

| Rank | Company Name | City | Total Assets | Total Deposits | Date Open | Charter Type | "S" Corp | Return on Assets | Return on Equity |
|------|--------------------------------------|--------------|--------------|----------------|------------|--------------|----------|------------------|------------------|
| 1 | United Farmers State Bank | Adams | 218,571 | 173,006 | 01/01/1914 | State | Yes | 1.76% | 20.00% |
| 2 | Adrian State Bank | Adrian | 59,604 | 53,163 | 10/23/1889 | State | Yes | 1.15% | 10.95% |
| 3 | Security State Bank of Aitkin | Aitkin | 110,681 | 102,506 | 12/23/1947 | State | Yes | 0.88% | 16.05% |
| 4 | Security Bank Minnesota | Albert Lea | 149,223 | 127,123 | 01/01/1906 | State | Yes | 0.73% | 7.45% |
| 5 | VIKING BANK, NATIONAL ASSOC | Alexandria | 279,840 | 231,616 | 04/07/1981 | Federal | Yes | 1.15% | 9.06% |
| 6 | Farmers and Merchants State Bank of | Alpha | 44,751 | 38,821 | 08/01/1911 | State | No | 0.70% | 6.15% |
| 7 | Lake Central Bank | Annandale | 270,362 | 242,063 | 08/15/1893 | State | Yes | 1.57% | 17.57% |
| 8 | Farmers and Merchants State Bank of | Appleton | 60,794 | 53,495 | 02/20/1915 | State | Yes | 2.24% | 18.76% |
| 9 | Arlington State Bank | Arlington | 56,936 | 53,859 | 06/04/1895 | State | Yes | 0.47% | 12.90% |
| 10 | Sterling State Bank | Austin | 512,941 | 361,285 | 05/01/1958 | State | Yes | 0.53% | 11.95% |
| 11 | The First National Bank of Bagley | Bagley | 118,665 | 110,583 | 06/02/1903 | Federal | Yes | 0.72% | 11.47% |
| 12 | American National Bank of Minnesota | Baxter | 480,533 | 355,770 | 05/01/1983 | Federal | Yes | 0.76% | 8.19% |
| 13 | First State Bank and Trust | Bayport | 410,937 | 372,698 | 01/01/1914 | State | Yes | 1.27% | 15.34% |
| 14 | Sherburne State Bank | Becker | 303,129 | 251,068 | 09/07/1920 | State | No | 1.74% | 21.96% |
| 15 | State Bank of Bellingham | Bellingham | 53,506 | 44,272 | 03/09/1942 | State | Yes | 0.11% | 1.22% |
| 16 | Security Bank USA | Bemidji | 248,767 | 225,336 | 02/07/1910 | State | Yes | 1.10% | 12.51% |
| 17 | The First National Bank of Bemidji | Bemidji | 930,290 | 800,896 | 11/27/1897 | Federal | Yes | 0.33% | 4.98% |
| 18 | First State Bank of Bigfork | Bigfork | 111,556 | 95,735 | 08/12/1912 | State | No | 0.58% | 5.26% |
| 19 | Concorde Bank | Blomkest | 77,776 | 69,191 | 01/01/1910 | State | Yes | 1.62% | 16.00% |
| 20 | EntreBank | Bloomington | 388,680 | 346,567 | 03/21/2022 | State | Yes | 0.98% | 9.93% |
| 21 | United Bankers' Bank | Bloomington | 1,254,707 | 643,238 | 12/15/1975 | State | No | 0.81% | 6.29% |
| 22 | First Bank Blue Earth | Blue Earth | 303,378 | 262,725 | 01/01/1869 | State | Yes | 0.50% | 7.85% |
| 23 | Bonanza Valley State Bank | Brooten | 74,274 | 59,520 | 02/22/1894 | State | Yes | 0.85% | 9.21% |
| 24 | First Farmers & Merchants State Bank | Brownsdale | 95,915 | 84,047 | 02/08/1908 | State | No | 0.57% | 6.56% |
| 25 | CenBank | Buffalo Lake | 76,519 | 69,981 | 01/01/1893 | State | Yes | 1.06% | 13.53% |
| 26 | First Security Bank | Byron | 145,550 | 115,009 | 12/27/1904 | State | Yes | 0.97% | 14.78% |
| 27 | ESB Bank | Caledonia | 180,662 | 154,512 | 01/02/1909 | State | Yes | 1.27% | 13.16% |
| 28 | First Security Bank - Canby | Canby | 81,986 | 70,951 | 06/10/1890 | State | Yes | 1.27% | 10.34% |
| 29 | First Farmers & Merchants Bank | Cannon Falls | 451,445 | 409,835 | 06/21/1915 | State | No | 0.88% | 10.59% |
| 30 | HomeTown Bank | Carver | 607,224 | 552,053 | 01/01/1924 | State | No | 0.65% | 9.35% |
| 31 | Western National Bank | Cass Lake | 32,697 | 27,723 | 07/01/1902 | Federal | Yes | 1.58% | 15.33% |
| 32 | Castle Rock Bank | Castle Rock | 274,650 | 236,445 | 08/16/1916 | State | Yes | 0.97% | 7.05% |
| 33 | State Bank of Chandler | Chandler | 67,734 | 59,544 | 01/01/1902 | State | No | 1.29% | 12.01% |

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| 34 | Root River State Bank | Chatfield | 82,030 | 76,415 | 11/25/1856 | State | No | 0.00% | 0.08% |
| 35 | First National Bank | Chisholm | 78,992 | 72,180 | 04/02/1905 | Federal | Yes | 0.33% | 3.96% |
| 36 | Citizens Alliance Bank | Clara City | 1,586,822 | 1,397,488 | 07/02/1902 | State | No | 1.33% | 16.49% |
| 37 | The First National Bank of Cokato | Cokato | 136,158 | 128,335 | 11/02/1916 | Federal | Yes | 0.84% | 15.44% |
| 38 | Granite Bank | Cold Spring | 308,468 | 272,732 | 01/01/1902 | State | No | 0.75% | 8.42% |
| 39 | State Bank of Cold Spring | Cold Spring | 88,540 | 81,501 | 01/01/1908 | State | Yes | 0.92% | 12.24% |
| 40 | The First National Bank of Coleraine | Coleraine | 103,464 | 97,890 | 01/01/1906 | Federal | No | 0.28% | 5.51% |
| 41 | Currie State Bank | Currie | 99,682 | 88,538 | 02/01/1931 | State | No | 1.19% | 11.39% |
| 42 | Hometown Community Bank | Cyrus | 93,969 | 84,007 | 10/07/1901 | State | Yes | 1.04% | 11.33% |
| 43 | Perennial Bank | Darwin | 145,471 | 134,629 | 01/01/1914 | State | Yes | 0.81% | 12.03% |
| 44 | Woodland Bank | Deer River | 160,007 | 137,250 | 01/01/1920 | State | No | 0.60% | 7.37% |
| 45 | MINNESOTA LAKES BANK | Delano | 123,146 | 106,882 | 06/24/1982 | State | Yes | 1.32% | 11.04% |
| 46 | Midwest Bank | Detroit Lakes | 801,370 | 692,353 | 06/01/1917 | State | Yes | 1.63% | 15.85% |
| 47 | Northwestern Bank, National Associat | Dilworth | 164,871 | 144,954 | 07/01/1915 | Federal | Yes | 0.75% | 7.04% |
| 48 | North Shore Bank of Commerce | Duluth | 537,091 | 451,391 | 09/14/1915 | State | Yes | 0.86% | 9.61% |
| 49 | Park State Bank | Duluth | 1,433,325 | 1,243,087 | 06/28/1916 | State | No | 1.21% | 12.67% |
| 50 | Western National Bank | Duluth | 117,661 | 95,360 | 01/04/1904 | Federal | Yes | 0.38% | 3.23% |
| 51 | State Bank of Easton | Easton | 29,072 | 23,917 | 05/21/1934 | State | Yes | 0.90% | 7.49% |
| 52 | Crown Bank | Edina | 429,761 | 347,728 | 05/22/2000 | State | No | 0.15% | 2.08% |
| 53 | Scale Bank | Edina | 524,035 | 406,288 | 10/08/1970 | State | Yes | 1.33% | 6.46% |
| 54 | First Bank Elk River | Elk River | 362,976 | 286,661 | 01/01/1907 | State | No | 0.41% | 6.17% |
| 55 | The Bank of Elk River | Elk River | 696,769 | 649,153 | 01/01/1885 | State | Yes | 0.79% | 15.11% |
| 56 | New Market Bank | Elko New Marke | 189,850 | 173,654 | 06/10/1905 | State | No | 0.84% | 10.50% |
| 57 | Elysian Bank | Elysian | 70,151 | 61,382 | 09/24/1907 | State | Yes | 1.43% | 11.67% |
| 58 | The Miners National Bank of Eveleth | Eveleth | 90,283 | 79,015 | 10/10/1903 | Federal | No | 0.70% | 7.57% |
| 59 | The First National Bank of Fairfax | Fairfax | 37,776 | 24,163 | 01/01/1910 | Federal | Yes | 1.21% | 3.41% |
| 60 | First Farmers & Merchants National B | Fairmont | 130,341 | 110,789 | 09/07/1990 | Federal | No | 0.64% | 6.89% |
| 61 | State Bank of Fairmont | Fairmont | 141,768 | 128,012 | 06/01/1917 | State | Yes | 1.39% | 15.18% |
| 62 | 1st United Bank | Faribault | 167,195 | 148,261 | 01/01/1920 | State | No | 1.02% | 10.22% |
| 63 | Reliance Bank | Faribault | 300,117 | 252,836 | 08/13/2007 | State | Yes | 0.70% | 8.55% |
| 64 | The State Bank of Faribault | Faribault | 312,161 | 290,922 | 11/14/1919 | State | Yes | 0.71% | 12.88% |
| 65 | Falcon National Bank | Foley | 923,493 | 829,461 | 07/01/2003 | Federal | No | 0.77% | 8.81% |
| 66 | First State Bank of Fountain | Fountain | 39,560 | 37,520 | 01/01/1901 | State | No | -0.09% | -1.98% |

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|------|--------------------------------------|------------------|--------------|----------------|------------|--------------|----------|------------------|------------------|
| 67 | Franklin State Bank | Franklin | 44,509 | 38,558 | 05/08/1936 | State | No | -0.73% | -5.80% |
| 68 | Freeport State Bank | Freeport | 172,202 | 156,646 | 01/01/1908 | State | No | 1.00% | 11.72% |
| 69 | Frost State Bank | Frost | 53,418 | 44,073 | 12/20/1985 | State | No | 0.88% | 5.43% |
| 70 | Commerce Bank | Geneva | 246,354 | 175,244 | 01/01/1915 | State | Yes | 0.75% | 6.96% |
| 71 | The First National Bank of Gilbert | Gilbert | 82,237 | 70,562 | 10/26/1908 | Federal | No | 0.55% | 7.87% |
| 72 | Security Bank & Trust Company | Glencoe | 1,209,105 | 1,094,670 | 10/12/1935 | State | Yes | 1.23% | 13.54% |
| 73 | Eagle Bank | Glenwood | 214,394 | 184,648 | 01/04/1908 | State | Yes | 1.82% | 13.99% |
| 74 | Glenwood State Bank (Incorporated) | Glenwood | 540,652 | 469,176 | 05/09/1907 | State | Yes | 1.00% | 11.05% |
| 75 | The Northern State Bank of Gonvick | Gonvick | 52,435 | 44,334 | 05/12/1928 | State | Yes | 1.29% | 8.56% |
| 76 | Grand Marais State Bank | Grand Marais | 119,471 | 103,112 | 09/16/1916 | State | Yes | 0.99% | 13.16% |
| 77 | First Farmers & Merchants State Bank | Grand Meadow | 92,713 | 83,636 | 04/09/1938 | State | No | 0.41% | 5.30% |
| 78 | Grand Rapids State Bank | Grand Rapids | 230,548 | 205,178 | 06/15/1914 | State | Yes | 1.17% | 12.16% |
| 79 | Grove Bank | Grove City | 58,983 | 45,933 | 12/07/1907 | State | No | -0.30% | -2.37% |
| 80 | American State Bank of Grygla | Grygla | 81,478 | 75,326 | 04/30/1976 | State | Yes | 1.02% | 14.12% |
| 81 | Red River State Bank | Halstad | 125,593 | 108,256 | 01/01/1934 | State | Yes | 1.29% | 9.83% |
| 82 | Farmers State Bank of Hamel | Hamel | 193,878 | 177,490 | 01/01/1919 | State | Yes | 0.78% | 20.59% |
| 83 | First Southeast Bank | Harmony | 140,261 | 110,210 | 03/15/1893 | State | Yes | 0.83% | 12.61% |
| 84 | Arcadian Bank | Hartland | 224,476 | 190,465 | 02/19/1912 | State | Yes | 1.38% | 11.40% |
| 85 | Premier Bank Minnesota | Hastings | 686,128 | 607,716 | 10/05/1990 | State | Yes | 1.32% | 13.06% |
| 86 | Valley Premier Bank | Hawley | 137,968 | 126,898 | 08/01/1892 | State | Yes | 1.02% | 14.10% |
| 87 | First Security Bank-Hendricks | Hendricks | 42,677 | 37,806 | 08/30/1940 | State | Yes | 2.49% | 22.32% |
| 88 | Security State Bank of Hibbing | Hibbing | 147,034 | 132,941 | 02/11/1911 | State | No | 0.69% | 9.03% |
| 89 | Woodlands National Bank | Hinckley | 315,360 | 287,085 | 10/01/1908 | Federal | No | 0.40% | 5.05% |
| 90 | Farmers State Bank of Hoffman | Hoffman | 34,829 | 31,518 | 03/21/1911 | State | Yes | 0.83% | 9.22% |
| 91 | VersaBank USA National Association | Holdingford | 170,734 | 54,293 | 10/10/1910 | Federal | No | -0.03% | -0.06% |
| 92 | Produce State Bank | Hollandale | 111,091 | 98,700 | 08/02/1926 | State | Yes | 1.29% | 11.97% |
| 93 | Citizens Bank & Trust Co. | Hutchinson | 312,834 | 286,527 | 01/01/1886 | State | Yes | 0.95% | 32.89% |
| 94 | Key Community Bank | Inver Grove Heig | 115,864 | 99,446 | 05/20/1998 | State | Yes | 1.07% | 12.01% |
| 95 | Jackson Federal Savings and Loan Ass | Jackson | 28,187 | 21,334 | 01/01/1892 | Federal | No | 0.98% | 4.58% |
| 96 | Janesville State Bank | Janesville | 86,345 | 73,942 | 01/01/1898 | State | Yes | 1.10% | 10.12% |
| 97 | State Bank of Jeffers | Jeffers | 38,451 | 33,443 | 06/27/1900 | State | No | 1.73% | 14.52% |
| 98 | Riverland Bank | Jordan | 220,277 | 185,737 | 10/20/2005 | State | Yes | 0.32% | 2.72% |
| 99 | Prime Security Bank | Karlstad | 144,000 | 123,216 | 06/05/1925 | State | Yes | 1.23% | 14.55% |

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| 100 | Kensington Bank | Kensington | 454,477 | 394,499 | 01/01/1898 | State | No | 0.96% | 11.17% |
| 101 | Vantage Bank | Kent | 70,984 | 58,797 | 07/14/1902 | State | Yes | 1.33% | 14.88% |
| 102 | Security State Bank of Kenyon | Kenyon | 67,645 | 59,216 | 07/23/1934 | State | Yes | 0.75% | 6.40% |
| 103 | Global Innovations Bank | Kiester | 95,030 | 86,381 | 01/01/1889 | State | No | -0.19% | -2.06% |
| 104 | Harvest Bank | Kimball | 232,925 | 215,097 | 08/08/1901 | State | Yes | 0.76% | 11.66% |
| 105 | Alliance Bank | Lake City | 777,232 | 688,119 | 01/01/1867 | State | No | 0.71% | 7.62% |
| 106 | Minnstar Bank National Association | Lake Crystal | 196,522 | 167,917 | 01/29/1934 | Federal | No | 0.90% | 8.33% |
| 107 | Lake Elmo Bank | Lake Elmo | 519,281 | 457,603 | 08/01/1911 | State | Yes | 1.53% | 14.84% |
| 108 | State Bank of Lake Park | Lake Park | 43,871 | 40,339 | 10/11/1926 | State | Yes | 0.58% | 7.80% |
| 109 | Lakeview Bank | Lakeville | 172,358 | 156,069 | 07/08/2004 | State | No | 0.96% | 11.66% |
| 110 | First State Bank of Le Center | Le Center | 108,966 | 92,166 | 01/01/1902 | State | Yes | 1.31% | 12.88% |
| 111 | First State Bank Minnesota | Le Roy | 96,659 | 84,734 | 06/01/1893 | State | Yes | 1.19% | 11.34% |
| 112 | First Community Bank | Lester Prairie | 80,396 | 74,047 | 09/15/1913 | State | Yes | 0.55% | 7.54% |
| 113 | First Resource Bank | Lino Lakes | 689,425 | 556,713 | 06/27/2005 | State | No | 0.75% | 8.57% |
| 114 | Center National Bank | Litchfield | 245,991 | 220,936 | 01/01/1891 | Federal | Yes | 0.91% | 10.84% |
| 115 | Home State Bank | Litchfield | 211,954 | 181,923 | 03/23/1926 | State | Yes | 0.89% | 17.78% |
| 116 | Pine Country Bank | Little Falls | 384,646 | 340,517 | 05/11/1927 | State | No | 0.98% | 8.99% |
| 117 | American Heritage National Bank | Long Prairie | 559,086 | 486,223 | 09/01/1881 | Federal | No | 1.32% | 10.89% |
| 118 | Frandsen Bank & Trust | Lonsdale | 3,590,134 | 3,066,134 | 08/01/1901 | State | Yes | 1.26% | 12.81% |
| 119 | The First National Bank of Le Center | Lonsdale | 161,743 | 142,265 | 01/01/1903 | Federal | Yes | 1.10% | 12.26% |
| 120 | 21st Century Bank | Loretto | 820,381 | 626,335 | 06/02/1917 | State | No | 0.65% | 6.78% |
| 121 | Lowry State Bank | Lowry | 85,117 | 70,683 | 10/04/1899 | State | Yes | 1.64% | 18.68% |
| 122 | First Farmers & Merchants National B | Luverne | 230,648 | 197,729 | 01/01/1931 | Federal | No | 0.89% | 9.19% |
| 123 | Star Bank | Maple Lake | 458,053 | 397,439 | 08/15/1904 | State | Yes | 1.11% | 11.75% |
| 124 | Bank of Maple Plain | Maple Plain | 86,566 | 76,900 | 05/29/1905 | State | Yes | -0.06% | -0.62% |
| 125 | Pioneer Bank | Mapleton | 835,317 | 741,890 | 01/01/1903 | State | Yes | 1.15% | 12.86% |
| 126 | Premier Bank | Maplewood | 1,089,955 | 934,385 | 08/01/1974 | State | No | 1.59% | 16.44% |
| 127 | Security State Bank of Marine | Marine On St. C1 | 229,353 | 205,514 | 05/12/1919 | State | Yes | 2.09% | 20.11% |
| 128 | Grand Timber Bank | Mcgregor | 61,025 | 50,303 | 03/18/1963 | State | No | 1.04% | 7.70% |
| 129 | The First National Bank of McIntosh | Mcintosh | 38,954 | 30,162 | 08/22/1889 | Federal | Yes | 1.42% | 6.34% |
| 130 | COMMUNITY FIRST BANK | Menahga | 120,096 | 102,892 | 09/01/1898 | State | Yes | 1.40% | 12.31% |
| 131 | Gateway Bank | Mendota Heights | 291,885 | 258,167 | 01/20/2004 | State | Yes | 1.00% | 9.64% |
| 132 | The First National Bank of Milaca | Milaca | 281,207 | 256,353 | 08/24/1897 | Federal | Yes | 1.18% | 13.98% |

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| 133 | Prairie Sun Bank | Milan | 112,600 | 91,755 | 12/15/1915 | State | Yes | 1.20% | 14.31% |
| 134 | Ameriprise Bank, FSB | Minneapolis | 24,177,571 | 22,672,002 | 09/14/2006 | Federal | No | 2.98% | 58.39% |
| 135 | Luminate Bank | Minneapolis | 341,346 | 251,351 | 03/01/1937 | State | Yes | 0.54% | 4.93% |
| 136 | MidCountry Bank | Minneapolis | 1,093,070 | 922,196 | 01/01/1933 | Federal | No | 0.76% | 6.80% |
| 137 | Northeast Bank | Minneapolis | 805,268 | 741,908 | 01/03/1948 | State | Yes | 1.20% | 17.18% |
| 138 | Union Bank and Trust Company | Minneapolis | 182,042 | 161,935 | 03/15/1976 | State | No | 1.13% | 11.13% |
| 139 | Cornerstone State Bank | Montgomery | 233,532 | 213,490 | 04/08/1974 | State | Yes | 0.50% | 8.29% |
| 140 | The First National Bank of Moose Lake | Moose Lake | 136,884 | 115,469 | 06/21/1926 | Federal | Yes | 1.27% | 11.33% |
| 141 | Neighborhood National Bank | Mora | 304,823 | 250,262 | 09/26/1963 | Federal | Yes | 0.69% | 12.50% |
| 142 | Lake Country Community Bank | Morristown | 33,668 | 30,439 | 05/02/1928 | State | No | 0.05% | 0.56% |
| 143 | United Prairie Bank | Mountain Lake | 925,066 | 795,429 | 07/21/1919 | State | Yes | 0.69% | 7.53% |
| 144 | Lake Region Bank | New London | 142,279 | 129,503 | 01/12/1915 | State | Yes | 1.32% | 16.81% |
| 145 | United Minnesota Bank | New London | 49,804 | 45,872 | 05/05/1890 | State | No | 1.57% | 21.46% |
| 146 | State Bank of New Richland | New Richland | 124,028 | 83,703 | 10/31/1898 | State | Yes | 1.33% | 15.23% |
| 147 | Citizens Bank Minnesota | New Ulm | 577,056 | 501,918 | 12/13/1875 | State | No | 0.43% | 5.30% |
| 148 | Farmers & Merchants State Bank of New York Mills | New York Mills | 78,382 | 72,374 | 12/16/1916 | State | Yes | -0.06% | -0.89% |
| 149 | Marshall County State Bank | Newfolden | 40,865 | 33,890 | 10/20/1922 | State | Yes | 1.31% | 7.94% |
| 150 | ProGrowth Bank | Nicollet | 405,753 | 330,892 | 01/01/1903 | State | No | 0.51% | 11.35% |
| 151 | Community Resource Bank | Northfield | 380,742 | 311,352 | 09/18/1878 | State | No | 0.72% | 7.25% |
| 152 | Citizens State Bank Norwood Young Area | Norwood Young Area | 138,358 | 124,871 | 06/05/1914 | State | Yes | 1.06% | 11.05% |
| 153 | Platinum Bank | Oakdale | 636,800 | 536,103 | 02/12/2007 | State | Yes | 0.95% | 11.69% |
| 154 | Odin State Bank | Odin | 80,174 | 73,294 | 06/09/1904 | State | Yes | 0.72% | 9.96% |
| 155 | Security State Bank of Oklee | Oklee | 46,132 | 38,756 | 01/01/1934 | State | Yes | 1.52% | 9.86% |
| 156 | The First National Bank of Osakis | Osakis | 93,776 | 76,265 | 06/08/1903 | Federal | Yes | 0.78% | 8.77% |
| 157 | The First National Bank of Henning | Ottertail | 380,928 | 342,758 | 08/01/1903 | Federal | Yes | 0.83% | 11.77% |
| 158 | Community Bank Owatonna | Owatonna | 94,748 | 87,231 | 01/13/2003 | State | No | 0.32% | 5.36% |
| 159 | Northwoods Bank of Minnesota | Park Rapids | 134,609 | 120,271 | 09/19/1919 | Federal | Yes | 0.71% | 8.68% |
| 160 | The Citizens National Bank of Park Rapids | Park Rapids | 350,357 | 305,423 | 01/01/1933 | Federal | Yes | 1.37% | 11.71% |
| 161 | United Community Bank | Perham | 350,287 | 323,332 | 01/01/1911 | State | Yes | 0.80% | 12.31% |
| 162 | Farmers and Merchants State Bank of Pierz | Pierz | 320,572 | 297,942 | 01/01/1908 | State | Yes | 0.49% | 7.94% |
| 163 | Pine River State Bank | Pine River | 173,583 | 159,751 | 01/22/1918 | State | Yes | 0.59% | 7.74% |
| 164 | First State Bank Southwest | Pipestone | 393,516 | 340,631 | 01/01/1903 | State | Yes | 0.62% | 13.66% |
| 165 | Foresight Bank | Plainview | 401,665 | 344,013 | 06/07/1902 | State | Yes | 0.80% | 8.91% |

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| 166 | Peoples State Bank of Plainview | Plainview | 388,703 | 350,507 | 06/29/1925 | State | Yes | 0.96% | 17.02% |
| 167 | F & M Community Bank, National As | Preston | 205,783 | 179,828 | 03/11/1911 | Federal | Yes | 0.61% | 8.82% |
| 168 | PrinsBank | Prinsburg | 218,395 | 181,744 | 10/14/1916 | State | Yes | 1.95% | 12.86% |
| 169 | The First National Bank of Proctor | Proctor | 33,334 | 30,724 | 01/01/1902 | Federal | No | 0.56% | 7.33% |
| 170 | Randall State Bank | Randall | 60,272 | 54,138 | 04/08/1908 | State | No | 1.22% | 11.94% |
| 171 | The First State Bank of Red Wing | Red Wing | 82,810 | 81,103 | 10/14/1915 | State | Yes | -0.29% | -22.00% |
| 172 | Minnwest Bank | Redwood Falls | 3,091,443 | 2,754,708 | 05/19/1941 | State | No | 0.74% | 7.74% |
| 173 | Eagle Rock Bank | Rochester | 268,231 | 212,102 | 05/09/1996 | State | No | 0.69% | 6.85% |
| 174 | Minnesota First Credit and Savings, In | Rochester | 27,404 | 22,115 | 01/01/1956 | State | Yes | 0.11% | 0.72% |
| 175 | Think Mutual Bank | Rochester | 2,142,065 | 1,805,461 | 07/01/2007 | Federal | No | 0.51% | 3.48% |
| 176 | BANKWEST | Rockford | 243,347 | 225,916 | 01/01/1948 | State | Yes | 0.80% | 13.17% |
| 177 | Citizens State Bank of Roseau | Roseau | 283,203 | 251,010 | 05/03/1905 | State | Yes | 1.27% | 12.19% |
| 178 | The First State Bank of Rosemount | Rosemount | 142,024 | 135,742 | 01/01/1909 | State | No | 0.09% | 2.15% |
| 179 | North American Banking Company | Roseville | 1,368,790 | 1,190,074 | 07/21/1998 | State | Yes | 0.74% | 14.97% |
| 180 | North Star Bank | Roseville | 380,069 | 348,286 | 02/03/1947 | State | Yes | -0.71% | -9.60% |
| 181 | Rushford State Bank (Incorporated) | Rushford | 106,182 | 99,648 | 03/07/1867 | State | Yes | 0.77% | 13.19% |
| 182 | First Independent Bank | Russell | 524,396 | 433,395 | 01/01/1903 | State | Yes | 0.82% | 10.66% |
| 183 | St. Clair State Bank (Incorporated) | Saint Clair | 126,550 | 112,064 | 07/17/1907 | State | Yes | 1.62% | 15.10% |
| 184 | Liberty Bank Minnesota | Saint Cloud | 278,099 | 254,127 | 01/01/1987 | State | Yes | 0.66% | 8.63% |
| 185 | Stearns Bank National Association | Saint Cloud | 3,160,062 | 2,495,027 | 05/28/1912 | Federal | Yes | 1.42% | 8.42% |
| 186 | Village Bank | Saint Francis | 400,021 | 365,451 | 01/11/1993 | State | Yes | 0.61% | 10.72% |
| 187 | The First National Bank at St. James | Saint James | 37,556 | 34,499 | 10/31/1934 | Federal | No | 0.63% | 8.05% |
| 188 | Sentry Bank | Saint Joseph | 335,200 | 287,132 | 11/04/1904 | State | No | 1.01% | 10.85% |
| 189 | Bridgewater Bank | Saint Louis Park | 5,126,909 | 4,179,090 | 11/02/2005 | State | No | 0.85% | 8.14% |
| 190 | Citizens Independent Bank | Saint Louis Park | 328,767 | 274,828 | 01/16/1950 | State | No | 0.49% | 5.56% |
| 191 | VisionBank | Saint Louis Park | 270,991 | 200,936 | 09/12/2005 | State | Yes | 2.02% | 21.88% |
| 192 | St. Martin National Bank | Saint Martin | 30,054 | 26,323 | 11/12/1963 | Federal | Yes | 1.69% | 13.53% |
| 193 | BankCherokee | Saint Paul | 398,303 | 338,372 | 01/15/1908 | State | No | 0.30% | 4.19% |
| 194 | Bremer Bank, National Association | Saint Paul | 16,414,076 | 13,321,160 | 11/19/1932 | Federal | No | 0.84% | 10.48% |
| 195 | Drake Bank | Saint Paul | 275,026 | 236,060 | 05/01/2002 | State | Yes | 0.86% | 11.41% |
| 196 | Highland Bank | Saint Paul | 793,259 | 688,682 | 12/28/1943 | State | Yes | 0.64% | 9.03% |
| 197 | Sunrise Banks, National Association | Saint Paul | 2,538,202 | 2,292,810 | 07/17/1962 | Federal | No | 0.28% | 3.18% |
| 198 | First National Bank Minnesota | Saint Peter | 438,638 | 379,133 | 01/01/1857 | Federal | Yes | -0.23% | -2.78% |

| Rank | Company Name | City | Total Assets | Total Deposits | Date Open | Charter Type | "S" Corp | Return on Assets | Return on Equity |
|------|---------------------------------------|-------------------|--------------|----------------|------------|--------------|----------|------------------|------------------|
| 199 | Northview Bank | Sandstone | 463,220 | 384,807 | 01/01/1908 | State | Yes | 0.84% | 8.84% |
| 200 | BankVista | Sartell | 608,722 | 510,078 | 02/15/2000 | State | No | 0.78% | 8.45% |
| 201 | Minnesota National Bank | Sauk Centre | 304,045 | 243,583 | 09/11/1902 | Federal | Yes | 1.04% | 11.84% |
| 202 | Americana Community Bank | Sleepy Eye | 177,779 | 152,564 | 01/01/1881 | State | No | 0.56% | 5.71% |
| 203 | First Security Bank - Sleepy Eye | Sleepy Eye | 185,988 | 159,244 | 01/01/1882 | State | Yes | -1.88% | -13.78% |
| 204 | Heritage Bank National Association | Spicer | 436,501 | 374,524 | 10/08/1964 | Federal | Yes | 0.60% | 6.81% |
| 205 | Farmers and Merchants State Bank of | Springfield | 135,952 | 119,220 | 01/01/1918 | State | Yes | 1.34% | 16.03% |
| 206 | First State Bank of Swanville | Swanville | 23,840 | 19,265 | 05/01/1907 | State | Yes | 1.22% | 6.98% |
| 207 | State Bank of Taunton | Taunton | 49,945 | 40,537 | 02/01/1905 | State | Yes | 0.63% | 6.76% |
| 208 | Northern State Bank of Thief River Fa | Thief River Falls | 446,856 | 398,549 | 08/24/1935 | State | Yes | 0.92% | 8.80% |
| 209 | Farmers State Bank of Trimont | Trimont | 74,165 | 58,315 | 01/01/1912 | State | No | 1.55% | 11.80% |
| 210 | Triumph State Bank | Trimont | 93,326 | 81,313 | 10/01/1901 | State | No | 1.57% | 13.22% |
| 211 | Profinium, Inc. | Truman | 519,337 | 442,829 | 05/12/1916 | State | No | 0.70% | 9.09% |
| 212 | Farmers State Bank of Underwood | Underwood | 104,372 | 94,780 | 12/01/1915 | State | Yes | 1.03% | 14.40% |
| 213 | Stearns Bank Upsala National Associa | Upsala | 64,408 | 44,880 | 05/11/1914 | Federal | Yes | 1.30% | 4.64% |
| 214 | Vergas State Bank | Vergas | 54,033 | 45,836 | 09/01/1909 | State | No | 1.08% | 7.45% |
| 215 | Vermillion State Bank | Vermillion | 858,571 | 744,798 | 08/10/1918 | State | Yes | 1.98% | 15.71% |
| 216 | Community Bank Mankato | Vernon Center | 545,292 | 479,380 | 12/01/1929 | State | No | 0.77% | 9.16% |
| 217 | B2 Bank National Association | Virginia | 83,262 | 71,436 | 02/01/1902 | Federal | No | -0.81% | -5.95% |
| 218 | Northern State Bank of Virginia | Virginia | 98,965 | 88,339 | 05/19/1966 | State | Yes | 0.72% | 8.02% |
| 219 | Integrity Bank Plus | Wabasso | 87,629 | 78,203 | 10/01/1934 | State | Yes | 1.51% | 17.02% |
| 220 | Mid-Central National Bank | Wadena | 121,628 | 100,209 | 03/11/1957 | Federal | No | 0.63% | 3.74% |
| 221 | Wadena State Bank | Wadena | 200,783 | 183,978 | 01/01/1917 | State | Yes | 1.40% | 17.58% |
| 222 | Deerwood Bank | Waite Park | 1,175,271 | 1,053,726 | 03/21/1910 | State | Yes | 1.23% | 12.37% |
| 223 | First National Bank North | Walker | 776,304 | 680,883 | 12/01/1902 | Federal | Yes | 1.85% | 16.24% |
| 224 | Security State Bank of Wanamingo | Wanamingo | 100,753 | 87,822 | 12/05/1917 | State | Yes | 1.21% | 10.76% |
| 225 | The Wanda State Bank | Wanda | 187,336 | 161,907 | 06/01/1932 | State | No | 0.45% | 3.59% |
| 226 | Security State Bank of Warroad | Warroad | 146,539 | 131,286 | 09/13/1912 | State | No | 0.57% | 5.66% |
| 227 | FM Bank | Waseca | 655,056 | 587,756 | 01/01/1878 | State | Yes | 1.09% | 17.06% |
| 228 | Keen Bank, National Association | Waseca | 190,912 | 173,314 | 12/18/1902 | Federal | Yes | 1.24% | 15.68% |
| 229 | Citizens State Bank of Waverly, Inc. | Waverly | 113,468 | 104,755 | 01/01/1907 | State | Yes | 0.63% | 8.74% |
| 230 | Tradition Capital Bank | Wayzata | 2,582,450 | 1,899,401 | 07/01/2005 | State | No | 0.56% | 7.43% |
| 231 | Welcome State Bank | Welcome | 43,370 | 38,263 | 01/01/1913 | State | Yes | 2.12% | 18.23% |

| Rank | Company Name | City | Total Assets | Total Deposits | Date Open | Charter Type | "S" Corp | Return on Assets | Return on Equity |
|---------------------|--|--------------|--------------|----------------|------------|--------------|----------|------------------|------------------|
| 232 | Peoples State Bank of Wells | Wells | 59,510 | 53,182 | 02/29/1924 | State | Yes | 1.21% | 11.91% |
| 233 | Heritage Bank Minnesota | West Concord | 104,953 | 94,793 | 06/02/1930 | State | Yes | 0.64% | 10.37% |
| 234 | Ultima Bank Minnesota | Winger | 302,332 | 262,352 | 01/01/1904 | State | Yes | 2.10% | 19.58% |
| 235 | First Financial Bank in Winnebago | Winnebago | 58,052 | 49,862 | 01/01/1913 | State | Yes | 1.15% | 11.98% |
| 236 | Merchants Bank, National Association | Winona | 2,810,454 | 2,448,618 | 01/01/1875 | Federal | No | 1.00% | 9.16% |
| 237 | WNB FINANCIAL, N.A. | Winona | 547,810 | 477,942 | 01/01/1874 | Federal | No | 0.52% | 5.29% |
| 238 | Worthington Federal Savings Bank, F.S.B. | Worthington | 105,648 | 85,987 | 05/03/1935 | Federal | No | 0.17% | 1.30% |
| 239 | First State Bank of Wyoming | Wyoming | 225,138 | 192,738 | 06/04/1914 | State | No | 0.50% | 3.91% |
| | | | | | | | | | |
| Average | | | 540,106 | 466,007 | | | | 0.91% | 9.97% |
| Median | | | 182,042 | 159,751 | | | | 0.88% | 10.22% |
| | | | | | | | | | |
| Under \$250 Mil | | 144 | 114,613 | 99,478 | | | | 0.90% | 9.37% |
| \$250-\$500 Mil | | 48 | 354,231 | 304,999 | | | | 0.83% | 10.30% |
| \$500 Mil - \$1 Bil | | 29 | 680,471 | 586,130 | | | | 0.96% | 10.70% |
| Over \$1 Bil | | 18 | 4,213,578 | 3,634,071 | | | | 1.07% | 12.71% |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|------|--------------------------------------|------------------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| 1 | Ameriprise Bank, FSB | Minneapolis | 7.46% | 5.60% | 1 | 22,672,002 | 160 | 151,110 | 149.9 | 24,177,571 |
| 2 | Bremer Bank, National Association | Saint Paul | 9.46% | 8.26% | 67 | 198,823 | 1,413 | 11,616 | 151.1 | 16,414,076 |
| 3 | Bridgewater Bank | Saint Louis Park | 10.49% | 10.51% | 9 | 464,343 | 292 | 17,558 | 151.6 | 5,126,909 |
| 4 | Frandsen Bank & Trust | Lonsdale | 8.97% | 10.24% | 38 | 80,688 | 455 | 7,890 | 111.6 | 3,590,134 |
| 5 | Stearns Bank National Association | Saint Cloud | 16.14% | 16.49% | 7 | 356,432 | 499 | 6,333 | 150.4 | 3,160,062 |
| 6 | Minnwest Bank | Redwood Falls | 9.00% | 9.74% | 35 | 78,706 | 390 | 7,927 | 106.5 | 3,091,443 |
| 7 | Merchants Bank, National Association | Winona | 10.60% | 11.20% | 23 | 106,462 | 380 | 7,396 | 107.3 | 2,810,454 |
| 8 | Tradition Capital Bank | Wayzata | 8.17% | 7.65% | 4 | 474,850 | 147 | 17,568 | 189.6 | 2,582,450 |
| 9 | Sunrise Banks, National Association | Saint Paul | 10.38% | 9.30% | 5 | 458,562 | 337 | 7,532 | 153.4 | 2,538,202 |
| 10 | Think Mutual Bank | Rochester | 16.55% | 14.88% | 9 | 200,607 | 255 | 8,400 | 132.3 | 2,142,065 |
| 11 | Citizens Alliance Bank | Clara City | 8.41% | 8.32% | 16 | 87,343 | 191 | 8,308 | 88.4 | 1,586,822 |
| 12 | Park State Bank | Duluth | 9.99% | 9.62% | 14 | 88,792 | 152 | 9,430 | 105.9 | 1,433,325 |
| 13 | North American Banking Company | Roseville | 8.49% | 5.51% | 6 | 198,346 | 92 | 14,878 | 146.5 | 1,368,790 |
| 14 | United Bankers' Bank | Bloomington | 13.60% | 10.63% | 1 | 643,238 | 131 | 9,578 | 149.7 | 1,254,707 |
| 15 | Security Bank & Trust Company | Glencoe | 8.99% | 9.19% | 19 | 57,614 | 158 | 7,653 | 93.4 | 1,209,105 |
| 16 | Deerwood Bank | Waite Park | 9.07% | 10.05% | 14 | 75,266 | 181 | 6,493 | 91.4 | 1,175,271 |
| 17 | MidCountry Bank | Minneapolis | 11.65% | 11.67% | 16 | 57,637 | 118 | 9,263 | 128.8 | 1,093,070 |
| 18 | Premier Bank | Maplewood | 10.50% | 10.11% | 8 | 116,798 | 102 | 10,686 | 109.7 | 1,089,955 |
| 19 | The First National Bank of Bemidji | Bemidji | 11.26% | 7.08% | 4 | 200,224 | 109 | 8,535 | 100.6 | 930,290 |
| 20 | United Prairie Bank | Mountain Lake | 8.97% | 9.17% | 10 | 79,543 | 120 | 7,709 | 114.7 | 925,066 |
| 21 | Falcon National Bank | Foley | 9.27% | 8.98% | 6 | 138,244 | 127 | 7,272 | 113.0 | 923,493 |
| 22 | Vermillion State Bank | Vermillion | 13.07% | 12.87% | 6 | 124,133 | 40 | 21,464 | 108.8 | 858,571 |
| 23 | Pioneer Bank | Mapleton | 9.91% | 9.32% | 6 | 123,648 | 120 | 6,961 | 97.1 | 835,317 |
| 24 | 21st Century Bank | Loretto | 10.75% | 9.53% | 7 | 89,476 | 58 | 14,145 | 182.2 | 820,381 |
| 25 | Northeast Bank | Minneapolis | 9.62% | 7.19% | 3 | 247,303 | 77 | 10,458 | 171.5 | 805,268 |
| 26 | Midwest Bank | Detroit Lakes | 10.57% | 10.44% | 7 | 98,908 | 97 | 8,262 | 98.6 | 801,370 |
| 27 | Highland Bank | Saint Paul | 8.81% | 7.19% | 9 | 76,520 | 106 | 7,484 | 127.7 | 793,259 |
| 28 | Alliance Bank | Lake City | 9.38% | 9.13% | 6 | 114,687 | 102 | 7,620 | 112.7 | 777,232 |
| 29 | First National Bank North | Walker | 11.90% | 11.78% | 10 | 68,088 | 122 | 6,363 | 107.2 | 776,304 |
| 30 | The Bank of Elk River | Elk River | 8.77% | 5.60% | 4 | 162,288 | 89 | 7,829 | 130.8 | 696,769 |
| 31 | First Resource Bank | Lino Lakes | 8.14% | 8.66% | 6 | 92,786 | 68 | 10,139 | 125.1 | 689,425 |
| 32 | Premier Bank Minnesota | Hastings | 10.81% | 10.32% | 12 | 50,643 | 87 | 7,887 | 96.2 | 686,128 |
| 33 | FM Bank | Waseca | 7.65% | 6.42% | 6 | 97,959 | 69 | 9,494 | 97.4 | 655,056 |
| 34 | Platinum Bank | Oakdale | 8.53% | 8.31% | 2 | 268,052 | 81 | 7,862 | 139.2 | 636,800 |
| 35 | BankVista | Sartell | 9.44% | 9.26% | 3 | 170,026 | 74 | 8,226 | 127.5 | 608,722 |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|------|---|-------------------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| 36 | HomeTown Bank | Carver | 8.38% | 7.26% | 10 | 55,205 | 124 | 4,897 | 78.7 | 607,224 |
| 37 | Citizens Bank Minnesota | New Ulm | 9.24% | 8.43% | 6 | 83,653 | 93 | 6,205 | 91.9 | 577,056 |
| 38 | American Heritage National Bank | Long Prairie | 11.60% | 12.31% | 6 | 81,037 | 61 | 9,165 | 87.2 | 559,086 |
| 39 | WNB FINANCIAL, N.A. | Winona | 10.50% | 9.96% | 6 | 79,657 | 112 | 4,891 | 92.1 | 547,810 |
| 40 | Community Bank Mankato | Vernon Center | 8.47% | 8.52% | 5 | 95,876 | 64 | 8,520 | 96.9 | 545,292 |
| 41 | Glenwood State Bank (Incorporated) | Glenwood | 9.24% | 9.28% | 2 | 234,588 | 73 | 7,406 | 105.2 | 540,652 |
| 42 | North Shore Bank of Commerce | Duluth | 9.51% | 8.88% | 5 | 90,278 | 126 | 4,263 | 114.9 | 537,091 |
| 43 | First Independent Bank | Russell | 8.59% | 7.89% | 10 | 43,340 | 80 | 6,555 | 98.6 | 524,396 |
| 44 | Scale Bank | Edina | 16.05% | 20.90% | 1 | 406,288 | 86 | 6,093 | 165.5 | 524,035 |
| 45 | Profinium, Inc. | Truman | 9.23% | 8.14% | 4 | 110,707 | 71 | 7,315 | 103.7 | 519,337 |
| 46 | Lake Elmo Bank | Lake Elmo | 11.11% | 10.51% | 3 | 152,534 | 71 | 7,314 | 127.6 | 519,281 |
| 47 | Sterling State Bank | Austin | 7.10% | 4.88% | 6 | 60,214 | 60 | 8,549 | 120.2 | 512,941 |
| 48 | American National Bank of Minnesota | Baxter | 9.54% | 9.38% | 10 | 35,577 | 74 | 6,494 | 122.4 | 480,533 |
| 49 | Northview Bank | Sandstone | 9.94% | 9.56% | 12 | 32,067 | 105 | 4,412 | 86.1 | 463,220 |
| 50 | Star Bank | Maple Lake | 9.41% | 9.46% | 11 | 36,131 | 81 | 5,655 | 112.7 | 458,053 |
| 51 | Kensington Bank | Kensington | 9.02% | 8.57% | 7 | 56,357 | 61 | 7,450 | 101.8 | 454,477 |
| 52 | First Farmers & Merchants Bank | Cannon Falls | 9.69% | 8.55% | 5 | 81,967 | 47 | 9,605 | 89.9 | 451,445 |
| 53 | Northern State Bank of Thief River Falls | Thief River Falls | 10.54% | 10.52% | 2 | 199,275 | 51 | 8,762 | 98.9 | 446,856 |
| 54 | First National Bank Minnesota | Saint Peter | 8.79% | 8.45% | 4 | 94,783 | 63 | 6,963 | 96.4 | 438,638 |
| 55 | Heritage Bank National Association | Spicer | 9.39% | 9.15% | 5 | 74,905 | 88 | 4,960 | 124.9 | 436,501 |
| 56 | Crown Bank | Edina | 8.24% | 7.23% | 2 | 173,864 | 30 | 14,325 | 195.9 | 429,761 |
| 57 | First State Bank and Trust | Bayport | 9.15% | 8.47% | 3 | 124,233 | 74 | 5,553 | 133.8 | 410,937 |
| 58 | ProGrowth Bank | Nicollet | 7.39% | 4.55% | 3 | 110,297 | 32 | 12,680 | 123.6 | 405,753 |
| 59 | Foresight Bank | Plainview | 10.02% | 9.00% | 3 | 114,671 | 47 | 8,546 | 107.5 | 401,665 |
| 60 | Village Bank | Saint Francis | 8.76% | 6.09% | 4 | 91,363 | 53 | 7,548 | 130.9 | 400,021 |
| 61 | BankCherokee | Saint Paul | 8.98% | 7.42% | 3 | 112,791 | 62 | 6,424 | 135.1 | 398,303 |
| 62 | First State Bank Southwest | Pipestone | 9.32% | 5.04% | 6 | 56,772 | 49 | 8,031 | 110.8 | 393,516 |
| 63 | Peoples State Bank of Plainview | Plainview | 8.44% | 5.77% | 5 | 70,101 | 45 | 8,638 | 103.0 | 388,703 |
| 64 | EntreBank | Bloomington | 10.02% | 9.79% | 1 | 346,567 | 26 | 14,949 | 205.8 | 388,680 |
| 65 | Pine Country Bank | Little Falls | 9.52% | 10.87% | 5 | 68,103 | 53 | 7,257 | 91.8 | 384,646 |
| 66 | The First National Bank of Henning | Ottertail | 9.01% | 7.15% | 5 | 68,552 | 62 | 6,144 | 87.4 | 380,928 |
| 67 | Community Resource Bank | Northfield | 9.83% | 10.23% | 3 | 103,784 | 51 | 7,466 | 110.3 | 380,742 |
| 68 | North Star Bank | Roseville | 9.50% | 7.53% | 2 | 174,143 | 56 | 6,787 | 115.9 | 380,069 |
| 69 | First Bank Elk River | Elk River | 9.49% | 6.89% | 4 | 71,665 | 46 | 7,891 | 131.4 | 362,976 |
| 70 | The Citizens National Bank of Park Rapids | Park Rapids | 12.07% | 11.93% | 1 | 305,423 | 49 | 7,150 | 110.1 | 350,357 |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|------|--------------------------------------|------------------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| 71 | United Community Bank | Perham | 10.30% | 6.76% | 3 | 107,777 | 54 | 6,487 | 98.9 | 350,287 |
| 72 | Luminate Bank | Minneapolis | 10.72% | 11.35% | 2 | 125,676 | 463 | 737 | 147.4 | 341,346 |
| 73 | Sentry Bank | Saint Joseph | 9.03% | 9.32% | 4 | 71,783 | 36 | 9,311 | 110.9 | 335,200 |
| 74 | Citizens Independent Bank | Saint Louis Park | 11.82% | 8.62% | 4 | 68,707 | 54 | 6,088 | 121.3 | 328,767 |
| 75 | Farmers and Merchants State Bank of | Pierz | 9.81% | 6.05% | 3 | 99,314 | 52 | 6,165 | 102.0 | 320,572 |
| 76 | Woodlands National Bank | Hinckley | 10.94% | 8.39% | 7 | 41,012 | 49 | 6,436 | 95.2 | 315,360 |
| 77 | Citizens Bank & Trust Co. | Hutchinson | 7.94% | 3.39% | 1 | 286,527 | 30 | 10,428 | 104.4 | 312,834 |
| 78 | The State Bank of Faribault | Faribault | 8.99% | 5.57% | 3 | 96,974 | 45 | 6,937 | 127.4 | 312,161 |
| 79 | Granite Bank | Cold Spring | 8.37% | 9.02% | 2 | 136,366 | 189 | 1,632 | 99.5 | 308,468 |
| 80 | Neighborhood National Bank | Mora | 11.03% | 5.75% | 6 | 41,710 | 44 | 6,928 | 100.0 | 304,823 |
| 81 | Minnesota National Bank | Sauk Centre | 8.61% | 8.84% | 3 | 81,194 | 49 | 6,205 | 91.4 | 304,045 |
| 82 | First Bank Blue Earth | Blue Earth | 9.69% | 6.58% | 1 | 262,725 | 32 | 9,481 | 106.6 | 303,378 |
| 83 | Sherburne State Bank | Becker | 9.16% | 7.75% | 3 | 83,689 | 45 | 6,736 | 107.9 | 303,129 |
| 84 | Ultima Bank Minnesota | Winger | 10.80% | 10.70% | 6 | 43,725 | 50 | 6,047 | 103.0 | 302,332 |
| 85 | Reliance Bank | Faribault | 9.02% | 8.23% | 1 | 252,836 | 40 | 7,503 | 129.8 | 300,117 |
| 86 | Gateway Bank | Mendota Heights | 10.50% | 10.13% | 2 | 129,084 | 29 | 10,065 | 126.9 | 291,885 |
| 87 | Citizens State Bank of Roseau | Roseau | 12.94% | 10.76% | 1 | 251,010 | 35 | 8,092 | 93.5 | 283,203 |
| 88 | The First National Bank of Milaca | Milaca | 9.77% | 8.60% | 4 | 64,088 | 53 | 5,306 | 80.5 | 281,207 |
| 89 | VIKING BANK, NATIONAL ASSOC | Alexandria | 9.40% | 12.62% | 2 | 115,808 | 38 | 7,364 | 95.4 | 279,840 |
| 90 | Liberty Bank Minnesota | Saint Cloud | 13.18% | 8.31% | 6 | 42,355 | 43 | 6,467 | 85.0 | 278,099 |
| 91 | Drake Bank | Saint Paul | 8.42% | 7.18% | 1 | 236,060 | 39 | 7,052 | 137.4 | 275,026 |
| 92 | Castle Rock Bank | Castle Rock | 14.13% | 13.68% | 2 | 118,223 | 25 | 10,986 | 73.4 | 274,650 |
| 93 | VisionBank | Saint Louis Park | 9.42% | 9.32% | 1 | 200,936 | 12 | 22,583 | 123.3 | 270,991 |
| 94 | Lake Central Bank | Annandale | 10.64% | 9.56% | 3 | 80,688 | 36 | 7,510 | 104.6 | 270,362 |
| 95 | Eagle Rock Bank | Rochester | 10.67% | 9.90% | 2 | 106,051 | 27 | 9,934 | 116.4 | 268,231 |
| 96 | Security Bank USA | Bemidji | 9.38% | 8.65% | 1 | 225,336 | 47 | 5,293 | 91.5 | 248,767 |
| 97 | Commerce Bank | Geneva | 12.21% | 10.96% | 2 | 87,622 | 16 | 15,397 | 162.5 | 246,354 |
| 98 | Center National Bank | Litchfield | 10.30% | 8.79% | 3 | 73,645 | 37 | 6,648 | 99.0 | 245,991 |
| 99 | BANKWEST | Rockford | 8.51% | 6.31% | 3 | 75,305 | 30 | 8,112 | 126.8 | 243,347 |
| 100 | Cornerstone State Bank | Montgomery | 9.97% | 6.44% | 7 | 30,499 | 40 | 5,838 | 89.5 | 233,532 |
| 101 | Harvest Bank | Kimball | 8.35% | 6.84% | 4 | 53,774 | 35 | 6,655 | 103.8 | 232,925 |
| 102 | First Farmers & Merchants National B | Luverne | 11.27% | 9.63% | 2 | 98,865 | 27 | 8,543 | 89.9 | 230,648 |
| 103 | Grand Rapids State Bank | Grand Rapids | 10.86% | 9.86% | 2 | 102,589 | 41 | 5,623 | 122.5 | 230,548 |
| 104 | Security State Bank of Marine | Marine On St. C | 10.53% | 9.84% | 4 | 51,379 | 23 | 9,972 | 133.4 | 229,353 |
| 105 | First State Bank of Wyoming | Wyoming | 16.55% | 13.48% | 1 | 192,738 | 28 | 8,041 | 97.3 | 225,138 |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|------|--------------------------------------|----------------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| 106 | Arcadian Bank | Hartland | 12.59% | 11.58% | 3 | 63,488 | 32 | 7,015 | 114.5 | 224,476 |
| 107 | Riverland Bank | Jordan | 11.85% | 11.62% | 2 | 92,869 | 27 | 8,158 | 157.2 | 220,277 |
| 108 | United Farmers State Bank | Adams | 10.09% | 9.02% | 3 | 57,669 | 21 | 10,408 | 107.2 | 218,571 |
| 109 | PrinsBank | Prinsburg | 15.03% | 14.61% | 2 | 90,872 | 22 | 9,927 | 278.0 | 218,395 |
| 110 | Eagle Bank | Glenwood | 14.14% | 13.39% | 4 | 46,162 | 37 | 5,794 | 79.8 | 214,394 |
| 111 | Home State Bank | Litchfield | 11.15% | 5.40% | 4 | 45,481 | 37 | 5,728 | 93.7 | 211,954 |
| 112 | F & M Community Bank, National As | Preston | 9.38% | 7.29% | 3 | 59,943 | 36 | 5,716 | 96.2 | 205,783 |
| 113 | Wadena State Bank | Wadena | 9.50% | 7.58% | 3 | 61,326 | 31 | 6,477 | 100.0 | 200,783 |
| 114 | Minnstar Bank National Association | Lake Crystal | 10.92% | 10.75% | 2 | 83,959 | 27 | 7,279 | 93.3 | 196,522 |
| 115 | Farmers State Bank of Hamel | Hamel | 9.05% | 4.23% | 1 | 177,490 | 22 | 8,813 | 96.7 | 193,878 |
| 116 | Keen Bank, National Association | Waseca | 8.41% | 7.74% | 3 | 57,771 | 35 | 5,455 | 105.3 | 190,912 |
| 117 | New Market Bank | Elko New Marke | 8.84% | 7.95% | 3 | 57,885 | 36 | 5,274 | 106.9 | 189,850 |
| 118 | The Wanda State Bank | Wanda | 15.13% | 12.99% | 1 | 161,907 | 15 | 12,489 | 153.6 | 187,336 |
| 119 | First Security Bank - Sleepy Eye | Sleepy Eye | 15.20% | 13.90% | 5 | 31,849 | 22 | 8,454 | 83.5 | 185,988 |
| 120 | Union Bank and Trust Company | Minneapolis | 11.04% | 10.12% | 1 | 161,935 | 36 | 5,057 | 132.1 | 182,042 |
| 121 | ESB Bank | Caledonia | 9.80% | 9.69% | 3 | 51,504 | 20 | 9,033 | 121.0 | 180,662 |
| 122 | Americana Community Bank | Sleepy Eye | 11.10% | 9.90% | 3 | 50,855 | 34 | 5,229 | 101.2 | 177,779 |
| 123 | Pine River State Bank | Pine River | 8.35% | 7.70% | 5 | 31,950 | 37 | 4,691 | 74.3 | 173,583 |
| 124 | Lakeview Bank | Lakeville | 9.24% | 8.39% | 1 | 156,069 | 22 | 7,834 | 129.1 | 172,358 |
| 125 | Freeport State Bank | Freeport | 9.37% | 8.48% | 3 | 52,215 | 21 | 8,200 | 136.0 | 172,202 |
| 126 | VersaBank USA National Association | Holdingford | 55.90% | 57.84% | 1 | 54,293 | 14 | 12,195 | 226.3 | 170,734 |
| 127 | 1st United Bank | Faribault | 9.92% | 10.69% | 1 | 148,261 | 15 | 11,146 | 88.0 | 167,195 |
| 128 | Northwestern Bank, National Associat | Dilworth | 10.63% | 10.52% | 6 | 24,159 | 37 | 4,456 | 101.7 | 164,871 |
| 129 | The First National Bank of Le Center | Lonsdale | 9.78% | 9.03% | 3 | 47,422 | 18 | 8,986 | 114.9 | 161,743 |
| 130 | Woodland Bank | Deer River | 8.60% | 8.11% | 4 | 34,313 | 32 | 5,000 | 92.0 | 160,007 |
| 131 | Security Bank Minnesota | Albert Lea | 9.67% | 9.50% | 3 | 42,374 | 25 | 5,969 | 95.2 | 149,223 |
| 132 | Security State Bank of Hibbing | Hibbing | 10.62% | 8.13% | 1 | 132,941 | 24 | 6,126 | 93.3 | 147,034 |
| 133 | Security State Bank of Warroad | Warroad | 15.26% | 10.02% | 1 | 131,286 | 14 | 10,467 | 141.7 | 146,539 |
| 134 | First Security Bank | Byron | 7.75% | 6.74% | 1 | 115,009 | 11 | 13,232 | 126.2 | 145,550 |
| 135 | Perennial Bank | Darwin | 9.89% | 6.95% | 4 | 33,657 | 18 | 8,082 | 84.4 | 145,471 |
| 136 | Prime Security Bank | Karlstad | 8.66% | 7.90% | 3 | 41,072 | 17 | 8,471 | 104.9 | 144,000 |
| 137 | Lake Region Bank | New London | 11.72% | 8.36% | 2 | 64,752 | 31 | 4,590 | 106.5 | 142,279 |
| 138 | The First State Bank of Rosemount | Rosemount | 6.84% | 4.01% | 1 | 135,742 | 14 | 10,145 | 148.3 | 142,024 |
| 139 | State Bank of Fairmont | Fairmont | 10.79% | 9.44% | 1 | 128,012 | 17 | 8,339 | 122.4 | 141,768 |
| 140 | First Southeast Bank | Harmony | 8.38% | 7.17% | 2 | 55,105 | 21 | 6,679 | 98.9 | 140,261 |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|------|--------------------------------------|------------------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| 141 | Citizens State Bank Norwood Young A | Norwood Young | 7.81% | 9.27% | 1 | 124,871 | 20 | 6,918 | 91.4 | 138,358 |
| 142 | Valley Premier Bank | Hawley | 10.84% | 7.54% | 2 | 63,449 | 24 | 5,749 | 83.0 | 137,968 |
| 143 | The First National Bank of Moose Lak | Moose Lake | 14.33% | 11.62% | 2 | 57,735 | 24 | 5,704 | 83.8 | 136,884 |
| 144 | The First National Bank of Cokato | Cokato | 7.68% | 5.50% | 1 | 128,335 | 11 | 12,378 | 132.0 | 136,158 |
| 145 | Farmers and Merchants State Bank of | Springfield | 8.56% | 8.48% | 2 | 59,610 | 21 | 6,474 | 103.0 | 135,952 |
| 146 | Northwoods Bank of Minnesota | Park Rapids | 11.44% | 8.46% | 3 | 40,090 | 32 | 4,207 | 77.1 | 134,609 |
| 147 | First Farmers & Merchants National B | Fairmont | 10.22% | 9.66% | 2 | 55,395 | 15 | 8,689 | 122.4 | 130,341 |
| 148 | St. Clair State Bank (Incorporated) | Saint Clair | 10.81% | 10.62% | 1 | 112,064 | 11 | 11,505 | 83.6 | 126,550 |
| 149 | Red River State Bank | Halstad | 13.15% | 13.13% | 2 | 54,128 | 17 | 7,388 | 82.4 | 125,593 |
| 150 | State Bank of New Richland | New Richland | 9.24% | 9.07% | 1 | 83,703 | 12 | 10,336 | 98.7 | 124,028 |
| 151 | MINNESOTA LAKES BANK | Delano | 10.86% | 12.35% | 2 | 53,441 | 23 | 5,354 | 111.8 | 123,146 |
| 152 | Mid-Central National Bank | Wadena | 13.58% | 16.73% | 3 | 33,403 | 33 | 3,686 | 92.8 | 121,628 |
| 153 | COMMUNITY FIRST BANK | Menahga | 12.53% | 11.71% | 2 | 51,446 | 23 | 5,222 | 66.6 | 120,096 |
| 154 | Grand Marais State Bank | Grand Marais | 8.29% | 7.56% | 2 | 51,556 | 13 | 9,190 | 86.8 | 119,471 |
| 155 | The First National Bank of Bagley | Bagley | 8.03% | 6.41% | 2 | 55,292 | 25 | 4,747 | 68.0 | 118,665 |
| 156 | Western National Bank | Duluth | 9.80% | 12.06% | 3 | 31,787 | 30 | 3,922 | 69.2 | 117,661 |
| 157 | Key Community Bank | Inver Grove Heig | 8.79% | 8.02% | 1 | 99,446 | 14 | 8,276 | 126.0 | 115,864 |
| 158 | Citizens State Bank of Waverly, Inc. | Waverly | 9.59% | 7.31% | 2 | 52,378 | 16 | 7,092 | 90.8 | 113,468 |
| 159 | Prairie Sun Bank | Milan | 9.04% | 8.50% | 4 | 22,939 | 17 | 6,624 | 96.0 | 112,600 |
| 160 | First State Bank of Bigfork | Bigfork | 11.25% | 11.00% | 2 | 47,868 | 20 | 5,578 | 91.0 | 111,556 |
| 161 | Produce State Bank | Hollandale | 9.92% | 10.79% | 4 | 24,675 | 20 | 5,555 | 85.4 | 111,091 |
| 162 | Security State Bank of Aitkin | Aitkin | 12.73% | 5.99% | 4 | 25,627 | 22 | 5,031 | 78.5 | 110,681 |
| 163 | First State Bank of Le Center | Le Center | 10.63% | 9.94% | 2 | 46,083 | 18 | 6,054 | 105.8 | 108,966 |
| 164 | Rushford State Bank (Incorporated) | Rushford | 6.52% | 5.81% | 2 | 49,824 | 17 | 6,246 | 98.6 | 106,182 |
| 165 | Worthington Federal Savings Bank, FS | Worthington | 13.92% | 12.84% | 2 | 42,994 | 13 | 8,127 | 90.8 | 105,648 |
| 166 | Heritage Bank Minnesota | West Concord | 7.92% | 6.29% | 3 | 31,598 | 16 | 6,560 | 85.5 | 104,953 |
| 167 | Farmers State Bank of Underwood | Underwood | 8.38% | 7.20% | 4 | 23,695 | 19 | 5,493 | 98.9 | 104,372 |
| 168 | The First National Bank of Coleraine | Coleraine | 7.86% | 5.20% | 2 | 48,945 | 16 | 6,467 | 74.3 | 103,464 |
| 169 | Security State Bank of Wanamingo | Wanamingo | 11.38% | 10.91% | 1 | 87,822 | 11 | 9,159 | 88.0 | 100,753 |
| 170 | Currie State Bank | Currie | 10.18% | 10.02% | 2 | 44,269 | 18 | 5,538 | 95.6 | 99,682 |
| 171 | Northern State Bank of Virginia | Virginia | 9.37% | 9.38% | 2 | 44,170 | 16 | 6,185 | 115.8 | 98,965 |
| 172 | First State Bank Minnesota | Le Roy | 10.74% | 10.95% | 2 | 42,367 | 14 | 6,904 | 98.6 | 96,659 |
| 173 | First Farmers & Merchants State Bank | Brownsdale | 10.28% | 9.20% | 2 | 42,024 | 12 | 7,993 | 95.3 | 95,915 |
| 174 | Global Innovations Bank | Kiester | 9.41% | 8.57% | 1 | 86,381 | 25 | 3,801 | 135.0 | 95,030 |
| 175 | Community Bank Owatonna | Owatonna | 7.60% | 6.09% | 1 | 87,231 | 10 | 9,475 | 109.2 | 94,748 |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|------|--|----------------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| 176 | Hometown Community Bank | Cyrus | 9.39% | 8.80% | 4 | 21,002 | 14 | 6,712 | 74.0 | 93,969 |
| 177 | The First National Bank of Osakis | Osakis | 8.64% | 9.04% | 1 | 76,265 | 10 | 9,378 | 124.4 | 93,776 |
| 178 | Triumph State Bank | Trimont | 11.84% | 11.86% | 4 | 20,328 | 19 | 4,912 | 73.5 | 93,326 |
| 179 | First Farmers & Merchants State Bank | Grand Meadow | 8.61% | 8.09% | 2 | 41,818 | 14 | 6,622 | 83.1 | 92,713 |
| 180 | The Miners National Bank of Eveleth | Eveleth | 9.52% | 9.53% | 1 | 79,015 | 15 | 6,019 | 111.2 | 90,283 |
| 181 | State Bank of Cold Spring | Cold Spring | 8.60% | 7.69% | 1 | 81,501 | 12 | 7,378 | 85.7 | 88,540 |
| 182 | Integrity Bank Plus | Wabasso | 10.75% | 9.23% | 2 | 39,102 | 14 | 6,259 | 112.0 | 87,629 |
| 183 | Bank of Maple Plain | Maple Plain | 13.51% | 9.94% | 1 | 76,900 | 12 | 7,214 | 119.3 | 86,566 |
| 184 | Janesville State Bank | Janesville | 11.99% | 11.09% | 1 | 73,942 | 10 | 8,635 | 102.4 | 86,345 |
| 185 | Lowry State Bank | Lowry | 9.07% | 8.98% | 1 | 70,683 | 8 | 10,640 | 130.0 | 85,117 |
| 186 | B2 Bank National Association | Virginia | 13.11% | 13.70% | 2 | 35,718 | 32 | 2,602 | 145.9 | 83,262 |
| 187 | The First State Bank of Red Wing | Red Wing | 9.08% | 1.81% | 3 | 27,034 | 13 | 6,370 | 99.7 | 82,810 |
| 188 | The First National Bank of Gilbert | Gilbert | 7.10% | 7.07% | 2 | 35,281 | 14 | 5,874 | 78.3 | 82,237 |
| 189 | Root River State Bank | Chatfield | 10.28% | 6.55% | 1 | 76,415 | 10 | 8,203 | 97.2 | 82,030 |
| 190 | First Security Bank - Canby | Canby | 12.15% | 11.81% | 2 | 35,476 | 10 | 8,199 | 85.6 | 81,986 |
| 191 | American State Bank of Grygla | Grygla | 9.88% | 7.17% | 2 | 37,663 | 14 | 5,820 | 91.1 | 81,478 |
| 192 | First Community Bank | Lester Prairie | 10.18% | 7.65% | 2 | 37,024 | 13 | 6,184 | 94.2 | 80,396 |
| 193 | Odin State Bank | Odin | 8.46% | 7.12% | 1 | 73,294 | 11 | 7,289 | 84.4 | 80,174 |
| 194 | First National Bank | Chisholm | 9.74% | 8.38% | 2 | 36,090 | 16 | 4,937 | 60.5 | 78,992 |
| 195 | Farmers & Merchants State Bank of New York Mills | New York Mills | 14.36% | 6.69% | 1 | 72,374 | 11 | 7,126 | 101.8 | 78,382 |
| 196 | Concorde Bank | Blomkest | 11.00% | 10.33% | 2 | 34,596 | 14 | 5,555 | 96.9 | 77,776 |
| 197 | CenBank | Buffalo Lake | 7.90% | 7.96% | 3 | 23,327 | 14 | 5,466 | 76.3 | 76,519 |
| 198 | Bonanza Valley State Bank | Brooten | 10.16% | 8.89% | 1 | 59,520 | 7 | 10,611 | 144.6 | 74,274 |
| 199 | Farmers State Bank of Trimont | Trimont | 16.54% | 14.04% | 2 | 29,158 | 9 | 8,241 | 84.4 | 74,165 |
| 200 | Vantage Bank | Kent | 8.74% | 9.22% | 2 | 29,399 | 11 | 6,453 | 103.3 | 70,984 |
| 201 | Elysian Bank | Elysian | 12.46% | 12.13% | 1 | 61,382 | 10 | 7,015 | 143.2 | 70,151 |
| 202 | State Bank of Chandler | Chandler | 11.30% | 10.90% | 1 | 59,544 | 10 | 6,773 | 86.0 | 67,734 |
| 203 | Security State Bank of Kenyon | Kenyon | 12.76% | 12.11% | 1 | 59,216 | 13 | 5,203 | 89.2 | 67,645 |
| 204 | Stearns Bank Upsala National Association | Upsala | 28.14% | 27.91% | 1 | 44,880 | 4 | 16,102 | 85.0 | 64,408 |
| 205 | Grand Timber Bank | Mcgregor | 11.29% | 13.60% | 1 | 50,303 | 12 | 5,085 | 93.3 | 61,025 |
| 206 | Farmers and Merchants State Bank of Appleton | Appleton | 11.86% | 11.79% | 1 | 53,495 | 8 | 7,599 | 70.5 | 60,794 |
| 207 | Randall State Bank | Randall | 10.25% | 9.92% | 2 | 27,069 | 14 | 4,305 | 87.7 | 60,272 |
| 208 | Adrian State Bank | Adrian | 10.98% | 10.35% | 1 | 53,163 | 10 | 5,960 | 87.6 | 59,604 |
| 209 | Peoples State Bank of Wells | Wells | 10.50% | 10.46% | 1 | 53,182 | 10 | 5,951 | 84.0 | 59,510 |
| 210 | Grove Bank | Grove City | 9.30% | 11.39% | 1 | 45,933 | 13 | 4,537 | 89.5 | 58,983 |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|---------|--|--------------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| 211 | First Financial Bank in Winnebago | Winnebago | 13.03% | 10.30% | 1 | 49,862 | 9 | 6,450 | 97.8 | 58,052 |
| 212 | Arlington State Bank | Arlington | 9.88% | 4.32% | 2 | 26,930 | 11 | 5,176 | 76.0 | 56,936 |
| 213 | Vergas State Bank | Vergas | 14.91% | 14.81% | 1 | 45,836 | 7 | 7,719 | 109.7 | 54,033 |
| 214 | State Bank of Bellingham | Bellingham | 13.17% | 8.79% | 1 | 44,272 | 6 | 8,918 | 96.7 | 53,506 |
| 215 | Frost State Bank | Frost | 16.38% | 16.24% | 1 | 44,073 | 8 | 6,677 | 63.5 | 53,418 |
| 216 | The Northern State Bank of Gonvick | Gonvick | 15.22% | 15.15% | 1 | 44,334 | 5 | 10,487 | 87.2 | 52,435 |
| 217 | State Bank of Taunton | Taunton | 13.31% | 9.43% | 2 | 20,269 | 9 | 5,549 | 94.2 | 49,945 |
| 218 | United Minnesota Bank | New London | 7.34% | 7.48% | 1 | 45,872 | 6 | 8,301 | 148.7 | 49,804 |
| 219 | Security State Bank of Oklee | Oklee | 15.49% | 15.61% | 1 | 38,756 | 6 | 7,689 | 87.3 | 46,132 |
| 220 | Farmers and Merchants State Bank of Alpha | Alpha | 11.52% | 11.30% | 1 | 38,821 | 6 | 7,459 | 118.7 | 44,751 |
| 221 | Franklin State Bank | Franklin | 12.85% | 12.65% | 1 | 38,558 | 6 | 7,418 | 96.0 | 44,509 |
| 222 | State Bank of Lake Park | Lake Park | 10.23% | 7.74% | 1 | 40,339 | 8 | 5,484 | 74.5 | 43,871 |
| 223 | Welcome State Bank | Welcome | 11.78% | 11.42% | 1 | 38,263 | 7 | 6,196 | 89.1 | 43,370 |
| 224 | First Security Bank-Hendricks | Hendricks | 14.13% | 11.20% | 1 | 37,806 | 6 | 7,113 | 76.7 | 42,677 |
| 225 | Marshall County State Bank | Newfolden | 16.63% | 16.71% | 1 | 33,890 | 5 | 8,173 | 77.6 | 40,865 |
| 226 | First State Bank of Fountain | Fountain | 9.15% | 4.89% | 1 | 37,520 | 5 | 7,912 | 82.4 | 39,560 |
| 227 | The First National Bank of McIntosh | Mcintosh | 22.55% | 22.10% | 1 | 30,162 | 7 | 5,565 | 66.9 | 38,954 |
| 228 | State Bank of Jeffers | Jeffers | 12.14% | 12.38% | 1 | 33,443 | 4 | 9,613 | 80.0 | 38,451 |
| 229 | The First National Bank of Fairfax | Fairfax | 35.63% | 35.80% | 1 | 24,163 | 7 | 5,397 | 95.4 | 37,776 |
| 230 | The First National Bank at St. James | Saint James | 8.23% | 7.93% | 1 | 34,499 | 11 | 3,414 | 67.6 | 37,556 |
| 231 | Farmers State Bank of Hoffman | Hoffman | 13.42% | 9.08% | 1 | 31,518 | 7 | 4,976 | 65.1 | 34,829 |
| 232 | Lake Country Community Bank | Morristown | 11.26% | 8.74% | 2 | 15,220 | 7 | 4,810 | 55.4 | 33,668 |
| 233 | The First National Bank of Proctor | Proctor | 8.48% | 7.73% | 1 | 30,724 | 7 | 4,762 | 85.7 | 33,334 |
| 234 | Western National Bank | Cass Lake | 9.55% | 11.10% | 1 | 27,723 | 6 | 5,450 | 160.0 | 32,697 |
| 235 | St. Martin National Bank | Saint Martin | 14.04% | 12.27% | 1 | 26,323 | 4 | 7,514 | 99.0 | 30,054 |
| 236 | State Bank of Easton | Easton | 12.54% | 12.22% | 1 | 23,917 | 4 | 7,268 | 81.0 | 29,072 |
| 237 | Jackson Federal Savings and Loan Ass Jackson | Jackson | 24.69% | 21.10% | 1 | 21,334 | 5 | 5,637 | 110.4 | 28,187 |
| 238 | Minnesota First Credit and Savings, In Rochester | Rochester | 15.34% | 15.06% | 4 | 5,529 | 8 | 3,426 | 62.5 | 27,404 |
| 239 | First State Bank of Swanville | Swanville | 17.90% | 17.87% | 1 | 19,265 | 4 | 5,960 | 110.0 | 23,840 |
| | | | | | | | | | | |
| Average | | | 10.96% | 9.88% | 4 | 185,441 | 56 | 8,180 | 107.0 | 540,106 |
| Median | | | 9.97% | 9.22% | 2 | 63,449 | 26 | 7,214 | 100.0 | 182,042 |
| | | | | | | | | | | |

| Rank | Company Name | City | Tier 1 Leverage Ratio | Equity / Assets | Offices | Deposits per Office | Staff | Assets Per Employee | Cost per Employee | Total Assets |
|------|---------------------|------|-----------------------------|--------------------|---------|------------------------|-------|------------------------|----------------------|--------------|
| | Under \$250 Mil | 144 | 11.63% | 10.46% | 2 | 58,752 | 17 | 7,086 | 100.9 | 114,613 |
| | \$250-\$500 Mil | 48 | 9.82% | 8.50% | 4 | 119,744 | 60 | 7,837 | 112.7 | 354,231 |
| | \$500 Mil - \$1 Bil | 29 | 9.86% | 9.25% | 6 | 127,445 | 89 | 8,237 | 114.9 | 680,471 |
| | Over \$1 Bil | 18 | 10.44% | 9.94% | 16 | 1,467,584 | 303 | 17,757 | 128.7 | 4,213,578 |

| Rank | Company Name | City | Total Assets | Yield on Loans | Loan Growth Rate | Cost of Funds | Deposit Growth Rate | Loans / Deposits | Yield on Investmets (TE) | Net Interest Income (TE) |
|------|---------------------------------------|------------------|--------------|----------------|------------------|---------------|---------------------|------------------|--------------------------|--------------------------|
| 1 | Stearns Bank National Association | Saint Cloud | 3,160,062 | 9.47% | 9.37% | 2.79% | 7.13% | 111.94% | 5.10% | 6.11% |
| 2 | Randall State Bank | Randall | 60,272 | 7.79% | 5.13% | 1.44% | 0.68% | 87.77% | 2.62% | 5.47% |
| 3 | Scale Bank | Edina | 524,035 | 7.94% | 1.20% | 1.18% | -4.62% | 88.17% | 3.54% | 5.29% |
| 4 | Grand Timber Bank | Mcgregor | 61,025 | 7.16% | 4.85% | 1.29% | 3.58% | 104.01% | 2.31% | 5.24% |
| 5 | First State Bank of Swanville | Swanville | 23,840 | 7.04% | -8.28% | 0.69% | -2.55% | 90.21% | 1.97% | 5.23% |
| 6 | MINNESOTA LAKES BANK | Delano | 123,146 | 7.02% | 7.09% | 0.31% | -6.40% | 78.48% | 2.75% | 5.14% |
| 7 | Ultima Bank Minnesota | Winger | 302,332 | 7.94% | 10.60% | 2.44% | 11.43% | 106.10% | 0.00% | 5.13% |
| 8 | Triumph State Bank | Trimont | 93,326 | 7.42% | 3.68% | 1.10% | -2.97% | 72.33% | 3.35% | 4.97% |
| 9 | Grand Rapids State Bank | Grand Rapids | 230,548 | 6.97% | 7.05% | 0.54% | -4.38% | 77.41% | 2.20% | 4.77% |
| 10 | Northwestern Bank, National Associati | Dilworth | 164,871 | 7.16% | -0.22% | 1.15% | -0.85% | 77.09% | 2.96% | 4.74% |
| 11 | Farmers and Merchants State Bank of | Appleton | 60,794 | 6.68% | 3.89% | 1.33% | 3.59% | 90.61% | 3.40% | 4.66% |
| 12 | PrinsBank | Prinsburg | 218,395 | 8.28% | -6.16% | 2.20% | 13.78% | 64.74% | 4.18% | 4.55% |
| 13 | Elysian Bank | Elysian | 70,151 | 7.16% | 11.85% | 1.66% | 11.63% | 85.83% | 2.19% | 4.54% |
| 14 | Concorde Bank | Blomkest | 77,776 | 7.39% | 10.32% | 2.07% | -2.59% | 92.24% | 2.17% | 4.50% |
| 15 | State Bank of Taunton | Taunton | 49,945 | 7.07% | 10.61% | 1.19% | -5.15% | 87.14% | 2.00% | 4.47% |
| 16 | Welcome State Bank | Welcome | 43,370 | 6.72% | 10.59% | 1.23% | 5.86% | 74.20% | 3.59% | 4.42% |
| 17 | The First National Bank at St. James | Saint James | 37,556 | 7.27% | 6.31% | 1.42% | 0.44% | 70.74% | 2.69% | 4.41% |
| 18 | United Minnesota Bank | New London | 49,804 | 5.83% | 13.96% | 0.66% | 3.45% | 74.26% | 3.18% | 4.41% |
| 19 | Integrity Bank Plus | Wabasso | 87,629 | 7.16% | -18.19% | 1.18% | 1.83% | 69.77% | 2.01% | 4.41% |
| 20 | Mid-Central National Bank | Wadena | 121,628 | 6.44% | 4.72% | 0.89% | 1.36% | 82.15% | 3.02% | 4.39% |
| 21 | Farmers State Bank of Underwood | Underwood | 104,372 | 7.97% | -0.95% | 2.06% | 0.30% | 79.70% | 1.51% | 4.38% |
| 22 | Keen Bank, National Association | Waseca | 190,912 | 6.84% | 6.59% | 1.49% | 6.73% | 77.78% | 2.76% | 4.35% |
| 23 | Star Bank | Maple Lake | 458,053 | 6.77% | 21.84% | 1.66% | 15.25% | 91.82% | 1.95% | 4.34% |
| 24 | Security Bank Minnesota | Albert Lea | 149,223 | 6.68% | -12.19% | 1.71% | -0.53% | 84.97% | 4.28% | 4.33% |
| 25 | Sunrise Banks, National Association | Saint Paul | 2,538,202 | 5.58% | 17.56% | 0.51% | 8.47% | 76.91% | 3.22% | 4.33% |
| 26 | B2 Bank National Association | Virginia | 83,262 | 8.13% | 51.74% | 1.51% | 11.35% | 50.56% | 4.17% | 4.32% |
| 27 | Ameriprise Bank, FSB | Minneapolis | 24,177,571 | 6.35% | 40.13% | 0.28% | 6.29% | 6.16% | 4.53% | 4.30% |
| 28 | Key Community Bank | Inver Grove Heig | 115,864 | 6.25% | 7.88% | 1.59% | 9.62% | 92.17% | 3.18% | 4.26% |
| 29 | Vantage Bank | Kent | 70,984 | 6.23% | 16.71% | 1.82% | 0.76% | 113.02% | 15.09% | 4.23% |
| 30 | Sherburne State Bank | Becker | 303,129 | 7.03% | 19.98% | 1.89% | 16.53% | 91.04% | 1.78% | 4.22% |
| 31 | Currie State Bank | Currie | 99,682 | 6.86% | 7.62% | 2.35% | 14.14% | 102.94% | NA | 4.22% |
| 32 | Produce State Bank | Hollandale | 111,091 | 6.22% | 5.23% | 0.71% | -0.66% | 52.91% | 3.87% | 4.22% |
| 33 | State Bank of Jeffers | Jeffers | 38,451 | 6.85% | 8.93% | 1.11% | 6.17% | 60.90% | 3.79% | 4.21% |
| 34 | First National Bank North | Walker | 776,304 | 7.30% | 4.28% | 1.81% | 6.59% | 82.91% | 2.10% | 4.20% |

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|------|---|------------------|--------------|----------------|------------------|---------------|---------------------|------------------|--------------------------|--------------------------|
| 35 | Wadena State Bank | Wadena | 200,783 | 6.75% | 5.58% | 1.43% | -0.36% | 70.35% | 3.09% | 4.17% |
| 36 | The First National Bank of Fairfax | Fairfax | 37,776 | 6.14% | -16.28% | 0.47% | 2.24% | 51.18% | 3.76% | 4.16% |
| 37 | Deerwood Bank | Waite Park | 1,175,271 | 6.30% | 18.18% | 1.30% | 24.67% | 83.88% | 2.24% | 4.15% |
| 38 | Farmers and Merchants State Bank of Pierz | Pierz | 320,572 | 7.16% | 5.41% | 1.54% | 5.50% | 73.16% | 2.20% | 4.15% |
| 39 | Union Bank and Trust Company | Minneapolis | 182,042 | 5.65% | 18.34% | 0.37% | -7.06% | 66.30% | 2.68% | 4.13% |
| 40 | Red River State Bank | Halstad | 125,593 | 6.33% | -7.03% | 1.79% | 2.17% | 95.37% | 3.29% | 4.13% |
| 41 | First State Bank of Le Center | Le Center | 108,966 | 6.47% | 9.14% | 1.08% | 3.31% | 73.45% | 2.59% | 4.08% |
| 42 | Security State Bank of Kenyon | Kenyon | 67,645 | 6.08% | -1.56% | 1.15% | -4.06% | 84.94% | 2.86% | 4.08% |
| 43 | Frost State Bank | Frost | 53,418 | 7.52% | 3.07% | 2.91% | 8.98% | 101.48% | 3.74% | 4.05% |
| 44 | Security State Bank of Marine | Marine On St. Ct | 229,353 | 5.95% | 8.56% | 1.34% | 13.72% | 81.11% | 2.48% | 4.04% |
| 45 | First Security Bank - Sleepy Eye | Sleepy Eye | 185,988 | 5.78% | -0.54% | 0.56% | 1.74% | 34.54% | 4.36% | 4.04% |
| 46 | Granite Bank | Cold Spring | 308,468 | 6.96% | 5.58% | 2.51% | 6.79% | 98.77% | 3.45% | 4.03% |
| 47 | Lake Region Bank | New London | 142,279 | 7.03% | 17.27% | 0.55% | -2.99% | 47.80% | 2.75% | 4.03% |
| 48 | Farmers and Merchants State Bank of Springfield | Springfield | 135,952 | 6.53% | 13.61% | 1.30% | -2.80% | 81.16% | 2.30% | 4.02% |
| 49 | Arcadian Bank | Hartland | 224,476 | 6.47% | 2.90% | 1.77% | 3.53% | 86.84% | 3.70% | 4.01% |
| 50 | Drake Bank | Saint Paul | 275,026 | 7.51% | 22.96% | 2.62% | 18.10% | 91.19% | 1.81% | 3.98% |
| 51 | The Miners National Bank of Eveleth | Eveleth | 90,283 | 5.82% | 1.88% | 1.43% | -2.15% | 82.89% | 3.45% | 3.98% |
| 52 | Northview Bank | Sandstone | 463,220 | 6.76% | 7.53% | 1.60% | 4.46% | 86.87% | 1.63% | 3.97% |
| 53 | State Bank of Fairmont | Fairmont | 141,768 | 7.10% | 3.86% | 2.24% | 1.70% | 84.50% | 2.69% | 3.96% |
| 54 | Lake Elmo Bank | Lake Elmo | 519,281 | 5.55% | 2.55% | 1.06% | 4.59% | 85.14% | 2.34% | 3.94% |
| 55 | Lowry State Bank | Lowry | 85,117 | 6.68% | 0.29% | 2.46% | 7.95% | 102.68% | 8.91% | 3.93% |
| 56 | CenBank | Buffalo Lake | 76,519 | 6.53% | -1.30% | 1.13% | -5.60% | 64.66% | 3.03% | 3.91% |
| 57 | Freeport State Bank | Freeport | 172,202 | 6.79% | 7.63% | 1.27% | 6.19% | 65.70% | 1.85% | 3.89% |
| 58 | Security Bank USA | Bemidji | 248,767 | 6.35% | 4.92% | 1.67% | 1.93% | 76.56% | 3.74% | 3.89% |
| 59 | First State Bank Minnesota | Le Roy | 96,659 | 5.67% | 12.30% | 1.15% | 4.84% | 91.53% | 2.81% | 3.88% |
| 60 | Lake Central Bank | Annandale | 270,362 | 6.71% | 46.08% | 1.13% | 26.09% | 66.19% | 3.18% | 3.87% |
| 61 | The First National Bank of Moose Lake | Moose Lake | 136,884 | 6.60% | 10.21% | 1.71% | 4.18% | 83.32% | 2.14% | 3.86% |
| 62 | Falcon National Bank | Foley | 923,493 | 7.06% | -1.37% | 2.59% | 4.27% | 91.41% | 2.01% | 3.85% |
| 63 | Adrian State Bank | Adrian | 59,604 | 6.03% | 2.95% | 1.28% | 3.89% | 75.15% | 2.21% | 3.84% |
| 64 | Midwest Bank | Detroit Lakes | 801,370 | 6.77% | 16.71% | 2.47% | 11.06% | 100.96% | 3.20% | 3.82% |
| 65 | Premier Bank Minnesota | Hastings | 686,128 | 6.24% | 1.76% | 1.65% | 3.84% | 92.38% | 1.14% | 3.79% |
| 66 | Lakeview Bank | Lakeville | 172,358 | 6.83% | 6.05% | 1.87% | 2.38% | 81.40% | 2.23% | 3.78% |
| 67 | The First National Bank of Milaca | Milaca | 281,207 | 6.46% | 1.75% | 1.12% | 5.99% | 68.51% | 1.86% | 3.78% |
| 68 | Security State Bank of Wanamingo | Wanamingo | 100,753 | 6.36% | 10.88% | 2.01% | 15.59% | 92.27% | 3.43% | 3.78% |

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| 69 | VisionBank | Saint Louis Park | 270,991 | 7.06% | 8.92% | 3.00% | 15.89% | 118.53% | NA | 3.76% |
| 70 | Western National Bank | Cass Lake | 32,697 | 6.79% | 0.43% | 0.60% | -8.68% | 42.42% | 3.65% | 3.76% |
| 71 | Security State Bank of Aitkin | Aitkin | 110,681 | 8.05% | 11.37% | 1.05% | 4.55% | 48.15% | 1.94% | 3.74% |
| 72 | Highland Bank | Saint Paul | 793,259 | 6.46% | 0.73% | 1.91% | 4.35% | 78.88% | 3.83% | 3.74% |
| 73 | North Shore Bank of Commerce | Duluth | 537,091 | 6.08% | 3.32% | 1.82% | 14.48% | 92.78% | 3.12% | 3.72% |
| 74 | Eagle Bank | Glenwood | 214,394 | 6.63% | 6.13% | 1.14% | -4.26% | 69.73% | 1.97% | 3.71% |
| 75 | New Market Bank | Elko New Marke | 189,850 | 6.10% | -2.17% | 1.00% | 6.20% | 63.94% | 2.06% | 3.70% |
| 76 | Northeast Bank | Minneapolis | 805,268 | 5.72% | 13.66% | 1.22% | 8.50% | 77.57% | 3.10% | 3.70% |
| 77 | First State Bank of Bigfork | Bigfork | 111,556 | 6.48% | 2.08% | 1.95% | 4.78% | 85.57% | 1.93% | 3.70% |
| 78 | Citizens Alliance Bank | Clara City | 1,586,822 | 6.60% | 3.55% | 1.66% | 6.03% | 68.09% | 2.88% | 3.70% |
| 79 | The Citizens National Bank of Park Ra | Park Rapids | 350,357 | 6.30% | -0.85% | 1.91% | 7.33% | 90.03% | 1.70% | 3.70% |
| 80 | Minnesota First Credit and Savings, Inc | Rochester | 27,404 | 7.98% | 5.45% | 3.81% | 15.71% | 106.37% | NA | 3.69% |
| 81 | Woodland Bank | Deer River | 160,007 | 6.66% | 6.70% | 1.94% | 7.72% | 88.19% | 2.09% | 3.69% |
| 82 | First Farmers & Merchants State Bank | Brownsdale | 95,915 | 6.32% | -2.25% | 1.42% | 6.55% | 86.99% | 1.16% | 3.68% |
| 83 | Platinum Bank | Oakdale | 636,800 | 6.98% | 13.74% | 2.91% | 20.37% | 103.18% | 3.56% | 3.68% |
| 84 | State Bank of Chandler | Chandler | 67,734 | 7.21% | -1.03% | 2.01% | 1.37% | 73.37% | 1.51% | 3.67% |
| 85 | Prairie Sun Bank | Milan | 112,600 | 7.01% | 6.61% | 1.77% | 4.24% | 84.12% | 1.57% | 3.67% |
| 86 | Security State Bank of Hibbing | Hibbing | 147,034 | 6.26% | -2.04% | 0.94% | -3.23% | 64.85% | 2.58% | 3.67% |
| 87 | First Farmers & Merchants State Bank | Grand Meadow | 92,713 | 6.73% | 2.32% | 2.02% | 12.53% | 85.20% | 1.71% | 3.64% |
| 88 | Grove Bank | Grove City | 58,983 | 6.28% | 3.97% | 2.02% | 20.28% | 73.70% | 5.05% | 3.63% |
| 89 | Kensington Bank | Kensington | 454,477 | 6.72% | 2.06% | 2.12% | 12.57% | 83.87% | 2.77% | 3.62% |
| 90 | Stearns Bank Upsala National Association | Upsala | 64,408 | 5.78% | 2.00% | 1.72% | 3.61% | 110.32% | 2.81% | 3.62% |
| 91 | Premier Bank | Maplewood | 1,089,955 | 6.57% | 1.22% | 1.92% | 1.13% | 87.92% | 1.34% | 3.61% |
| 92 | Americana Community Bank | Sleepy Eye | 177,779 | 6.47% | 4.54% | 2.01% | 8.53% | 88.34% | 2.87% | 3.61% |
| 93 | First National Bank | Chisholm | 78,992 | 5.21% | -16.04% | 0.81% | 0.07% | 45.81% | 4.10% | 3.60% |
| 94 | EntreBank | Bloomington | 388,680 | 7.43% | 45.03% | 3.13% | 77.79% | 89.97% | NA | 3.59% |
| 95 | VersaBank USA National Association | Holdingford | 170,734 | 5.37% | 44.86% | 1.02% | 0.43% | 163.66% | 4.21% | 3.58% |
| 96 | Peoples State Bank of Wells | Wells | 59,510 | 5.87% | 0.05% | 1.19% | -5.85% | 75.81% | 2.36% | 3.58% |
| 97 | First Farmers & Merchants National Bank | Fairmont | 130,341 | 6.51% | 1.69% | 2.12% | 8.55% | 96.24% | 1.08% | 3.57% |
| 98 | Citizens Independent Bank | Saint Louis Park | 328,767 | 5.81% | -1.45% | 1.11% | -2.21% | 77.43% | 2.32% | 3.55% |
| 99 | Northwoods Bank of Minnesota | Park Rapids | 134,609 | 6.07% | -1.43% | 1.23% | -1.66% | 62.14% | 3.08% | 3.54% |
| 100 | Western National Bank | Duluth | 117,661 | 6.13% | 13.29% | 1.46% | -8.91% | 77.80% | 3.25% | 3.54% |
| 101 | Pioneer Bank | Mapleton | 835,317 | 7.41% | 4.51% | 2.37% | 2.63% | 77.08% | 2.40% | 3.54% |
| 102 | First Farmers & Merchants National Bank | Luverne | 230,648 | 6.15% | 4.09% | 1.52% | 0.04% | 85.95% | 1.53% | 3.53% |

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| 103 | Northern State Bank of Virginia | Virginia | 98,965 | 6.49% | 0.52% | 1.71% | 3.80% | 79.65% | 1.65% | 3.52% |
| 104 | First Southeast Bank | Harmony | 140,261 | 6.00% | 15.35% | 1.94% | 5.86% | 106.59% | 2.20% | 3.52% |
| 105 | First Farmers & Merchants Bank | Cannon Falls | 451,445 | 6.47% | 0.73% | 1.18% | 2.64% | 68.65% | 1.53% | 3.51% |
| 106 | First Financial Bank in Winnebago | Winnebago | 58,052 | 6.69% | 3.22% | 1.68% | 3.70% | 71.36% | 2.89% | 3.51% |
| 107 | United Farmers State Bank | Adams | 218,571 | 5.90% | 11.69% | 2.03% | 1.89% | 112.71% | 2.10% | 3.49% |
| 108 | Minnesota National Bank | Sauk Centre | 304,045 | 6.31% | 10.39% | 2.03% | -1.72% | 93.56% | 2.96% | 3.48% |
| 109 | American National Bank of Minnesota | Baxter | 480,533 | 6.88% | 3.86% | 2.85% | 3.42% | 116.15% | 1.66% | 3.48% |
| 110 | First National Bank Minnesota | Saint Peter | 438,638 | 5.76% | -2.81% | 1.40% | -0.91% | 85.11% | 2.17% | 3.48% |
| 111 | Vergas State Bank | Vergas | 54,033 | 6.99% | 32.34% | 1.34% | -1.90% | 60.59% | 2.15% | 3.47% |
| 112 | Pine Country Bank | Little Falls | 384,646 | 6.68% | 50.61% | 1.49% | 64.13% | 66.11% | 2.32% | 3.47% |
| 113 | Reliance Bank | Faribault | 300,117 | 6.68% | 0.80% | 2.67% | 9.28% | 92.10% | 3.88% | 3.46% |
| 114 | First Security Bank - Canby | Canby | 81,986 | 5.93% | 4.91% | 0.64% | 0.39% | 53.71% | 2.19% | 3.45% |
| 115 | Farmers and Merchants State Bank of / Alpha | Alpha | 44,751 | 6.53% | 1.86% | 2.10% | -1.34% | 72.21% | 2.90% | 3.43% |
| 116 | VIKING BANK, NATIONAL ASSOC | Alexandria | 279,840 | 6.13% | 7.99% | 2.14% | 2.05% | 98.05% | 2.79% | 3.43% |
| 117 | Community Resource Bank | Northfield | 380,742 | 6.07% | 3.56% | 1.96% | -4.23% | 102.70% | 1.69% | 3.43% |
| 118 | The State Bank of Faribault | Faribault | 312,161 | 7.01% | 7.22% | 1.57% | 3.22% | 57.66% | 2.30% | 3.41% |
| 119 | Heritage Bank Minnesota | West Concord | 104,953 | 6.37% | 4.74% | 2.08% | 13.07% | 86.73% | 1.86% | 3.40% |
| 120 | Security Bank & Trust Company | Glencoe | 1,209,105 | 5.96% | 63.45% | 1.88% | 46.73% | 77.31% | 3.72% | 3.40% |
| 121 | Eagle Rock Bank | Rochester | 268,231 | 6.49% | 10.86% | 2.58% | 20.81% | 101.89% | 3.55% | 3.40% |
| 122 | Prime Security Bank | Karlstad | 144,000 | 6.19% | -1.19% | 2.44% | 8.20% | 97.73% | 2.67% | 3.39% |
| 123 | The First National Bank of Henning | Ottertail | 380,928 | 6.81% | 14.54% | 2.32% | 5.49% | 82.04% | 2.60% | 3.39% |
| 124 | First State Bank and Trust | Bayport | 410,937 | 5.79% | 10.35% | 1.64% | 2.17% | 80.02% | 2.70% | 3.39% |
| 125 | The First National Bank of Proctor | Proctor | 33,334 | 5.39% | -2.75% | 0.77% | 6.77% | 48.42% | 2.68% | 3.38% |
| 126 | Hometown Community Bank | Cyrus | 93,969 | 5.79% | 8.85% | 2.32% | 7.46% | 92.78% | 2.02% | 3.38% |
| 127 | Home State Bank | Litchfield | 211,954 | 6.78% | 6.46% | 1.08% | 5.11% | 60.99% | 1.89% | 3.38% |
| 128 | Frandsen Bank & Trust | Lonsdale | 3,590,134 | 6.15% | 4.99% | 1.62% | 5.82% | 80.04% | 2.45% | 3.37% |
| 129 | Center National Bank | Litchfield | 245,991 | 5.78% | 0.06% | 1.00% | 3.13% | 59.94% | 2.36% | 3.37% |
| 130 | The First National Bank of Cokato | Cokato | 136,158 | 6.46% | 4.09% | 1.86% | 21.82% | 68.53% | 1.71% | 3.37% |
| 131 | Lake Country Community Bank | Morristown | 33,668 | 6.67% | 26.04% | 1.11% | 15.40% | 45.96% | 1.89% | 3.35% |
| 132 | BankCherokee | Saint Paul | 398,303 | 5.65% | 10.13% | 0.94% | -0.90% | 75.09% | 1.40% | 3.35% |
| 133 | The First National Bank of McIntosh | Mcintosh | 38,954 | 6.06% | -5.21% | 1.80% | 7.23% | 52.38% | 4.56% | 3.34% |
| 134 | BANKWEST | Rockford | 243,347 | 6.51% | 8.18% | 1.12% | -1.08% | 54.00% | 2.34% | 3.34% |
| 135 | Glenwood State Bank (Incorporated) | Glenwood | 540,652 | 5.93% | -1.44% | 2.47% | 3.77% | 104.18% | 1.40% | 3.31% |
| 136 | HomeTown Bank | Carver | 607,224 | 6.19% | 6.33% | 1.33% | 8.20% | 70.19% | 1.65% | 3.30% |

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| 137 | Rushford State Bank (Incorporated) | Rushford | 106,182 | 6.22% | 9.70% | 1.70% | 8.75% | 59.02% | 3.00% | 3.30% |
| 138 | Citizens State Bank Norwood Young A | Norwood Young | 138,358 | 6.87% | 3.50% | 1.42% | 13.14% | 53.85% | 1.74% | 3.30% |
| 139 | The First National Bank of Bagley | Bagley | 118,665 | 6.52% | 9.02% | 1.72% | 6.82% | 68.13% | 2.06% | 3.29% |
| 140 | Valley Premier Bank | Hawley | 137,968 | 6.24% | 14.38% | 1.46% | 7.16% | 66.16% | 2.16% | 3.29% |
| 141 | Minnstar Bank National Association | Lake Crystal | 196,522 | 5.97% | -9.72% | 2.23% | -8.56% | 92.28% | 3.51% | 3.28% |
| 142 | First Security Bank | Byron | 145,550 | 6.82% | 11.94% | 2.81% | 20.54% | 97.68% | 3.32% | 3.28% |
| 143 | ESB Bank | Caledonia | 180,662 | 6.54% | 11.20% | 2.85% | 10.09% | 95.77% | 3.95% | 3.27% |
| 144 | Gateway Bank | Mendota Heights | 291,885 | 5.98% | 10.45% | 2.16% | 11.01% | 85.45% | 2.72% | 3.27% |
| 145 | First Independent Bank | Russell | 524,396 | 6.10% | 11.79% | 1.88% | 1.79% | 79.13% | 3.05% | 3.26% |
| 146 | St. Clair State Bank (Incorporated) | Saint Clair | 126,550 | 6.31% | 6.05% | 2.35% | 9.68% | 81.89% | 10.06% | 3.26% |
| 147 | Farmers State Bank of Hoffman | Hoffman | 34,829 | 6.32% | 9.44% | 1.13% | -0.50% | 47.44% | 2.14% | 3.25% |
| 148 | State Bank of Easton | Easton | 29,072 | 6.60% | 13.79% | 1.90% | 1.99% | 67.15% | 2.93% | 3.25% |
| 149 | COMMUNITY FIRST BANK | Menahga | 120,096 | 6.50% | -4.28% | 1.61% | 1.85% | 63.26% | 2.31% | 3.24% |
| 150 | BankVista | Sartell | 608,722 | 6.34% | 3.08% | 2.85% | 5.99% | 104.66% | 3.86% | 3.24% |
| 151 | North Star Bank | Roseville | 380,069 | 6.07% | 0.62% | 1.84% | 6.47% | 72.82% | 2.74% | 3.23% |
| 152 | Merchants Bank, National Association | Winona | 2,810,454 | 5.57% | -5.15% | 1.87% | 9.91% | 83.77% | 3.69% | 3.23% |
| 153 | Pine River State Bank | Pine River | 173,583 | 6.17% | 1.35% | 1.38% | 3.68% | 64.02% | 1.87% | 3.23% |
| 154 | State Bank of Lake Park | Lake Park | 43,871 | 7.02% | -0.66% | 1.73% | -2.12% | 58.20% | 2.17% | 3.23% |
| 155 | Sentry Bank | Saint Joseph | 335,200 | 6.54% | 7.42% | 2.10% | 4.54% | 82.13% | 2.10% | 3.22% |
| 156 | MidCountry Bank | Minneapolis | 1,093,070 | 5.89% | -12.84% | 1.91% | -5.35% | 83.30% | 2.88% | 3.22% |
| 157 | Vermillion State Bank | Vermillion | 858,571 | 6.73% | 9.36% | 1.98% | 0.15% | 53.28% | 3.83% | 3.21% |
| 158 | The First National Bank of Osakis | Osakis | 93,776 | 5.85% | 4.78% | 1.99% | 3.86% | 98.03% | 2.47% | 3.21% |
| 159 | Grand Marais State Bank | Grand Marais | 119,471 | 6.49% | 6.43% | 1.28% | 1.94% | 72.19% | 1.17% | 3.20% |
| 160 | First Resource Bank | Lino Lakes | 689,425 | 5.32% | 15.84% | 2.11% | 23.43% | 101.07% | 5.46% | 3.20% |
| 161 | St. Martin National Bank | Saint Martin | 30,054 | 6.02% | 11.11% | 0.73% | 6.99% | 49.33% | 2.08% | 3.19% |
| 162 | United Prairie Bank | Mountain Lake | 925,066 | 5.83% | 2.65% | 2.16% | 8.84% | 94.44% | 3.16% | 3.18% |
| 163 | Odin State Bank | Odin | 80,174 | 7.12% | 9.11% | 3.11% | 17.00% | 86.27% | 2.53% | 3.17% |
| 164 | The Bank of Elk River | Elk River | 696,769 | 6.14% | 8.94% | 1.48% | 4.43% | 64.15% | 2.44% | 3.14% |
| 165 | First Security Bank-Hendricks | Hendricks | 42,677 | 6.10% | -5.18% | 1.09% | -4.71% | 41.65% | 1.96% | 3.13% |
| 166 | United Community Bank | Perham | 350,287 | 6.66% | -0.50% | 1.89% | 6.09% | 62.06% | 2.39% | 3.13% |
| 167 | American State Bank of Grygla | Grygla | 81,478 | 6.31% | 2.67% | 1.53% | 10.40% | 53.14% | 2.76% | 3.12% |
| 168 | Farmers State Bank of Trimont | Trimont | 74,165 | 6.87% | -8.92% | 1.92% | -13.09% | 73.21% | 2.26% | 3.12% |
| 169 | Marshall County State Bank | Newfolden | 40,865 | 6.09% | 7.31% | 1.96% | 1.30% | 40.53% | 4.64% | 3.12% |
| 170 | Heritage Bank National Association | Spicer | 436,501 | 6.06% | -19.69% | 2.54% | -20.26% | 95.08% | 3.31% | 3.12% |

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| 171 | Security State Bank of Warroad | Warroad | 146,539 | 6.96% | -5.92% | 1.35% | 0.90% | 48.96% | 1.93% | 3.11% |
| 172 | Minnwest Bank | Redwood Falls | 3,091,443 | 5.91% | -0.94% | 2.03% | 8.83% | 80.91% | 2.40% | 3.10% |
| 173 | First Community Bank | Lester Prairie | 80,396 | 5.60% | -0.96% | 0.99% | -1.02% | 52.82% | 1.98% | 3.10% |
| 174 | Village Bank | Saint Francis | 400,021 | 5.84% | 5.41% | 1.44% | -2.14% | 76.59% | 1.66% | 3.10% |
| 175 | Neighborhood National Bank | Mora | 304,823 | 6.46% | 1.33% | 1.70% | -0.64% | 75.10% | 1.76% | 3.09% |
| 176 | Bonanza Valley State Bank | Brooten | 74,274 | 6.04% | 1.33% | 2.44% | -6.62% | 94.86% | 2.98% | 3.09% |
| 177 | American Heritage National Bank | Long Prairie | 559,086 | 5.25% | 2.98% | 1.73% | 3.84% | 87.01% | 3.64% | 3.09% |
| 178 | Park State Bank | Duluth | 1,433,325 | 5.84% | 2.55% | 2.18% | 5.28% | 70.50% | 4.60% | 3.09% |
| 179 | Janesville State Bank | Janesville | 86,345 | 5.80% | 2.95% | 1.77% | 3.32% | 89.86% | 1.40% | 3.09% |
| 180 | The First National Bank of Le Center | Lonsdale | 161,743 | 6.62% | 9.36% | 2.30% | 0.00% | 79.93% | 1.96% | 3.08% |
| 181 | Harvest Bank | Kimball | 232,925 | 5.92% | 6.84% | 1.74% | 2.21% | 73.09% | 2.33% | 3.07% |
| 182 | State Bank of New Richland | New Richland | 124,028 | 6.08% | 6.20% | 2.77% | 5.06% | 131.01% | 3.87% | 3.05% |
| 183 | State Bank of Cold Spring | Cold Spring | 88,540 | 6.25% | 13.26% | 1.07% | 2.70% | 54.41% | 1.60% | 3.05% |
| 184 | Riverland Bank | Jordan | 220,277 | 6.20% | 5.44% | 2.85% | 7.30% | 103.07% | 2.99% | 3.05% |
| 185 | F & M Community Bank, National Ass | Preston | 205,783 | 5.50% | -0.55% | 1.54% | 2.60% | 78.96% | 2.24% | 3.02% |
| 186 | Luminate Bank | Minneapolis | 341,346 | 6.47% | 65.70% | 3.03% | 49.94% | 115.01% | 4.42% | 3.00% |
| 187 | Peoples State Bank of Plainview | Plainview | 388,703 | 6.44% | 8.34% | 2.14% | 11.50% | 73.18% | 2.10% | 3.00% |
| 188 | FM Bank | Waseca | 655,056 | 6.42% | 20.54% | 2.11% | 3.85% | 69.26% | 3.16% | 2.99% |
| 189 | Franklin State Bank | Franklin | 44,509 | 5.44% | -2.58% | 1.45% | 6.13% | 60.92% | 1.64% | 2.97% |
| 190 | The First National Bank of Gilbert | Gilbert | 82,237 | 5.27% | 2.84% | 1.84% | 14.22% | 89.22% | 3.33% | 2.97% |
| 191 | Profinium, Inc. | Truman | 519,337 | 6.05% | -1.46% | 2.24% | -0.26% | 89.46% | 2.12% | 2.97% |
| 192 | Security State Bank of Oklee | Oklee | 46,132 | 5.66% | -1.16% | 2.18% | 4.73% | 46.18% | 9.85% | 2.96% |
| 193 | The First State Bank of Rosemount | Rosemount | 142,024 | 6.18% | 22.01% | 2.13% | 19.10% | 73.14% | 2.30% | 2.95% |
| 194 | Citizens State Bank of Roseau | Roseau | 283,203 | 6.28% | 1.29% | 1.60% | -1.49% | 60.03% | 2.39% | 2.94% |
| 195 | 1st United Bank | Faribault | 167,195 | 6.78% | -2.26% | 0.80% | -2.65% | 50.56% | 1.09% | 2.93% |
| 196 | Alliance Bank | Lake City | 777,232 | 5.87% | 0.61% | 2.06% | 8.43% | 83.52% | 1.27% | 2.93% |
| 197 | Foresight Bank | Plainview | 401,665 | 6.05% | 5.08% | 2.81% | 19.20% | 93.27% | 4.07% | 2.91% |
| 198 | 21st Century Bank | Loretto | 820,381 | 5.78% | 3.98% | 2.45% | 1.77% | 96.82% | 4.01% | 2.91% |
| 199 | The Northern State Bank of Gonvick | Gonvick | 52,435 | 6.01% | 8.65% | 2.12% | 0.11% | 36.35% | 4.59% | 2.86% |
| 200 | Bremer Bank, National Association | Saint Paul | 16,414,076 | 5.52% | 1.86% | 2.00% | 2.42% | 87.61% | 2.95% | 2.83% |
| 201 | Citizens Bank & Trust Co. | Hutchinson | 312,834 | 5.72% | -0.50% | 1.26% | -2.25% | 56.59% | 2.22% | 2.81% |
| 202 | Community Bank Mankato | Vernon Center | 545,292 | 5.40% | -1.36% | 2.50% | 9.37% | 103.10% | 4.09% | 2.79% |
| 203 | WNB FINANCIAL, N.A. | Winona | 547,810 | 5.52% | -2.10% | 1.47% | 3.56% | 69.49% | 2.09% | 2.79% |
| 204 | Liberty Bank Minnesota | Saint Cloud | 278,099 | 4.89% | 3.63% | 0.63% | 1.75% | 54.59% | 2.13% | 2.78% |

| Rank | Company Name | City | Total Assets | Yield on Loans | Loan Growth Rate | Cost of Funds | Deposit Growth Rate | Loans / Deposits | Yield on Investments (TE) | Net Interest Income (TE) |
|------|--|-------------------|--------------|----------------|------------------|---------------|---------------------|------------------|---------------------------|--------------------------|
| 205 | Perennial Bank | Darwin | 145,471 | 5.66% | 11.20% | 1.11% | 1.68% | 43.35% | 2.25% | 2.74% |
| 206 | First Bank Elk River | Elk River | 362,976 | 4.99% | 4.91% | 1.52% | 3.07% | 91.48% | 2.44% | 2.71% |
| 207 | Farmers & Merchants State Bank of New York Mills | New York Mills | 78,382 | 7.42% | -9.44% | 1.78% | 0.44% | 45.17% | 2.03% | 2.69% |
| 208 | Northern State Bank of Thief River Falls | Thief River Falls | 446,856 | 5.93% | 1.41% | 2.39% | -4.83% | 48.16% | 4.54% | 2.68% |
| 209 | Woodlands National Bank | Hinckley | 315,360 | 6.34% | -4.64% | 1.38% | -10.47% | 44.82% | 2.16% | 2.66% |
| 210 | Cornerstone State Bank | Montgomery | 233,532 | 5.73% | 8.70% | 1.74% | 2.77% | 69.73% | 1.88% | 2.63% |
| 211 | First State Bank Southwest | Pipestone | 393,516 | 6.28% | 10.09% | 1.72% | 3.93% | 63.14% | 2.20% | 2.62% |
| 212 | Community Bank Owatonna | Owatonna | 94,748 | 6.20% | 7.70% | 2.33% | 1.67% | 75.01% | 2.26% | 2.61% |
| 213 | Sterling State Bank | Austin | 512,941 | 5.77% | 9.40% | 1.71% | -2.21% | 81.91% | 2.28% | 2.60% |
| 214 | Bank of Maple Plain | Maple Plain | 86,566 | 5.21% | -4.81% | 1.30% | -8.73% | 54.24% | 2.03% | 2.59% |
| 215 | The Wanda State Bank | Wanda | 187,336 | 5.89% | 2.34% | 1.70% | 0.66% | 65.76% | 1.67% | 2.58% |
| 216 | Commerce Bank | Geneva | 246,354 | 5.65% | -3.33% | 2.57% | 0.99% | 115.57% | 1.83% | 2.56% |
| 217 | Castle Rock Bank | Castle Rock | 274,650 | 6.51% | 8.52% | 1.83% | 2.52% | 50.43% | 2.46% | 2.49% |
| 218 | Citizens Bank Minnesota | New Ulm | 577,056 | 5.63% | 0.10% | 1.87% | -0.20% | 76.24% | 1.75% | 2.49% |
| 219 | Bridgewater Bank | Saint Louis Park | 5,126,909 | 5.48% | 6.24% | 2.77% | 9.17% | 94.74% | 4.75% | 2.49% |
| 220 | Think Mutual Bank | Rochester | 2,142,065 | 4.37% | -2.26% | 1.12% | 2.68% | 67.42% | 2.13% | 2.48% |
| 221 | Crown Bank | Edina | 429,761 | 6.29% | 3.98% | 3.31% | 10.45% | 98.55% | 3.01% | 2.44% |
| 222 | Citizens State Bank of Waverly, Inc. | Waverly | 113,468 | 5.85% | -5.07% | 1.36% | -1.97% | 51.33% | 1.80% | 2.43% |
| 223 | United Bankers' Bank | Bloomington | 1,254,707 | 5.57% | -2.97% | 2.46% | -6.45% | 111.55% | 1.50% | 2.39% |
| 224 | Tradition Capital Bank | Wayzata | 2,582,450 | 5.58% | -0.85% | 2.79% | 15.19% | 107.25% | 2.68% | 2.36% |
| 225 | Farmers State Bank of Hamel | Hamel | 193,878 | 6.23% | -0.32% | 1.62% | 8.30% | 38.84% | 2.31% | 2.26% |
| 226 | Arlington State Bank | Arlington | 56,936 | 5.96% | -2.96% | 0.90% | -9.01% | 32.13% | 1.53% | 2.25% |
| 227 | First State Bank of Wyoming | Wyoming | 225,138 | 5.67% | -1.07% | 1.11% | -1.20% | 30.76% | 2.44% | 2.23% |
| 228 | First Bank Blue Earth | Blue Earth | 303,378 | 5.87% | 9.34% | 2.54% | 5.26% | 77.48% | 2.34% | 2.23% |
| 229 | The First National Bank of Coleraine | Coleraine | 103,464 | 5.79% | 0.74% | 1.42% | 3.91% | 41.67% | 1.92% | 2.22% |
| 230 | ProGrowth Bank | Nicollet | 405,753 | 6.50% | 3.71% | 2.93% | -3.88% | 23.83% | 4.75% | 2.18% |
| 231 | Worthington Federal Savings Bank, FS Worthington | Worthington | 105,648 | 5.15% | 3.01% | 2.13% | -0.07% | 82.50% | 1.49% | 2.14% |
| 232 | The First State Bank of Red Wing | Red Wing | 82,810 | 6.15% | -0.76% | 1.41% | 5.81% | 40.79% | 1.78% | 2.07% |
| 233 | First State Bank of Fountain | Fountain | 39,560 | 5.62% | -1.51% | 1.35% | 5.08% | 31.41% | 2.18% | 2.03% |
| 234 | Global Innovations Bank | Kiester | 95,030 | 6.94% | 51.98% | 3.12% | 57.51% | 52.91% | 2.29% | 1.93% |
| 235 | Root River State Bank | Chatfield | 82,030 | 5.38% | -0.57% | 1.57% | -3.94% | 39.29% | 2.25% | 1.89% |
| 236 | North American Banking Company | Roseville | 1,368,790 | 5.94% | 7.76% | 2.30% | 6.81% | 61.02% | 1.78% | 1.87% |
| 237 | State Bank of Bellingham | Bellingham | 53,506 | 6.24% | -6.55% | 2.92% | 5.08% | 58.95% | 3.01% | 1.84% |
| 238 | Jackson Federal Savings and Loan Association | Jackson | 28,187 | 5.02% | -2.40% | 2.00% | -5.25% | 67.16% | 2.49% | 1.83% |

| Rank | Company Name | City | Total Assets | Yield on Loans | Loan Growth Rate | Cost of Funds | Deposit Growth Rate | Loans / Deposits | Yield on Investments (TE) | Net Interest Income (TE) |
|---------------------|------------------------------------|---------|--------------|----------------|------------------|---------------|---------------------|------------------|---------------------------|--------------------------|
| 239 | The First National Bank of Bemidji | Bemidji | 930,290 | 6.08% | 9.01% | 2.44% | 2.22% | 50.75% | 2.85% | 1.77% |
| | | | | | | | | | | |
| Average | | | 540,106 | 6.35% | 6.10% | 1.74% | 5.24% | 76.33% | 2.77% | 3.45% |
| Median | | | 182,042 | 6.30% | 4.28% | 1.72% | 3.70% | 77.48% | 2.40% | 3.40% |
| | | | | | | | | | | |
| Under \$250 Mil | | 144 | 114,613 | 6.40% | 4.84% | 1.60% | 3.60% | 72.92% | 2.81% | 3.53% |
| \$250-\$500 Mil | | 48 | 354,231 | 6.41% | 9.37% | 1.99% | 8.68% | 80.26% | 2.48% | 3.33% |
| \$500 Mil - \$1 Bil | | 29 | 680,471 | 6.20% | 5.49% | 1.99% | 5.62% | 84.45% | 2.84% | 3.33% |
| Over \$1 Bil | | 18 | 4,213,578 | 6.04% | 8.44% | 1.86% | 8.60% | 80.02% | 3.05% | 3.34% |

| Rank | Company Name | City | Total Assets | Dividend Payout | Debt / Assets | Brokered Deposits / Deposits | Non-Int Deposits / Deposits | Service Charges / Deposits | Non-Interest Income |
|------|--------------------------------------|------------------|--------------|-----------------|---------------|------------------------------|-----------------------------|----------------------------|---------------------|
| 1 | Luminate Bank | Minneapolis | 341,346 | 0.00% | 9.70% | 10.31% | 2.89% | 0.01% | 26.27% |
| 2 | Granite Bank | Cold Spring | 308,468 | 93.80% | 1.79% | 18.48% | 26.34% | 0.08% | 6.27% |
| 3 | B2 Bank National Association | Virginia | 83,262 | 0.00% | 0.00% | 0.00% | 24.34% | 0.03% | 5.76% |
| 4 | Global Innovations Bank | Kiester | 95,030 | 0.00% | 0.00% | 0.00% | 24.36% | 0.01% | 4.80% |
| 5 | Western National Bank | Cass Lake | 32,697 | 34.88% | 3.62% | 26.49% | 41.42% | 0.10% | 3.27% |
| 6 | Jackson Federal Savings and Loan Ass | Jackson | 28,187 | 0.00% | 0.00% | 0.00% | 6.42% | 0.04% | 3.08% |
| 7 | Union Bank and Trust Company | Minneapolis | 182,042 | 56.06% | 0.00% | 0.00% | 86.02% | 0.11% | 2.65% |
| 8 | PrinsBank | Prinsburg | 218,395 | 142.10% | 0.00% | 0.00% | 22.76% | 0.06% | 2.35% |
| 9 | First State Bank and Trust | Bayport | 410,937 | 60.19% | 0.00% | 0.00% | 19.84% | 0.05% | 2.20% |
| 10 | United Bankers' Bank | Bloomington | 1,254,707 | 41.87% | 37.39% | 46.39% | 50.55% | 0.61% | 2.06% |
| 11 | Heritage Bank National Association | Spicer | 436,501 | 0.00% | 3.91% | 17.12% | 16.13% | 0.11% | 2.06% |
| 12 | North Shore Bank of Commerce | Duluth | 537,091 | 85.96% | 5.51% | 1.31% | 30.11% | 0.14% | 1.96% |
| 13 | Sunrise Banks, National Association | Saint Paul | 2,538,202 | 0.00% | 0.05% | 0.00% | 64.22% | 0.11% | 1.94% |
| 14 | Lake Region Bank | New London | 142,279 | 0.00% | 0.00% | 0.00% | 30.19% | 0.17% | 1.49% |
| 15 | St. Martin National Bank | Saint Martin | 30,054 | 78.57% | 0.00% | 0.00% | 33.22% | 0.12% | 1.37% |
| 16 | North American Banking Company | Roseville | 1,368,790 | 0.00% | 7.31% | 1.73% | 39.59% | 0.04% | 1.13% |
| 17 | WNB FINANCIAL, N.A. | Winona | 547,810 | 65.45% | 2.29% | 0.00% | 20.83% | 0.11% | 1.00% |
| 18 | Think Mutual Bank | Rochester | 2,142,065 | 0.00% | 0.00% | 0.00% | 9.47% | 0.05% | 0.92% |
| 19 | Liberty Bank Minnesota | Saint Cloud | 278,099 | 178.60% | 0.00% | 0.00% | 19.52% | 0.06% | 0.90% |
| 20 | Security State Bank of Oklee | Oklee | 46,132 | 0.00% | 0.00% | 0.00% | 17.53% | 0.06% | 0.90% |
| 21 | Woodland Bank | Deer River | 160,007 | 197.92% | 5.00% | 0.00% | 24.71% | 0.21% | 0.89% |
| 22 | COMMUNITY FIRST BANK | Menahga | 120,096 | 0.00% | 2.08% | 0.00% | 19.03% | 0.02% | 0.88% |
| 23 | Sherburne State Bank | Becker | 303,129 | 78.74% | 8.58% | 0.20% | 30.35% | 0.04% | 0.88% |
| 24 | Merchants Bank, National Association | Winona | 2,810,454 | 0.00% | 0.74% | 0.00% | 19.52% | 0.10% | 0.84% |
| 25 | Eagle Bank | Glenwood | 214,394 | 41.80% | 0.00% | 1.09% | 23.17% | 0.15% | 0.80% |
| 26 | Security State Bank of Marine | Marine On St. C1 | 229,353 | 136.88% | 0.00% | 0.00% | 32.17% | 0.10% | 0.76% |
| 27 | New Market Bank | Elko New Marke | 189,850 | 0.00% | 0.00% | 0.00% | 33.86% | 0.05% | 0.76% |
| 28 | First National Bank North | Walker | 776,304 | 0.00% | 0.00% | 0.00% | 17.25% | 0.11% | 0.75% |
| 29 | Citizens Alliance Bank | Clara City | 1,586,822 | 0.00% | 3.03% | 1.56% | 42.81% | 0.08% | 0.74% |
| 30 | Grand Rapids State Bank | Grand Rapids | 230,548 | 89.51% | 0.00% | 0.00% | 25.00% | 0.07% | 0.72% |
| 31 | Frandsen Bank & Trust | Lonsdale | 3,590,134 | 44.30% | 3.64% | 0.04% | 24.01% | 0.12% | 0.70% |
| 32 | Lake Central Bank | Annandale | 270,362 | 41.86% | 0.41% | 0.00% | 20.85% | 0.07% | 0.69% |
| 33 | The First National Bank of McIntosh | McIntosh | 38,954 | 0.00% | 0.00% | 0.00% | 19.70% | 0.04% | 0.68% |

| Rank | Company Name | City | Total Assets | Dividend Payout | Debt / Assets | Brokered Deposits / Deposits | Non-Int Deposits / Deposits | Service Charges / Deposits | Non-Interest Income |
|------|--------------------------------------|-------------|--------------|-----------------|---------------|------------------------------|-----------------------------|----------------------------|---------------------|
| 34 | The State Bank of Faribault | Faribault | 312,161 | 117.09% | 0.00% | 0.00% | 26.08% | 0.20% | 0.66% |
| 35 | Security State Bank of Hibbing | Hibbing | 147,034 | 288.52% | 0.68% | 2.26% | 38.06% | 0.12% | 0.66% |
| 36 | Welcome State Bank | Welcome | 43,370 | 85.88% | 0.00% | 0.00% | 37.47% | 0.14% | 0.66% |
| 37 | First State Bank Southwest | Pipestone | 393,516 | 114.18% | 7.38% | 0.00% | 16.41% | 0.12% | 0.66% |
| 38 | American State Bank of Grygla | Grygla | 81,478 | 129.52% | 0.00% | 4.86% | 25.38% | 0.15% | 0.66% |
| 39 | Mid-Central National Bank | Wadena | 121,628 | 178.01% | 0.00% | 0.00% | 11.58% | 0.14% | 0.64% |
| 40 | Western National Bank | Duluth | 117,661 | 63.83% | 5.29% | 0.00% | 24.92% | 0.09% | 0.64% |
| 41 | Lake Elmo Bank | Lake Elmo | 519,281 | 0.00% | 0.76% | 0.00% | 26.96% | 0.07% | 0.62% |
| 42 | Citizens State Bank of Roseau | Roseau | 283,203 | 47.66% | 0.00% | 0.00% | 26.23% | 0.10% | 0.62% |
| 43 | Drake Bank | Saint Paul | 275,026 | 167.14% | 6.30% | 16.91% | 18.51% | 0.06% | 0.62% |
| 44 | The First National Bank at St. James | Saint James | 37,556 | 0.00% | 0.00% | 0.00% | 24.92% | 0.19% | 0.61% |
| 45 | MINNESOTA LAKES BANK | Delano | 123,146 | 60.98% | 0.00% | 0.00% | 30.43% | 0.13% | 0.60% |
| 46 | F & M Community Bank, National As | Preston | 205,783 | 27.03% | 4.92% | 0.00% | 22.23% | 0.11% | 0.58% |
| 47 | The Bank of Elk River | Elk River | 696,769 | 45.63% | 0.72% | 0.04% | 25.60% | 0.21% | 0.57% |
| 48 | Bremer Bank, National Association | Saint Paul | 16,414,076 | 0.00% | 9.70% | 9.64% | 28.71% | 0.16% | 0.57% |
| 49 | BankVista | Sartell | 608,722 | 110.73% | 6.40% | 4.89% | 20.34% | 0.07% | 0.56% |
| 50 | Home State Bank | Litchfield | 211,954 | 0.00% | 8.13% | 0.68% | 36.75% | 0.18% | 0.55% |
| 51 | Prime Security Bank | Karlstad | 144,000 | 19.92% | 5.90% | 2.56% | 17.21% | 0.04% | 0.54% |
| 52 | ESB Bank | Caledonia | 180,662 | 37.15% | 4.03% | 0.00% | 8.27% | 0.07% | 0.54% |
| 53 | The First National Bank of Henning | Ottertail | 380,928 | 40.75% | 2.43% | 0.00% | 11.46% | 0.12% | 0.53% |
| 54 | Park State Bank | Duluth | 1,433,325 | 0.00% | 2.99% | 27.12% | 13.73% | 0.29% | 0.52% |
| 55 | BankCherokee | Saint Paul | 398,303 | 82.78% | 7.03% | 0.00% | 31.10% | 0.10% | 0.52% |
| 56 | First National Bank Minnesota | Saint Peter | 438,638 | 0.00% | 4.79% | 0.00% | 20.82% | 0.11% | 0.51% |
| 57 | The First National Bank of Milaca | Milaca | 281,207 | 14.22% | 0.00% | 0.00% | 32.78% | 0.17% | 0.51% |
| 58 | First Security Bank-Hendricks | Hendricks | 42,677 | 190.48% | 0.00% | 0.00% | 33.62% | 0.11% | 0.51% |
| 59 | Community Resource Bank | Northfield | 380,742 | 0.00% | 7.34% | 1.89% | 22.02% | 0.08% | 0.51% |
| 60 | VIKING BANK, NATIONAL ASSOC | Alexandria | 279,840 | 55.92% | 3.56% | 0.24% | 13.79% | 0.10% | 0.50% |
| 61 | Minnesota National Bank | Sauk Centre | 304,045 | 59.16% | 10.52% | 4.12% | 14.18% | 0.16% | 0.50% |
| 62 | Peoples State Bank of Plainview | Plainview | 388,703 | 117.91% | 3.00% | 0.00% | 17.69% | 0.11% | 0.50% |
| 63 | Security Bank USA | Bemidji | 248,767 | 145.10% | 0.00% | 0.00% | 17.47% | 0.11% | 0.49% |
| 64 | Profinium, Inc. | Truman | 519,337 | 0.00% | 6.11% | 2.10% | 18.70% | 0.06% | 0.48% |
| 65 | Keen Bank, National Association | Waseca | 190,912 | 67.37% | 0.00% | 0.00% | 16.72% | 0.09% | 0.48% |
| 66 | Platinum Bank | Oakdale | 636,800 | 47.12% | 7.25% | 11.75% | 20.64% | 0.09% | 0.48% |

| Rank | Company Name | City | Total Assets | Dividend Payout | Debt / Assets | Brokered Deposits / Deposits | Non-Int Deposits / Deposits | Service Charges / Deposits | Non-Interest Income |
|------|--------------------------------------|---------------|--------------|-----------------|---------------|------------------------------|-----------------------------|----------------------------|---------------------|
| 67 | Arcadian Bank | Hartland | 224,476 | 142.18% | 3.34% | 5.54% | 19.64% | 0.04% | 0.47% |
| 68 | Cornerstone State Bank | Montgomery | 233,532 | 167.32% | 1.71% | 0.00% | 13.46% | 0.10% | 0.46% |
| 69 | Scale Bank | Edina | 524,035 | 29.43% | 0.00% | 0.00% | 37.98% | 0.20% | 0.46% |
| 70 | The First National Bank of Bemidji | Bemidji | 930,290 | 255.87% | 6.25% | 0.00% | 17.19% | 0.07% | 0.44% |
| 71 | First Bank Elk River | Elk River | 362,976 | 158.73% | 13.69% | 4.99% | 30.69% | 0.05% | 0.44% |
| 72 | First State Bank of Wyoming | Wyoming | 225,138 | 0.00% | 0.00% | 0.00% | 18.45% | 0.12% | 0.42% |
| 73 | Village Bank | Saint Francis | 400,021 | 44.67% | 2.11% | 0.14% | 26.55% | 0.16% | 0.42% |
| 74 | Northview Bank | Sandstone | 463,220 | 125.00% | 7.12% | 0.00% | 25.61% | 0.08% | 0.41% |
| 75 | Sterling State Bank | Austin | 512,941 | 58.56% | 22.74% | 0.00% | 24.95% | 0.14% | 0.41% |
| 76 | United Community Bank | Perham | 350,287 | 0.00% | 0.11% | 0.00% | 4.93% | 0.10% | 0.40% |
| 77 | Lowry State Bank | Lowry | 85,117 | 0.00% | 7.64% | 0.00% | 18.27% | 0.14% | 0.40% |
| 78 | The First National Bank of Le Center | Lonsdale | 161,743 | 0.00% | 1.85% | 0.00% | 16.02% | 0.08% | 0.39% |
| 79 | Northwestern Bank, National Associat | Dilworth | 164,871 | 58.67% | 0.00% | 0.00% | 21.29% | 0.10% | 0.39% |
| 80 | Security Bank & Trust Company | Glencoe | 1,209,105 | 0.00% | 0.00% | 0.00% | 13.70% | 0.09% | 0.39% |
| 81 | State Bank of Cold Spring | Cold Spring | 88,540 | 118.90% | 0.00% | 1.23% | 30.39% | 0.07% | 0.39% |
| 82 | Minnwest Bank | Redwood Falls | 3,091,443 | 51.99% | 0.46% | 18.28% | 20.07% | 0.07% | 0.39% |
| 83 | United Prairie Bank | Mountain Lake | 925,066 | 250.25% | 4.40% | 8.96% | 8.53% | 0.11% | 0.38% |
| 84 | HomeTown Bank | Carver | 607,224 | 0.00% | 1.15% | 2.26% | 22.59% | 0.08% | 0.38% |
| 85 | Northwoods Bank of Minnesota | Park Rapids | 134,609 | 63.90% | 1.66% | 2.55% | 24.91% | 0.15% | 0.38% |
| 86 | Deerwood Bank | Waite Park | 1,175,271 | 50.55% | 0.00% | 0.11% | 26.64% | 0.08% | 0.38% |
| 87 | The Citizens National Bank of Park R | Park Rapids | 350,357 | 52.00% | 0.03% | 0.00% | 17.20% | 0.08% | 0.37% |
| 88 | Star Bank | Maple Lake | 458,053 | 28.78% | 3.27% | 14.83% | 22.83% | 0.17% | 0.37% |
| 89 | Vantage Bank | Kent | 70,984 | 0.00% | 7.33% | 0.00% | 21.29% | 0.04% | 0.37% |
| 90 | First Farmers & Merchants Bank | Cannon Falls | 451,445 | 0.00% | 0.16% | 0.00% | 15.62% | 0.12% | 0.37% |
| 91 | Woodlands National Bank | Hinckley | 315,360 | 61.73% | 0.32% | 7.35% | 14.52% | 0.19% | 0.37% |
| 92 | Farmers State Bank of Trimont | Trimont | 74,165 | 0.00% | 5.39% | 0.44% | 25.62% | 0.10% | 0.36% |
| 93 | Stearns Bank National Association | Saint Cloud | 3,160,062 | NA | 2.53% | 44.84% | 7.75% | 0.01% | 0.36% |
| 94 | Citizens Bank Minnesota | New Ulm | 577,056 | 0.00% | 3.85% | 0.00% | 4.89% | 0.06% | 0.35% |
| 95 | Concorde Bank | Blomkest | 77,776 | 36.26% | 0.00% | 0.00% | 21.98% | 0.16% | 0.35% |
| 96 | First Security Bank - Canby | Canby | 81,986 | 334.45% | 0.00% | 0.00% | 39.55% | 0.11% | 0.35% |
| 97 | Alliance Bank | Lake City | 777,232 | 397.69% | 1.32% | 5.07% | 27.81% | 0.07% | 0.35% |
| 98 | Bonanza Valley State Bank | Brooten | 74,274 | 0.00% | 10.66% | 5.19% | 0.57% | 0.03% | 0.34% |
| 99 | Grand Timber Bank | Mcgregor | 61,025 | 0.00% | 3.28% | 4.46% | 30.85% | 0.28% | 0.34% |

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| 100 | Minnstar Bank National Association | Lake Crystal | 196,522 | 141.72% | 3.05% | 3.09% | 22.04% | 0.07% | 0.34% |
| 101 | Lakeview Bank | Lakeville | 172,358 | 95.69% | 0.58% | 1.75% | 25.70% | 0.09% | 0.34% |
| 102 | The First National Bank of Cokato | Cokato | 136,158 | 36.25% | 0.00% | 0.00% | 29.80% | 0.10% | 0.34% |
| 103 | Elysian Bank | Elysian | 70,151 | 150.52% | 0.00% | 0.00% | 20.44% | 0.03% | 0.33% |
| 104 | Premier Bank | Maplewood | 1,089,955 | 0.00% | 3.30% | 2.00% | 19.75% | 0.06% | 0.33% |
| 105 | Farmers and Merchants State Bank of Pierz | Pierz | 320,572 | 463.97% | 0.62% | 0.34% | 28.92% | 0.28% | 0.33% |
| 106 | Reliance Bank | Faribault | 300,117 | 54.41% | 6.66% | 11.15% | 13.74% | 0.09% | 0.32% |
| 107 | Neighborhood National Bank | Mora | 304,823 | 0.00% | 11.50% | 3.57% | 21.00% | 0.09% | 0.32% |
| 108 | Kensington Bank | Kensington | 454,477 | 0.00% | 3.43% | 7.93% | 16.53% | 0.05% | 0.32% |
| 109 | First Security Bank - Sleepy Eye | Sleepy Eye | 185,988 | 0.00% | 0.19% | 0.00% | 41.93% | 0.08% | 0.31% |
| 110 | Farmers State Bank of Underwood | Underwood | 104,372 | 127.39% | 1.48% | 0.00% | 21.89% | 0.15% | 0.31% |
| 111 | State Bank of Chandler | Chandler | 67,734 | 159.91% | 0.00% | 0.00% | 24.40% | 0.07% | 0.31% |
| 112 | American Heritage National Bank | Long Prairie | 559,086 | 9.83% | 0.00% | 0.00% | 24.04% | 0.05% | 0.31% |
| 113 | Wadena State Bank | Wadena | 200,783 | 323.30% | 0.28% | 0.00% | 22.50% | 0.08% | 0.31% |
| 114 | Center National Bank | Litchfield | 245,991 | 59.91% | 0.00% | 0.00% | 23.20% | 0.08% | 0.31% |
| 115 | CenBank | Buffalo Lake | 76,519 | 88.89% | 0.00% | 0.00% | 23.37% | 0.12% | 0.31% |
| 116 | Citizens Independent Bank | Saint Louis Park | 328,767 | 503.78% | 5.29% | 0.00% | 7.49% | 0.11% | 0.30% |
| 117 | First Bank Blue Earth | Blue Earth | 303,378 | 52.81% | 6.23% | 4.17% | 18.53% | 0.14% | 0.30% |
| 118 | Pioneer Bank | Mapleton | 835,317 | 0.00% | 1.27% | 1.67% | 11.68% | 0.10% | 0.30% |
| 119 | The First National Bank of Coleraine | Coleraine | 103,464 | 0.00% | 0.00% | 0.00% | 18.22% | 0.06% | 0.30% |
| 120 | Premier Bank Minnesota | Hastings | 686,128 | 0.00% | 0.36% | 3.05% | 21.02% | 0.09% | 0.30% |
| 121 | The First National Bank of Osakis | Osakis | 93,776 | 63.35% | 9.28% | 0.00% | 22.30% | 0.07% | 0.28% |
| 122 | Midwest Bank | Detroit Lakes | 801,370 | 28.77% | 2.40% | 1.83% | 17.44% | 0.06% | 0.28% |
| 123 | Bank of Maple Plain | Maple Plain | 86,566 | 0.00% | 0.00% | 0.00% | 31.14% | 0.09% | 0.28% |
| 124 | Citizens State Bank Norwood Young A | Norwood Young | 138,358 | 155.90% | 0.00% | 0.00% | 23.58% | 0.07% | 0.28% |
| 125 | Glenwood State Bank (Incorporated) | Glenwood | 540,652 | 25.55% | 3.61% | 0.00% | 15.63% | 0.10% | 0.28% |
| 126 | 1st United Bank | Faribault | 167,195 | 0.00% | 0.00% | 0.00% | 18.97% | 0.04% | 0.28% |
| 127 | MidCountry Bank | Minneapolis | 1,093,070 | 0.00% | 2.79% | 1.00% | 18.28% | 0.08% | 0.27% |
| 128 | Minnesota First Credit and Savings, In | Rochester | 27,404 | 77.78% | 3.23% | 2.03% | 0.71% | NA | 0.27% |
| 129 | Farmers & Merchants State Bank of N | New York Mills | 78,382 | 0.00% | 0.00% | 0.00% | 27.00% | 0.11% | 0.27% |
| 130 | Pine Country Bank | Little Falls | 384,646 | 0.00% | 0.00% | 0.04% | 28.97% | 0.27% | 0.27% |
| 131 | Farmers State Bank of Hamel | Hamel | 193,878 | 112.61% | 3.87% | 0.00% | 26.61% | 0.04% | 0.27% |
| 132 | First State Bank of Swanville | Swanville | 23,840 | 0.00% | 0.00% | 0.00% | 45.15% | 0.23% | 0.27% |

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| 133 | Heritage Bank Minnesota | West Concord | 104,953 | 46.60% | 2.81% | 15.82% | 20.20% | 0.11% | 0.27% |
| 134 | Grand Marais State Bank | Grand Marais | 119,471 | 90.51% | 5.86% | 0.00% | 34.53% | 0.04% | 0.26% |
| 135 | First Southeast Bank | Harmony | 140,261 | 34.45% | 14.02% | 8.37% | 26.75% | 0.13% | 0.26% |
| 136 | North Star Bank | Roseville | 380,069 | NA | 0.00% | 0.00% | 14.82% | 0.05% | 0.26% |
| 137 | Prairie Sun Bank | Milan | 112,600 | 80.43% | 9.71% | 6.97% | 23.33% | 0.16% | 0.26% |
| 138 | Citizens State Bank of Waverly, Inc. | Waverly | 113,468 | 362.32% | 0.00% | 0.00% | 25.34% | 0.14% | 0.26% |
| 139 | Triumph State Bank | Trimont | 93,326 | 109.29% | 0.00% | 0.00% | 31.81% | 0.13% | 0.26% |
| 140 | Highland Bank | Saint Paul | 793,259 | 64.98% | 4.54% | 4.58% | 26.25% | 0.11% | 0.26% |
| 141 | Community Bank Owatonna | Owatonna | 94,748 | 0.00% | 0.53% | 2.03% | 17.83% | 0.06% | 0.26% |
| 142 | First Farmers & Merchants State Bank | Brownsdale | 95,915 | 0.00% | 2.71% | 0.00% | 17.49% | 0.14% | 0.26% |
| 143 | Janesville State Bank | Janesville | 86,345 | 231.79% | 2.08% | 0.00% | 23.34% | 0.05% | 0.25% |
| 144 | Ultima Bank Minnesota | Winger | 302,332 | 0.00% | 1.68% | 10.73% | 17.96% | 0.17% | 0.25% |
| 145 | Americana Community Bank | Sleepy Eye | 177,779 | 0.00% | 3.65% | 3.28% | 16.26% | 0.09% | 0.25% |
| 146 | First State Bank of Le Center | Le Center | 108,966 | 197.35% | 4.13% | 0.00% | 22.78% | 0.14% | 0.25% |
| 147 | Produce State Bank | Hollandale | 111,091 | 114.68% | 0.00% | 0.00% | 30.71% | 0.27% | 0.25% |
| 148 | The First National Bank of Moose Lake | Moose Lake | 136,884 | 28.60% | 3.72% | 11.78% | 18.65% | 0.04% | 0.25% |
| 149 | The First State Bank of Rosemount | Rosemount | 142,024 | 0.00% | 0.00% | 19.22% | 21.21% | 0.04% | 0.25% |
| 150 | Perennial Bank | Darwin | 145,471 | 0.00% | 0.00% | 0.00% | 30.87% | 0.19% | 0.25% |
| 151 | First State Bank of Fountain | Fountain | 39,560 | 0.00% | 0.00% | 0.00% | 20.69% | 0.11% | 0.25% |
| 152 | First National Bank | Chisholm | 78,992 | 45.45% | 0.18% | 0.00% | 39.64% | 0.16% | 0.25% |
| 153 | Foresight Bank | Plainview | 401,665 | 82.73% | 4.65% | 3.39% | 5.12% | 0.04% | 0.24% |
| 154 | The First National Bank of Proctor | Proctor | 33,334 | 0.00% | 0.00% | 0.00% | 29.43% | 0.16% | 0.24% |
| 155 | State Bank of Taunton | Taunton | 49,945 | 85.39% | 8.95% | 0.00% | 23.27% | 0.14% | 0.24% |
| 156 | American National Bank of Minnesota | Baxter | 480,533 | 103.95% | 16.02% | 25.61% | 10.06% | 0.05% | 0.24% |
| 157 | The First National Bank of Bagley | Bagley | 118,665 | 1.52% | 0.00% | 0.00% | 25.80% | 0.13% | 0.24% |
| 158 | Security Bank Minnesota | Albert Lea | 149,223 | 194.03% | 4.66% | 0.00% | 23.78% | 0.07% | 0.24% |
| 159 | Security State Bank of Kenyon | Kenyon | 67,645 | 0.00% | 0.00% | 0.00% | 30.23% | 0.06% | 0.24% |
| 160 | Valley Premier Bank | Hawley | 137,968 | 29.06% | 0.00% | 0.00% | 27.53% | 0.05% | 0.23% |
| 161 | Eagle Rock Bank | Rochester | 268,231 | 0.00% | 10.76% | 0.00% | 18.38% | 0.02% | 0.23% |
| 162 | Security State Bank of Wanamingo | Wanamingo | 100,753 | 178.38% | 1.71% | 8.00% | 21.59% | 0.06% | 0.23% |
| 163 | BANKWEST | Rockford | 243,347 | 41.58% | 0.00% | 0.00% | 25.84% | 0.11% | 0.23% |
| 164 | Citizens Bank & Trust Co. | Hutchinson | 312,834 | 54.80% | 4.52% | 5.24% | 24.81% | 0.04% | 0.22% |
| 165 | First State Bank of Bigfork | Bigfork | 111,556 | 0.00% | 2.32% | 0.00% | 19.50% | 0.09% | 0.21% |

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| 166 | Frost State Bank | Frost | 53,418 | 0.00% | 0.00% | 13.64% | 11.09% | 0.24% | 0.21% |
| 167 | Rushford State Bank (Incorporated) | Rushford | 106,182 | 43.72% | 0.00% | 0.00% | 22.78% | 0.08% | 0.21% |
| 168 | Castle Rock Bank | Castle Rock | 274,650 | 81.91% | 0.00% | 0.00% | 25.10% | 0.09% | 0.21% |
| 169 | Sentry Bank | Saint Joseph | 335,200 | 119.33% | 4.62% | 0.00% | 18.51% | 0.10% | 0.21% |
| 170 | Odin State Bank | Odin | 80,174 | 60.45% | 0.74% | 20.47% | 13.58% | 0.13% | 0.21% |
| 171 | First Security Bank | Byron | 145,550 | 19.11% | 13.95% | 25.09% | 19.80% | 0.05% | 0.20% |
| 172 | State Bank of New Richland | New Richland | 124,028 | 0.00% | 21.91% | 16.43% | 19.04% | 0.12% | 0.20% |
| 173 | Farmers and Merchants State Bank of | Appleton | 60,794 | 178.32% | 0.00% | 0.00% | 35.05% | 0.05% | 0.20% |
| 174 | Community Bank Mankato | Vernon Center | 545,292 | 47.30% | 2.82% | 0.00% | 16.78% | 0.04% | 0.20% |
| 175 | Pine River State Bank | Pine River | 173,583 | 45.34% | 0.00% | 0.00% | 28.23% | 0.08% | 0.20% |
| 176 | Harvest Bank | Kimball | 232,925 | 0.00% | 0.00% | 0.12% | 22.14% | 0.03% | 0.19% |
| 177 | Security State Bank of Aitkin | Aitkin | 110,681 | 65.79% | 0.90% | 0.00% | 32.48% | 0.07% | 0.18% |
| 178 | United Farmers State Bank | Adams | 218,571 | 0.00% | 11.52% | 5.16% | 21.90% | 0.06% | 0.18% |
| 179 | United Minnesota Bank | New London | 49,804 | 85.43% | 0.00% | 0.00% | 33.57% | 0.10% | 0.18% |
| 180 | Farmers and Merchants State Bank of | Alpha | 44,751 | 0.00% | 1.69% | 0.00% | 18.28% | 0.18% | 0.18% |
| 181 | First Farmers & Merchants State Bank | Grand Meadow | 92,713 | 0.00% | 0.88% | 0.00% | 14.48% | 0.08% | 0.17% |
| 182 | Root River State Bank | Chatfield | 82,030 | 0.00% | 0.00% | 0.00% | 10.31% | 0.08% | 0.17% |
| 183 | Northeast Bank | Minneapolis | 805,268 | 121.82% | 0.00% | 14.69% | 24.33% | 0.08% | 0.17% |
| 184 | Falcon National Bank | Foley | 923,493 | 27.70% | 0.00% | 2.64% | 15.34% | 0.06% | 0.17% |
| 185 | First Financial Bank in Winnebago | Winnebago | 58,052 | 51.28% | 3.45% | 0.00% | 18.04% | 0.07% | 0.17% |
| 186 | State Bank of Lake Park | Lake Park | 43,871 | 246.75% | 0.00% | 0.00% | 21.58% | 0.15% | 0.17% |
| 187 | St. Clair State Bank (Incorporated) | Saint Clair | 126,550 | 67.11% | 0.00% | 0.00% | 14.94% | 0.08% | 0.17% |
| 188 | The Wanda State Bank | Wanda | 187,336 | 166.67% | 0.00% | 0.00% | 25.91% | 0.01% | 0.17% |
| 189 | The First National Bank of Fairfax | Fairfax | 37,776 | 0.00% | 0.00% | 0.00% | 32.29% | 0.18% | 0.17% |
| 190 | State Bank of Fairmont | Fairmont | 141,768 | 0.00% | 0.00% | 0.00% | 14.47% | 0.07% | 0.17% |
| 191 | First Farmers & Merchants National B | Luverne | 230,648 | 195.69% | 3.98% | 0.00% | 16.24% | 0.06% | 0.16% |
| 192 | First Farmers & Merchants National B | Fairmont | 130,341 | 229.36% | 4.48% | 0.00% | 14.17% | 0.09% | 0.16% |
| 193 | Key Community Bank | Inver Grove Heig | 115,864 | 179.27% | 5.87% | 7.04% | 29.21% | 0.06% | 0.16% |
| 194 | Marshall County State Bank | Newfolden | 40,865 | 0.00% | 0.00% | 0.00% | 20.23% | 0.08% | 0.16% |
| 195 | The Miners National Bank of Eveleth | Eveleth | 90,283 | 0.00% | 2.22% | 0.00% | 24.94% | 0.05% | 0.16% |
| 196 | Bridgewater Bank | Saint Louis Park | 5,126,909 | 0.00% | 6.82% | 19.90% | 19.34% | 0.05% | 0.16% |
| 197 | The First National Bank of Gilbert | Gilbert | 82,237 | 0.00% | 6.69% | 0.00% | 14.80% | 0.06% | 0.16% |
| 198 | FM Bank | Waseca | 655,056 | 6.46% | 3.38% | 0.00% | 35.16% | 0.03% | 0.16% |

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| 199 | Adrian State Bank | Adrian | 59,604 | 29.67% | 0.02% | 0.00% | 37.03% | 0.04% | 0.15% |
| 200 | Franklin State Bank | Franklin | 44,509 | 0.00% | 0.00% | 0.00% | 26.90% | 0.09% | 0.15% |
| 201 | Vermillion State Bank | Vermillion | 858,571 | 0.17% | 0.00% | 0.00% | 15.93% | 0.04% | 0.15% |
| 202 | Northern State Bank of Thief River Falls | Thief River Falls | 446,856 | 0.00% | 0.02% | 0.00% | 12.62% | 0.03% | 0.15% |
| 203 | State Bank of Easton | Easton | 29,072 | 0.00% | 5.11% | 0.00% | 18.95% | 0.07% | 0.15% |
| 204 | Currie State Bank | Currie | 99,682 | 304.44% | 0.49% | 14.50% | 17.50% | 0.08% | 0.14% |
| 205 | Tradition Capital Bank | Wayzata | 2,582,450 | 0.00% | 18.20% | 9.78% | 15.91% | 0.09% | 0.14% |
| 206 | First Resource Bank | Lino Lakes | 689,425 | 23.25% | 9.94% | 7.86% | 18.19% | 0.05% | 0.14% |
| 207 | Freeport State Bank | Freeport | 172,202 | 83.73% | 0.00% | 0.32% | 22.87% | 0.14% | 0.14% |
| 208 | The First State Bank of Red Wing | Red Wing | 82,810 | 0.00% | 0.00% | 0.00% | 17.51% | 0.09% | 0.14% |
| 209 | Northern State Bank of Virginia | Virginia | 98,965 | 34.63% | 1.01% | 0.00% | 15.27% | 0.14% | 0.14% |
| 210 | Peoples State Bank of Wells | Wells | 59,510 | 167.38% | 0.00% | 0.00% | 23.86% | 0.08% | 0.13% |
| 211 | Farmers and Merchants State Bank of Springfield | Springfield | 135,952 | 133.84% | 2.76% | 0.00% | 17.48% | 0.05% | 0.13% |
| 212 | First Independent Bank | Russell | 524,396 | 0.00% | 9.28% | 6.61% | 26.52% | 0.07% | 0.13% |
| 213 | First Community Bank | Lester Prairie | 80,396 | 8.70% | 0.00% | 0.00% | 24.07% | 0.05% | 0.13% |
| 214 | Vergas State Bank | Vergas | 54,033 | 0.00% | 0.00% | 0.00% | 25.78% | 0.10% | 0.12% |
| 215 | ProGrowth Bank | Nicollet | 405,753 | 0.00% | 13.31% | 31.02% | 8.15% | 0.05% | 0.12% |
| 216 | Hometown Community Bank | Cyrus | 93,969 | 52.36% | 1.06% | 0.00% | 18.03% | 0.07% | 0.11% |
| 217 | Lake Country Community Bank | Morristown | 33,668 | 0.00% | 0.00% | 0.00% | 31.53% | 0.03% | 0.11% |
| 218 | Integrity Bank Plus | Wabasso | 87,629 | 28.69% | 0.32% | 0.00% | 31.13% | 0.11% | 0.11% |
| 219 | State Bank of Jeffers | Jeffers | 38,451 | 0.00% | 0.00% | 0.00% | 34.33% | 0.10% | 0.11% |
| 220 | Red River State Bank | Halstad | 125,593 | 0.00% | 0.00% | 7.79% | 27.73% | 0.05% | 0.11% |
| 221 | Gateway Bank | Mendota Heights | 291,885 | 51.89% | 0.00% | 9.41% | 21.86% | 0.05% | 0.10% |
| 222 | First State Bank Minnesota | Le Roy | 96,659 | 99.71% | 1.12% | 4.37% | 33.14% | 0.07% | 0.10% |
| 223 | Arlington State Bank | Arlington | 56,936 | 0.00% | 0.00% | 0.00% | 30.02% | 0.01% | 0.09% |
| 224 | The Northern State Bank of Gonvick | Gonvick | 52,435 | 0.00% | 0.00% | 0.00% | 10.05% | 0.04% | 0.09% |
| 225 | Worthington Federal Savings Bank, FSB | Worthington | 105,648 | 0.00% | 4.97% | 0.00% | 5.70% | 0.04% | 0.09% |
| 226 | 21st Century Bank | Loretto | 820,381 | 99.54% | 13.41% | 0.00% | 22.16% | 0.03% | 0.08% |
| 227 | Farmers State Bank of Hoffman | Hoffman | 34,829 | 48.19% | 0.00% | 0.00% | 27.56% | 0.06% | 0.08% |
| 228 | Crown Bank | Edina | 429,761 | 198.76% | 10.75% | 14.38% | 12.25% | 0.03% | 0.07% |
| 229 | Grove Bank | Grove City | 58,983 | 0.00% | 10.41% | 0.00% | 15.40% | 0.03% | 0.07% |
| 230 | Ameriprise Bank, FSB | Minneapolis | 24,177,571 | 68.78% | 0.00% | 0.02% | 0.01% | 0.00% | 0.07% |
| 231 | VisionBank | Saint Louis Park | 270,991 | 40.75% | 15.87% | 25.88% | 4.99% | 0.00% | 0.04% |

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| 232 | EntreBank | Bloomington | 388,680 | 0.00% | 0.00% | 0.00% | 14.88% | 0.05% | 0.04% |
| 233 | Riverland Bank | Jordan | 220,277 | 0.00% | 3.18% | 8.43% | 15.34% | 0.04% | 0.03% |
| 234 | Randall State Bank | Randall | 60,272 | 139.66% | 0.00% | 0.00% | 30.35% | 0.05% | 0.03% |
| 235 | State Bank of Bellingham | Bellingham | 53,506 | 1071.43% | 7.94% | 16.59% | 11.16% | 0.01% | 0.02% |
| 236 | Commerce Bank | Geneva | 246,354 | 82.45% | 17.31% | 43.78% | 6.94% | 0.01% | 0.02% |
| 237 | Security State Bank of Warroad | Warroad | 146,539 | 0.00% | 0.00% | 12.41% | 29.98% | NA | 0.02% |
| 238 | Stearns Bank Upsala National Associa | Upsala | 64,408 | 0.00% | 0.00% | 0.00% | 10.80% | 0.01% | 0.01% |
| 239 | VersaBank USA National Association | Holdingford | 170,734 | 0.00% | 0.00% | 0.00% | 8.57% | 0.02% | -0.02% |
| | | | | | | | | | |
| Average | | | 540,106 | 67.45% | 3.11% | 3.54% | 22.35% | 0.09% | 0.59% |
| Median | | | 182,042 | 40.75% | 0.76% | 0.00% | 21.89% | 0.08% | 0.30% |
| | | | | | | | | | |
| Under \$250 Mil | | 144 | 114,613 | 72.06% | 2.12% | 2.33% | 23.63% | 0.09% | 0.45% |
| \$250-\$500 Mil | | 48 | 354,231 | 75.53% | 4.57% | 5.20% | 18.53% | 0.10% | 1.12% |
| \$500 Mil - \$1 Bil | | 29 | 680,471 | 62.14% | 4.13% | 2.73% | 21.20% | 0.09% | 0.42% |
| Over \$1 Bil | | 18 | 4,213,578 | 15.15% | 5.50% | 10.13% | 24.11% | 0.12% | 0.66% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|------|--------------------------------------|------------------|--------------|-----------------------------------|----------------------|----------------------|------------------|-------------------|---------------------|
| 1 | Ameriprise Bank, FSB | Minneapolis | 24,177,571 | 1,664.2 | 0.10% | 0.00% | 0.33% | 0.43% | 9.89% |
| 2 | Vermillion State Bank | Vermillion | 858,571 | 177.1 | 0.51% | 0.07% | 0.23% | 0.82% | 24.28% |
| 3 | VisionBank | Saint Louis Park | 270,991 | 212.2 | 0.55% | 0.18% | 0.46% | 1.18% | 31.19% |
| 4 | Frost State Bank | Frost | 53,418 | 70.5 | 0.96% | 0.20% | 0.35% | 1.51% | 35.46% |
| 5 | Farmers and Merchants State Bank of | Appleton | 60,794 | 92.6 | 0.92% | 0.17% | 0.78% | 1.87% | 38.44% |
| 6 | St. Clair State Bank (Incorporated) | Saint Clair | 126,550 | 96.6 | 0.74% | 0.16% | 0.44% | 1.34% | 39.09% |
| 7 | Stearns Bank Upsala National Associa | Upsala | 64,408 | 145.5 | 0.53% | 0.06% | 0.83% | 1.42% | 39.18% |
| 8 | United Farmers State Bank | Adams | 218,571 | 94.7 | 1.04% | 0.08% | 0.35% | 1.46% | 39.82% |
| 9 | State Bank of Jeffers | Jeffers | 38,451 | 106.0 | 0.82% | 0.26% | 0.74% | 1.82% | 41.98% |
| 10 | Security State Bank of Marine | Marine On St. Cl | 229,353 | 114.6 | 1.39% | 0.23% | 0.44% | 2.06% | 43.05% |
| 11 | Premier Bank | Maplewood | 1,089,955 | 106.4 | 1.01% | 0.16% | 0.53% | 1.70% | 43.24% |
| 12 | The Northern State Bank of Gonvick | Gonvick | 52,435 | 77.0 | 0.83% | 0.02% | 0.45% | 1.31% | 44.42% |
| 13 | First Security Bank-Hendricks | Hendricks | 42,677 | 62.7 | 1.07% | -0.02% | 0.61% | 1.66% | 45.67% |
| 14 | American Heritage National Bank | Long Prairie | 559,086 | 78.4 | 0.95% | 0.29% | 0.35% | 1.58% | 46.59% |
| 15 | Welcome State Bank | Welcome | 43,370 | 76.6 | 1.48% | 0.35% | 0.57% | 2.39% | 47.13% |
| 16 | Eagle Bank | Glenwood | 214,394 | 65.4 | 1.37% | 0.22% | 0.57% | 2.16% | 47.87% |
| 17 | State Bank of New Richland | New Richland | 124,028 | 84.3 | 0.94% | 0.14% | 0.48% | 1.56% | 48.02% |
| 18 | Castle Rock Bank | Castle Rock | 274,650 | 68.7 | 0.67% | 0.09% | 0.54% | 1.30% | 48.24% |
| 19 | Farmers State Bank of Trimont | Trimont | 74,165 | 73.2 | 0.98% | 0.38% | 0.32% | 1.68% | 48.26% |
| 20 | Midwest Bank | Detroit Lakes | 801,370 | 83.9 | 1.20% | 0.19% | 0.59% | 1.98% | 48.31% |
| 21 | Security State Bank of Oklee | Oklee | 46,132 | 74.2 | 1.14% | 0.10% | 0.65% | 1.88% | 48.76% |
| 22 | Sherburne State Bank | Becker | 303,129 | 82.6 | 1.66% | 0.19% | 0.65% | 2.51% | 49.15% |
| 23 | Ultima Bank Minnesota | Winger | 302,332 | 78.9 | 1.76% | 0.21% | 0.68% | 2.65% | 49.21% |
| 24 | Marshall County State Bank | Newfolden | 40,865 | 67.2 | 0.95% | 0.09% | 0.58% | 1.62% | 49.40% |
| 25 | Security State Bank of Wanamingo | Wanamingo | 100,753 | 89.5 | 0.98% | 0.14% | 0.91% | 2.03% | 50.61% |
| 26 | First National Bank North | Walker | 776,304 | 78.9 | 1.68% | 0.30% | 0.55% | 2.53% | 51.15% |
| 27 | Integrity Bank Plus | Wabasso | 87,629 | 70.1 | 1.77% | 0.23% | 0.32% | 2.31% | 51.22% |
| 28 | Citizens State Bank of Roseau | Roseau | 283,203 | 70.6 | 1.15% | 0.22% | 0.45% | 1.83% | 51.30% |
| 29 | The First National Bank of McIntosh | Mcintosh | 38,954 | 54.9 | 1.23% | 0.09% | 0.74% | 2.06% | 51.30% |
| 30 | Park State Bank | Duluth | 1,433,325 | 84.1 | 1.13% | 0.12% | 0.62% | 1.87% | 51.83% |
| 31 | Lowry State Bank | Lowry | 85,117 | 113.9 | 1.23% | 0.29% | 0.74% | 2.26% | 52.21% |
| 32 | Red River State Bank | Halstad | 125,593 | 77.0 | 1.13% | 0.13% | 0.95% | 2.22% | 52.30% |
| 33 | Bridgewater Bank | Saint Louis Park | 5,126,909 | 114.8 | 0.87% | 0.10% | 0.43% | 1.39% | 52.48% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|------|--|-------------------|--------------|-----------------------------------|----------------------|----------------------|------------------|-------------------|---------------------|
| 34 | Citizens Alliance Bank | Clara City | 1,586,822 | 91.3 | 1.06% | 0.22% | 1.05% | 2.33% | 52.60% |
| 35 | St. Martin National Bank | Saint Martin | 30,054 | 82.3 | 1.37% | 0.51% | 0.54% | 2.42% | 53.19% |
| 36 | Triumph State Bank | Trimont | 93,326 | 64.1 | 1.50% | 0.28% | 1.01% | 2.79% | 53.40% |
| 37 | State Bank of Chandler | Chandler | 67,734 | 68.1 | 1.25% | 0.30% | 0.59% | 2.14% | 53.77% |
| 38 | FM Bank | Waseca | 655,056 | 69.7 | 1.02% | 0.27% | 0.40% | 1.70% | 53.95% |
| 39 | First Farmers & Merchants Bank | Cannon Falls | 451,445 | 93.3 | 0.93% | 0.17% | 1.00% | 2.10% | 54.20% |
| 40 | Concorde Bank | Blomkest | 77,776 | 67.4 | 1.74% | 0.69% | 0.22% | 2.66% | 54.72% |
| 41 | ESB Bank | Caledonia | 180,662 | 84.9 | 1.35% | 0.26% | 0.47% | 2.09% | 54.89% |
| 42 | Lake Elmo Bank | Lake Elmo | 519,281 | 82.5 | 1.76% | 0.17% | 0.60% | 2.52% | 55.20% |
| 43 | The Citizens National Bank of Park Rapids | Park Rapids | 350,357 | 73.1 | 1.53% | 0.18% | 0.54% | 2.25% | 55.23% |
| 44 | Lake Central Bank | Annandale | 270,362 | 86.5 | 1.33% | 0.61% | 0.59% | 2.52% | 55.34% |
| 45 | 1st United Bank | Faribault | 167,195 | 92.5 | 0.76% | 0.09% | 0.93% | 1.78% | 55.55% |
| 46 | EntreBank | Bloomington | 388,680 | 132.6 | 1.41% | 0.20% | 0.41% | 2.02% | 55.63% |
| 47 | State Bank of Fairmont | Fairmont | 141,768 | 86.0 | 1.47% | 0.38% | 0.47% | 2.32% | 56.19% |
| 48 | Hometown Community Bank | Cyrus | 93,969 | 53.7 | 1.16% | 0.41% | 0.39% | 1.96% | 56.30% |
| 49 | Northern State Bank of Thief River Falls | Thief River Falls | 446,856 | 61.8 | 1.13% | 0.08% | 0.39% | 1.60% | 56.65% |
| 50 | Sentry Bank | Saint Joseph | 335,200 | 78.6 | 1.20% | 0.21% | 0.53% | 1.94% | 56.71% |
| 51 | Farmers and Merchants State Bank of Springfield | Springfield | 135,952 | 68.0 | 1.57% | 0.16% | 0.63% | 2.35% | 56.80% |
| 52 | First Farmers & Merchants National Bank of Luverne | Luverne | 230,648 | 78.4 | 1.05% | 0.11% | 0.93% | 2.09% | 56.81% |
| 53 | COMMUNITY FIRST BANK | Menahga | 120,096 | 53.1 | 1.28% | 0.29% | 0.79% | 2.35% | 57.10% |
| 54 | Prairie Sun Bank | Milan | 112,600 | 64.3 | 1.45% | 0.12% | 0.68% | 2.25% | 57.32% |
| 55 | Security Bank & Trust Company | Glencoe | 1,209,105 | 70.9 | 1.25% | 0.23% | 0.71% | 2.18% | 57.45% |
| 56 | Citizens State Bank Norwood Young Area | Norwood Young | 138,358 | 59.9 | 1.37% | 0.33% | 0.36% | 2.06% | 57.56% |
| 57 | Stearns Bank National Association | Saint Cloud | 3,160,062 | 100.9 | 2.41% | 0.12% | 1.21% | 3.74% | 57.73% |
| 58 | First Security Bank - Canby | Canby | 81,986 | 76.6 | 1.05% | 0.18% | 0.97% | 2.19% | 57.77% |
| 59 | Arcadian Bank | Hartland | 224,476 | 74.3 | 1.70% | 0.13% | 0.76% | 2.59% | 57.78% |
| 60 | Frandsen Bank & Trust | Lonsdale | 3,590,134 | 80.3 | 1.40% | 0.19% | 0.77% | 2.35% | 57.86% |
| 61 | Peoples State Bank of Wells | Wells | 59,510 | 56.8 | 1.37% | 0.19% | 0.59% | 2.15% | 57.94% |
| 62 | The First National Bank of Cokato | Cokato | 136,158 | 111.0 | 1.10% | 0.19% | 0.87% | 2.16% | 58.15% |
| 63 | Premier Bank Minnesota | Hastings | 686,128 | 80.0 | 1.23% | 0.32% | 0.85% | 2.39% | 58.41% |
| 64 | Janesville State Bank | Janesville | 86,345 | 74.1 | 1.15% | 0.12% | 0.69% | 1.95% | 58.42% |
| 65 | First Security Bank | Byron | 145,550 | 113.1 | 0.96% | 0.20% | 0.88% | 2.03% | 58.46% |
| 66 | First Security Bank - Sleepy Eye | Sleepy Eye | 185,988 | 90.7 | 1.00% | 0.20% | 1.37% | 2.56% | 58.87% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|------|---------------------------------------|--------------|--------------|-----------------------------------|----------------------|----------------------|------------------|-------------------|---------------------|
| 67 | United Minnesota Bank | New London | 49,804 | 96.8 | 1.76% | 0.34% | 0.61% | 2.71% | 58.87% |
| 68 | Vantage Bank | Kent | 70,984 | 75.0 | 1.58% | 0.22% | 0.91% | 2.72% | 59.15% |
| 69 | First State Bank Minnesota | Le Roy | 96,659 | 71.3 | 1.37% | 0.28% | 0.70% | 2.35% | 59.20% |
| 70 | VIKING BANK, NATIONAL ASSOC | Alexandria | 279,840 | 70.8 | 1.31% | 0.23% | 0.80% | 2.34% | 59.62% |
| 71 | The First National Bank of Le Center | Lonsdale | 161,743 | 76.2 | 1.31% | 0.23% | 0.54% | 2.08% | 59.79% |
| 72 | Prime Security Bank | Karlstad | 144,000 | 76.5 | 1.35% | 0.22% | 0.79% | 2.36% | 59.86% |
| 73 | Platinum Bank | Oakdale | 636,800 | 82.1 | 1.75% | 0.08% | 0.66% | 2.49% | 60.04% |
| 74 | Citizens Bank & Trust Co. | Hutchinson | 312,834 | 80.4 | 0.95% | 0.28% | 0.59% | 1.82% | 60.09% |
| 75 | Farmers and Merchants State Bank of | Pierz | 320,572 | 67.8 | 1.66% | 0.25% | 0.79% | 2.70% | 60.33% |
| 76 | Kensington Bank | Kensington | 454,477 | 71.4 | 1.40% | 0.24% | 0.74% | 2.38% | 60.42% |
| 77 | Wadena State Bank | Wadena | 200,783 | 70.6 | 1.56% | 0.17% | 0.98% | 2.71% | 60.52% |
| 78 | First Financial Bank in Winnebago | Winnebago | 58,052 | 60.6 | 1.44% | 0.31% | 0.48% | 2.23% | 60.55% |
| 79 | Deerwood Bank | Waite Park | 1,175,271 | 72.9 | 1.41% | 0.31% | 1.03% | 2.75% | 60.89% |
| 80 | Northeast Bank | Minneapolis | 805,268 | 98.7 | 1.62% | 0.17% | 0.57% | 2.36% | 60.92% |
| 81 | The First National Bank of Moose Lake | Moose Lake | 136,884 | 59.2 | 1.44% | 0.14% | 0.93% | 2.51% | 61.00% |
| 82 | Elysian Bank | Elysian | 70,151 | 84.9 | 2.05% | 0.32% | 0.60% | 2.97% | 61.01% |
| 83 | Farmers State Bank of Hamel | Hamel | 193,878 | 55.5 | 1.10% | 0.17% | 0.27% | 1.54% | 61.11% |
| 84 | Perennial Bank | Darwin | 145,471 | 58.3 | 1.06% | 0.21% | 0.56% | 1.83% | 61.13% |
| 85 | PrinsBank | Prinsburg | 218,395 | 166.1 | 2.89% | 0.19% | 1.17% | 4.25% | 61.49% |
| 86 | First State Bank of Le Center | Le Center | 108,966 | 63.8 | 1.77% | 0.20% | 0.69% | 2.67% | 61.61% |
| 87 | Currie State Bank | Currie | 99,682 | 59.4 | 1.75% | 0.17% | 0.77% | 2.69% | 61.69% |
| 88 | Grand Marais State Bank | Grand Marais | 119,471 | 78.6 | 0.95% | 0.33% | 0.85% | 2.14% | 61.78% |
| 89 | Vergas State Bank | Vergas | 54,033 | 69.6 | 1.40% | 0.25% | 0.56% | 2.22% | 61.81% |
| 90 | Security Bank Minnesota | Albert Lea | 149,223 | 66.8 | 1.63% | 0.28% | 0.92% | 2.83% | 61.89% |
| 91 | Pioneer Bank | Mapleton | 835,317 | 67.3 | 1.38% | 0.18% | 0.82% | 2.38% | 61.93% |
| 92 | Peoples State Bank of Plainview | Plainview | 388,703 | 74.4 | 1.20% | 0.18% | 0.79% | 2.17% | 62.11% |
| 93 | Eagle Rock Bank | Rochester | 268,231 | 86.7 | 1.21% | 0.32% | 0.72% | 2.25% | 62.20% |
| 94 | State Bank of Cold Spring | Cold Spring | 88,540 | 63.6 | 1.15% | 0.23% | 0.79% | 2.16% | 62.86% |
| 95 | Commerce Bank | Geneva | 246,354 | 99.6 | 1.05% | 0.16% | 0.42% | 1.63% | 63.05% |
| 96 | Valley Premier Bank | Hawley | 137,968 | 49.8 | 1.47% | 0.16% | 0.60% | 2.22% | 63.15% |
| 97 | North American Banking Company | Roseville | 1,368,790 | 114.4 | 0.96% | 0.20% | 0.74% | 1.90% | 63.20% |
| 98 | Pine Country Bank | Little Falls | 384,646 | 67.5 | 1.26% | 0.26% | 0.84% | 2.36% | 63.24% |
| 99 | First National Bank Minnesota | Saint Peter | 438,638 | 70.4 | 1.37% | 0.22% | 0.94% | 2.52% | 63.27% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|------|--------------------------------------|------------------|--------------|-----------------------------------|----------------------|----------------------|------------------|-------------------|---------------------|
| 100 | Key Community Bank | Inver Grove Heig | 115,864 | 83.4 | 1.67% | 0.30% | 0.82% | 2.80% | 63.27% |
| 101 | BankVista | Sartell | 608,722 | 78.0 | 1.54% | 0.14% | 0.73% | 2.40% | 63.29% |
| 102 | Produce State Bank | Hollandale | 111,091 | 61.8 | 1.54% | 0.15% | 1.15% | 2.84% | 63.45% |
| 103 | Adrian State Bank | Adrian | 59,604 | 57.5 | 1.52% | 0.40% | 0.62% | 2.54% | 63.56% |
| 104 | First Farmers & Merchants State Bank | Brownsdale | 95,915 | 81.1 | 1.15% | 0.22% | 1.14% | 2.51% | 63.80% |
| 105 | Community Bank Mankato | Vernon Center | 545,292 | 64.0 | 1.13% | 0.13% | 0.65% | 1.91% | 63.96% |
| 106 | Freeport State Bank | Freeport | 172,202 | 79.8 | 1.69% | 0.35% | 0.54% | 2.58% | 63.97% |
| 107 | First Resource Bank | Lino Lakes | 689,425 | 83.0 | 1.26% | 0.24% | 0.64% | 2.14% | 64.02% |
| 108 | Gateway Bank | Mendota Heights | 291,885 | 82.1 | 1.30% | 0.28% | 0.58% | 2.16% | 64.02% |
| 109 | Odin State Bank | Odin | 80,174 | 59.6 | 1.19% | 0.16% | 0.82% | 2.17% | 64.12% |
| 110 | Randall State Bank | Randall | 60,272 | 57.4 | 2.10% | 0.33% | 1.09% | 3.53% | 64.18% |
| 111 | Grand Timber Bank | Mcgregor | 61,025 | 70.1 | 1.85% | 0.28% | 1.45% | 3.58% | 64.20% |
| 112 | Bremer Bank, National Association | Saint Paul | 16,414,076 | 97.5 | 1.29% | 0.30% | 0.59% | 2.19% | 64.25% |
| 113 | The First National Bank of Fairfax | Fairfax | 37,776 | 57.4 | 1.76% | 0.45% | 0.58% | 2.79% | 64.55% |
| 114 | Glenwood State Bank (Incorporated) | Glenwood | 540,652 | 66.6 | 1.40% | 0.18% | 0.74% | 2.32% | 64.71% |
| 115 | First Independent Bank | Russell | 524,396 | 53.8 | 1.49% | 0.35% | 0.37% | 2.21% | 65.12% |
| 116 | The First National Bank of Milaca | Milaca | 281,207 | 55.6 | 1.55% | 0.21% | 1.04% | 2.80% | 65.29% |
| 117 | Minnstar Bank National Association | Lake Crystal | 196,522 | 65.5 | 1.29% | 0.22% | 0.85% | 2.36% | 65.33% |
| 118 | Falcon National Bank | Foley | 923,493 | 74.1 | 1.53% | 0.23% | 0.86% | 2.63% | 65.33% |
| 119 | Security State Bank of Hibbing | Hibbing | 147,034 | 69.8 | 1.44% | 0.23% | 1.16% | 2.83% | 65.33% |
| 120 | Star Bank | Maple Lake | 458,053 | 65.4 | 2.03% | 0.28% | 0.79% | 3.09% | 65.52% |
| 121 | First State Bank and Trust | Bayport | 410,937 | 77.1 | 2.41% | 0.38% | 0.87% | 3.66% | 65.53% |
| 122 | American State Bank of Grygla | Grygla | 81,478 | 53.6 | 1.59% | 0.34% | 0.54% | 2.48% | 65.55% |
| 123 | Merchants Bank, National Association | Winona | 2,810,454 | 75.2 | 1.44% | 0.11% | 1.13% | 2.68% | 65.77% |
| 124 | 21st Century Bank | Loretto | 820,381 | 103.1 | 1.32% | 0.21% | 0.44% | 1.97% | 65.89% |
| 125 | Tradition Capital Bank | Wayzata | 2,582,450 | 109.4 | 1.08% | 0.09% | 0.47% | 1.64% | 65.90% |
| 126 | Lakeview Bank | Lakeville | 172,358 | 81.1 | 1.63% | 0.17% | 0.91% | 2.72% | 65.92% |
| 127 | Foresight Bank | Plainview | 401,665 | 66.6 | 1.25% | 0.48% | 0.35% | 2.08% | 66.12% |
| 128 | ProGrowth Bank | Nicollet | 405,753 | 67.9 | 1.00% | 0.07% | 0.46% | 1.53% | 66.35% |
| 129 | State Bank of Easton | Easton | 29,072 | 61.0 | 1.12% | 0.41% | 0.73% | 2.26% | 66.56% |
| 130 | Harvest Bank | Kimball | 232,925 | 54.5 | 1.53% | 0.13% | 0.51% | 2.17% | 66.76% |
| 131 | Minnesota National Bank | Sauk Centre | 304,045 | 60.7 | 1.48% | 0.33% | 0.85% | 2.66% | 66.92% |
| 132 | Minnwest Bank | Redwood Falls | 3,091,443 | 69.9 | 1.33% | 0.18% | 0.83% | 2.34% | 66.97% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|------|--------------------------------------|---------------|--------------|-----------------------------------|----------------------|----------------------|------------------|-------------------|---------------------|
| 133 | Scale Bank | Edina | 524,035 | 88.0 | 2.70% | 0.24% | 0.93% | 3.87% | 67.35% |
| 134 | Keen Bank, National Association | Waseca | 190,912 | 63.2 | 2.01% | 0.34% | 0.91% | 3.26% | 67.43% |
| 135 | Drake Bank | Saint Paul | 275,026 | 77.4 | 2.04% | 0.17% | 0.92% | 3.13% | 68.07% |
| 136 | Farmers State Bank of Hoffman | Hoffman | 34,829 | 39.9 | 1.33% | 0.16% | 0.78% | 2.27% | 68.08% |
| 137 | Security Bank USA | Bemidji | 248,767 | 56.7 | 1.75% | 0.69% | 0.55% | 2.98% | 68.10% |
| 138 | Center National Bank | Litchfield | 245,991 | 62.0 | 1.46% | 0.43% | 0.62% | 2.51% | 68.11% |
| 139 | CenBank | Buffalo Lake | 76,519 | 57.6 | 1.38% | 0.50% | 1.01% | 2.89% | 68.55% |
| 140 | Alliance Bank | Lake City | 777,232 | 62.8 | 1.47% | 0.24% | 0.54% | 2.25% | 68.61% |
| 141 | First Farmers & Merchants State Bank | Grand Meadow | 92,713 | 64.5 | 1.23% | 0.28% | 1.11% | 2.62% | 68.66% |
| 142 | Bonanza Valley State Bank | Brooten | 74,274 | 85.3 | 1.42% | 0.22% | 0.71% | 2.36% | 68.69% |
| 143 | First Southeast Bank | Harmony | 140,261 | 61.8 | 1.51% | 0.34% | 0.77% | 2.62% | 69.26% |
| 144 | Lake Region Bank | New London | 142,279 | 64.2 | 2.26% | 0.40% | 1.16% | 3.83% | 69.41% |
| 145 | The First National Bank of Henning | Ottertail | 380,928 | 59.0 | 1.43% | 0.27% | 1.02% | 2.72% | 69.43% |
| 146 | The Wanda State Bank | Wanda | 187,336 | 87.3 | 1.21% | 0.07% | 0.63% | 1.91% | 69.45% |
| 147 | First State Bank of Wyoming | Wyoming | 225,138 | 53.5 | 1.18% | 0.10% | 0.57% | 1.84% | 69.50% |
| 148 | MidCountry Bank | Minneapolis | 1,093,070 | 83.3 | 1.35% | 0.18% | 0.91% | 2.44% | 69.85% |
| 149 | Citizens State Bank of Waverly, Inc. | Waverly | 113,468 | 48.3 | 1.25% | 0.28% | 0.35% | 1.88% | 69.92% |
| 150 | MINNESOTA LAKES BANK | Delano | 123,146 | 78.4 | 2.04% | 0.38% | 1.59% | 4.02% | 70.04% |
| 151 | Home State Bank | Litchfield | 211,954 | 57.3 | 1.56% | 0.24% | 0.97% | 2.77% | 70.39% |
| 152 | The Bank of Elk River | Elk River | 696,769 | 72.2 | 1.64% | 0.21% | 0.77% | 2.62% | 70.55% |
| 153 | First Farmers & Merchants National B | Fairmont | 130,341 | 85.1 | 1.34% | 0.18% | 1.12% | 2.64% | 70.79% |
| 154 | Profinium, Inc. | Truman | 519,337 | 65.4 | 1.36% | 0.19% | 0.89% | 2.44% | 70.81% |
| 155 | Farmers State Bank of Underwood | Underwood | 104,372 | 64.2 | 1.81% | 0.65% | 0.87% | 3.33% | 70.90% |
| 156 | First State Bank Southwest | Pipestone | 393,516 | 68.1 | 1.31% | 0.24% | 0.78% | 2.33% | 70.94% |
| 157 | Security State Bank of Warroad | Warroad | 146,539 | 77.9 | 1.38% | 0.14% | 0.70% | 2.23% | 71.07% |
| 158 | United Community Bank | Perham | 350,287 | 57.1 | 1.50% | 0.19% | 0.82% | 2.52% | 71.39% |
| 159 | Security State Bank of Aitkin | Aitkin | 110,681 | 49.4 | 1.55% | 0.38% | 0.88% | 2.81% | 71.61% |
| 160 | Western National Bank | Cass Lake | 32,697 | 101.0 | 2.79% | 0.56% | 1.69% | 5.04% | 71.62% |
| 161 | BANKWEST | Rockford | 243,347 | 70.7 | 1.57% | 0.25% | 0.74% | 2.56% | 71.67% |
| 162 | The First National Bank of Osakis | Osakis | 93,776 | 80.6 | 1.33% | 0.36% | 0.81% | 2.50% | 71.68% |
| 163 | First State Bank of Swanville | Swanville | 23,840 | 82.8 | 1.83% | 0.60% | 1.53% | 3.95% | 71.90% |
| 164 | Rushford State Bank (Incorporated) | Rushford | 106,182 | 52.6 | 1.64% | 0.20% | 0.69% | 2.53% | 72.09% |
| 165 | United Prairie Bank | Mountain Lake | 925,066 | 68.3 | 1.47% | 0.29% | 0.82% | 2.58% | 72.60% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|------|---|----------------|--------------|-----------------------------------|----------------------|----------------------|------------------|-------------------|---------------------|
| 166 | Union Bank and Trust Company | Minneapolis | 182,042 | 83.4 | 2.68% | 0.33% | 1.91% | 4.92% | 72.63% |
| 167 | The First National Bank of Bagley | Bagley | 118,665 | 41.4 | 1.44% | 0.66% | 0.46% | 2.56% | 72.68% |
| 168 | Community Resource Bank | Northfield | 380,742 | 74.5 | 1.46% | 0.30% | 1.11% | 2.87% | 72.84% |
| 169 | Grand Rapids State Bank | Grand Rapids | 230,548 | 77.8 | 2.15% | 0.47% | 1.38% | 4.01% | 73.04% |
| 170 | New Market Bank | Elko New Marke | 189,850 | 57.0 | 2.09% | 0.49% | 0.69% | 3.27% | 73.38% |
| 171 | North Star Bank | Roseville | 380,069 | 60.8 | 1.66% | 0.30% | 0.60% | 2.56% | 73.42% |
| 172 | First State Bank of Bigfork | Bigfork | 111,556 | 54.0 | 1.65% | 0.27% | 0.95% | 2.87% | 73.43% |
| 173 | Northern State Bank of Virginia | Virginia | 98,965 | 58.0 | 1.83% | 0.28% | 0.59% | 2.69% | 73.45% |
| 174 | Farmers and Merchants State Bank of Alpha | Alpha | 44,751 | 66.2 | 1.61% | 0.22% | 0.83% | 2.66% | 73.66% |
| 175 | First Bank Blue Earth | Blue Earth | 303,378 | 58.7 | 1.12% | 0.14% | 0.61% | 1.87% | 73.71% |
| 176 | Heritage Bank Minnesota | West Concord | 104,953 | 59.8 | 1.30% | 0.50% | 0.92% | 2.72% | 74.14% |
| 177 | Neighborhood National Bank | Mora | 304,823 | 57.2 | 1.47% | 0.27% | 0.80% | 2.54% | 74.55% |
| 178 | HomeTown Bank | Carver | 607,224 | 45.4 | 1.59% | 0.30% | 0.86% | 2.76% | 74.94% |
| 179 | Village Bank | Saint Francis | 400,021 | 67.5 | 1.69% | 0.27% | 0.69% | 2.65% | 75.17% |
| 180 | Security State Bank of Kenyon | Kenyon | 67,645 | 56.8 | 1.68% | 0.33% | 1.25% | 3.26% | 75.39% |
| 181 | The First National Bank of Gilbert | Gilbert | 82,237 | 45.7 | 1.34% | 0.22% | 0.81% | 2.37% | 75.53% |
| 182 | Reliance Bank | Faribault | 300,117 | 69.4 | 1.76% | 0.16% | 0.93% | 2.85% | 75.60% |
| 183 | Northview Bank | Sandstone | 463,220 | 48.0 | 1.95% | 0.55% | 0.81% | 3.31% | 75.65% |
| 184 | The Miners National Bank of Eveleth | Eveleth | 90,283 | 62.9 | 1.81% | 0.21% | 1.12% | 3.14% | 75.90% |
| 185 | F & M Community Bank, National As | Preston | 205,783 | 52.3 | 1.63% | 0.30% | 0.80% | 2.73% | 75.98% |
| 186 | Highland Bank | Saint Paul | 793,259 | 74.0 | 1.71% | 0.39% | 0.94% | 3.04% | 75.99% |
| 187 | Cornerstone State Bank | Montgomery | 233,532 | 46.3 | 1.47% | 0.21% | 0.67% | 2.35% | 76.25% |
| 188 | Northwoods Bank of Minnesota | Park Rapids | 134,609 | 40.1 | 1.82% | 0.51% | 0.68% | 3.01% | 76.88% |
| 189 | United Bankers' Bank | Bloomington | 1,254,707 | 87.2 | 1.91% | 0.35% | 1.16% | 3.42% | 76.90% |
| 190 | American National Bank of Minnesota | Baxter | 480,533 | 60.9 | 1.87% | 0.24% | 0.76% | 2.87% | 77.20% |
| 191 | Liberty Bank Minnesota | Saint Cloud | 278,099 | 60.7 | 1.27% | 0.48% | 1.09% | 2.84% | 77.21% |
| 192 | The First National Bank of Bemidji | Bemidji | 930,290 | 48.0 | 1.10% | 0.10% | 0.51% | 1.71% | 77.25% |
| 193 | Pine River State Bank | Pine River | 173,583 | 39.4 | 1.60% | 0.23% | 0.83% | 2.67% | 77.68% |
| 194 | The State Bank of Faribault | Faribault | 312,161 | 68.3 | 1.87% | 0.38% | 0.91% | 3.16% | 77.69% |
| 195 | First National Bank | Chisholm | 78,992 | 46.7 | 1.22% | 0.36% | 1.41% | 2.99% | 77.82% |
| 196 | The First National Bank of Proctor | Proctor | 33,334 | 42.4 | 1.83% | 0.42% | 0.59% | 2.83% | 78.11% |
| 197 | North Shore Bank of Commerce | Duluth | 537,091 | 59.3 | 2.74% | 0.47% | 1.23% | 4.44% | 78.28% |
| 198 | State Bank of Lake Park | Lake Park | 43,871 | 47.5 | 1.31% | 0.21% | 1.14% | 2.66% | 78.31% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|------|--|------------------|--------------|--------------------------|-------------------|-------------------|---------------|----------------|------------------|
| 199 | First Community Bank | Lester Prairie | 80,396 | 49.8 | 1.49% | 0.21% | 0.84% | 2.53% | 78.46% |
| 200 | Community Bank Owatonna | Owatonna | 94,748 | 68.1 | 1.14% | 0.28% | 0.83% | 2.25% | 78.63% |
| 201 | Woodland Bank | Deer River | 160,007 | 56.7 | 1.85% | 0.46% | 1.29% | 3.60% | 78.71% |
| 202 | Americana Community Bank | Sleepy Eye | 177,779 | 49.7 | 1.95% | 0.24% | 0.85% | 3.04% | 78.91% |
| 203 | Citizens Bank Minnesota | New Ulm | 577,056 | 44.2 | 1.47% | 0.16% | 0.61% | 2.24% | 79.06% |
| 204 | Lake Country Community Bank | Morristown | 33,668 | 41.1 | 1.17% | 0.22% | 1.37% | 2.75% | 79.44% |
| 205 | Think Mutual Bank | Rochester | 2,142,065 | 71.3 | 1.58% | 0.22% | 0.91% | 2.71% | 79.63% |
| 206 | Mid-Central National Bank | Wadena | 121,628 | 46.4 | 2.51% | 0.33% | 1.19% | 4.03% | 80.17% |
| 207 | The First National Bank at St. James | Saint James | 37,556 | 42.2 | 2.00% | 1.32% | 0.72% | 4.04% | 80.53% |
| 208 | Jackson Federal Savings and Loan Ass | Jackson | 28,187 | 66.0 | 2.01% | 0.35% | 1.59% | 3.95% | 80.63% |
| 209 | First Bank Elk River | Elk River | 362,976 | 62.9 | 1.64% | 0.33% | 0.59% | 2.56% | 81.38% |
| 210 | Northwestern Bank, National Associat | Dilworth | 164,871 | 55.6 | 2.34% | 0.94% | 0.90% | 4.18% | 81.38% |
| 211 | WNB FINANCIAL, N.A. | Winona | 547,810 | 46.7 | 1.87% | 0.27% | 0.96% | 3.09% | 81.52% |
| 212 | Citizens Independent Bank | Saint Louis Park | 328,767 | 57.7 | 2.01% | 0.55% | 0.59% | 3.15% | 81.85% |
| 213 | Woodlands National Bank | Hinckley | 315,360 | 50.2 | 1.42% | 0.19% | 0.89% | 2.50% | 82.60% |
| 214 | BankCherokee | Saint Paul | 398,303 | 62.5 | 2.09% | 0.36% | 0.75% | 3.21% | 82.90% |
| 215 | State Bank of Taunton | Taunton | 49,945 | 64.2 | 1.71% | 0.48% | 1.73% | 3.93% | 83.28% |
| 216 | Sterling State Bank | Austin | 512,941 | 65.8 | 1.37% | 0.49% | 0.67% | 2.53% | 84.07% |
| 217 | Heritage Bank National Association | Spicer | 436,501 | 65.7 | 2.46% | 0.16% | 1.81% | 4.43% | 85.37% |
| 218 | The First National Bank of Coleraine | Coleraine | 103,464 | 39.3 | 1.17% | 0.34% | 0.64% | 2.16% | 85.44% |
| 219 | Riverland Bank | Jordan | 220,277 | 61.7 | 1.96% | 0.19% | 0.51% | 2.66% | 86.37% |
| 220 | Western National Bank | Duluth | 117,661 | 41.7 | 1.73% | 0.51% | 1.46% | 3.70% | 88.51% |
| 221 | Worthington Federal Savings Bank, F | Worthington | 105,648 | 45.1 | 1.12% | 0.15% | 0.71% | 1.98% | 88.64% |
| 222 | Granite Bank | Cold Spring | 308,468 | 42.0 | 6.08% | 0.29% | 2.78% | 9.15% | 88.81% |
| 223 | Crown Bank | Edina | 429,761 | 86.9 | 1.39% | 0.21% | 0.67% | 2.26% | 90.23% |
| 224 | Sunrise Banks, National Association | Saint Paul | 2,538,202 | 119.9 | 2.00% | 0.12% | 3.61% | 5.73% | 91.31% |
| 225 | The First State Bank of Rosemount | Rosemount | 142,024 | 77.1 | 1.53% | 0.23% | 1.18% | 2.94% | 91.62% |
| 226 | State Bank of Bellingham | Bellingham | 53,506 | 40.5 | 1.09% | 0.11% | 0.52% | 1.72% | 92.82% |
| 227 | Bank of Maple Plain | Maple Plain | 86,566 | 52.0 | 1.64% | 0.15% | 0.94% | 2.73% | 95.35% |
| 228 | Luminate Bank | Minneapolis | 341,346 | 55.4 | 19.47% | 1.19% | 7.40% | 28.07% | 95.86% |
| 229 | VersaBank USA National Association | Holdingford | 170,734 | 112.2 | 1.79% | 0.12% | 1.51% | 3.43% | 96.44% |
| 230 | Minnesota First Credit and Savings, In | Rochester | 27,404 | 33.3 | 1.86% | 0.48% | 1.49% | 3.82% | 96.62% |
| 231 | Global Innovations Bank | Kiester | 95,030 | 58.2 | 3.90% | 0.20% | 2.60% | 6.70% | 99.66% |

| Rank | Company Name | City | Total Assets | Revenue per Employee YTD | Personnel Expense | Occupancy Expense | Other Expense | Total Overhead | Efficiency Ratio |
|---------------------|-------------------------------------|----------------|--------------|-----------------------------------|----------------------|----------------------|------------------|-------------------|---------------------|
| 232 | Farmers & Merchants State Bank of N | New York Mills | 78,382 | 51.0 | 1.48% | 0.07% | 1.40% | 2.95% | 99.82% |
| 233 | Root River State Bank | Chatfield | 82,030 | 43.7 | 1.15% | 0.23% | 0.75% | 2.13% | 102.97% |
| 234 | First State Bank of Fountain | Fountain | 39,560 | 45.2 | 1.04% | 0.28% | 1.16% | 2.48% | 108.85% |
| 235 | B2 Bank National Association | Virginia | 83,262 | 64.6 | 5.69% | 0.17% | 5.36% | 11.22% | 111.32% |
| 236 | Arlington State Bank | Arlington | 56,936 | 31.9 | 1.37% | 0.37% | 0.89% | 2.63% | 112.54% |
| 237 | The First State Bank of Red Wing | Red Wing | 82,810 | 37.2 | 1.48% | 0.09% | 0.92% | 2.50% | 112.84% |
| 238 | Grove Bank | Grove City | 58,983 | 38.2 | 2.17% | 0.18% | 1.90% | 4.25% | 114.69% |
| 239 | Franklin State Bank | Franklin | 44,509 | 58.7 | 1.28% | 0.13% | 2.63% | 4.04% | 129.55% |
| | | | | | | | | | |
| Average | | | 540,106 | 77.7 | 1.59% | 0.27% | 0.88% | 2.73% | 67.00% |
| Median | | | 182,042 | 67.9 | 1.44% | 0.23% | 0.77% | 2.51% | 65.52% |
| | | | | | | | | | |
| Under \$250 Mil | | 144 | 114,613 | 67.5 | 1.52% | 0.28% | 0.89% | 2.69% | 68.16% |
| \$250-\$500 Mil | | 48 | 354,231 | 72.4 | 1.95% | 0.28% | 0.93% | 3.17% | 67.41% |
| \$500 Mil - \$1 Bil | | 29 | 680,471 | 74.5 | 1.49% | 0.24% | 0.68% | 2.41% | 64.63% |
| Over \$1 Bil | | 18 | 4,213,578 | 178.5 | 1.31% | 0.18% | 0.95% | 2.43% | 60.43% |

| Rank | Company Name | City | Total Assets | OREO | Reserve / Loans | Provision Expense | Past Due 30-89 Days | NPA's + 90 Day PDs | Net Charge Offs | NPA's / Equity + Reserves | Asset Quality Index |
|------|--------------------------------------|---------------|--------------|------|-----------------|-------------------|---------------------|--------------------|-----------------|---------------------------|---------------------|
| 1 | EntreBank | Bloomington | 388,680 | 0 | 1.07% | 0.28% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2 | Farmers State Bank of Hoffman | Hoffman | 34,829 | 0 | 1.31% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3 | First Security Bank-Hendricks | Hendricks | 42,677 | 0 | 1.07% | -1.16% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 4 | New Market Bank | Elko New Mark | 189,850 | 0 | 1.25% | 0.04% | 0.00% | 0.00% | 0.00% | 0.56% | 0.00% |
| 5 | Root River State Bank | Chatfield | 82,030 | 0 | 0.82% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 | St. Clair State Bank (Incorporated) | Saint Clair | 126,550 | 0 | 1.79% | 0.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 7 | The First National Bank at St. James | Saint James | 37,556 | 0 | 1.42% | 0.12% | 0.00% | 0.00% | 0.00% | 5.92% | 0.00% |
| 8 | Vantage Bank | Kent | 70,984 | 0 | 1.07% | 0.20% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 9 | Northwoods Bank of Minnesota | Park Rapids | 134,609 | 0 | 1.45% | 0.01% | 0.01% | 0.00% | -0.02% | 0.12% | 0.01% |
| 10 | Gateway Bank | Mendota Heigh | 291,885 | 0 | 1.33% | 0.00% | 0.02% | 0.00% | 0.00% | 0.00% | 0.02% |
| 11 | First State Bank and Trust | Bayport | 410,937 | 0 | 1.19% | 0.09% | 0.03% | 0.00% | -0.01% | 0.00% | 0.03% |
| 12 | FM Bank | Waseca | 655,056 | 0 | 0.54% | 0.07% | 0.03% | 0.00% | 0.00% | 0.03% | 0.03% |
| 13 | The First National Bank of Proctor | Proctor | 33,334 | 0 | 0.63% | 0.00% | 0.00% | 0.03% | 0.00% | 0.34% | 0.03% |
| 14 | 1st United Bank | Faribault | 167,195 | 0 | 1.43% | 0.00% | 0.04% | 0.00% | 0.00% | 0.52% | 0.04% |
| 15 | State Bank of Jeffers | Jeffers | 38,451 | 0 | 1.18% | 0.03% | 0.04% | 0.00% | 0.00% | 0.02% | 0.04% |
| 16 | First Farmers & Merchants Bank | Cannon Falls | 451,445 | 0 | 0.98% | 0.00% | 0.04% | 0.01% | 0.00% | 0.06% | 0.05% |
| 17 | First State Bank of Fountain | Fountain | 39,560 | 0 | 1.46% | 0.00% | 0.00% | 0.05% | 0.00% | 0.95% | 0.05% |
| 18 | Global Innovations Bank | Kiester | 95,030 | 0 | 0.99% | 0.19% | 0.04% | 0.01% | -0.05% | 0.00% | 0.05% |
| 19 | The First National Bank of Coleraine | Coleraine | 103,464 | 0 | 0.98% | 0.00% | 0.05% | 0.00% | 0.00% | 0.00% | 0.05% |
| 20 | The Miners National Bank of Eveleth | Eveleth | 90,283 | 0 | 1.08% | 0.07% | 0.05% | 0.00% | 0.00% | 0.00% | 0.05% |
| 21 | Janesville State Bank | Janesville | 86,345 | 0 | 1.13% | 0.00% | 0.06% | 0.00% | 0.00% | 0.00% | 0.06% |
| 22 | Lake Country Community Bank | Morristown | 33,668 | 0 | 1.28% | 0.55% | 0.00% | 0.06% | 0.00% | 0.00% | 0.06% |
| 23 | Midwest Bank | Detroit Lakes | 801,370 | 0 | 0.85% | 0.05% | 0.04% | 0.01% | 0.01% | 0.13% | 0.06% |
| 24 | Lake Region Bank | New London | 142,279 | 0 | 1.14% | 0.00% | 0.08% | 0.00% | -0.05% | 0.00% | 0.08% |
| 25 | Northeast Bank | Minneapolis | 805,268 | 0 | 0.84% | 0.00% | 0.04% | 0.03% | 0.01% | 0.32% | 0.08% |
| 26 | Sentry Bank | Saint Joseph | 335,200 | 0 | 1.39% | -0.25% | 0.09% | 0.01% | 0.00% | 0.13% | 0.10% |
| 27 | Center National Bank | Litchfield | 245,991 | 0 | 0.95% | 0.01% | 0.12% | 0.00% | -0.01% | 0.00% | 0.12% |
| 28 | Liberty Bank Minnesota | Saint Cloud | 278,099 | 0 | 0.97% | 0.00% | 0.08% | 0.00% | 0.04% | 0.00% | 0.12% |
| 29 | American Heritage National Bank | Long Prairie | 559,086 | 77 | 1.40% | 0.00% | 0.03% | 0.10% | 0.00% | 0.54% | 0.13% |
| 30 | Bonanza Valley State Bank | Brooten | 74,274 | 0 | 0.49% | 0.00% | 0.12% | 0.01% | -0.01% | 0.09% | 0.13% |
| 31 | The Bank of Elk River | Elk River | 696,769 | 0 | 1.02% | 0.09% | 0.02% | 0.04% | 0.08% | 0.66% | 0.14% |
| 32 | Valley Premier Bank | Hawley | 137,968 | 0 | 0.91% | 0.00% | 0.16% | 0.00% | 0.00% | 0.00% | 0.16% |
| 33 | First Farmers & Merchants National | Luverne | 230,648 | 387 | 1.19% | 0.00% | 0.00% | 0.17% | 0.00% | 1.59% | 0.17% |
| 34 | Alliance Bank | Lake City | 777,232 | 320 | 1.76% | 0.00% | 0.08% | 0.05% | 0.05% | 10.91% | 0.18% |
| 35 | Peoples State Bank of Wells | Wells | 59,510 | 0 | 1.28% | 0.00% | 0.00% | 0.19% | 0.00% | 1.23% | 0.19% |

| Rank | Company Name | City | Total Assets | OREO | Reserve / Loans | Provision Expense | Past Due 30-89 Days | NPA's + 90 Day PDs | Net Charge Offs | NPA's / Equity + Reserves | Asset Quality Index |
|------|------------------------------------|------------------|--------------|-------|-----------------|-------------------|---------------------|--------------------|-----------------|---------------------------|---------------------|
| 36 | Tradition Capital Bank | Wayzata | 2,582,450 | 0 | 1.22% | 0.03% | 0.06% | 0.14% | 0.00% | 21.90% | 0.20% |
| 37 | Bridgewater Bank | Saint Louis Park | 5,126,909 | 0 | 1.34% | 0.12% | 0.01% | 0.20% | 0.00% | 1.75% | 0.21% |
| 38 | Commerce Bank | Geneva | 246,354 | 0 | 1.61% | 0.00% | 0.07% | 0.15% | 0.00% | 4.01% | 0.22% |
| 39 | F & M Community Bank, National | Preston | 205,783 | 0 | 1.23% | 0.09% | 0.22% | 0.00% | -0.01% | 0.00% | 0.22% |
| 40 | First Southeast Bank | Harmony | 140,261 | 0 | 0.87% | 0.09% | 0.22% | 0.00% | 0.00% | 1.58% | 0.22% |
| 41 | Think Mutual Bank | Rochester | 2,142,065 | 0 | 0.51% | 0.03% | 0.12% | 0.06% | 0.04% | 0.39% | 0.22% |
| 42 | Arcadian Bank | Hartland | 224,476 | 0 | 1.14% | 0.06% | 0.01% | 0.12% | 0.10% | 5.56% | 0.23% |
| 43 | BankCherokee | Saint Paul | 398,303 | 0 | 1.33% | 0.08% | 0.00% | 0.24% | -0.02% | 4.68% | 0.24% |
| 44 | Lake Central Bank | Annandale | 270,362 | 0 | 1.34% | 0.04% | 0.19% | 0.05% | 0.01% | 0.05% | 0.25% |
| 45 | Sterling State Bank | Austin | 512,941 | 960 | 1.12% | 0.01% | 0.02% | 0.24% | 0.00% | 4.23% | 0.26% |
| 46 | Farmers State Bank of Hamel | Hamel | 193,878 | 0 | 1.37% | 0.00% | 0.27% | 0.00% | 0.00% | 0.00% | 0.27% |
| 47 | Profinium, Inc. | Truman | 519,337 | 0 | 1.31% | 0.03% | 0.10% | 0.17% | -0.05% | 2.87% | 0.27% |
| 48 | The First National Bank of Moose | Moose Lake | 136,884 | 0 | 1.08% | 0.00% | 0.23% | 0.05% | 0.00% | 0.76% | 0.28% |
| 49 | 21st Century Bank | Loretto | 820,381 | 671 | 0.96% | 0.10% | 0.00% | 0.30% | 0.00% | 3.07% | 0.30% |
| 50 | CenBank | Buffalo Lake | 76,519 | 0 | 1.17% | 0.00% | 0.30% | 0.00% | 0.00% | 0.00% | 0.30% |
| 51 | First State Bank of Wyoming | Wyoming | 225,138 | 20 | 2.77% | 0.00% | 0.01% | 0.29% | 0.00% | 4.05% | 0.30% |
| 52 | WNB FINANCIAL, N.A. | Winona | 547,810 | 57 | 1.24% | 0.01% | 0.24% | 0.07% | 0.00% | 6.39% | 0.31% |
| 53 | BANKWEST | Rockford | 243,347 | 0 | 1.07% | 0.00% | 0.00% | 0.32% | -0.01% | 5.11% | 0.32% |
| 54 | First Bank Elk River | Elk River | 362,976 | 0 | 0.97% | 0.04% | 0.25% | 0.03% | 0.04% | 0.35% | 0.32% |
| 55 | First Farmers & Merchants National | Fairmont | 130,341 | 0 | 1.32% | 0.00% | 0.16% | 0.17% | 0.00% | 1.60% | 0.33% |
| 56 | ProGrowth Bank | Nicollet | 405,753 | 0 | 0.82% | 0.00% | 0.34% | 0.00% | -0.06% | 0.57% | 0.34% |
| 57 | Castle Rock Bank | Castle Rock | 274,650 | 0 | 2.78% | 0.18% | 0.31% | 0.04% | -0.06% | 0.11% | 0.35% |
| 58 | United Farmers State Bank | Adams | 218,571 | 0 | 1.35% | 0.00% | 0.36% | 0.00% | 0.00% | 0.00% | 0.36% |
| 59 | Grove Bank | Grove City | 58,983 | 0 | 1.05% | -0.13% | 0.14% | 0.23% | 0.00% | 2.71% | 0.37% |
| 60 | Citizens Bank Minnesota | New Ulm | 577,056 | 364 | 0.73% | -0.01% | 0.34% | 0.06% | 0.00% | 0.71% | 0.40% |
| 61 | North American Banking Company | Roseville | 1,368,790 | 1,897 | 1.23% | 0.16% | 0.00% | 0.40% | 0.00% | 8.87% | 0.40% |
| 62 | North Shore Bank of Commerce | Duluth | 537,091 | 0 | 0.57% | 0.15% | 0.29% | 0.11% | 0.00% | 2.41% | 0.40% |
| 63 | United Minnesota Bank | New London | 49,804 | 68 | 0.96% | 0.00% | 0.00% | 0.40% | 0.00% | 4.36% | 0.40% |
| 64 | VersaBank USA National Association | Holdingford | 170,734 | 0 | 0.53% | 0.17% | 0.12% | 0.04% | 0.24% | 0.07% | 0.40% |
| 65 | Vermillion State Bank | Vermillion | 858,571 | 818 | 1.66% | 0.00% | 0.31% | 0.10% | -0.32% | 1.26% | 0.41% |
| 66 | Minnesota First Credit and Savings | Rochester | 27,404 | 0 | 1.71% | 0.00% | 0.32% | 0.10% | 0.00% | 0.62% | 0.42% |
| 67 | The Citizens National Bank of Park | Park Rapids | 350,357 | 91 | 1.73% | 0.08% | 0.19% | 0.23% | -0.02% | 1.62% | 0.42% |
| 68 | First Independent Bank | Russell | 524,396 | 33 | 1.23% | 0.11% | 0.23% | 0.16% | 0.04% | 0.55% | 0.43% |
| 69 | Ameriprise Bank, FSB | Minneapolis | 24,177,571 | 0 | 0.76% | 0.03% | 0.22% | 0.01% | 0.22% | 0.19% | 0.45% |
| 70 | Arlington State Bank | Arlington | 56,936 | 0 | 1.25% | -0.88% | 0.43% | 0.02% | 0.00% | 0.19% | 0.45% |

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| 71 | Sherburne State Bank | Becker | 303,129 | 0 | 1.37% | 0.28% | 0.45% | 0.00% | 0.00% | 0.00% | 0.45% |
| 72 | Community Bank Owatonna | Owatonna | 94,748 | 27 | 0.85% | 0.18% | 0.00% | 0.03% | 0.46% | 0.43% | 0.49% |
| 73 | Security State Bank of Marine | Marine On St. C | 229,353 | 0 | 1.23% | 0.08% | 0.24% | 0.25% | 0.00% | 3.05% | 0.49% |
| 74 | First Farmers & Merchants State B | Grand Meadow | 92,713 | 0 | 1.19% | 0.37% | 0.49% | 0.03% | -0.06% | 0.35% | 0.52% |
| 75 | Farmers State Bank of Trimont | Trimont | 74,165 | 0 | 1.31% | 0.00% | 0.19% | 0.39% | -0.01% | 0.36% | 0.58% |
| 76 | Citizens Independent Bank | Saint Louis Parl | 328,767 | 0 | 1.35% | 0.00% | 0.58% | 0.02% | 0.01% | 1.58% | 0.61% |
| 77 | Highland Bank | Saint Paul | 793,259 | 0 | 1.63% | -0.21% | 0.53% | 0.07% | 0.01% | 0.09% | 0.61% |
| 78 | Premier Bank Minnesota | Hastings | 686,128 | 0 | 1.24% | 0.04% | 0.00% | 0.61% | 0.00% | 6.01% | 0.61% |
| 79 | First Resource Bank | Lino Lakes | 689,425 | 0 | 1.15% | 0.16% | 0.35% | 0.27% | 0.00% | 3.03% | 0.62% |
| 80 | Farmers and Merchants State Bank | Alpha | 44,751 | 182 | 1.23% | 0.00% | 0.07% | 0.53% | 0.03% | 3.37% | 0.63% |
| 81 | First Bank Blue Earth | Blue Earth | 303,378 | 0 | 1.12% | 0.00% | 0.44% | 0.20% | 0.00% | 2.75% | 0.64% |
| 82 | Citizens Bank & Trust Co. | Hutchinson | 312,834 | 0 | 1.26% | -0.02% | 0.42% | 0.24% | 0.00% | 6.02% | 0.66% |
| 83 | Scale Bank | Edina | 524,035 | 0 | 1.11% | 0.21% | 0.46% | 0.20% | 0.00% | 0.80% | 0.66% |
| 84 | Merchants Bank, National Associat | Winona | 2,810,454 | 5,638 | 1.38% | 0.05% | 0.21% | 0.46% | 0.02% | 5.18% | 0.69% |
| 85 | United Bankers' Bank | Bloomington | 1,254,707 | 0 | 1.65% | 0.21% | 0.41% | 0.28% | 0.00% | 5.19% | 0.69% |
| 86 | First State Bank Minnesota | Le Roy | 96,659 | 0 | 1.59% | 0.04% | 0.04% | 0.66% | -1.23% | 0.00% | 0.70% |
| 87 | Citizens State Bank of Roseau | Roseau | 283,203 | 80 | 1.17% | 0.12% | 0.35% | 0.27% | 0.12% | 3.73% | 0.74% |
| 88 | Park State Bank | Duluth | 1,433,325 | 0 | 1.08% | 0.03% | 0.61% | 0.13% | 0.01% | 1.37% | 0.75% |
| 89 | The First State Bank of Red Wing | Red Wing | 82,810 | 0 | 0.91% | 0.00% | 0.22% | 0.53% | 0.00% | 0.00% | 0.75% |
| 90 | First State Bank Southwest | Pipestone | 393,516 | 0 | 1.12% | 0.17% | 0.34% | 0.43% | -0.04% | 4.75% | 0.77% |
| 91 | Minnesota National Bank | Sauk Centre | 304,045 | 300 | 1.10% | 0.00% | 0.61% | 0.15% | 0.01% | 1.59% | 0.77% |
| 92 | Riverland Bank | Jordan | 220,277 | 0 | 1.19% | 0.02% | 0.39% | 0.39% | 0.00% | 0.00% | 0.78% |
| 93 | Worthington Federal Savings Bank | Worthington | 105,648 | 0 | 0.56% | 0.00% | 0.57% | 0.22% | 0.00% | 1.68% | 0.79% |
| 94 | State Bank of Fairmont | Fairmont | 141,768 | 0 | 1.85% | 0.08% | 0.07% | 0.73% | 0.00% | 12.34% | 0.80% |
| 95 | Ultima Bank Minnesota | Winger | 302,332 | 0 | 0.92% | 0.07% | 0.73% | 0.07% | 0.00% | 0.61% | 0.80% |
| 96 | Citizens Alliance Bank | Clara City | 1,586,822 | 92 | 1.14% | 0.21% | 0.68% | 0.08% | 0.06% | 0.52% | 0.82% |
| 97 | Farmers State Bank of Underwood | Underwood | 104,372 | 0 | 1.37% | 0.06% | 0.82% | 0.01% | 0.01% | 0.00% | 0.84% |
| 98 | Franklin State Bank | Franklin | 44,509 | 0 | 1.10% | 0.11% | 0.83% | 0.01% | 0.00% | 5.55% | 0.84% |
| 99 | Minnstar Bank National Associatio | Lake Crystal | 196,522 | 0 | 1.61% | 0.00% | 0.84% | 0.00% | 0.01% | 0.00% | 0.85% |
| 100 | The First National Bank of Fairfax | Fairfax | 37,776 | 0 | 3.09% | 0.00% | 0.00% | 0.85% | 0.00% | 2.31% | 0.85% |
| 101 | The First National Bank of Gilbert | Gilbert | 82,237 | 0 | 1.03% | 0.00% | 0.82% | 0.03% | 0.00% | 0.00% | 0.85% |
| 102 | Heritage Bank Minnesota | West Concord | 104,953 | 0 | 0.98% | 0.14% | 0.59% | 0.27% | -0.18% | 3.42% | 0.86% |
| 103 | First Community Bank | Lester Prairie | 80,396 | 0 | 0.97% | 0.00% | 0.90% | 0.00% | 0.00% | 0.00% | 0.90% |
| 104 | Perennial Bank | Darwin | 145,471 | 0 | 1.31% | 0.13% | 0.67% | 0.23% | -0.03% | 1.52% | 0.90% |
| 105 | Pine Country Bank | Little Falls | 384,646 | 485 | 1.19% | 0.00% | 0.69% | 0.21% | 0.00% | 6.35% | 0.90% |

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| 106 | ESB Bank | Caledonia | 180,662 | 0 | 1.04% | 0.11% | 0.54% | 0.36% | 0.01% | 3.39% | 0.91% |
| 107 | St. Martin National Bank | Saint Martin | 30,054 | 0 | 1.49% | 0.00% | 0.92% | 0.00% | 0.00% | 0.00% | 0.92% |
| 108 | Granite Bank | Cold Spring | 308,468 | 719 | 0.67% | 0.08% | 0.25% | 0.67% | 0.01% | 6.94% | 0.93% |
| 109 | Home State Bank | Litchfield | 211,954 | 0 | 1.25% | 0.04% | 0.60% | 0.32% | 0.01% | 4.76% | 0.93% |
| 110 | Eagle Rock Bank | Rochester | 268,231 | 0 | 0.96% | 0.17% | 0.00% | 0.94% | 0.00% | 9.52% | 0.94% |
| 111 | Farmers and Merchants State Bank | Pierz | 320,572 | 0 | 1.35% | 0.13% | 0.83% | 0.12% | 0.00% | 11.32% | 0.95% |
| 112 | Security Bank & Trust Company | Glencoe | 1,209,105 | 1,023 | 0.85% | 0.07% | 0.01% | 0.19% | 0.75% | 1.97% | 0.95% |
| 113 | First National Bank North | Walker | 776,304 | 0 | 1.62% | 0.08% | 0.88% | 0.06% | 0.04% | 2.39% | 0.98% |
| 114 | Security State Bank of Aitkin | Aitkin | 110,681 | 581 | 2.18% | 0.00% | 0.46% | 0.52% | 0.00% | 7.98% | 0.98% |
| 115 | Deerwood Bank | Waite Park | 1,175,271 | 354 | 0.77% | 0.21% | 0.18% | 0.77% | 0.04% | 12.46% | 0.99% |
| 116 | First Security Bank | Byron | 145,550 | 0 | 1.08% | 0.22% | 0.69% | 0.10% | 0.21% | 1.36% | 1.00% |
| 117 | Prime Security Bank | Karlstad | 144,000 | 899 | 0.84% | -0.10% | 0.00% | 1.01% | 0.00% | 11.68% | 1.01% |
| 118 | State Bank of Lake Park | Lake Park | 43,871 | 0 | 1.38% | 0.00% | 0.06% | 0.95% | -0.03% | 11.22% | 1.01% |
| 119 | Frandsen Bank & Trust | Lonsdale | 3,590,134 | 0 | 1.31% | 0.12% | 0.43% | 0.59% | -0.01% | 7.87% | 1.02% |
| 120 | Pioneer Bank | Mapleton | 835,317 | 20 | 1.03% | 0.00% | 0.55% | 0.47% | 0.00% | 4.64% | 1.02% |
| 121 | Keen Bank, National Association | Waseca | 190,912 | 0 | 1.33% | 0.00% | 0.76% | 0.28% | -0.04% | 3.19% | 1.04% |
| 122 | Freeport State Bank | Freeport | 172,202 | 0 | 0.86% | 0.04% | 1.08% | 0.00% | -0.01% | 0.00% | 1.08% |
| 123 | HomeTown Bank | Carver | 607,224 | 0 | 1.39% | 0.02% | 0.57% | 0.51% | 0.00% | 0.83% | 1.08% |
| 124 | Security State Bank of Oklee | Oklee | 46,132 | 22 | 1.95% | 0.05% | 1.06% | 0.05% | -0.02% | 0.29% | 1.11% |
| 125 | Pine River State Bank | Pine River | 173,583 | 24 | 1.10% | 0.01% | 0.88% | 0.27% | 0.00% | 6.59% | 1.15% |
| 126 | Harvest Bank | Kimball | 232,925 | 0 | 1.28% | 0.15% | 0.55% | 0.64% | 0.01% | 8.32% | 1.20% |
| 127 | Vergas State Bank | Vergas | 54,033 | 0 | 1.47% | 0.00% | 1.20% | 0.00% | 0.00% | 0.00% | 1.20% |
| 128 | Farmers and Merchants State Bank | Springfield | 135,952 | 0 | 1.50% | 0.09% | 1.21% | 0.00% | 0.00% | 0.00% | 1.21% |
| 129 | Peoples State Bank of Plainview | Plainview | 388,703 | 0 | 1.11% | 0.11% | 1.09% | 0.12% | 0.00% | 3.29% | 1.21% |
| 130 | Triumph State Bank | Trimont | 93,326 | 45 | 1.36% | 0.06% | 0.54% | 0.68% | -0.01% | 10.23% | 1.22% |
| 131 | Northview Bank | Sandstone | 463,220 | 367 | 1.42% | 0.00% | 0.67% | 0.56% | 0.00% | 4.82% | 1.23% |
| 132 | Premier Bank | Maplewood | 1,089,955 | 0 | 1.42% | 0.00% | 0.27% | 0.97% | 0.00% | 9.84% | 1.24% |
| 133 | State Bank of New Richland | New Richland | 124,028 | 0 | 0.88% | 0.00% | 1.13% | 0.15% | 0.00% | 0.29% | 1.28% |
| 134 | United Prairie Bank | Mountain Lake | 925,066 | 49 | 1.01% | 0.10% | 0.74% | 0.29% | 0.25% | 2.85% | 1.28% |
| 135 | First State Bank of Swanville | Swanville | 23,840 | 0 | 1.44% | 0.00% | 0.00% | 0.44% | 0.85% | 13.71% | 1.29% |
| 136 | Village Bank | Saint Francis | 400,021 | 1,859 | 1.32% | 0.10% | 0.03% | 1.14% | 0.12% | 17.35% | 1.29% |
| 137 | Security State Bank of Wanamingo | Wanamingo | 100,753 | 0 | 1.09% | 0.47% | 0.23% | 1.07% | -0.01% | 0.00% | 1.30% |
| 138 | Grand Marais State Bank | Grand Marais | 119,471 | 0 | 0.97% | 0.07% | 1.23% | 0.00% | 0.08% | 0.00% | 1.31% |
| 139 | Produce State Bank | Hollandale | 111,091 | 0 | 1.13% | 0.00% | 0.67% | 0.64% | -0.04% | 4.66% | 1.31% |
| 140 | The Wanda State Bank | Wanda | 187,336 | 0 | 1.82% | 0.10% | 1.17% | 0.15% | 0.00% | 0.46% | 1.32% |

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| 141 | Stearns Bank Upsala National Assc | Upsala | 64,408 | 0 | 1.70% | 0.56% | 0.30% | 0.39% | 0.64% | 1.80% | 1.33% |
| 142 | Northern State Bank of Virginia | Virginia | 98,965 | 0 | 0.79% | 0.06% | 1.34% | 0.00% | 0.00% | 0.00% | 1.34% |
| 143 | Platinum Bank | Oakdale | 636,800 | 0 | 1.19% | 0.46% | 0.14% | 1.02% | 0.22% | 10.87% | 1.38% |
| 144 | Bremer Bank, National Associatio | Saint Paul | 16,414,076 | 1,530 | 0.92% | 0.12% | 0.29% | 0.61% | 0.51% | 7.52% | 1.41% |
| 145 | The First National Bank of Osakis | Osakis | 93,776 | 0 | 0.94% | 0.00% | 0.87% | 0.54% | 0.00% | 4.14% | 1.41% |
| 146 | The First National Bank of Bagley | Bagley | 118,665 | 0 | 1.11% | 0.05% | 1.25% | 0.06% | 0.11% | 6.37% | 1.42% |
| 147 | Crown Bank | Edina | 429,761 | 0 | 1.12% | 0.00% | 0.02% | 1.44% | 0.00% | 18.61% | 1.46% |
| 148 | Neighborhood National Bank | Mora | 304,823 | 0 | 1.12% | 0.00% | 1.41% | 0.05% | -0.02% | 0.00% | 1.46% |
| 149 | North Star Bank | Roseville | 380,069 | 0 | 1.80% | 1.53% | 1.47% | 0.00% | 0.00% | 0.00% | 1.47% |
| 150 | Rushford State Bank (Incorporated | Rushford | 106,182 | 0 | 0.79% | 0.00% | 1.46% | 0.02% | -0.01% | 18.48% | 1.48% |
| 151 | Security State Bank of Hibbing | Hibbing | 147,034 | 0 | 1.57% | 0.54% | 0.05% | 1.29% | 0.14% | 13.86% | 1.48% |
| 152 | Sunrise Banks, National Associatio | Saint Paul | 2,538,202 | 219 | 1.29% | 0.09% | 0.83% | 0.67% | 0.00% | 6.52% | 1.50% |
| 153 | State Bank of Easton | Easton | 29,072 | 0 | 1.59% | 0.00% | 0.33% | 1.18% | 0.02% | 8.97% | 1.53% |
| 154 | Kensington Bank | Kensington | 454,477 | 0 | 0.63% | 0.16% | 0.54% | 1.00% | -0.01% | 11.33% | 1.54% |
| 155 | Cornerstone State Bank | Montgomery | 233,532 | 0 | 1.06% | 0.14% | 0.89% | 0.62% | 0.04% | 8.30% | 1.55% |
| 156 | Key Community Bank | Inver Grove He | 115,864 | 0 | 1.22% | 0.27% | 1.59% | 0.00% | 0.00% | 30.44% | 1.59% |
| 157 | VIKING BANK, NATIONAL ASS | Alexandria | 279,840 | 0 | 1.26% | 0.12% | 0.58% | 1.01% | 0.00% | 4.93% | 1.59% |
| 158 | Woodlands National Bank | Hinckley | 315,360 | 567 | 1.74% | 0.00% | 0.82% | 0.70% | 0.07% | 7.67% | 1.59% |
| 159 | Falcon National Bank | Foley | 923,493 | 271 | 2.22% | 0.29% | 0.47% | 0.80% | 0.33% | 7.52% | 1.60% |
| 160 | Americana Community Bank | Sleepy Eye | 177,779 | 0 | 1.14% | 0.00% | 1.58% | 0.03% | 0.00% | 0.29% | 1.61% |
| 161 | Foresight Bank | Plainview | 401,665 | 0 | 0.74% | 0.05% | 0.62% | 1.00% | 0.00% | 26.00% | 1.62% |
| 162 | State Bank of Cold Spring | Cold Spring | 88,540 | 0 | 0.68% | 0.11% | 1.45% | 0.18% | -0.01% | 2.28% | 1.63% |
| 163 | Elysian Bank | Elysian | 70,151 | 184 | 1.44% | 0.09% | 0.43% | 1.11% | 0.10% | 14.17% | 1.64% |
| 164 | Adrian State Bank | Adrian | 59,604 | 0 | 1.54% | 0.00% | 1.66% | 0.00% | 0.00% | 0.00% | 1.66% |
| 165 | American State Bank of Grygla | Grygla | 81,478 | 0 | 1.18% | 0.00% | 1.64% | 0.06% | 0.00% | 0.00% | 1.70% |
| 166 | B2 Bank National Association | Virginia | 83,262 | 0 | 0.89% | 0.00% | 1.38% | 0.33% | 0.00% | 2.37% | 1.71% |
| 167 | The First National Bank of Bemidji | Bemidji | 930,290 | 1,800 | 0.78% | 0.00% | 0.29% | 1.44% | 0.02% | 23.71% | 1.75% |
| 168 | First Security Bank - Canby | Canby | 81,986 | 0 | 1.19% | 0.00% | 0.18% | 1.21% | 0.37% | 0.50% | 1.76% |
| 169 | Lake Elmo Bank | Lake Elmo | 519,281 | 774 | 1.42% | 0.10% | 1.30% | 0.50% | 0.00% | 6.95% | 1.80% |
| 170 | First Financial Bank in Winnebago | Winnebago | 58,052 | 74 | 0.99% | 0.00% | 1.40% | 0.42% | 0.00% | 1.17% | 1.82% |
| 171 | Citizens State Bank of Waverly, In | Waverly | 113,468 | 0 | 1.47% | 0.00% | 0.01% | 1.71% | 0.11% | 21.37% | 1.83% |
| 172 | Northern State Bank of Thief River | Thief River Fall | 446,856 | 0 | 1.39% | 0.07% | 1.76% | 0.07% | 0.00% | 0.35% | 1.83% |
| 173 | Community Resource Bank | Northfield | 380,742 | 0 | 1.32% | 0.06% | 0.42% | 1.10% | 0.32% | 12.05% | 1.84% |
| 174 | Welcome State Bank | Welcome | 43,370 | 0 | 1.64% | 0.00% | 1.83% | 0.02% | -0.01% | 0.00% | 1.85% |
| 175 | State Bank of Chandler | Chandler | 67,734 | 0 | 1.77% | 0.02% | 1.89% | 0.00% | 0.00% | 0.00% | 1.89% |

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| 176 | Lakeview Bank | Lakeville | 172,358 | 0 | 1.32% | 0.00% | 1.58% | 0.37% | -0.24% | 3.97% | 1.95% |
| 177 | Security Bank USA | Bemidji | 248,767 | 60 | 1.42% | 0.00% | 1.12% | 0.86% | 0.03% | 8.82% | 2.01% |
| 178 | Eagle Bank | Glenwood | 214,394 | 32 | 1.65% | 0.06% | 1.90% | 0.06% | 0.07% | 0.43% | 2.03% |
| 179 | Reliance Bank | Faribault | 300,117 | 0 | 1.59% | 0.04% | 1.08% | 0.95% | 0.00% | 7.84% | 2.03% |
| 180 | Woodland Bank | Deer River | 160,007 | 0 | 1.01% | 0.08% | 1.67% | 0.32% | 0.04% | 4.07% | 2.03% |
| 181 | Community Bank Mankato | Vernon Center | 545,292 | 0 | 0.95% | 0.00% | 0.07% | 2.00% | 0.00% | 21.35% | 2.07% |
| 182 | COMMUNITY FIRST BANK | Menahga | 120,096 | 0 | 1.42% | 0.00% | 1.34% | 0.74% | -0.01% | 4.38% | 2.08% |
| 183 | Farmers and Merchants State Bank | Appleton | 60,794 | 431 | 2.27% | 0.16% | 0.03% | 2.09% | 0.00% | 15.24% | 2.12% |
| 184 | United Community Bank | Perham | 350,287 | 0 | 1.58% | 0.00% | 1.70% | 0.45% | 0.02% | 6.57% | 2.17% |
| 185 | Mid-Central National Bank | Wadena | 121,628 | 94 | 0.72% | 0.10% | 1.21% | 1.00% | -0.02% | 2.43% | 2.21% |
| 186 | Minnwest Bank | Redwood Falls | 3,091,443 | 16,602 | 1.37% | 0.16% | 1.07% | 0.97% | 0.17% | 10.74% | 2.21% |
| 187 | The First National Bank of Le Cent | Lonsdale | 161,743 | 0 | 0.95% | 0.00% | 1.83% | 0.40% | -0.01% | 1.50% | 2.23% |
| 188 | The First National Bank of Cokato | Cokato | 136,158 | 0 | 1.41% | 0.46% | 0.40% | 0.80% | 1.04% | 9.27% | 2.24% |
| 189 | The Northern State Bank of Gonvic | Gonvick | 52,435 | 0 | 3.66% | 0.00% | 1.88% | 0.39% | -0.02% | 1.74% | 2.27% |
| 190 | Hometown Community Bank | Cyrus | 93,969 | 0 | 1.15% | 0.20% | 1.11% | 1.18% | -0.19% | 7.34% | 2.29% |
| 191 | Jackson Federal Savings and Loan | Jackson | 28,187 | 0 | 0.98% | 0.00% | 2.11% | 0.20% | 0.00% | 0.00% | 2.31% |
| 192 | Grand Rapids State Bank | Grand Rapids | 230,548 | 1,700 | 0.71% | 0.03% | 0.18% | 2.14% | 0.00% | 20.64% | 2.32% |
| 193 | Western National Bank | Duluth | 117,661 | 1,888 | 0.98% | 0.00% | 0.43% | 1.60% | 0.31% | 12.65% | 2.34% |
| 194 | Wadena State Bank | Wadena | 200,783 | 0 | 0.95% | 0.00% | 2.35% | 0.03% | 0.00% | 0.03% | 2.38% |
| 195 | Security State Bank of Warroad | Warroad | 146,539 | 0 | 2.98% | 0.00% | 2.06% | 0.25% | 0.09% | 0.00% | 2.40% |
| 196 | BankVista | Sartell | 608,722 | 245 | 1.52% | 0.27% | 0.50% | 1.80% | 0.12% | 34.31% | 2.42% |
| 197 | American National Bank of Minne | Baxter | 480,533 | 698 | 1.25% | -0.11% | 1.64% | 0.82% | 0.02% | 7.89% | 2.48% |
| 198 | First Security Bank - Sleepy Eye | Sleepy Eye | 185,988 | 0 | 1.28% | 0.00% | 2.55% | 0.00% | 0.00% | 0.01% | 2.55% |
| 199 | Security Bank Minnesota | Albert Lea | 149,223 | 175 | 1.24% | 0.82% | 0.54% | 1.52% | 0.52% | 15.11% | 2.58% |
| 200 | The State Bank of Faribault | Faribault | 312,161 | 0 | 1.99% | 0.01% | 2.50% | 0.01% | 0.10% | 0.14% | 2.61% |
| 201 | Heritage Bank National Association | Spicer | 436,501 | 123 | 1.95% | 0.00% | 0.43% | 2.05% | 0.15% | 18.17% | 2.63% |
| 202 | Glenwood State Bank (Incorporated) | Glenwood | 540,652 | 0 | 1.17% | 0.00% | 1.34% | 1.30% | 0.00% | 15.43% | 2.64% |
| 203 | MidCountry Bank | Minneapolis | 1,093,070 | 583 | 1.72% | 0.00% | 0.67% | 1.68% | 0.29% | 16.02% | 2.64% |
| 204 | First State Bank of Le Center | Le Center | 108,966 | 0 | 1.27% | 0.00% | 2.18% | 0.57% | -0.08% | 0.07% | 2.75% |
| 205 | Western National Bank | Cass Lake | 32,697 | 160 | 1.52% | 0.00% | 2.28% | 0.49% | 0.00% | 4.20% | 2.77% |
| 206 | State Bank of Taunton | Taunton | 49,945 | 159 | 0.57% | 0.00% | 0.00% | 0.32% | 2.52% | 3.24% | 2.84% |
| 207 | Marshall County State Bank | Newfolden | 40,865 | 0 | 2.35% | 0.00% | 2.91% | 0.00% | 0.06% | 0.00% | 2.97% |
| 208 | MINNESOTA LAKES BANK | Delano | 123,146 | 0 | 0.76% | 0.09% | 0.91% | 2.13% | 0.00% | 14.67% | 3.04% |
| 209 | Citizens State Bank Norwood Youn | Norwood Youn | 138,358 | 0 | 1.24% | 0.16% | 0.51% | 2.62% | 0.00% | 28.16% | 3.13% |
| 210 | Bank of Maple Plain | Maple Plain | 86,566 | 0 | 1.29% | 0.19% | 1.91% | 0.99% | 0.36% | 8.42% | 3.26% |

| Rank | Company Name | City | Total Assets | OREO | Reserve / Loans | Provision Expense | Past Due 30-89 Days | NPA's + 90 Day PDs | Net Charge Offs | NPA's / Equity + Reserves | Asset Quality Index |
|---------|--|------------------|--------------|--------|-----------------|-------------------|---------------------|--------------------|-----------------|---------------------------|---------------------|
| 211 | Currie State Bank | Currie | 99,682 | 0 | 1.53% | 0.00% | 0.27% | 2.81% | 0.21% | 7.61% | 3.29% |
| 212 | Drake Bank | Saint Paul | 275,026 | 1,652 | 1.35% | 0.38% | 1.40% | 1.81% | 0.08% | 23.77% | 3.29% |
| 213 | Lowry State Bank | Lowry | 85,117 | 0 | 1.31% | 0.00% | 2.11% | 1.19% | 0.00% | 6.97% | 3.30% |
| 214 | Union Bank and Trust Company | Minneapolis | 182,042 | 0 | 1.85% | 0.20% | 0.00% | 3.34% | 0.00% | 29.74% | 3.34% |
| 215 | Randall State Bank | Randall | 60,272 | 27 | 1.10% | 0.27% | 2.76% | 0.68% | 0.00% | 5.22% | 3.44% |
| 216 | Odin State Bank | Odin | 80,174 | 38 | 1.05% | 0.26% | 2.25% | 1.01% | 0.21% | 16.44% | 3.47% |
| 217 | First Farmers & Merchants State Bank | Brownsdale | 95,915 | 0 | 1.19% | 0.24% | 1.11% | 2.45% | -0.01% | 7.54% | 3.56% |
| 218 | PrinsBank | Prinsburg | 218,395 | 0 | 9.16% | 0.19% | 1.82% | 1.74% | -1.83% | 1.53% | 3.56% |
| 219 | The First National Bank of Milaca | Milaca | 281,207 | 0 | 1.23% | 0.00% | 2.82% | 0.79% | 0.03% | 6.76% | 3.64% |
| 220 | Star Bank | Maple Lake | 458,053 | 250 | 1.16% | 0.13% | 1.73% | 1.95% | -0.01% | 24.51% | 3.68% |
| 221 | The First National Bank of Hennepin | Ottertail | 380,928 | 276 | 1.09% | 0.15% | 2.52% | 0.92% | 0.24% | 8.97% | 3.68% |
| 222 | Stearns Bank National Association | Saint Cloud | 3,160,062 | 23,430 | 2.91% | 0.88% | 0.21% | 3.06% | 0.43% | 18.46% | 3.70% |
| 223 | Security State Bank of Kenyon | Kenyon | 67,645 | 0 | 0.95% | 0.10% | 2.05% | 1.38% | 0.30% | 4.54% | 3.73% |
| 224 | Northwestern Bank, National Association | Dilworth | 164,871 | 0 | 1.62% | 0.00% | 1.38% | 2.32% | 0.06% | 20.09% | 3.76% |
| 225 | First National Bank Minnesota | Saint Peter | 438,638 | 148 | 1.58% | 1.67% | 0.62% | 1.19% | 2.15% | 12.36% | 3.96% |
| 226 | VisionBank | Saint Louis Park | 270,991 | 0 | 0.82% | 0.06% | 0.06% | 4.03% | 0.00% | 40.11% | 4.09% |
| 227 | Luminate Bank | Minneapolis | 341,346 | 280 | 1.05% | 0.56% | 0.19% | 3.09% | 0.83% | 25.20% | 4.11% |
| 228 | State Bank of Bellingham | Bellingham | 53,506 | 0 | 1.11% | 0.00% | 3.55% | 0.57% | 0.00% | 0.40% | 4.12% |
| 229 | First National Bank | Chisholm | 78,992 | 0 | 1.18% | 0.43% | 1.43% | 1.89% | 1.07% | 15.37% | 4.39% |
| 230 | The First National Bank of McIntosh | McIntosh | 38,954 | 0 | 1.66% | 0.16% | 3.47% | 1.02% | 0.00% | 0.14% | 4.49% |
| 231 | Farmers & Merchants State Bank of New York Mills | New York Mills | 78,382 | 141 | 1.33% | 0.00% | 0.41% | 0.18% | 4.02% | 2.48% | 4.61% |
| 232 | Frost State Bank | Frost | 53,418 | 0 | 1.13% | 1.51% | 0.40% | 0.28% | 3.96% | 1.25% | 4.64% |
| 233 | Integrity Bank Plus | Wabasso | 87,629 | 0 | 2.21% | 0.00% | 2.22% | 2.42% | 0.00% | 5.29% | 4.64% |
| 234 | The First State Bank of Rosemount | Rosemount | 142,024 | 0 | 0.78% | 0.15% | 1.96% | 2.68% | 0.02% | 17.38% | 4.66% |
| 235 | First State Bank of Bigfork | Bigfork | 111,556 | 128 | 1.26% | 0.22% | 0.83% | 3.87% | 0.12% | 30.32% | 4.82% |
| 236 | Concorde Bank | Blomkest | 77,776 | 0 | 2.11% | 0.15% | 1.93% | 2.95% | 0.04% | 12.70% | 4.92% |
| 237 | Prairie Sun Bank | Milan | 112,600 | 0 | 1.64% | 0.16% | 3.49% | 1.44% | -0.03% | 0.17% | 4.93% |
| 238 | Grand Timber Bank | McGregor | 61,025 | 0 | 1.37% | 0.46% | 2.18% | 2.01% | 1.24% | 24.26% | 5.43% |
| 239 | Red River State Bank | Halstad | 125,593 | 0 | 1.16% | 0.39% | 0.00% | 6.80% | -0.05% | 48.25% | 6.80% |
| | | | | | | | | | | | |
| Average | | | 540,106 | 307 | 1.31% | 0.09% | 0.70% | 0.60% | 0.10% | 5.80% | 1.42% |
| Median | | | 182,042 | 0 | 1.23% | 0.04% | 0.43% | 0.25% | 0.00% | 2.48% | 1.02% |
| | | | | | | | | | | | |

| Rank | Company Name | City | Total Assets | OREO | Reserve / Loans | Provision Expense | Past Due 30- 89 Days | NPA's + 90 Day PDs | Net Charge Offs | NPA's / Equity + Reserves | Asset Quality Index |
|------|---------------------|------|--------------|-------|--------------------|----------------------|-------------------------|--------------------------|-----------------------|---------------------------------|---------------------------|
| | Under \$250 Mil | 144 | 114,613 | 52 | 1.35% | 0.08% | 0.82% | 0.61% | 0.11% | 5.02% | 1.58% |
| | \$250-\$500 Mil | 48 | 354,231 | 164 | 1.27% | 0.14% | 0.69% | 0.63% | 0.09% | 7.32% | 1.41% |
| | \$500 Mil - \$1 Bil | 29 | 680,471 | 223 | 1.20% | 0.07% | 0.34% | 0.44% | 0.03% | 6.03% | 0.82% |
| | Over \$1 Bil | 18 | 4,213,578 | 2,854 | 1.27% | 0.14% | 0.35% | 0.63% | 0.14% | 7.60% | 1.12% |

| Rank | Company Name | City | Total Assets | Net Income Q1 2025 Per Employee | Net Income Q1 2024 | Net Income Q4 2024 | Net Income Q1 2025 | Net Income 2023 | Net Income 2024 | Net Income 2025 | Return on Assets | Return on Equity |
|------|---|---------------------|--------------|--|-----------------------|-----------------------|-----------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| 1 | Ameriprise Bank, FSB | Minneapolis | 24,177,571 | 1,135.8 | 181,072 | 176,846 | 181,731 | 648,194 | 721,724 | 181,731 | 2.98% | 58.39% |
| 2 | Citizens Bank & Trust Co. | Hutchinson | 312,834 | 29.9 | 617 | 759 | 896 | 2,838 | 2,518 | 896 | 0.95% | 32.89% |
| 3 | First Security Bank-Hendricks | Hendricks | 42,677 | 52.5 | 181 | 149 | 315 | 625 | 689 | 315 | 2.49% | 22.32% |
| 4 | Sherburne State Bank | Becker | 303,129 | 28.2 | 977 | 1,465 | 1,270 | 3,113 | 4,849 | 1,270 | 1.74% | 21.96% |
| 5 | VisionBank | Saint Louis Park | 270,991 | 143.2 | 1,698 | 897 | 1,718 | 5,440 | 5,004 | 1,718 | 2.02% | 21.88% |
| 6 | United Minnesota Bank | New London | 49,804 | 33.2 | 206 | (324) | 199 | 348 | 402 | 199 | 1.57% | 21.46% |
| 7 | Farmers State Bank of Hamel | Hamel | 193,878 | 20.2 | 201 | 289 | 444 | 870 | 1,052 | 444 | 0.78% | 20.59% |
| 8 | Security State Bank of Marine | Marine On St. Croix | 229,353 | 57.7 | 1,170 | 820 | 1,326 | 4,021 | 4,191 | 1,326 | 2.09% | 20.11% |
| 9 | United Farmers State Bank | Adams | 218,571 | 53.2 | 969 | 894 | 1,117 | 3,245 | 3,623 | 1,117 | 1.76% | 20.00% |
| 10 | Ultima Bank Minnesota | Winger | 302,332 | 34.6 | 1,502 | 1,331 | 1,728 | 5,100 | 6,188 | 1,728 | 2.10% | 19.58% |
| 11 | Farmers and Merchants State Bank of / Appleton | Appleton | 60,794 | 53.6 | 314 | 332 | 429 | 1,371 | 1,419 | 429 | 2.24% | 18.76% |
| 12 | Lowry State Bank | Lowry | 85,117 | 54.3 | 198 | 150 | 434 | 1,022 | 970 | 434 | 1.64% | 18.68% |
| 13 | Welcome State Bank | Welcome | 43,370 | 37.4 | 255 | 46 | 262 | 671 | 856 | 262 | 2.12% | 18.23% |
| 14 | Home State Bank | Litchfield | 211,954 | 14.4 | 531 | 555 | 534 | 1,754 | 2,073 | 534 | 0.89% | 17.78% |
| 15 | Wadena State Bank | Wadena | 200,783 | 23.3 | 893 | 770 | 721 | 3,072 | 3,636 | 721 | 1.40% | 17.58% |
| 16 | Lake Central Bank | Annandale | 270,362 | 29.9 | 670 | 1,159 | 1,075 | 2,628 | 4,228 | 1,075 | 1.57% | 17.57% |
| 17 | Northeast Bank | Minneapolis | 805,268 | 36.2 | 2,333 | 2,180 | 2,791 | 9,491 | 9,264 | 2,791 | 1.20% | 17.18% |
| 18 | FM Bank | Waseca | 655,056 | 26.7 | 1,235 | 1,841 | 1,842 | 6,312 | 5,833 | 1,842 | 1.09% | 17.06% |
| 19 | Integrity Bank Plus | Wabasso | 87,629 | 26.1 | 390 | (111) | 366 | 1,190 | 1,191 | 366 | 1.51% | 17.02% |
| 20 | Peoples State Bank of Plainview | Plainview | 388,703 | 24.9 | 522 | 899 | 1,122 | 2,851 | 3,216 | 1,122 | 0.96% | 17.02% |
| 21 | Lake Region Bank | New London | 142,279 | 17.9 | 553 | 214 | 554 | 2,276 | 1,922 | 554 | 1.32% | 16.81% |
| 22 | Citizens Alliance Bank | Clara City | 1,586,822 | 27.7 | 4,214 | 2,213 | 5,299 | 10,266 | 12,938 | 5,299 | 1.33% | 16.49% |
| 23 | Premier Bank | Maplewood | 1,089,955 | 43.2 | 3,574 | 4,147 | 4,405 | 15,904 | 15,102 | 4,405 | 1.59% | 16.44% |
| 24 | First National Bank North | Walker | 776,304 | 37.2 | 4,272 | 4,788 | 4,543 | 17,039 | 17,909 | 4,543 | 1.85% | 16.24% |
| 25 | Security State Bank of Aitkin | Aitkin | 110,681 | 13.8 | 312 | 256 | 304 | 704 | 1,076 | 304 | 0.88% | 16.05% |
| 26 | Farmers and Merchants State Bank of S Springfield | Springfield | 135,952 | 24.9 | 387 | 558 | 523 | 1,721 | 1,787 | 523 | 1.34% | 16.03% |
| 27 | Concorde Bank | Blomkest | 77,776 | 25.2 | 310 | 259 | 353 | 1,077 | 1,325 | 353 | 1.62% | 16.00% |
| 28 | Midwest Bank | Detroit Lakes | 801,370 | 42.0 | 4,301 | 4,449 | 4,073 | 17,102 | 17,731 | 4,073 | 1.63% | 15.85% |
| 29 | Vermillion State Bank | Vermillion | 858,571 | 131.5 | 4,002 | 3,494 | 5,260 | 9,704 | 16,695 | 5,260 | 1.98% | 15.71% |
| 30 | Keen Bank, National Association | Waseca | 190,912 | 19.1 | 365 | 623 | 668 | 1,807 | 2,079 | 668 | 1.24% | 15.68% |
| 31 | The First National Bank of Cokato | Cokato | 136,158 | 30.1 | 242 | 308 | 331 | 1,403 | 1,173 | 331 | 0.84% | 15.44% |
| 32 | First State Bank and Trust | Bayport | 410,937 | 21.9 | 1,011 | 1,731 | 1,620 | 4,100 | 5,591 | 1,620 | 1.27% | 15.34% |
| 33 | Western National Bank | Cass Lake | 32,697 | 28.7 | 41 | 134 | 172 | 381 | 457 | 172 | 1.58% | 15.33% |
| 34 | State Bank of New Richland | New Richland | 124,028 | 43.3 | 468 | 287 | 519 | 1,698 | 1,556 | 519 | 1.33% | 15.23% |
| 35 | State Bank of Fairmont | Fairmont | 141,768 | 35.4 | 390 | (434) | 601 | 784 | 869 | 601 | 1.39% | 15.18% |
| 36 | The Bank of Elk River | Elk River | 696,769 | 17.1 | 892 | 1,704 | 1,523 | 6,031 | 5,309 | 1,523 | 0.79% | 15.11% |
| 37 | St. Clair State Bank (Incorporated) | Saint Clair | 126,550 | 54.2 | 512 | 44 | 596 | 1,739 | 1,694 | 596 | 1.62% | 15.10% |
| 38 | North American Banking Company | Roseville | 1,368,790 | 35.7 | 1,308 | 4,614 | 3,283 | 7,220 | 10,205 | 3,283 | 0.74% | 14.97% |
| 39 | Vantage Bank | Kent | 70,984 | 25.3 | 247 | 203 | 278 | 875 | 994 | 278 | 1.33% | 14.88% |
| 40 | Lake Elmo Bank | Lake Elmo | 519,281 | 31.9 | 2,154 | 2,217 | 2,267 | 9,717 | 8,805 | 2,267 | 1.53% | 14.84% |
| 41 | First Security Bank | Byron | 145,550 | 39.0 | 234 | 368 | 429 | 1,297 | 1,300 | 429 | 0.97% | 14.78% |
| 42 | Prime Security Bank | Karlstad | 144,000 | 29.5 | 286 | 340 | 502 | 2,247 | 1,118 | 502 | 1.23% | 14.55% |

| Rank | Company Name | City | Total Assets | Net Income Q1 2025 Per Employee | Net Income Q1 2024 | Net Income Q4 2024 | Net Income Q1 2025 | Net Income 2023 | Net Income 2024 | Net Income 2025 | Return on Assets | Return on Equity |
|------|--------------------------------------|---------------------|--------------|--|-----------------------|-----------------------|-----------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| 43 | State Bank of Jeffers | Jeffers | 38,451 | 42.5 | 181 | 82 | 170 | 234 | 670 | 170 | 1.73% | 14.52% |
| 44 | Farmers State Bank of Underwood | Underwood | 104,372 | 16.5 | 272 | 382 | 314 | 980 | 1,286 | 314 | 1.03% | 14.40% |
| 45 | Prairie Sun Bank | Milan | 112,600 | 24.4 | 244 | 396 | 414 | 1,060 | 1,350 | 414 | 1.20% | 14.31% |
| 46 | American State Bank of Grygla | Grygla | 81,478 | 16.2 | 190 | 205 | 227 | 812 | 881 | 227 | 1.02% | 14.12% |
| 47 | Valley Premier Bank | Hawley | 137,968 | 18.2 | 273 | 261 | 437 | 1,161 | 1,163 | 437 | 1.02% | 14.10% |
| 48 | Eagle Bank | Glenwood | 214,394 | 33.1 | 786 | 972 | 1,225 | 3,044 | 3,625 | 1,225 | 1.82% | 13.99% |
| 49 | The First National Bank of Milaca | Milaca | 281,207 | 19.2 | 347 | - | 1,020 | 2,175 | 582 | 1,020 | 1.18% | 13.98% |
| 50 | First State Bank Southwest | Pipestone | 393,516 | 13.8 | 655 | 687 | 677 | 2,723 | 2,580 | 677 | 0.62% | 13.66% |
| 51 | Security Bank & Trust Company | Glencoe | 1,209,105 | 25.6 | 2,212 | 4,254 | 4,051 | 10,089 | 14,355 | 4,051 | 1.23% | 13.54% |
| 52 | CenBank | Buffalo Lake | 76,519 | 18.0 | 279 | 55 | 252 | 731 | 864 | 252 | 1.06% | 13.53% |
| 53 | St. Martin National Bank | Saint Martin | 30,054 | 38.5 | 82 | 55 | 154 | 264 | 405 | 154 | 1.69% | 13.53% |
| 54 | Triumph State Bank | Trimont | 93,326 | 19.3 | 373 | 406 | 366 | 1,426 | 1,459 | 366 | 1.57% | 13.22% |
| 55 | Rushford State Bank (Incorporated) | Rushford | 106,182 | 14.5 | 2 | 591 | 247 | 269 | 935 | 247 | 0.77% | 13.19% |
| 56 | BANKWEST | Rockford | 243,347 | 18.2 | 512 | 697 | 546 | 2,272 | 2,323 | 546 | 0.80% | 13.17% |
| 57 | ESB Bank | Caledonia | 180,662 | 32.3 | 552 | 544 | 646 | 2,316 | 2,493 | 646 | 1.27% | 13.16% |
| 58 | Grand Marais State Bank | Grand Marais | 119,471 | 28.4 | 138 | 280 | 369 | 1,342 | 1,090 | 369 | 0.99% | 13.16% |
| 59 | Premier Bank Minnesota | Hastings | 686,128 | 32.4 | 2,348 | 2,861 | 2,823 | 9,252 | 9,770 | 2,823 | 1.32% | 13.06% |
| 60 | Arlington State Bank | Arlington | 56,936 | 7.7 | 47 | 41 | 85 | 500 | 157 | 85 | 0.47% | 12.90% |
| 61 | First State Bank of Le Center | Le Center | 108,966 | 21.0 | 437 | 241 | 378 | 1,140 | 1,424 | 378 | 1.31% | 12.88% |
| 62 | The State Bank of Faribault | Faribault | 312,161 | 12.2 | 266 | 640 | 550 | 2,454 | 1,920 | 550 | 0.71% | 12.88% |
| 63 | PrinsBank | Prinsburg | 218,395 | 50.3 | 792 | 1,022 | 1,107 | 4,178 | 4,045 | 1,107 | 1.95% | 12.86% |
| 64 | Pioneer Bank | Mapleton | 835,317 | 23.9 | 2,316 | 2,899 | 2,866 | 7,557 | 9,594 | 2,866 | 1.15% | 12.86% |
| 65 | Frandsen Bank & Trust | Lonsdale | 3,590,134 | 28.8 | 10,787 | 11,845 | 13,094 | 40,620 | 47,042 | 13,094 | 1.26% | 12.81% |
| 66 | Park State Bank | Duluth | 1,433,325 | 28.3 | 4,247 | 4,550 | 4,302 | 15,690 | 17,090 | 4,302 | 1.21% | 12.67% |
| 67 | First Southeast Bank | Harmony | 140,261 | 17.0 | 204 | 298 | 357 | 1,068 | 1,228 | 357 | 0.83% | 12.61% |
| 68 | Security Bank USA | Bemidji | 248,767 | 17.6 | 693 | 888 | 827 | 3,115 | 3,448 | 827 | 1.10% | 12.51% |
| 69 | Neighborhood National Bank | Mora | 304,823 | 13.9 | 518 | 748 | 613 | 3,100 | 2,692 | 613 | 0.69% | 12.50% |
| 70 | Deerwood Bank | Waite Park | 1,175,271 | 25.0 | 2,883 | 2,565 | 4,518 | 12,376 | 13,454 | 4,518 | 1.23% | 12.37% |
| 71 | COMMUNITY FIRST BANK | Menahga | 120,096 | 21.7 | 289 | 297 | 499 | 952 | 1,273 | 499 | 1.40% | 12.31% |
| 72 | United Community Bank | Perham | 350,287 | 15.3 | 671 | 649 | 824 | 2,455 | 2,938 | 824 | 0.80% | 12.31% |
| 73 | The First National Bank of Le Center | Lonsdale | 161,743 | 30.3 | 264 | 212 | 545 | 1,000 | 1,151 | 545 | 1.10% | 12.26% |
| 74 | State Bank of Cold Spring | Cold Spring | 88,540 | 21.2 | 193 | 196 | 254 | 572 | 708 | 254 | 0.92% | 12.24% |
| 75 | Citizens State Bank of Roseau | Roseau | 283,203 | 30.0 | 653 | 875 | 1,049 | 2,418 | 3,383 | 1,049 | 1.27% | 12.19% |
| 76 | Grand Rapids State Bank | Grand Rapids | 230,548 | 19.1 | 587 | 880 | 782 | 2,012 | 3,138 | 782 | 1.17% | 12.16% |
| 77 | Perennial Bank | Darwin | 145,471 | 18.8 | 314 | 330 | 339 | 1,279 | 1,217 | 339 | 0.81% | 12.03% |
| 78 | Key Community Bank | Inver Grove Heights | 115,864 | 25.5 | 165 | 435 | 357 | 1,020 | 1,194 | 357 | 1.07% | 12.01% |
| 79 | State Bank of Chandler | Chandler | 67,734 | 22.2 | 193 | 207 | 222 | 579 | 736 | 222 | 1.29% | 12.01% |
| 80 | First Financial Bank in Winnebago | Winnebago | 58,052 | 21.7 | (248) | 514 | 195 | 681 | 602 | 195 | 1.15% | 11.98% |
| 81 | Produce State Bank | Hollandale | 111,091 | 21.8 | 549 | 428 | 436 | 2,566 | 1,951 | 436 | 1.29% | 11.97% |
| 82 | Sterling State Bank | Austin | 512,941 | 14.4 | 272 | 435 | 864 | 402 | 1,509 | 864 | 0.53% | 11.95% |
| 83 | Randall State Bank | Randall | 60,272 | 12.8 | 178 | (13) | 179 | 758 | 554 | 179 | 1.22% | 11.94% |
| 84 | Peoples State Bank of Wells | Wells | 59,510 | 23.3 | 244 | 148 | 233 | 953 | 813 | 233 | 1.21% | 11.91% |

| Rank | Company Name | City | Total Assets | Net Income Q1 2025 Per Employee | Net Income Q1 2024 | Net Income Q4 2024 | Net Income Q1 2025 | Net Income 2023 | Net Income 2024 | Net Income 2025 | Return on Assets | Return on Equity |
|------|---|-----------------------|--------------|--|-----------------------|-----------------------|-----------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| 85 | Minnesota National Bank | Sauk Centre | 304,045 | 17.6 | 563 | 1,019 | 862 | 1,896 | 3,156 | 862 | 1.04% | 11.84% |
| 86 | Farmers State Bank of Trimont | Trimont | 74,165 | 33.4 | 221 | 118 | 301 | 903 | 757 | 301 | 1.55% | 11.80% |
| 87 | The First National Bank of Henning | Ottertail | 380,928 | 14.1 | 559 | 1,068 | 876 | 3,327 | 3,315 | 876 | 0.83% | 11.77% |
| 88 | Star Bank | Maple Lake | 458,053 | 17.2 | 1,471 | 2,387 | 1,390 | 6,088 | 6,847 | 1,390 | 1.11% | 11.75% |
| 89 | Freeport State Bank | Freeport | 172,202 | 20.2 | 298 | 193 | 424 | 1,042 | 1,262 | 424 | 1.00% | 11.72% |
| 90 | The Citizens National Bank of Park Rapids | Park Rapids | 350,357 | 31.1 | 1,176 | 1,267 | 1,523 | 4,303 | 5,120 | 1,523 | 1.37% | 11.71% |
| 91 | Platinum Bank | Oakdale | 636,800 | 23.6 | 1,923 | 3,075 | 1,910 | 7,479 | 10,426 | 1,910 | 0.95% | 11.69% |
| 92 | Elysian Bank | Elysian | 70,151 | 28.9 | 295 | 770 | 289 | 1,020 | 1,649 | 289 | 1.43% | 11.67% |
| 93 | Harvest Bank | Kimball | 232,925 | 16.4 | 278 | 479 | 575 | 1,583 | 1,573 | 575 | 0.76% | 11.66% |
| 94 | Lakeview Bank | Lakeville | 172,358 | 19.0 | 311 | 591 | 418 | 1,606 | 1,670 | 418 | 0.96% | 11.66% |
| 95 | The First National Bank of Bagley | Bagley | 118,665 | 10.5 | 173 | 280 | 263 | 905 | 884 | 263 | 0.72% | 11.47% |
| 96 | Drake Bank | Saint Paul | 275,026 | 18.2 | 252 | 613 | 709 | 626 | 1,852 | 709 | 0.86% | 11.41% |
| 97 | Arcadian Bank | Hartland | 224,476 | 28.4 | 611 | 944 | 908 | 3,027 | 3,196 | 908 | 1.38% | 11.40% |
| 98 | Currie State Bank | Currie | 99,682 | 16.3 | 307 | 301 | 293 | 1,166 | 1,192 | 293 | 1.19% | 11.39% |
| 99 | ProGrowth Bank | Nicollet | 405,753 | 15.9 | 863 | 98 | 509 | 2,590 | 2,677 | 509 | 0.51% | 11.35% |
| 100 | First State Bank Minnesota | Le Roy | 96,659 | 24.6 | 275 | 342 | 344 | 1,212 | 1,259 | 344 | 1.19% | 11.34% |
| 101 | Hometown Community Bank | Cyrus | 93,969 | 18.1 | 231 | 195 | 254 | 910 | 744 | 254 | 1.04% | 11.33% |
| 102 | The First National Bank of Moose Lake | Moose Lake | 136,884 | 22.6 | 333 | 466 | 542 | 1,573 | 1,721 | 542 | 1.27% | 11.33% |
| 103 | Kensington Bank | Kensington | 454,477 | 17.5 | 770 | 985 | 1,066 | 3,731 | 3,903 | 1,066 | 0.96% | 11.17% |
| 104 | Union Bank and Trust Company | Minneapolis | 182,042 | 14.0 | 768 | 399 | 503 | 2,138 | 1,766 | 503 | 1.13% | 11.13% |
| 105 | Glenwood State Bank (Incorporated) | Glenwood | 540,652 | 23.1 | 1,102 | 1,478 | 1,687 | 5,731 | 5,078 | 1,687 | 1.00% | 11.05% |
| 106 | Citizens State Bank Norwood Young America | Norwood Young America | 138,358 | 22.5 | 361 | 425 | 449 | 1,600 | 1,525 | 449 | 1.06% | 11.05% |
| 107 | MINNESOTA LAKES BANK | Delano | 123,146 | 21.4 | 417 | 707 | 492 | 1,339 | 2,227 | 492 | 1.32% | 11.04% |
| 108 | Adrian State Bank | Adrian | 59,604 | 20.9 | 176 | 147 | 209 | 799 | 592 | 209 | 1.15% | 10.95% |
| 109 | American Heritage National Bank | Long Prairie | 559,086 | 30.3 | 1,298 | 890 | 1,851 | 5,264 | 5,325 | 1,851 | 1.32% | 10.89% |
| 110 | Sentry Bank | Saint Joseph | 335,200 | 23.3 | 724 | 908 | 838 | 2,320 | 3,335 | 838 | 1.01% | 10.85% |
| 111 | Center National Bank | Litchfield | 245,991 | 18.9 | 484 | 775 | 701 | 2,951 | 2,443 | 701 | 0.91% | 10.84% |
| 112 | Security State Bank of Wanamingo | Wanamingo | 100,753 | 33.6 | 503 | 455 | 370 | 1,522 | 1,897 | 370 | 1.21% | 10.76% |
| 113 | Village Bank | Saint Francis | 400,021 | 14.2 | 554 | 891 | 750 | 2,010 | 2,707 | 750 | 0.61% | 10.72% |
| 114 | First Independent Bank | Russell | 524,396 | 15.0 | 1,057 | 894 | 1,196 | 4,736 | 4,137 | 1,196 | 0.82% | 10.66% |
| 115 | First Farmers & Merchants Bank | Cannon Falls | 451,445 | 21.1 | 543 | 885 | 993 | 9,983 | 2,449 | 993 | 0.88% | 10.59% |
| 116 | New Market Bank | Elko New Market | 189,850 | 10.7 | 215 | 368 | 386 | 841 | 1,405 | 386 | 0.84% | 10.50% |
| 117 | Bremer Bank, National Association | Saint Paul | 16,414,076 | 24.6 | 26,639 | (57,244) | 34,774 | 133,530 | 43,788 | 34,774 | 0.84% | 10.48% |
| 118 | Heritage Bank Minnesota | West Concord | 104,953 | 12.9 | 180 | (46) | 206 | 435 | 532 | 206 | 0.64% | 10.37% |
| 119 | First Security Bank - Canby | Canby | 81,986 | 29.9 | 376 | 258 | 299 | 1,352 | 1,455 | 299 | 1.27% | 10.34% |
| 120 | 1st United Bank | Faribault | 167,195 | 29.4 | 298 | 217 | 441 | 1,380 | 1,080 | 441 | 1.02% | 10.22% |
| 121 | Janesville State Bank | Janesville | 86,345 | 30.2 | 210 | 237 | 302 | 952 | 874 | 302 | 1.10% | 10.12% |
| 122 | Odin State Bank | Odin | 80,174 | 16.1 | 192 | 216 | 177 | 649 | 735 | 177 | 0.72% | 9.96% |
| 123 | EntreBank | Bloomington | 388,680 | 45.3 | 186 | 1,088 | 1,178 | 91 | 2,256 | 1,178 | 0.98% | 9.93% |
| 124 | Security State Bank of Oklee | Oklee | 46,132 | 32.2 | 127 | 245 | 193 | 776 | 803 | 193 | 1.52% | 9.86% |
| 125 | Red River State Bank | Halstad | 125,593 | 28.3 | 561 | (350) | 481 | 654 | 1,060 | 481 | 1.29% | 9.83% |
| 126 | Gateway Bank | Mendota Heights | 291,885 | 27.4 | 718 | 1,129 | 794 | 3,876 | 3,380 | 794 | 1.00% | 9.64% |

| Rank | Company Name | City | Total Assets | Net Income Q1 2025 Per Employee | Net Income Q1 2024 | Net Income Q4 2024 | Net Income Q1 2025 | Net Income 2023 | Net Income 2024 | Net Income 2025 | Return on Assets | Return on Equity |
|------|---|-------------------|--------------|--|-----------------------|-----------------------|-----------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| 127 | North Shore Bank of Commerce | Duluth | 537,091 | 11.2 | 1,192 | 7,003 | 1,410 | 4,167 | 11,416 | 1,410 | 0.86% | 9.61% |
| 128 | HomeTown Bank | Carver | 607,224 | 8.0 | 613 | 507 | 997 | 2,780 | 3,469 | 997 | 0.65% | 9.35% |
| 129 | Farmers State Bank of Hoffman | Hoffman | 34,829 | 11.9 | 34 | 74 | 83 | 272 | 239 | 83 | 0.83% | 9.22% |
| 130 | Bonanza Valley State Bank | Brooten | 74,274 | 25.4 | 47 | 149 | 178 | 112 | 367 | 178 | 0.85% | 9.21% |
| 131 | First Farmers & Merchants National Bank | Luverne | 230,648 | 18.9 | 399 | 732 | 511 | 5,870 | 2,163 | 511 | 0.89% | 9.19% |
| 132 | Community Bank Mankato | Vernon Center | 545,292 | 16.5 | 801 | 715 | 1,057 | 3,081 | 2,878 | 1,057 | 0.77% | 9.16% |
| 133 | Merchants Bank, National Association | Winona | 2,810,454 | 18.6 | 6,064 | 4,517 | 7,074 | 28,444 | 20,618 | 7,074 | 1.00% | 9.16% |
| 134 | Profinium, Inc. | Truman | 519,337 | 13.3 | (189) | (13) | 942 | 2,490 | 663 | 942 | 0.70% | 9.09% |
| 135 | VIKING BANK, NATIONAL ASSOCIATION | Alexandria | 279,840 | 25.8 | 803 | 921 | 980 | 3,123 | 3,140 | 980 | 1.15% | 9.06% |
| 136 | Highland Bank | Saint Paul | 793,259 | 14.5 | 984 | 1,651 | 1,539 | 4,586 | 5,208 | 1,539 | 0.64% | 9.03% |
| 137 | Security State Bank of Hibbing | Hibbing | 147,034 | 11.3 | 425 | 388 | 270 | 1,729 | 1,557 | 270 | 0.69% | 9.03% |
| 138 | Pine Country Bank | Little Falls | 384,646 | 17.7 | 931 | 742 | 940 | 3,035 | 3,398 | 940 | 0.98% | 8.99% |
| 139 | Foresight Bank | Plainview | 401,665 | 20.7 | 745 | 1,100 | 973 | 3,703 | 3,617 | 973 | 0.80% | 8.91% |
| 140 | Northview Bank | Sandstone | 463,220 | 11.4 | (1,654) | 1,214 | 1,200 | 3,335 | 3,097 | 1,200 | 0.84% | 8.84% |
| 141 | F & M Community Bank, National Association | Preston | 205,783 | 10.3 | 93 | 300 | 370 | 1,051 | 778 | 370 | 0.61% | 8.82% |
| 142 | Falcon National Bank | Foley | 923,493 | 14.2 | 601 | 1,538 | 1,805 | 4,937 | 4,528 | 1,805 | 0.77% | 8.81% |
| 143 | Northern State Bank of Thief River Falls | Thief River Falls | 446,856 | 20.6 | 890 | 1,712 | 1,053 | 6,925 | 6,046 | 1,053 | 0.92% | 8.80% |
| 144 | The First National Bank of Osakis | Osakis | 93,776 | 22.1 | 94 | 159 | 221 | 437 | 612 | 221 | 0.78% | 8.77% |
| 145 | Citizens State Bank of Waverly, Inc. | Waverly | 113,468 | 8.6 | 217 | 271 | 138 | 620 | 1,031 | 138 | 0.63% | 8.74% |
| 146 | Northwoods Bank of Minnesota | Park Rapids | 134,609 | 7.5 | 196 | 241 | 241 | 838 | 880 | 241 | 0.71% | 8.68% |
| 147 | Liberty Bank Minnesota | Saint Cloud | 278,099 | 13.3 | 325 | 720 | 570 | 3,182 | 2,310 | 570 | 0.66% | 8.63% |
| 148 | First Resource Bank | Lino Lakes | 689,425 | 18.7 | 988 | 1,292 | 1,269 | 2,522 | 4,529 | 1,269 | 0.75% | 8.57% |
| 149 | The Northern State Bank of Gonvick | Gonvick | 52,435 | 37.2 | 112 | 272 | 186 | 942 | 903 | 186 | 1.29% | 8.56% |
| 150 | Reliance Bank | Faribault | 300,117 | 13.9 | 235 | 505 | 555 | 1,839 | 1,207 | 555 | 0.70% | 8.55% |
| 151 | BankVista | Sartell | 608,722 | 16.1 | 570 | 1,123 | 1,193 | 5,143 | 3,626 | 1,193 | 0.78% | 8.45% |
| 152 | Granite Bank | Cold Spring | 308,468 | 3.1 | 66 | 799 | 581 | 1,448 | 2,335 | 581 | 0.75% | 8.42% |
| 153 | Stearns Bank National Association | Saint Cloud | 3,160,062 | (6.4) | 7,370 | 18,953 | (3,211) | 40,004 | 49,507 | (3,211) | 1.42% | 8.42% |
| 154 | Minnstar Bank National Association | Lake Crystal | 196,522 | 16.3 | 447 | 396 | 441 | 2,440 | 1,602 | 441 | 0.90% | 8.33% |
| 155 | Cornerstone State Bank | Montgomery | 233,532 | 9.0 | 25 | 656 | 358 | 1,494 | 1,257 | 358 | 0.50% | 8.29% |
| 156 | American National Bank of Minnesota | Baxter | 480,533 | 13.0 | 682 | 1,211 | 962 | 4,116 | 4,720 | 962 | 0.76% | 8.19% |
| 157 | Bridgewater Bank | Saint Louis Park | 5,126,909 | 37.1 | 9,093 | 9,437 | 10,821 | 43,271 | 37,744 | 10,821 | 0.85% | 8.14% |
| 158 | The First National Bank at St. James | Saint James | 37,556 | 5.4 | 48 | (12) | 59 | 167 | 177 | 59 | 0.63% | 8.05% |
| 159 | Northern State Bank of Virginia | Virginia | 98,965 | 14.4 | 142 | 222 | 231 | 115 | 683 | 231 | 0.72% | 8.02% |
| 160 | Marshall County State Bank | Newfolden | 40,865 | 28.6 | 71 | 231 | 143 | 659 | 667 | 143 | 1.31% | 7.94% |
| 161 | Farmers and Merchants State Bank of F Pierz | Pierz | 320,572 | 8.3 | 966 | 1,553 | 433 | 4,031 | 5,009 | 433 | 0.49% | 7.94% |
| 162 | The First National Bank of Gilbert | Gilbert | 82,237 | 8.1 | 117 | 17 | 113 | 317 | 371 | 113 | 0.55% | 7.87% |
| 163 | First Bank Blue Earth | Blue Earth | 303,378 | 12.3 | 504 | 342 | 392 | 1,233 | 1,697 | 392 | 0.50% | 7.85% |
| 164 | State Bank of Lake Park | Lake Park | 43,871 | 9.6 | 57 | 78 | 77 | 316 | 305 | 77 | 0.58% | 7.80% |
| 165 | Pine River State Bank | Pine River | 173,583 | 8.4 | 159 | 343 | 311 | 775 | 1,038 | 311 | 0.59% | 7.74% |
| 166 | Minnwest Bank | Redwood Falls | 3,091,443 | 14.8 | 5,720 | 6,066 | 5,770 | 19,637 | 21,607 | 5,770 | 0.74% | 7.74% |
| 167 | Grand Timber Bank | Mcgregor | 61,025 | 13.2 | 241 | 140 | 158 | 915 | 899 | 158 | 1.04% | 7.70% |
| 168 | Alliance Bank | Lake City | 777,232 | 13.6 | 1,326 | 1,438 | 1,383 | 5,771 | 4,901 | 1,383 | 0.71% | 7.62% |

| Rank | Company Name | City | Total Assets | Net Income Q1 2025 Per Employee | Net Income Q1 2024 | Net Income Q4 2024 | Net Income Q1 2025 | Net Income 2023 | Net Income 2024 | Net Income 2025 | Return on Assets | Return on Equity |
|------|---|------------------|--------------|--|-----------------------|-----------------------|-----------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| 169 | The Miners National Bank of Eveleth | Eveleth | 90,283 | 10.7 | 215 | 95 | 161 | 774 | 750 | 161 | 0.70% | 7.57% |
| 170 | First Community Bank | Lester Prairie | 80,396 | 8.8 | 150 | 164 | 115 | 752 | 715 | 115 | 0.55% | 7.54% |
| 171 | United Prairie Bank | Mountain Lake | 925,066 | 14.8 | 1,964 | 2,381 | 1,781 | 12,319 | 8,682 | 1,781 | 0.69% | 7.53% |
| 172 | State Bank of Easton | Easton | 29,072 | 19.3 | 80 | 20 | 77 | 248 | 297 | 77 | 0.90% | 7.49% |
| 173 | Vergas State Bank | Vergas | 54,033 | 21.0 | 89 | 39 | 147 | 281 | 331 | 147 | 1.08% | 7.45% |
| 174 | Security Bank Minnesota | Albert Lea | 149,223 | 13.4 | 420 | 2 | 335 | 2,110 | 670 | 335 | 0.73% | 7.45% |
| 175 | Tradition Capital Bank | Wayzata | 2,582,450 | 24.6 | 1,884 | 3,446 | 3,620 | 5,704 | 10,610 | 3,620 | 0.56% | 7.43% |
| 176 | Woodland Bank | Deer River | 160,007 | 7.5 | 182 | 305 | 240 | 867 | 951 | 240 | 0.60% | 7.37% |
| 177 | The First National Bank of Proctor | Proctor | 33,334 | 6.6 | 12 | 29 | 46 | 118 | 83 | 46 | 0.56% | 7.33% |
| 178 | Community Resource Bank | Northfield | 380,742 | 13.6 | 776 | 733 | 696 | 3,716 | 3,093 | 696 | 0.72% | 7.25% |
| 179 | Castle Rock Bank | Castle Rock | 274,650 | 28.1 | 542 | 490 | 702 | 2,017 | 2,351 | 702 | 0.97% | 7.05% |
| 180 | Northwestern Bank, National Associati | Dilworth | 164,871 | 10.1 | 355 | 387 | 375 | 1,835 | 1,387 | 375 | 0.75% | 7.04% |
| 181 | First State Bank of Swanville | Swanville | 23,840 | 23.3 | 90 | (41) | 93 | 145 | 262 | 93 | 1.22% | 6.98% |
| 182 | Commerce Bank | Geneva | 246,354 | 33.1 | 465 | 618 | 530 | 2,476 | 2,149 | 530 | 0.75% | 6.96% |
| 183 | First Farmers & Merchants National B | Fairmont | 130,341 | 14.5 | 246 | 211 | 218 | 3,088 | 845 | 218 | 0.64% | 6.89% |
| 184 | Eagle Rock Bank | Rochester | 268,231 | 16.6 | 323 | (509) | 448 | 1,625 | 374 | 448 | 0.69% | 6.85% |
| 185 | Heritage Bank National Association | Spicer | 436,501 | 9.5 | 884 | (1,109) | 834 | (6,753) | 463 | 834 | 0.60% | 6.81% |
| 186 | MidCountry Bank | Minneapolis | 1,093,070 | 18.1 | (1,208) | 1,466 | 2,133 | 10,020 | (6,259) | 2,133 | 0.76% | 6.80% |
| 187 | 21st Century Bank | Loretto | 820,381 | 22.5 | 656 | 1,507 | 1,306 | 4,994 | 4,710 | 1,306 | 0.65% | 6.78% |
| 188 | State Bank of Taunton | Taunton | 49,945 | 9.9 | 40 | 58 | 89 | 279 | 189 | 89 | 0.63% | 6.76% |
| 189 | First Farmers & Merchants State Bank | Brownsdale | 95,915 | 11.8 | 162 | 104 | 142 | 2,030 | 467 | 142 | 0.57% | 6.56% |
| 190 | Scale Bank | Edina | 524,035 | 25.8 | 2,337 | 17 | 2,222 | 11,866 | 8,112 | 2,222 | 1.33% | 6.46% |
| 191 | Security State Bank of Kenyon | Kenyon | 67,645 | 12.1 | 185 | (149) | 157 | 2,625 | 330 | 157 | 0.75% | 6.40% |
| 192 | The First National Bank of McIntosh | Mcintosh | 38,954 | 21.3 | 26 | 170 | 149 | 629 | 617 | 149 | 1.42% | 6.34% |
| 193 | United Bankers' Bank | Bloomington | 1,254,707 | 15.9 | 982 | 285 | 2,078 | 3,262 | 4,102 | 2,078 | 0.81% | 6.29% |
| 194 | First Bank Elk River | Elk River | 362,976 | 8.2 | 636 | 527 | 378 | 3,248 | 2,008 | 378 | 0.41% | 6.17% |
| 195 | Farmers and Merchants State Bank of / Alpha | | 44,751 | 12.8 | 79 | (112) | 77 | 267 | 85 | 77 | 0.70% | 6.15% |
| 196 | Americana Community Bank | Sleepy Eye | 177,779 | 7.3 | 236 | 263 | 247 | 1,386 | 986 | 247 | 0.56% | 5.71% |
| 197 | Security State Bank of Warroad | Warroad | 146,539 | 14.7 | 259 | 176 | 206 | 1,111 | 812 | 206 | 0.57% | 5.66% |
| 198 | Citizens Independent Bank | Saint Louis Park | 328,767 | 7.4 | 258 | 741 | 397 | 2,362 | 1,813 | 397 | 0.49% | 5.56% |
| 199 | The First National Bank of Coleraine | Coleraine | 103,464 | 4.4 | 38 | 85 | 71 | 316 | 265 | 71 | 0.28% | 5.51% |
| 200 | Frost State Bank | Frost | 53,418 | 14.6 | 313 | 62 | 117 | 1,031 | 966 | 117 | 0.88% | 5.43% |
| 201 | Community Bank Owatonna | Owatonna | 94,748 | 7.6 | 46 | (59) | 76 | 353 | 27 | 76 | 0.32% | 5.36% |
| 202 | First Farmers & Merchants State Bank | Grand Meadow | 92,713 | 7.0 | 173 | 154 | 98 | 1,703 | 529 | 98 | 0.41% | 5.30% |
| 203 | Citizens Bank Minnesota | New Ulm | 577,056 | 6.8 | 505 | 444 | 630 | 2,450 | 1,712 | 630 | 0.43% | 5.30% |
| 204 | WNB FINANCIAL, N.A. | Winona | 547,810 | 6.4 | 459 | 863 | 712 | 3,752 | 2,217 | 712 | 0.52% | 5.29% |
| 205 | First State Bank of Bigfork | Bigfork | 111,556 | 8.0 | 166 | 155 | 160 | 863 | 715 | 160 | 0.58% | 5.26% |
| 206 | Woodlands National Bank | Hinckley | 315,360 | 6.6 | 464 | 617 | 324 | 2,806 | 1,973 | 324 | 0.40% | 5.05% |
| 207 | The First National Bank of Bemidji | Bemidji | 930,290 | 7.4 | 1,485 | 2,763 | 809 | 9,125 | 7,877 | 809 | 0.33% | 4.98% |
| 208 | Luminate Bank | Minneapolis | 341,346 | 1.1 | 1,898 | 263 | 523 | 4,300 | 8,994 | 523 | 0.54% | 4.93% |
| 209 | Stearns Bank Upsala National Associat | Upsala | 64,408 | 13.5 | 143 | 163 | 54 | 891 | 553 | 54 | 1.30% | 4.64% |
| 210 | Jackson Federal Savings and Loan Ass | Jackson | 28,187 | 13.4 | (38) | (104) | 67 | (1,587) | (331) | 67 | 0.98% | 4.58% |

| Rank | Company Name | City | Total Assets | Net Income Q1 2025 Per Employee | Net Income Q1 2024 | Net Income Q4 2024 | Net Income Q1 2025 | Net Income 2023 | Net Income 2024 | Net Income 2025 | Return on Assets | Return on Equity |
|---------------------|--|----------------|--------------|--|-----------------------|-----------------------|-----------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| 211 | BankCherokee | Saint Paul | 398,303 | 4.9 | 256 | 780 | 302 | 1,621 | 2,240 | 302 | 0.30% | 4.19% |
| 212 | First National Bank | Chisholm | 78,992 | 4.1 | 129 | (116) | 66 | 437 | 201 | 66 | 0.33% | 3.96% |
| 213 | First State Bank of Wyoming | Wyoming | 225,138 | 10.3 | 352 | 325 | 289 | 1,553 | 1,365 | 289 | 0.50% | 3.91% |
| 214 | Mid-Central National Bank | Wadena | 121,628 | 5.8 | 120 | 221 | 191 | 990 | 785 | 191 | 0.63% | 3.74% |
| 215 | The Wanda State Bank | Wanda | 187,336 | 14.4 | 258 | 513 | 216 | 1,305 | 1,143 | 216 | 0.45% | 3.59% |
| 216 | Think Mutual Bank | Rochester | 2,142,065 | 10.7 | 1,888 | 3,049 | 2,733 | 11,006 | 10,262 | 2,733 | 0.51% | 3.48% |
| 217 | The First National Bank of Fairfax | Fairfax | 37,776 | 17.4 | 218 | 74 | 122 | 547 | 663 | 122 | 1.21% | 3.41% |
| 218 | Western National Bank | Duluth | 117,661 | 4.7 | 12 | 206 | 141 | 284 | 456 | 141 | 0.38% | 3.23% |
| 219 | Sunrise Banks, National Association | Saint Paul | 2,538,202 | 5.4 | 2,104 | 2,846 | 1,821 | 14,551 | 9,347 | 1,821 | 0.28% | 3.18% |
| 220 | Riverland Bank | Jordan | 220,277 | 8.0 | 12 | 91 | 217 | 380 | 603 | 217 | 0.32% | 2.72% |
| 221 | The First State Bank of Rosemount | Rosemount | 142,024 | 2.1 | (17) | 134 | 30 | 517 | 382 | 30 | 0.09% | 2.15% |
| 222 | Crown Bank | Edina | 429,761 | 5.4 | 3,197 | (784) | 161 | 1,520 | 2,972 | 161 | 0.15% | 2.08% |
| 223 | Worthington Federal Savings Bank, FS Worthington | | 105,648 | 3.4 | 49 | 85 | 44 | 159 | 244 | 44 | 0.17% | 1.30% |
| 224 | State Bank of Bellingham | Bellingham | 53,506 | 2.3 | 47 | 186 | 14 | 391 | 305 | 14 | 0.11% | 1.22% |
| 225 | Minnesota First Credit and Savings, Inc | Rochester | 27,404 | 1.1 | 6 | 12 | 9 | 41 | 23 | 9 | 0.11% | 0.72% |
| 226 | Lake Country Community Bank | Morristown | 33,668 | 0.6 | (1) | 24 | 4 | 146 | 39 | 4 | 0.05% | 0.56% |
| 227 | Root River State Bank | Chatfield | 82,030 | 0.1 | 2 | (15) | 1 | 142 | 15 | 1 | 0.00% | 0.08% |
| 228 | VersaBank USA National Association | Holdingford | 170,734 | (1.0) | 118 | 96 | (14) | 1,082 | 379 | (14) | -0.03% | -0.06% |
| 229 | Bank of Maple Plain | Maple Plain | 86,566 | (1.1) | 127 | (657) | (13) | 571 | (367) | (13) | -0.06% | -0.62% |
| 230 | Farmers & Merchants State Bank of New York Mills | New York Mills | 78,382 | (1.1) | 281 | (384) | (12) | 496 | 148 | (12) | -0.06% | -0.89% |
| 231 | First State Bank of Fountain | Fountain | 39,560 | (1.8) | (20) | (30) | (9) | (54) | (62) | (9) | -0.09% | -1.98% |
| 232 | Global Innovations Bank | Kiester | 95,030 | (1.7) | 195 | 3 | (42) | 501 | 658 | (42) | -0.19% | -2.06% |
| 233 | Grove Bank | Grove City | 58,983 | (3.1) | 30 | - | (40) | 46 | 20 | (40) | -0.30% | -2.37% |
| 234 | First National Bank Minnesota | Saint Peter | 438,638 | (4.1) | 917 | 605 | (256) | 5,048 | 3,260 | (256) | -0.23% | -2.78% |
| 235 | Franklin State Bank | Franklin | 44,509 | (13.7) | 59 | 82 | (82) | 296 | 287 | (82) | -0.73% | -5.80% |
| 236 | B2 Bank National Association | Virginia | 83,262 | (5.2) | 257 | (297) | (167) | 579 | 52 | (167) | -0.81% | -5.95% |
| 237 | North Star Bank | Roseville | 380,069 | (12.4) | 292 | 1,180 | (694) | 3,365 | 2,833 | (694) | -0.71% | -9.60% |
| 238 | First Security Bank - Sleepy Eye | Sleepy Eye | 185,988 | (39.2) | 4,873 | 1,188 | (862) | (2,745) | 4,073 | (862) | -1.88% | -13.78% |
| 239 | The First State Bank of Red Wing | Red Wing | 82,810 | (4.8) | (34) | 35 | (63) | 568 | 68 | (63) | -0.29% | -22.00% |
| Average | | | 540,106 | 24.1 | 1,627 | 1,400 | 1,770 | 6,558 | 6,554 | 1,770 | 0.91% | 9.97% |
| Median | | | 182,042 | 17.6 | 323 | 387 | 434 | 1,600 | 1,509 | 434 | 0.88% | 10.22% |
| | | | | | | | | | | | | |
| Under \$250 Mil | | 144 | 114,613 | 18.3 | 283 | 248 | 293 | 1,102 | 1,081 | 293 | 0.90% | 9.37% |
| \$250-\$500 Mil | | 48 | 354,231 | 19.3 | 696 | 803 | 794 | 2,981 | 3,242 | 794 | 0.83% | 10.30% |
| \$500 Mil - \$1 Bil | | 29 | 680,471 | 24.0 | 1,510 | 1,946 | 1,881 | 6,752 | 6,963 | 1,881 | 0.96% | 10.70% |
| Over \$1 Bil | | 18 | 4,213,578 | 84.1 | 15,046 | 11,325 | 16,016 | 59,433 | 58,513 | 16,016 | 1.07% | 12.71% |

| Rank | Company Name | City | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's Rank | Asset Quality Rank | ROA Rank | ROE Rank | Average of Rankings |
|------|-----------------------------------|------------------|--------------|-------------------|---------------------|----------------------|-----------------|------------|--------------------|----------|----------|---------------------|
| 1 | First Security Bank-Hendricks | Hendricks | 42,677 | 165 | 56 | 19 | 13 | 1 | 1 | 2 | 3 | 32.5 |
| 2 | Sherburne State Bank | Becker | 303,129 | 30 | 22 | 120 | 22 | 1 | 69 | 13 | 4 | 35.1 |
| 3 | Security State Bank of Marine | Marine On St. Cr | 229,353 | 44 | 26 | 48 | 10 | 126 | 72 | 6 | 8 | 42.5 |
| 4 | Welcome State Bank | Welcome | 43,370 | 16 | 34 | 108 | 15 | 1 | 174 | 4 | 13 | 45.6 |
| 5 | Midwest Bank | Detroit Lakes | 801,370 | 64 | 121 | 43 | 20 | 58 | 21 | 17 | 28 | 46.5 |
| 6 | United Farmers State Bank | Adams | 218,571 | 107 | 177 | 9 | 8 | 1 | 58 | 12 | 9 | 47.6 |
| 7 | Ameriprise Bank, FSB | Minneapolis | 24,177,571 | 27 | 228 | 1 | 1 | 63 | 69 | 1 | 1 | 48.9 |
| 8 | Lake Central Bank | Annandale | 270,362 | 60 | 32 | 124 | 44 | 50 | 44 | 22 | 16 | 49.0 |
| 9 | St. Clair State Bank (Incorporate | Saint Clair | 126,550 | 145 | 181 | 6 | 6 | 1 | 1 | 18 | 37 | 49.4 |
| 10 | State Bank of Jeffers | Jeffers | 38,451 | 33 | 216 | 26 | 9 | 47 | 14 | 14 | 43 | 50.3 |
| 11 | Vantage Bank | Kent | 70,984 | 29 | 87 | 164 | 68 | 1 | 1 | 38 | 39 | 53.4 |
| 12 | Citizens Alliance Bank | Clara City | 1,586,822 | 75 | 29 | 91 | 34 | 80 | 96 | 38 | 22 | 58.1 |
| 13 | First National Bank North | Walker | 776,304 | 34 | 28 | 128 | 26 | 117 | 113 | 10 | 24 | 60.0 |
| 14 | Eagle Bank | Glenwood | 214,394 | 74 | 25 | 61 | 16 | 76 | 178 | 11 | 48 | 61.1 |
| 15 | St. Martin National Bank | Saint Martin | 30,054 | 161 | 15 | 111 | 35 | 1 | 107 | 15 | 52 | 62.1 |
| 16 | Lake Region Bank | New London | 142,279 | 46 | 14 | 218 | 144 | 1 | 24 | 42 | 21 | 63.8 |
| 17 | Ultima Bank Minnesota | Winger | 302,332 | 7 | 143 | 148 | 23 | 86 | 94 | 5 | 10 | 64.5 |
| 18 | Farmers State Bank of Trimont | Trimont | 74,165 | 167 | 92 | 20 | 19 | 73 | 75 | 25 | 86 | 69.6 |
| 19 | Vermillion State Bank | Vermillion | 858,571 | 157 | 199 | 2 | 2 | 97 | 65 | 8 | 29 | 69.9 |
| 20 | First State Bank and Trust | Bayport | 410,937 | 122 | 9 | 214 | 121 | 1 | 11 | 53 | 32 | 70.4 |
| 21 | American Heritage National Ban | Long Prairie | 559,086 | 175 | 109 | 14 | 14 | 82 | 29 | 42 | 109 | 71.8 |
| 22 | The Citizens National Bank of P | Park Rapids | 350,357 | 75 | 87 | 79 | 43 | 108 | 66 | 36 | 90 | 73.0 |
| 23 | First Farmers & Merchants Bank | Cannon Falls | 451,445 | 105 | 87 | 55 | 39 | 51 | 16 | 119 | 115 | 73.4 |
| 24 | State Bank of Chandler | Chandler | 67,734 | 84 | 109 | 57 | 37 | 1 | 175 | 49 | 78 | 73.8 |
| 25 | Premier Bank | Maplewood | 1,089,955 | 91 | 103 | 21 | 11 | 191 | 132 | 20 | 23 | 74.0 |
| 26 | Farmers and Merchants State Ba | Springfield | 135,952 | 48 | 210 | 95 | 51 | 1 | 128 | 37 | 26 | 74.5 |
| 27 | FM Bank | Waseca | 655,056 | 188 | 191 | 21 | 38 | 48 | 11 | 84 | 18 | 74.9 |
| 28 | Security State Bank of Oklee | Oklee | 46,132 | 192 | 19 | 34 | 21 | 65 | 124 | 27 | 124 | 75.8 |
| 29 | Park State Bank | Duluth | 1,433,325 | 175 | 54 | 31 | 30 | 99 | 88 | 65 | 66 | 76.0 |
| 30 | Security State Bank of Wanamin | Wanamingo | 100,753 | 66 | 160 | 46 | 25 | 1 | 137 | 65 | 112 | 76.5 |
| 31 | Northeast Bank | Minneapolis | 805,268 | 75 | 181 | 100 | 80 | 68 | 24 | 69 | 17 | 76.8 |
| 32 | Farmers and Merchants State Ba | Appleton | 60,794 | 11 | 171 | 31 | 5 | 211 | 183 | 3 | 11 | 78.3 |
| 33 | ESB Bank | Caledonia | 180,662 | 143 | 51 | 53 | 41 | 132 | 106 | 53 | 57 | 79.5 |
| 34 | Citizens State Bank of Roseau | Roseau | 283,203 | 194 | 41 | 28 | 28 | 134 | 87 | 53 | 75 | 80.0 |
| 35 | Farmers State Bank of Hamel | Hamel | 193,878 | 225 | 127 | 12 | 83 | 1 | 46 | 140 | 7 | 80.1 |
| 36 | Valley Premier Bank | Hawley | 137,968 | 139 | 160 | 73 | 96 | 1 | 32 | 93 | 47 | 80.1 |
| 37 | EntreBank | Bloomington | 388,680 | 94 | 231 | 45 | 46 | 1 | 1 | 102 | 123 | 80.4 |
| 38 | Janesville State Bank | Janesville | 86,345 | 175 | 143 | 40 | 64 | 1 | 21 | 81 | 121 | 80.8 |
| 39 | Arcadian Bank | Hartland | 224,476 | 49 | 67 | 141 | 59 | 158 | 42 | 35 | 97 | 81.0 |

| Rank | Company Name | City | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's Rank | Asset Quality Rank | ROA Rank | ROE Rank | Average of Rankings |
|------|---------------------------------|------------------|--------------|-------------------|---------------------|----------------------|-----------------|------------|--------------------|----------|----------|---------------------|
| 40 | United Minnesota Bank | New London | 49,804 | 17 | 177 | 161 | 66 | 142 | 60 | 22 | 6 | 81.4 |
| 41 | State Bank of New Richland | New Richland | 124,028 | 182 | 171 | 13 | 17 | 65 | 133 | 38 | 34 | 81.6 |
| 42 | Security Bank & Trust Company | Glencoe | 1,209,105 | 119 | 78 | 69 | 55 | 113 | 111 | 60 | 51 | 82.0 |
| 43 | Lowry State Bank | Lowry | 85,117 | 55 | 76 | 84 | 31 | 171 | 213 | 16 | 12 | 82.3 |
| 44 | Lake Elmo Bank | Lake Elmo | 519,281 | 54 | 41 | 124 | 42 | 170 | 169 | 26 | 40 | 83.3 |
| 45 | Wadena State Bank | Wadena | 200,783 | 35 | 109 | 161 | 77 | 48 | 194 | 32 | 15 | 83.9 |
| 46 | CenBank | Buffalo Lake | 76,519 | 56 | 109 | 188 | 139 | 1 | 49 | 87 | 52 | 85.1 |
| 47 | Premier Bank Minnesota | Hastings | 686,128 | 65 | 116 | 108 | 63 | 160 | 76 | 42 | 59 | 86.1 |
| 48 | 1st United Bank | Faribault | 167,195 | 195 | 121 | 25 | 45 | 80 | 14 | 93 | 120 | 86.6 |
| 49 | The First National Bank of Moos | Moose Lake | 136,884 | 61 | 143 | 120 | 81 | 90 | 48 | 53 | 101 | 87.1 |
| 50 | Sentry Bank | Saint Joseph | 335,200 | 155 | 165 | 39 | 50 | 58 | 26 | 96 | 110 | 87.4 |
| 51 | First State Bank Minnesota | Le Roy | 96,659 | 59 | 221 | 95 | 69 | 1 | 86 | 71 | 100 | 87.8 |
| 52 | Peoples State Bank of Wells | Wells | 59,510 | 95 | 210 | 60 | 61 | 95 | 35 | 65 | 84 | 88.1 |
| 53 | PrinsBank | Prinsburg | 218,395 | 12 | 8 | 229 | 85 | 102 | 217 | 9 | 63 | 90.6 |
| 54 | Farmers State Bank of Underwo | Underwood | 104,372 | 21 | 109 | 208 | 155 | 1 | 97 | 92 | 44 | 90.9 |
| 55 | State Bank of Fairmont | Fairmont | 141,768 | 53 | 181 | 89 | 47 | 201 | 94 | 34 | 35 | 91.8 |
| 56 | Frandsen Bank & Trust | Lonsdale | 3,590,134 | 128 | 31 | 95 | 60 | 179 | 119 | 58 | 65 | 91.9 |
| 57 | Grand Marais State Bank | Grand Marais | 119,471 | 159 | 134 | 57 | 88 | 1 | 138 | 101 | 57 | 91.9 |
| 58 | American State Bank of Grygla | Grygla | 81,478 | 167 | 34 | 114 | 122 | 1 | 165 | 93 | 46 | 92.8 |
| 59 | COMMUNITY FIRST BANK | Menahga | 120,096 | 149 | 22 | 95 | 53 | 143 | 182 | 32 | 71 | 93.4 |
| 60 | Center National Bank | Litchfield | 245,991 | 128 | 109 | 120 | 138 | 1 | 27 | 114 | 111 | 93.5 |
| 61 | Triumph State Bank | Trimont | 93,326 | 8 | 134 | 174 | 36 | 192 | 130 | 22 | 54 | 93.8 |
| 62 | The First National Bank of McIn | Mcintosh | 38,954 | 133 | 33 | 48 | 28 | 60 | 230 | 30 | 192 | 94.3 |
| 63 | First Security Bank - Canby | Canby | 81,986 | 114 | 94 | 70 | 58 | 79 | 168 | 53 | 119 | 94.4 |
| 64 | Keen Bank, National Associatio | Waseca | 190,912 | 22 | 64 | 204 | 134 | 128 | 121 | 59 | 30 | 95.3 |
| 65 | Prime Security Bank | Karlstad | 144,000 | 122 | 51 | 100 | 72 | 199 | 117 | 60 | 42 | 95.4 |
| 66 | Prairie Sun Bank | Milan | 112,600 | 84 | 134 | 79 | 54 | 62 | 237 | 69 | 45 | 95.5 |
| 67 | Gateway Bank | Mendota Heights | 291,885 | 143 | 221 | 61 | 107 | 1 | 10 | 97 | 126 | 95.8 |
| 68 | VisionBank | Saint Louis Park | 270,991 | 69 | 231 | 3 | 3 | 238 | 226 | 7 | 5 | 97.8 |
| 69 | First Security Bank | Byron | 145,550 | 141 | 171 | 46 | 65 | 98 | 116 | 105 | 41 | 97.9 |
| 70 | Integrity Bank Plus | Wabasso | 87,629 | 17 | 216 | 88 | 27 | 156 | 232 | 28 | 19 | 97.9 |
| 71 | Concorde Bank | Blomkest | 77,776 | 14 | 94 | 150 | 40 | 205 | 236 | 18 | 27 | 98.0 |
| 72 | First Farmers & Merchants Natio | Luverne | 230,648 | 102 | 191 | 53 | 52 | 105 | 33 | 117 | 131 | 98.0 |
| 73 | First State Bank of Le Center | Le Center | 108,966 | 41 | 143 | 155 | 86 | 52 | 204 | 46 | 61 | 98.5 |
| 74 | Peoples State Bank of Plainview | Plainview | 388,703 | 186 | 60 | 66 | 92 | 130 | 128 | 107 | 19 | 98.5 |
| 75 | The Bank of Elk River | Elk River | 696,769 | 164 | 47 | 142 | 152 | 88 | 31 | 139 | 36 | 99.9 |
| 76 | Castle Rock Bank | Castle Rock | 274,650 | 217 | 165 | 4 | 18 | 56 | 57 | 105 | 179 | 100.1 |
| 77 | New Market Bank | Elko New Marke | 189,850 | 75 | 26 | 206 | 170 | 84 | 1 | 126 | 116 | 100.5 |
| 78 | Marshall County State Bank | Newfolden | 40,865 | 167 | 191 | 16 | 24 | 1 | 207 | 46 | 160 | 101.5 |

| Rank | Company Name | City | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's Rank | Asset Quality Rank | ROA Rank | ROE Rank | Average of Rankings |
|------|----------------------------------|------------------|--------------|-------------------|---------------------|----------------------|-----------------|------------|--------------------|----------|----------|---------------------|
| 79 | Pioneer Bank | Mapleton | 835,317 | 99 | 116 | 106 | 91 | 145 | 119 | 75 | 63 | 101.8 |
| 80 | Freeport State Bank | Freeport | 172,202 | 57 | 204 | 139 | 106 | 1 | 122 | 97 | 89 | 101.9 |
| 81 | Deerwood Bank | Waite Park | 1,175,271 | 37 | 83 | 170 | 79 | 203 | 115 | 60 | 70 | 102.1 |
| 82 | Minnesota National Bank | Sauk Centre | 304,045 | 108 | 60 | 150 | 131 | 105 | 90 | 89 | 85 | 102.3 |
| 83 | Citizens Bank & Trust Co. | Hutchinson | 312,834 | 201 | 164 | 26 | 74 | 161 | 82 | 110 | 2 | 102.5 |
| 84 | The First National Bank of Le C | Lonsdale | 161,743 | 180 | 78 | 51 | 71 | 100 | 187 | 81 | 73 | 102.6 |
| 85 | North American Banking Compa | Roseville | 1,368,790 | 236 | 16 | 36 | 97 | 186 | 60 | 154 | 38 | 102.9 |
| 86 | Scale Bank | Edina | 524,035 | 3 | 68 | 219 | 133 | 91 | 82 | 38 | 190 | 103.0 |
| 87 | Minnstar Bank National Associat | Lake Crystal | 196,522 | 141 | 98 | 100 | 117 | 1 | 99 | 115 | 154 | 103.1 |
| 88 | Adrian State Bank | Adrian | 59,604 | 63 | 199 | 132 | 103 | 1 | 164 | 75 | 108 | 105.6 |
| 89 | Bonanza Valley State Bank | Brooten | 74,274 | 175 | 98 | 100 | 142 | 54 | 29 | 124 | 130 | 106.5 |
| 90 | Stearns Bank Upsala National As | Upsala | 64,408 | 89 | 238 | 8 | 7 | 112 | 141 | 48 | 209 | 106.5 |
| 91 | VIKING BANK, NATIONAL A | Alexandria | 279,840 | 115 | 60 | 93 | 70 | 151 | 156 | 75 | 135 | 106.9 |
| 92 | Farmers State Bank of Hoffman | Hoffman | 34,829 | 147 | 226 | 87 | 136 | 1 | 1 | 130 | 129 | 107.1 |
| 93 | First Financial Bank in Winneba | Winnebago | 58,052 | 105 | 181 | 76 | 78 | 94 | 170 | 75 | 80 | 107.4 |
| 94 | First Southeast Bank | Harmony | 140,261 | 103 | 134 | 142 | 143 | 103 | 38 | 130 | 67 | 107.5 |
| 95 | Western National Bank | Cass Lake | 32,697 | 69 | 5 | 234 | 160 | 140 | 205 | 21 | 33 | 108.4 |
| 96 | Frost State Bank | Frost | 53,418 | 43 | 165 | 10 | 4 | 96 | 232 | 119 | 200 | 108.6 |
| 97 | Produce State Bank | Hollandale | 111,091 | 30 | 143 | 182 | 102 | 146 | 138 | 49 | 81 | 108.9 |
| 98 | Vergas State Bank | Vergas | 54,033 | 111 | 214 | 73 | 89 | 1 | 126 | 85 | 173 | 109.0 |
| 99 | Platinum Bank | Oakdale | 636,800 | 82 | 64 | 116 | 73 | 194 | 143 | 110 | 91 | 109.1 |
| 100 | Perennial Bank | Darwin | 145,471 | 205 | 143 | 28 | 84 | 101 | 103 | 134 | 77 | 109.4 |
| 101 | Bridgewater Bank | Saint Louis Park | 5,126,909 | 217 | 191 | 7 | 33 | 111 | 37 | 124 | 157 | 109.6 |
| 102 | State Bank of Cold Spring | Cold Spring | 88,540 | 182 | 78 | 61 | 94 | 114 | 162 | 112 | 74 | 109.6 |
| 103 | Elysian Bank | Elysian | 70,151 | 13 | 103 | 191 | 82 | 208 | 163 | 29 | 92 | 110.1 |
| 104 | The First National Bank of Coka | Cokato | 136,158 | 128 | 98 | 61 | 62 | 189 | 188 | 126 | 31 | 110.4 |
| 105 | Home State Bank | Litchfield | 211,954 | 125 | 50 | 173 | 151 | 149 | 108 | 117 | 14 | 110.9 |
| 106 | Merchants Bank, National Assoc | Winona | 2,810,454 | 151 | 24 | 157 | 123 | 153 | 84 | 97 | 132 | 115.1 |
| 107 | The First National Bank of Milac | Milaca | 281,207 | 66 | 56 | 176 | 116 | 168 | 219 | 73 | 49 | 115.4 |
| 108 | The Northern State Bank of Gon | Gonvick | 52,435 | 199 | 223 | 5 | 12 | 110 | 189 | 49 | 149 | 117.0 |
| 109 | Northwoods Bank of Minnesota | Park Rapids | 134,609 | 99 | 83 | 194 | 188 | 57 | 9 | 161 | 146 | 117.1 |
| 110 | Kensington Bank | Kensington | 454,477 | 89 | 106 | 106 | 76 | 198 | 154 | 107 | 103 | 117.4 |
| 111 | First Independent Bank | Russell | 524,396 | 145 | 210 | 72 | 115 | 83 | 68 | 133 | 114 | 117.5 |
| 112 | North Shore Bank of Commerce | Duluth | 537,091 | 73 | 12 | 232 | 197 | 118 | 60 | 122 | 127 | 117.6 |
| 113 | Pine Country Bank | Little Falls | 384,646 | 111 | 127 | 100 | 98 | 162 | 103 | 102 | 138 | 117.6 |
| 114 | Liberty Bank Minnesota | Saint Cloud | 278,099 | 204 | 19 | 182 | 191 | 1 | 27 | 172 | 147 | 117.9 |
| 115 | F & M Community Bank, Nation | Preston | 205,783 | 185 | 46 | 168 | 185 | 1 | 38 | 183 | 141 | 118.4 |
| 116 | Security Bank USA | Bemidji | 248,767 | 57 | 63 | 192 | 137 | 185 | 177 | 81 | 68 | 120.0 |
| 117 | First State Bank Southwest | Pipestone | 393,516 | 211 | 34 | 91 | 156 | 148 | 90 | 182 | 50 | 120.3 |

| Rank | Company Name | City | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's Rank | Asset Quality Rank | ROA Rank | ROE Rank | Average of Rankings |
|------|--|---------------------|--------------|-------------------|---------------------|----------------------|-----------------|------------|--------------------|----------|----------|---------------------|
| 118 | Lakeview Bank | Lakeville | 172,358 | 66 | 98 | 164 | 126 | 135 | 176 | 107 | 93 | 120.6 |
| 119 | Northern State Bank of Thief River Falls | Thief River Falls | 446,856 | 208 | 199 | 15 | 49 | 70 | 171 | 112 | 143 | 120.9 |
| 120 | Neighborhood National Bank | Mora | 304,823 | 175 | 106 | 132 | 177 | 1 | 147 | 168 | 69 | 121.9 |
| 121 | The Miners National Bank of Eveleth | Eveleth | 90,283 | 50 | 191 | 200 | 184 | 1 | 16 | 164 | 169 | 121.9 |
| 122 | Hometown Community Bank | Cyrus | 93,969 | 125 | 216 | 41 | 48 | 172 | 190 | 89 | 101 | 122.8 |
| 123 | BANKWEST | Rockford | 243,347 | 133 | 160 | 134 | 161 | 152 | 53 | 136 | 56 | 123.1 |
| 124 | Profinium, Inc. | Truman | 519,337 | 189 | 64 | 112 | 154 | 124 | 46 | 164 | 134 | 123.4 |
| 125 | Bremer Bank, National Association | Saint Paul | 16,414,076 | 200 | 47 | 70 | 112 | 173 | 144 | 126 | 117 | 123.6 |
| 126 | Stearns Bank National Association | Saint Cloud | 3,160,062 | 1 | 92 | 216 | 57 | 219 | 222 | 30 | 152 | 123.6 |
| 127 | The First National Bank at St. James | Saint James | 37,556 | 17 | 44 | 226 | 207 | 159 | 1 | 178 | 158 | 123.8 |
| 128 | MINNESOTA LAKES BANK | Delano | 123,146 | 6 | 45 | 224 | 150 | 209 | 208 | 42 | 107 | 123.9 |
| 129 | Citizens State Bank Norwood Young Center | Norwood Young | 138,358 | 136 | 121 | 48 | 56 | 233 | 209 | 87 | 105 | 124.4 |
| 130 | Grand Rapids State Bank | Grand Rapids | 230,548 | 9 | 30 | 223 | 169 | 223 | 192 | 74 | 76 | 124.5 |
| 131 | The First National Bank of Fairfax | Fairfax | 37,776 | 36 | 181 | 174 | 113 | 115 | 99 | 65 | 217 | 125.0 |
| 132 | Red River State Bank | Halstad | 125,593 | 39 | 216 | 73 | 32 | 239 | 239 | 49 | 125 | 126.5 |
| 133 | ProGrowth Bank | Nicollet | 405,753 | 230 | 214 | 11 | 128 | 85 | 56 | 200 | 99 | 127.9 |
| 134 | Security State Bank of Aitkin | Aitkin | 110,681 | 71 | 177 | 178 | 159 | 181 | 113 | 119 | 25 | 127.9 |
| 135 | Highland Bank | Saint Paul | 793,259 | 71 | 134 | 195 | 186 | 54 | 76 | 175 | 136 | 128.4 |
| 136 | First Resource Bank | Lino Lakes | 689,425 | 159 | 204 | 57 | 107 | 125 | 79 | 149 | 148 | 128.5 |
| 137 | The State Bank of Faribault | Faribault | 312,161 | 118 | 34 | 202 | 194 | 60 | 200 | 161 | 61 | 128.8 |
| 138 | Currie State Bank | Currie | 99,682 | 30 | 204 | 158 | 87 | 176 | 211 | 71 | 98 | 129.4 |
| 139 | Star Bank | Maple Lake | 458,053 | 23 | 87 | 197 | 120 | 230 | 220 | 80 | 88 | 130.6 |
| 140 | Farmers and Merchants State Bank | Pierz | 320,572 | 37 | 103 | 160 | 75 | 197 | 111 | 205 | 160 | 131.0 |
| 141 | Key Community Bank | Inver Grove Heights | 115,864 | 28 | 191 | 176 | 99 | 236 | 156 | 86 | 78 | 131.3 |
| 142 | The First National Bank of Coleraine | Coleraine | 103,464 | 229 | 116 | 61 | 218 | 1 | 16 | 219 | 199 | 132.4 |
| 143 | Northview Bank | Sandstone | 463,220 | 52 | 74 | 207 | 183 | 150 | 131 | 126 | 140 | 132.9 |
| 144 | Alliance Bank | Lake City | 777,232 | 195 | 94 | 79 | 140 | 195 | 34 | 161 | 168 | 133.3 |
| 145 | Commerce Bank | Geneva | 246,354 | 216 | 235 | 17 | 95 | 136 | 38 | 149 | 182 | 133.5 |
| 146 | Randall State Bank | Randall | 60,272 | 2 | 233 | 211 | 110 | 155 | 215 | 63 | 83 | 134.0 |
| 147 | First Security Bank - Sleepy Eye | Sleepy Eye | 185,988 | 44 | 109 | 134 | 66 | 46 | 198 | 239 | 238 | 134.3 |
| 148 | Security State Bank of Hibbing | Hibbing | 147,034 | 84 | 34 | 179 | 117 | 207 | 150 | 168 | 136 | 134.4 |
| 149 | Glenwood State Bank (Incorporated) | Glenwood | 540,652 | 135 | 121 | 89 | 114 | 213 | 202 | 97 | 105 | 134.5 |
| 150 | Union Bank and Trust Company | Minneapolis | 182,042 | 39 | 7 | 233 | 166 | 234 | 214 | 79 | 104 | 134.5 |
| 151 | First State Bank of Wyoming | Wyoming | 225,138 | 227 | 72 | 30 | 147 | 137 | 49 | 202 | 213 | 134.6 |
| 152 | United Community Bank | Perham | 350,287 | 165 | 76 | 124 | 158 | 166 | 184 | 136 | 71 | 135.0 |
| 153 | Drake Bank | Saint Paul | 275,026 | 50 | 41 | 199 | 135 | 228 | 211 | 122 | 96 | 135.3 |
| 154 | HomeTown Bank | Carver | 607,224 | 136 | 83 | 172 | 178 | 92 | 122 | 173 | 128 | 135.5 |
| 155 | Granite Bank | Cold Spring | 308,468 | 46 | 2 | 237 | 222 | 169 | 108 | 149 | 152 | 135.6 |
| 156 | Northern State Bank of Virginia | Virginia | 98,965 | 103 | 204 | 158 | 173 | 1 | 142 | 157 | 159 | 137.1 |

| Rank | Company Name | City | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's Rank | Asset Quality Rank | ROA Rank | ROE Rank | Average of Rankings |
|------|--|------------------|--------------|-------------------|---------------------|----------------------|-----------------|------------|--------------------|----------|----------|---------------------|
| 157 | Sterling State Bank | Austin | 512,941 | 213 | 74 | 128 | 216 | 141 | 45 | 198 | 82 | 137.1 |
| 158 | First State Bank of Swanville | Swanville | 23,840 | 5 | 127 | 221 | 163 | 206 | 135 | 63 | 181 | 137.6 |
| 159 | Harvest Bank | Kimball | 232,925 | 181 | 176 | 66 | 130 | 183 | 126 | 146 | 93 | 137.6 |
| 160 | The First National Bank of Proctor | Proctor | 33,334 | 125 | 153 | 179 | 196 | 69 | 11 | 192 | 177 | 137.8 |
| 161 | Eagle Rock Bank | Rochester | 268,231 | 119 | 160 | 79 | 93 | 190 | 110 | 168 | 184 | 137.9 |
| 162 | First Farmers & Merchants State Bank | Grand Meadow | 92,713 | 87 | 181 | 142 | 141 | 70 | 74 | 210 | 202 | 138.4 |
| 163 | First Farmers & Merchants National Bank | Fairmont | 130,341 | 97 | 191 | 147 | 153 | 107 | 55 | 175 | 183 | 138.5 |
| 164 | The First National Bank of Hennepin | Ottertail | 380,928 | 122 | 53 | 164 | 145 | 187 | 220 | 130 | 87 | 138.5 |
| 165 | Heritage Bank Minnesota | West Concord | 104,953 | 119 | 127 | 164 | 176 | 133 | 102 | 175 | 118 | 139.3 |
| 166 | First Bank Blue Earth | Blue Earth | 303,378 | 227 | 116 | 31 | 175 | 122 | 81 | 202 | 163 | 139.6 |
| 167 | Falcon National Bank | Foley | 923,493 | 62 | 181 | 145 | 117 | 173 | 159 | 143 | 142 | 140.3 |
| 168 | The First National Bank of Gilbert | Gilbert | 82,237 | 189 | 191 | 105 | 181 | 1 | 99 | 195 | 162 | 140.4 |
| 169 | The First National Bank of Osakis | Osakis | 93,776 | 157 | 121 | 117 | 162 | 139 | 144 | 140 | 144 | 140.5 |
| 170 | 21st Century Bank | Loretto | 820,381 | 197 | 226 | 42 | 124 | 127 | 49 | 173 | 187 | 140.6 |
| 171 | Think Mutual Bank | Rochester | 2,142,065 | 220 | 18 | 161 | 205 | 74 | 38 | 200 | 216 | 141.5 |
| 172 | BankVista | Sartell | 608,722 | 149 | 49 | 110 | 101 | 237 | 196 | 140 | 151 | 141.6 |
| 173 | United Prairie Bank | Mountain Lake | 925,066 | 162 | 83 | 139 | 165 | 123 | 133 | 168 | 171 | 143.0 |
| 174 | First Bank Elk River | Elk River | 362,976 | 206 | 70 | 134 | 209 | 70 | 53 | 210 | 194 | 143.3 |
| 175 | Grand Timber Bank | Mcgregor | 61,025 | 4 | 98 | 212 | 111 | 229 | 238 | 89 | 167 | 143.5 |
| 176 | Citizens Bank Minnesota | New Ulm | 577,056 | 217 | 94 | 78 | 203 | 89 | 60 | 209 | 202 | 144.0 |
| 177 | The First National Bank of Bagley | Bagley | 118,665 | 139 | 153 | 134 | 167 | 163 | 146 | 157 | 95 | 144.3 |
| 178 | Root River State Bank | Chatfield | 82,030 | 235 | 181 | 56 | 233 | 1 | 1 | 227 | 227 | 145.1 |
| 179 | Rushford State Bank (Incorporated) | Rushford | 106,182 | 136 | 165 | 128 | 164 | 220 | 150 | 143 | 55 | 145.1 |
| 180 | Minnwest Bank | Redwood Falls | 3,091,443 | 172 | 78 | 93 | 132 | 193 | 185 | 154 | 165 | 146.5 |
| 181 | Jackson Federal Savings and Loan Association | Jackson | 28,187 | 238 | 6 | 221 | 208 | 1 | 191 | 102 | 210 | 147.1 |
| 182 | First Community Bank | Lester Prairie | 80,396 | 172 | 210 | 128 | 199 | 1 | 103 | 195 | 170 | 147.3 |
| 183 | Security Bank Minnesota | Albert Lea | 149,223 | 24 | 153 | 179 | 90 | 210 | 199 | 156 | 173 | 148.0 |
| 184 | Farmers and Merchants State Bank | Alpha | 44,751 | 115 | 177 | 150 | 174 | 131 | 80 | 164 | 195 | 148.3 |
| 185 | Global Innovations Bank | Kiester | 95,030 | 234 | 4 | 236 | 231 | 1 | 16 | 232 | 232 | 148.3 |
| 186 | Mid-Central National Bank | Wadena | 121,628 | 20 | 39 | 225 | 206 | 119 | 185 | 178 | 214 | 148.3 |
| 187 | State Bank of Easton | Easton | 29,072 | 147 | 199 | 84 | 129 | 187 | 153 | 115 | 172 | 148.3 |
| 188 | Community Bank Owatonna | Owatonna | 94,748 | 212 | 134 | 79 | 200 | 76 | 72 | 216 | 201 | 148.8 |
| 189 | Woodland Bank | Deer River | 160,007 | 80 | 21 | 213 | 201 | 138 | 178 | 185 | 176 | 149.0 |
| 190 | Community Bank Mankato | Vernon Center | 545,292 | 202 | 171 | 37 | 105 | 224 | 181 | 143 | 132 | 149.4 |
| 191 | Lake Country Community Bank | Morristown | 33,668 | 131 | 216 | 170 | 204 | 1 | 21 | 226 | 226 | 149.4 |
| 192 | Foresight Bank | Plainview | 401,665 | 197 | 153 | 51 | 127 | 232 | 161 | 136 | 139 | 149.5 |
| 193 | United Bankers' Bank | Bloomington | 1,254,707 | 223 | 10 | 209 | 189 | 154 | 84 | 134 | 193 | 149.5 |
| 194 | Tradition Capital Bank | Wayzata | 2,582,450 | 224 | 204 | 18 | 125 | 226 | 36 | 192 | 175 | 150.0 |
| 195 | Citizens Independent Bank | Saint Louis Park | 328,767 | 98 | 116 | 201 | 212 | 103 | 76 | 205 | 198 | 151.1 |

| Rank | Company Name | City | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's Rank | Asset Quality Rank | ROA Rank | ROE Rank | Average of Rankings |
|------|----------------------------------|---------------|--------------|-------------------|---------------------|----------------------|-----------------|------------|--------------------|----------|----------|---------------------|
| 196 | First Farmers & Merchants State | Brownsdale | 95,915 | 82 | 134 | 120 | 104 | 175 | 217 | 190 | 189 | 151.4 |
| 197 | North Star Bank | Roseville | 380,069 | 151 | 134 | 134 | 171 | 1 | 149 | 236 | 237 | 151.6 |
| 198 | Odin State Bank | Odin | 80,174 | 163 | 165 | 66 | 109 | 215 | 216 | 157 | 122 | 151.6 |
| 199 | Village Bank | Saint Francis | 400,021 | 172 | 72 | 148 | 179 | 216 | 135 | 183 | 113 | 152.3 |
| 200 | The Wanda State Bank | Wanda | 187,336 | 215 | 181 | 37 | 146 | 78 | 140 | 208 | 215 | 152.5 |
| 201 | BankCherokee | Saint Paul | 398,303 | 131 | 54 | 203 | 214 | 147 | 43 | 218 | 211 | 152.6 |
| 202 | Security State Bank of Warroad | Warroad | 146,539 | 171 | 235 | 76 | 157 | 1 | 195 | 190 | 197 | 152.8 |
| 203 | Arlington State Bank | Arlington | 56,936 | 226 | 223 | 145 | 236 | 63 | 69 | 207 | 60 | 153.6 |
| 204 | Community Resource Bank | Northfield | 380,742 | 115 | 56 | 185 | 168 | 200 | 173 | 157 | 178 | 154.0 |
| 205 | Americana Community Bank | Sleepy Eye | 177,779 | 91 | 143 | 195 | 202 | 65 | 160 | 192 | 196 | 155.5 |
| 206 | WNB FINANCIAL, N.A. | Winona | 547,810 | 202 | 17 | 197 | 211 | 164 | 52 | 199 | 204 | 155.8 |
| 207 | Sunrise Banks, National Associa | Saint Paul | 2,538,202 | 24 | 13 | 235 | 224 | 165 | 152 | 219 | 219 | 156.4 |
| 208 | Cornerstone State Bank | Montgomery | 233,532 | 210 | 68 | 95 | 187 | 182 | 155 | 202 | 155 | 156.8 |
| 209 | Minnesota First Credit and Savin | Rochester | 27,404 | 80 | 127 | 217 | 230 | 87 | 66 | 223 | 225 | 156.9 |
| 210 | Reliance Bank | Faribault | 300,117 | 113 | 106 | 184 | 182 | 178 | 178 | 164 | 150 | 156.9 |
| 211 | B2 Bank National Association | Virginia | 83,262 | 26 | 3 | 238 | 235 | 116 | 166 | 238 | 236 | 157.3 |
| 212 | Citizens State Bank of Waverly, | Waverly | 113,468 | 222 | 134 | 34 | 149 | 225 | 171 | 178 | 145 | 157.3 |
| 213 | First National Bank Minnesota | Saint Peter | 438,638 | 108 | 56 | 124 | 99 | 202 | 225 | 233 | 234 | 160.1 |
| 214 | Security State Bank of Kenyon | Kenyon | 67,645 | 41 | 153 | 204 | 180 | 144 | 223 | 149 | 191 | 160.6 |
| 215 | MidCountry Bank | Minneapolis | 1,093,070 | 155 | 127 | 112 | 148 | 214 | 202 | 146 | 186 | 161.3 |
| 216 | First State Bank of Fountain | Fountain | 39,560 | 233 | 143 | 114 | 234 | 93 | 16 | 231 | 231 | 161.9 |
| 217 | Northwestern Bank, National As | Dilworth | 164,871 | 10 | 78 | 228 | 209 | 222 | 224 | 149 | 180 | 162.5 |
| 218 | State Bank of Taunton | Taunton | 49,945 | 15 | 153 | 220 | 215 | 129 | 206 | 178 | 188 | 163.0 |
| 219 | Riverland Bank | Jordan | 220,277 | 182 | 233 | 150 | 219 | 1 | 92 | 216 | 220 | 164.1 |
| 220 | Pine River State Bank | Pine River | 173,583 | 151 | 171 | 155 | 193 | 167 | 125 | 187 | 165 | 164.3 |
| 221 | American National Bank of Minn | Baxter | 480,533 | 108 | 153 | 185 | 190 | 180 | 197 | 146 | 156 | 164.4 |
| 222 | The First National Bank of Bem | Bemidji | 930,290 | 239 | 70 | 23 | 192 | 227 | 167 | 214 | 207 | 167.4 |
| 223 | VersaBank USA National Associ | Holdingford | 170,734 | 95 | 239 | 210 | 229 | 52 | 60 | 228 | 228 | 167.6 |
| 224 | State Bank of Lake Park | Lake Park | 43,871 | 151 | 181 | 150 | 198 | 196 | 117 | 188 | 164 | 168.1 |
| 225 | The First State Bank of Red Win | Red Wing | 82,810 | 232 | 204 | 117 | 237 | 1 | 88 | 234 | 239 | 169.0 |
| 226 | Worthington Federal Savings Ba | Worthington | 105,648 | 231 | 223 | 43 | 221 | 109 | 93 | 221 | 223 | 170.5 |
| 227 | Woodlands National Bank | Hinckley | 315,360 | 209 | 87 | 117 | 213 | 177 | 156 | 212 | 206 | 172.1 |
| 228 | Western National Bank | Duluth | 117,661 | 99 | 39 | 215 | 220 | 204 | 193 | 213 | 218 | 175.1 |
| 229 | Heritage Bank National Associat | Spicer | 436,501 | 167 | 10 | 231 | 217 | 218 | 201 | 185 | 185 | 176.8 |
| 230 | Grove Bank | Grove City | 58,983 | 88 | 228 | 229 | 238 | 121 | 59 | 235 | 233 | 178.9 |
| 231 | First State Bank of Bigfork | Bigfork | 111,556 | 75 | 165 | 185 | 172 | 235 | 235 | 188 | 205 | 182.5 |
| 232 | State Bank of Bellingham | Bellingham | 53,506 | 237 | 235 | 24 | 226 | 75 | 228 | 223 | 224 | 184.0 |
| 233 | First National Bank | Chisholm | 78,992 | 93 | 143 | 193 | 195 | 212 | 229 | 214 | 212 | 186.4 |
| 234 | Luminate Bank | Minneapolis | 341,346 | 186 | 1 | 239 | 228 | 231 | 227 | 197 | 208 | 189.6 |

| Rank | Company Name | City | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's Rank | Asset Quality Rank | ROA Rank | ROE Rank | Average of Rankings |
|------|-----------------------------------|----------------|--------------|-------------------|---------------------|----------------------|-----------------|------------|--------------------|----------|----------|---------------------|
| 235 | Farmers & Merchants State Bank | New York Mills | 78,382 | 207 | 127 | 190 | 232 | 120 | 231 | 229 | 230 | 195.8 |
| 236 | Crown Bank | Edina | 429,761 | 221 | 228 | 84 | 223 | 221 | 147 | 222 | 222 | 196.0 |
| 237 | Franklin State Bank | Franklin | 44,509 | 189 | 199 | 226 | 239 | 157 | 97 | 237 | 235 | 197.4 |
| 238 | Bank of Maple Plain | Maple Plain | 86,566 | 214 | 121 | 168 | 227 | 184 | 210 | 229 | 229 | 197.8 |
| 239 | The First State Bank of Rosemount | Rosemount | 142,024 | 193 | 143 | 189 | 225 | 217 | 234 | 225 | 221 | 205.9 |