers	Danvers	35,732	4,586	-	76	3.1	1.5	0.0	16.4
State Bank of Delano	Delano	89,639	7,305	3,972	-210	5.5	2.6	6.9	10.1
State Bank of Easton	Easton	18,826	2,562	938	9	1.1	1.8	7.8	18.0
State Bank of Fairmont	Fairmont	93,901	9,999	1,664	430	0.2	1.9	2.6	13.0
State Bank of Gibbon	Gibbon	22,495	2,036	220	73	0.0	0.8	1.3	11.4
State Bank of Hamburg	Hamburg	18,829	1,551	366	8	-0.1	2.9	3.5	14.0
State Bank of Hawley	Hawley	83,095	7,443	239	404	-0.6	1.4	0.4	11.6
State Bank of Jeffers	Jeffers	20,095	2,854	-	34	-0.2	1.3	0.0	24.5
State Bank of Kimball	Kimball	70,612	6,538	647	368	0.0	1.5	1.3	12.6
State Bank of Lake Park	Lake Park	28,546	2,370	92	77	0.3	1.0	0.5	13.5
State Bank of Lismore	Lismore	37,305	3,958	116	133	0.0	0.9	0.4	11.7
State Bank of Lucan	Lucan	36,558	4,135	75	73	0.2	1.3	0.4	16.5
State Bank of Marietta	Marietta	9,761	1,130	100	33	0.0	1.5	1.8	13.4
State Bank of New Prague	New Prague	125,210	14,798	5,319	157	1.6	2.5	8.8	15.6
State Bank of New Richland	New Richland	83,715	7,518	2,574	505	0.0	1.5	4.2	11.6
State Bank of Park Rapids	Park Rapids	89,310	7,590	1,717	621	2.2	2.4	3.3	12.2
State Bank of Richmond	Richmond	79,395	11,592	572	224	0.1	1.9	1.4	23.5
State Bank of Taunton	Taunton	44,599	5,214	238	91	0.4	1.3	0.7	15.0
State Bank of Wheaton	Wheaton	62,464	14,120	2,000	15	2.4	2.8	3.8	27.5
Stearns Bank Holdingford National Association	Holdingford	84,537	9,343	1,117	513	0.4	2.4	2.9	19.1
Stearns Bank National Association	Saint Cloud	1,170,403	217,424	66,185	8866	4.3	2.8	8.3	30.1

Stearns Bank Upsala National Association	Upsala	64,815	6,900	59	351	0.8	2.2	0.2	20.2
Sterling State Bank	Austin	272,107	24,782	7,370	-57	1.5	1.2	3.6	11.0
Stonebridge Bank	Minneapolis	85,107	7,115	-	57	0.0	1.0	0.0	9.9
Summit Community Bank	Maplewood	79,983	8,286	-	72	0.0	1.9	0.0	16.2
The Bank of Elk River	Elk River	451,300	38,670	21,870	-2862	2.7	2.4	6.3	9.4
The Buffalo Ridge Bank	Beardsley	36,309	3,024	331	194	0.1	1.1	1.3	10.4
The Business Bank	Minnnetonka	160,086	12,130	1,869	262	0.3	0.8	1.4	10.5
The Citizens National Bank of Park Rapids	Park Rapids	195,992	16,892	2,255	698	0.1	1.7	1.6	12.4
The Citizens State Bank of Olivia	Olivia	25,914	2,510	667	-22	0.0	2.0	4.8	13.8
The First National Bank at St. James	Saint James	26,498	2,528	963	23	0.0	1.4	5.3	13.7
The First National Bank in Wadena	Wadena	53,788	4,315	842	151	1.5	0.9	2.4	13.6
The First National Bank of Bagley	Bagley	66,732	6,791	733	33	0.1	1.4	2.0	12.5
The First National Bank of Battle Lake	Battle Lake	58,132	6,650	171	234	0.2	1.2	0.6	16.7
The First National Bank of Bemidji	Bemidji	522,149	68,217	3,889	2599	0.1	0.8	1.3	19.7
The First National Bank of Buhl	Buhl	25,424	2,546	748	32	0.0	0.9	3.7	11.6
The First National Bank of Cokato	Cokato	30,996	3,301	55	31	0.1	0.8	0.4	20.3
The First National Bank of Cold Spring	Cold Spring	82,101	8,251	2,769	179	0.6	1.8	4.4	11.8
The First National Bank of Coleraine	Coleraine	71,112	5,588	168	112	0.1	0.9	0.7	16.8
The First National Bank of Deerwood	Deerwood	233,218	25,645	2,827	674	0.3	1.4	1.6	11.1
The First National Bank of Elk River	Elk River	352,277	31,494	12,993	537	1.8	2.7	6.8	13.0
The First National Bank of Fairfax	Fairfax	25,112	10,420	7	93	3.6	0.9	0.0	41.1
The First National Bank of Gilbert	Gilbert	24,056	3,449	587	28	0.7	1.4	5.0	27.9
The First National Bank of Henning	Ottertail	88,109	9,681	1,127	307	0.8	1.1	1.9	13.3
The First National Bank of Herman	Herman	21,634	2,689	-	68	0.0	1.1	0.0	20.3
The First National Bank of Le Center	Le Center	75,979	9,700	843	241	0.2	1.6	1.8	17.9
The First National Bank of McIntosh	McIntosh	24,036	6,576	31	54	0.0	3.4	0.4	63.9
The First National Bank of Milaca	Milaca	160,599	17,298	2,377	-213	0.9	2.3	1.9	15.7
The First National Bank of Moose Lake	Moose Lake	65,266	7,358	936	255	0.2	1.4	1.7	14.2
The First National Bank of Northfield	Northfield	123,244	10,708	3,832	-219	0.1	2.0	4.3	11.7
The First National Bank of Osakis	Osakis	59,323	7,264	2,295	73	0.2	2.1	6.1	16.7
The First National Bank of Plainview	Plainview	132,962	11,267	4,544	282	0.1	1.7	3.9	10.6
The First National Bank of Proctor	Proctor	23,899	2,343	153	33	0.0	0.8	1.1	18.5
The First National Bank of Starbuck	Starbuck	16,911	1,928	510	-37	8.5	0.6	5.0	16.5
The First National Bank of Walker	Walker	270,758	32,171	3,334	1264	0.6	1.2	1.7	17.2
The First National Bank of Waseca	Waseca	110,225	11,691	1,045	504	0.0	1.6	1.2	10.1
The First State Bank of Red Wing	Red Wing	49,002	6,660	519	57	1.2	1.0	3.2	26.5
The First State Bank of Rosemount	Rosemount	59,789	6,173	1,343	8	0.4	1.5	4.8	17.1
The Gary State Bank	Gary	10,275	1,318	-	34	-0.5	3.2	0.0	17.5
The Lake Bank	Two Harbors	100,497	8,991	1,176	130	0.2	1.6	1.5	11.8
The Miners National Bank of Eveleth	Eveleth	43,660	4,979	15	51	0.0	1.3	0.1	22.1
The Nicollet County Bank of Saint Peter	Saint Peter	147,249	12,148	529	330	0.0	0.8	0.7	13.4
The Northern State Bank of Gonvick	Gonvick	32,834	6,471	32	11	0.3	12.0	0.5	73.1
The Pioneer National Bank of Duluth	Duluth	84,977	8,278	194	319	0.0	0.8	0.3	12.2
The RiverBank	Wyoming	451,513	25,053	41,447	-2186	3.9	3.3	12.3	6.5
The State Bank of Faribault	Faribault	182,628	19,897	2,143	96	1.6	1.9	2.3	14.3
The Wanda State Bank	Wanda	102,018	16,707	292	250	0.0	1.4	0.5	21.0
Think Mutual Bank	Rochester	1,405,578	195,520	2,095	880	0.4	0.3	0.2	24.2
Tradition Capital Bank	Edina	160,469	16,073	1,088	294	1.7	2.1	0.8	11.7
Triumph State Bank	Trimont	53,458	5,163	136	185	0.1	1.5	0.3	11.1
Ultima Bank Minnesota	Winqer	101,787	10,071	2,841	553	0.2	1.7	3.0	12.0
Union Bank and Trust Company	Minneapolis	80,284	10,483	464	113	1.1	1.4	2.1	29.1
Union State Bank of Browns Valley	Browns Valley	19,526	2,507	-	58	0.0	1.3	0.0	23.5
United Bankers' Bank	Bloomington	585,151	45,978	11,587	879	1.2	2.7	3.7	12.4
United Community Bank	Perham	189,401	17,670	5,606	325	0.6	1.4	4.8	11.9
United Farmers & Merchants State Bank	Morris	30,216	2,792	66	86	0.0	1.1	0.4	11.3
United Minnesota Bank	New London	26,239	2,051	27	15	0.0	1.5	0.1	10.6
United Prairie Bank	Mountain Lake	507,332	55,961	4,246	1328	0.3	1.4	1.1	10.6
United Southwest Bank	Cottonwood	38,662	3,073	646	67	1.3	0.8	3.6	12.1
Unity Bank	Rush City	189,550	13,867	2,170	133	0.7	1.2	1.5	9.7
Unity Bank North	Red Lake Falls	66,714	7,496	653	172	0.2	1.3	1.4	16.2
University National Bank	St. Paul	170,615	16,444	4,409	247	0.9	1.8	4.0	14.7
Venture Bank	Bloomington	256,309	22,829	4,703	920	0.7	2.7	2.3	10.6
Vergas State Bank	Vergas	40,055	5,864	202	64	0.0	1.9	1.0	25.8
Vermillion State Bank	Vermillion	458,210	54,788	2,858	2783	0.7	1.9	1.0	16.7
Viking Savings Bank	Alexandria	156,105	25,767	325	594	0.1	1.0	0.3	12.8
Village Bank	St. Francis	272,375	24,466	4,563	75	1.3	2.4	2.1	10.6
VisionBank	Saint Louis Park	43,269	4,005	1,115	-112	0.9	2.4	3.7	11.2
Voyager Bank	Eden Prairie	437,220	38,897	11,348	859	0.2	1.3	3.0	10.0
Wadena State Bank	Wadena	114,112	12,085	730	571	0.0	1.4	1.0	14.7
Welcome State Bank	Welcome	21,064	2,228	338	110	0.8	1.9	2.3	11.5
Wells Federal Bank, FSB	Wells	249,726	24,598	4,758	498	0.2	0.8	2.5	12.7
Western Bank	St. Paul	355,936	45,135	6,730	1197	0.3	2.0	2.3	14.2
Western National Bank	Cass Lake	36,915	3,011	440	140	0.1	1.5	1.9	10.9
Western National Bank	Duluth	126,147	12,274	789	313	0.3	0.7	0.9	9.6
White Rock Bank	Cannon Falls	148,495	7,601	1,267	227	3.1	2.3	1.2	6.5
Winona National Bank	Winona	352,364	36,536	10,057	-91	2.1	1.9	6.5	13.9
Winthrop State Bank	Winthrop	18,426	2,445	598	22	0.7	2.2	10.8	31.5
Woodland Bank	Deer River	107,615	7,619	2,323	2	0.3	1.6	2.9	9.6
Woodlands National Bank	Hinckley	128,100	18,254	3,589	119	1.4	1.6	3.8	16.0
Worthington Federal Savings Bank, FSB	Worthington	58,288	7,982	42	98	0.0	0.2	0.1	30.8