

MINNESOTA

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	13.43	BREMER BANK NA	5,821	885,986	3,608	121,871	2,280	174,660
2	11.11	WELLS FARGO BANK, N.A.	15,932	732,936	15,070	476,239	11,898	363,724
3	10.64	US BANK NA	14,978	702,132	13,600	271,886	11,413	232,113
4	7.42	OLD NATIONAL BANK	3,436	489,334	2,243	74,885	489	67,327
5	5.14	BELL BANK	2,494	338,873	1,660	51,758	404	66,125
6	4.63	CHOICE FINANCIAL	1,528	305,741	789	31,349	249	45,360
7	3.72	MERCHANTS BANK, N.A.	1,960	245,382	1,338	44,463	518	50,446
8	3.67	FRANSEN BANK & TRUST	2,275	242,045	1,665	58,140	1,368	84,467
9	3.61	BRIDGEWATER BANK	1,600	238,133	997	34,167	609	75,639
10	2.80	AMERICAN EXPRESS NATIONAL BANK	12,996	184,872	12,790	142,809	2,846	31,146
11	2.76	BMO HARRIS BANK N.A.	1,528	182,318	1,028	34,755	194	14,579
12	2.70	ALERUS FINANCIAL NA	971	177,904	532	20,457	300	40,024
13	2.69	MIDWESTONE BANK	1,265	177,760	842	31,367	718	50,909
14	2.42	ASSOCIATED BANK NA	1,277	159,923	915	28,132	534	24,158
15	2.25	MINNESOTA BANK & TRUST	565	148,563	205	9,678	157	21,458
16	2.25	MINNWEST BANK	1,711	148,278	1,346	39,245	292	37,043
17	1.70	FIRST BANK & TRUST	994	111,920	703	24,405	281	32,800
18	1.32	JPMORGAN CHASE BANK, NA	4,594	86,828	4,532	62,761	2,380	27,858
19	1.11	TCF NATIONAL BANK	1,763	73,407	1,611	33,147	16	1,390
20	1.07	AMERICAN NATIONAL BANK	417	70,616	234	9,187	66	12,705
21	1.07	WEST BANK	266	70,383	96	5,467	69	15,683
22	0.91	BANK OF AMERICA, N.A.	1,535	60,147	1,437	23,468	814	16,593
23	0.79	FIRST INTERNATIONAL BANK & TRU	427	51,840	309	10,032	321	26,083
24	0.71	THINK MUTUAL BANK	819	46,840	715	16,999	695	25,679
25	0.69	STEARNS BANK N A	459	45,516	337	12,262	76	4,993
26	0.63	CROSS RIVER	1,787	41,808	1,729	30,400	0	0

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Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
27	0.60	CAPITAL ONE BANK (USA), N.A.	4,428	39,645	4,423	38,778	2,428	17,306
28	0.53	BANK OF THE WEST	396	35,064	313	10,337	176	7,334
29	0.53	LAKE FOREST BANK & TRUST, NA	883	34,838	801	12,080	0	0
30	0.49	CITIZENS BANK, NA	710	32,273	699	28,658	672	27,673
31	0.38	THE HUNTINGTON NATIONAL BANK	548	24,907	541	22,002	360	14,601
32	0.33	CITIBANK, N.A.	2,634	21,763	2,628	20,718	2,152	16,109
33	0.25	PNC BANK N.A.	63	16,738	28	1,439	27	3,749
34	0.24	CIBC BANK USA	60	15,826	35	1,483	0	0
35	0.24	TEXAS CAPITAL BANK	238	15,661	205	2,960	0	0
36	0.18	LIVE OAK BANKING COMPANY	89	11,760	60	2,480	1	782
37	0.18	TRUIST FINANCIAL	666	11,665	665	11,401	597	9,143
38	0.17	BYLINE BANK	41	11,380	18	737	7	1,494
39	0.17	CUSTOMERS BANK	315	11,290	291	6,201	1	448
40	0.16	GATE CITY BANK	261	10,791	244	5,245	70	3,820
41	0.14	WEX BANK	1,132	9,137	1,126	7,912	0	0
42	0.13	COMERICA BANK	21	8,853	6	303	4	1,868
43	0.13	FIRST DAKOTA NATIONAL BANK	35	8,739	13	721	21	4,741
44	0.13	DACOTAH BANK	143	8,669	123	3,941	89	3,900
45	0.12	FIRST INTERNET BANK	18	8,128	3	208	13	7,395
46	0.12	SIGNATURE BANK	26	8,041	3	182	0	0
47	0.12	CIT BANK N.A.	171	7,834	152	4,225	70	1,660
48	0.12	AMERIS BANK	489	7,788	474	3,371	0	0
49	0.12	SYNCHRONY BANK	1,508	7,665	1,508	7,665	0	0
50	0.11	PINNACLE BANK	282	7,532	275	6,549	191	3,040
51	0.11	CAPITAL ONE, N.A.	767	7,099	758	5,577	259	1,736
52	0.11	TRISTATE CAPITAL BANK	18	6,999	1	100	0	0
53	0.10	CITY NATIONAL BANK	32	6,818	15	876	9	497
54	0.10	SILICON VALLEY BANK	60	6,671	42	1,779	14	435
55	0.09	FIRST NATIONAL BANK OF OMAHA	269	6,102	263	3,813	195	2,207
56	0.08	FIRST NB IN SIOUX FALLS	33	5,338	19	636	16	912
57	0.08	UMB BANK NA	14	4,993	4	195	1	50

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58	0.07	KEYBANK NATIONAL ASSOCIATION	15	4,878	3	179	0	0
59	0.07	SANTANDER BANK N.A.	23	4,544	9	567	2	367
60	0.06	BANTERRA BANK	23	3,854	8	523	10	1,523
61	0.06	STARION BANK	17	3,841	10	470	7	1,458
62	0.06	ALLY BANK	6	3,691	0	0	0	0
63	0.05	GREAT SOUTHERN BANK	52	3,299	46	1,802	5	826
64	0.05	CHARLES SCHWAB BANK, SSB	7	3,261	0	0	0	0
65	0.05	GREAT WESTERN BANK	38	3,126	33	1,060	6	320
66	0.05	FIFTH THIRD BK NA	10	3,060	3	177	4	1,334
67	0.05	VALLEY NATIONAL BANK	21	3,007	13	658	0	0
68	0.05	METABANK N.A.	49	2,998	44	719	1	300
68	0.05	1ST SOURCE BANK	23	2,998	15	997	11	1,064
70	0.04	ENTERPRISE BANK & TRUST	5	2,832	1	82	2	1,600
71	0.04	BEVERLY BANK & TRUST, NA	7	2,787	2	153	0	0
72	0.04	UNITED BUSINESS BANK	4	2,782	0	0	0	0
73	0.04	FIRST FINANCIAL BANK	9	2,764	3	203	3	937
74	0.04	JOHN DEERE FINANCIAL, F.S.B.	225	2,687	225	2,687	0	0
75	0.04	FIRST PREMIER BANK	23	2,654	18	261	7	568
76	0.04	RED RIVER BANK	3	2,642	0	0	0	0
77	0.04	FIRST BUSINESS BANK	6	2,635	0	0	1	300
78	0.04	FIRST MIDWEST BANK	8	2,593	2	113	1	250
79	0.04	HSBC BANK USA, NA	24	2,371	15	334	2	25
80	0.04	DISCOVER BANK	378	2,314	378	2,314	320	1,892
81	0.03	SERVISFIRST BANK	5	2,250	1	10	3	1,250
82	0.03	VILLAGE BANK & TRUST CO	7	2,154	4	280	0	0
83	0.03	ARVEST BANK	9	2,075	4	204	4	299
84	0.03	NORTHWEST BANK	20	2,056	13	223	6	1,168
85	0.03	INCREDIBLEBANK	6	1,962	3	63	1	35
86	0.03	WEBSTER BANK, N.A.	6	1,950	0	0	0	0
87	0.03	PACIFIC PREMIER BANK	5	1,919	0	0	2	837
88	0.03	AXOS BANK	56	1,906	53	1,297	46	1,003

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89	0.03	WESTFIELD BANK, FSB	6	1,811	2	121	1	100
90	0.03	FIRST CITIZENS BANK AND TRUST	6	1,748	2	192	0	0
91	0.03	BOKF NA	4	1,718	0	0	1	425
92	0.03	FIRST AMERICAN BANK	4	1,687	0	0	0	0
93	0.02	MIDFIRST BANK	7	1,553	4	192	0	0
94	0.02	S&T BANK	2	1,541	0	0	0	0
95	0.02	MIDLAND STATES BANK	4	1,475	0	0	0	0
96	0.02	NBT BANK NA	4	1,472	0	0	4	1,472
97	0.02	ZIONS BANCORPORATION, N.A.	8	1,404	4	255	1	54
98	0.02	NICOLET NATIONAL BANK	9	1,343	6	250	5	203
99	0.02	NORTHEAST BANK	23	1,230	18	511	0	0
100	0.02	BANKERS TRUST COMPANY	2	1,210	0	0	0	0
101	0.02	TBK BANK, SSB	10	1,163	8	48	0	0
102	0.02	M&T BANK	3	1,154	0	0	0	0
103	0.02	PACIFIC WESTERN BANK	6	1,090	4	229	1	100
104	0.02	CITY NATIONAL BANK OF FLORIDA	18	1,078	16	853	0	0
105	0.02	UNITED BANK OF IOWA	5	1,027	3	127	4	956
106	0.02	WESTERN ALLIANCE BANK	3	1,023	1	90	0	0
107	0.02	ATLANTIC UNION BANK	6	1,021	1	7	1	7
108	0.02	THE CENTRAL TRUST BANK	1	1,000	0	0	0	0
109	0.02	STATE FARM BANK	31	999	30	787	18	821
110	0.02	BERKSHIRE BANK	2	991	0	0	1	760
111	0.01	FIRST MERCHANTS BANK	2	967	0	0	0	0
112	0.01	THE NORTHERN TRUST CO	5	956	1	11	3	695
113	0.01	SOUTH STATE BANK, N.A.	2	932	1	92	0	0
114	0.01	CADENCE BANK, N.A.	3	918	1	18	0	0
115	0.01	BBVA USA	3	857	1	10	1	10
116	0.01	OLD SECOND NATIONAL BANK	4	855	0	0	3	695
117	0.01	CAPSTAR BANK	1	853	0	0	0	0
118	0.01	MERCANTILE BANK OF MICHIGAN	1	850	0	0	0	0
119	0.01	TOWNEBANK	1	845	0	0	0	0

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120	0.01	FIRST HAWAIIAN BANK	2	836	1	73	0	0
121	0.01	CENTIER BANK	2	804	0	0	0	0
122	0.01	FIRST HORIZON BANK	2	800	1	99	0	0
122	0.01	FIRST BANK	1	800	0	0	1	800
122	0.01	AIMBANK	1	800	0	0	0	0
125	0.01	CONNECTICUT COMMUNITY BANK, NA	3	785	1	61	0	0
126	0.01	SIMMONS BANK	7	781	4	158	1	60
127	0.01	FINEMARK NATIONAL BANK & TRUST	3	771	2	63	0	0
128	0.01	REPUBLIC BANK & TRUST	5	765	3	62	1	310
129	0.01	BANK FIRST N.A.	5	759	2	35	2	35
130	0.01	MORTON COMMUNITY BANK	1	725	0	0	0	0
131	0.01	UNION BANK AND TRUST COMPANY	5	696	1	76	0	0
132	0.01	BARCLAYS BANK DELAWARE	110	693	110	693	110	693
133	0.01	JOHNSON BANK	4	679	3	119	0	0
134	0.01	COLUMBIA STATE BANK	4	678	2	176	1	152
135	0.01	EQUITY BANK	10	663	9	551	1	21
136	0.01	UMPQUA BANK	1	649	0	0	0	0
137	0.01	INVESTORS COMMUNITY BANK	6	642	3	160	0	0
138	0.01	SOUTHSIDE BANK	3	604	1	29	0	0
139	0.01	MERCHANTS BANK OF INDIANA	2	600	1	100	2	600
140	0.01	BANCORP BK	5	584	3	96	0	0
141	0.01	MECHANICS BANK	8	570	6	211	0	0
142	0.01	KISH BANK	3	551	1	90	0	0
143	0.01	BANK OF HAWAII	4	547	1	21	0	0
144	0.01	BANCFIRST	2	524	0	0	0	0
145	0.01	HINSDALE BANK & TRUST CO NA	4	523	1	18	1	150
146	0.01	BANK OF BLUE VALLEY	1	500	0	0	0	0
147	0.01	HORIZON BANK	2	479	0	0	0	0
148	0.01	HOMETRUST BANK	3	470	2	164	0	0
149	0.01	SUNFLOWER BANK, N.A.	2	467	0	0	0	0
150	0.01	FIRSTRUST BANK	1	462	0	0	0	0

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151	0.01	TD BANK N.A.	4	447	3	116	0	0
152	0.01	INLAND BANK AND TRUST	1	441	0	0	0	0
153	0.01	COUNTRY CLUB BANK	3	431	2	137	0	0
154	0.01	LUANA SAVINGS BANK	2	427	1	59	2	427
155	0.01	CORNERSTONE BANK	1	403	0	0	0	0
156	0.01	NATIONAL EXCHANGE BANK & TRUST	5	377	4	260	4	300
157	0.01	BTH BANK NATIONAL ASSOCIATION	1	376	0	0	0	0
158	0.01	CEDAR RAPIDS BANK AND TRUST CO	2	364	1	14	1	14
159	0.00	GLACIER BANK	3	325	2	76	3	325
160	0.00	SALEM FIVE CENTS SAVINGS BANK	1	316	0	0	0	0
161	0.00	PEOPLES UNITED BANK, N.A.	2	303	1	6	0	0
162	0.00	CENTRAL BANK OF THE MIDWEST	1	292	0	0	0	0
163	0.00	TRUSTMARK NATIONAL BANK	2	284	1	18	0	0
164	0.00	FLAGSTAR BANK	2	275	1	37	1	37
164	0.00	FIRST COMMUNITY BANK	1	275	0	0	0	0
166	0.00	SPIRIT OF TEXAS BANK	4	272	4	272	4	272
167	0.00	NATIONAL COOPERATIVE BANK, N.A	2	267	1	67	0	0
168	0.00	NBH BANK	2	264	1	39	1	39
169	0.00	BANK FIVE NINE	3	244	3	244	2	151
170	0.00	WINTRUST BANK	1	243	0	0	0	0
171	0.00	PINNACLE BANK	3	228	2	13	0	0
172	0.00	ALLEGIANCE BANK	1	225	0	0	0	0
173	0.00	CENTRAL BANK OF BOONE COUNTY	1	213	0	0	0	0
174	0.00	UNITED COMMUNITY BANK	3	197	2	32	1	165
175	0.00	WASHINGTON TRUST BANK	1	190	0	0	0	0
176	0.00	COMMERCE BANK	16	187	16	187	3	15
177	0.00	FIRST BANK	2	184	1	75	1	109
178	0.00	LAKESIDE BANK	2	181	1	19	0	0
179	0.00	FIRST FINANCIAL BANK, NA	1	180	0	0	1	180
180	0.00	FIRST MID BANK AND TRUST, NA	2	178	2	178	0	0
181	0.00	CENTENNIAL BANK	1	165	0	0	1	165

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182	0.00	CARROLLTON BANK	1	159	0	0	0	0
183	0.00	D. L. EVANS BANK	1	143	0	0	0	0
184	0.00	MIDWEST BANKCENTRE	4	142	4	142	0	0
185	0.00	BANK IOWA	2	140	1	7	1	7
186	0.00	COREFIRST BANK & TRUST	2	131	2	131	2	131
187	0.00	MBANK	1	128	0	0	1	128
188	0.00	GULF COAST BANK AND TRUST	1	126	0	0	0	0
189	0.00	BANK OF HOPE	1	114	0	0	0	0
190	0.00	BANKUNITED, N.A.	2	112	2	112	1	77
191	0.00	REGIONS BANK	3	108	3	108	1	25
192	0.00	BANK RHODE ISLAND	1	105	0	0	0	0
192	0.00	EMPRISE BANK	1	105	0	0	1	105
194	0.00	PRIMIS	1	104	0	0	0	0
195	0.00	BANK OF UTAH	1	100	1	100	1	100
196	0.00	POPPY BANK	1	90	1	90	0	0
197	0.00	GOLDMAN SACHS BANK USA	2	89	2	89	1	14
197	0.00	AMERICAN NATIONAL BANK OF TX	1	89	1	89	0	0
197	0.00	FIRST REPUBLIC BANK	2	89	2	89	2	89
200	0.00	CASHMERE VALLEY BANK	2	79	2	79	0	0
201	0.00	HANCOCK WHITNEY BANK	1	78	1	78	0	0
202	0.00	CNB BANK	1	72	1	72	1	72
203	0.00	HILLS BANK AND TRUST COMPANY	1	70	1	70	0	0
204	0.00	FROST BANK	2	66	2	66	1	33
205	0.00	TOWN BANK NA	2	65	2	65	1	26
206	0.00	SEACOAST NATIONAL BANK	1	64	1	64	0	0
207	0.00	RENASANT BANK	1	58	1	58	0	0
207	0.00	CENTRAL BANK OF THE OZARKS	1	58	1	58	0	0
209	0.00	EMIGRANT BANK	1	57	1	57	0	0
210	0.00	AVIDIA BANK	34	56	34	56	0	0
210	0.00	INDEPENDENT BANK	1	56	1	56	0	0
212	0.00	THE FIRST, A NATIONAL BANKING	1	55	1	55	1	55

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213	0.00	GREEN DOT BANK	3	54	3	54	0	0
214	0.00	METRO CITY BANK	1	51	1	51	0	0
215	0.00	NORTHRIM BANK	1	50	1	50	1	50
216	0.00	COMENITY CAPITAL BANK	4	46	4	46	0	0
217	0.00	REPUBLIC FIRST BANK	2	44	2	44	0	0
218	0.00	FULTON BANK, N.A.	1	40	1	40	1	40
219	0.00	CANANDAIGUA NATIONAL BANK	2	39	2	39	1	30
219	0.00	TIAA, FSB	4	39	4	39	2	7
221	0.00	ATLANTIC CAPITAL BANK, NA	1	35	1	35	0	0
222	0.00	ARIZONA BANK & TRUST	1	33	1	33	1	33
223	0.00	CHEMUNG CANAL TRUST COMPANY	1	28	1	28	1	28
224	0.00	STOCKMAN BANK	1	27	1	27	1	27
225	0.00	AMERICAN BANK CENTER	1	26	1	26	0	0
226	0.00	ILLINOIS BANK & TRUST	1	21	1	21	1	21
227	0.00	SOUTHERN BANK	1	20	1	20	1	20
227	0.00	BANCORPSOUTH	1	20	1	20	1	20
227	0.00	MID PENN BANK	1	20	1	20	0	0
230	0.00	FIRSTBANK	2	17	2	17	0	0
231	0.00	VERITEX COMMUNITY BANK	1	15	1	15	1	15
231	0.00	FARMERS NATIONAL BANK	1	15	1	15	1	15
233	0.00	BANKPLUS	1	14	1	14	1	14
233	0.00	CENTRAL PACIFIC BANK	1	14	1	14	1	14
235	0.00	FIRST STATE COMMUNITY BANK	1	12	1	12	1	12
236	0.00	FIRST NATIONAL BANK OF PA	1	8	1	8	1	8
236	0.00	BANK OF COLORADO	1	8	1	8	0	0
238	0.00	LIBERTY BANK	1	7	1	7	0	0
239	0.00	WISCONSIN BANK & TRUST	1	3	1	3	1	3
240	0.00	HOWARD BANK	1	2	1	2	1	2
Grand Total	MINNESOTA		101,428	6,596,730	87,390	1,938,473	47,027	1,703,757