



## 2015 Average Cost per Credit

Minnesota Wetland Bank  
2015 Withdrawal Transactions

| Standard Banking <sup>1</sup> |                                      |                                                       |                                        |
|-------------------------------|--------------------------------------|-------------------------------------------------------|----------------------------------------|
| BSA <sup>2</sup>              | Average Cost per Credit <sup>3</sup> | Number of Transactions That Reported Cost Information | Total Number of Transactions Processed |
| 1                             | \$74,778.81                          | 18                                                    | 20                                     |
| 2                             | \$34,225.71                          | 7                                                     | 9                                      |
| 3                             | \$14,188.09                          | 7                                                     | 10                                     |
| 4                             | \$23,372.64                          | 14                                                    | 14                                     |
| 5                             | \$24,043.23                          | 28                                                    | 38                                     |
| 6                             | \$30,817.05                          | 12                                                    | 14                                     |
| 7                             | \$45,523.76                          | 69                                                    | 100                                    |
| 8                             | \$24,122.18                          | 17                                                    | 27                                     |
| 9                             | \$39,805.69                          | 40                                                    | 47                                     |
| 10                            |                                      | 0                                                     | 0                                      |
| <b>Total</b>                  |                                      | <b>212</b>                                            | <b>279</b>                             |

| Agricultural Banking <sup>1</sup> |                                      |                                                       |                                        |
|-----------------------------------|--------------------------------------|-------------------------------------------------------|----------------------------------------|
| BSA <sup>2</sup>                  | Average Cost per Credit <sup>3</sup> | Number of Transactions That Reported Cost Information | Total Number of Transactions Processed |
| 1                                 |                                      | 0                                                     | 0                                      |
| 2                                 |                                      | 0                                                     | 0                                      |
| 3                                 | \$7,640.00                           | 14                                                    | 15                                     |
| 4                                 | \$12,688.90                          | 30                                                    | 33                                     |
| 5                                 | \$17,424.00                          | 1                                                     | 1                                      |
| 6                                 |                                      | 0                                                     | 0                                      |
| 7                                 | \$19,740.11                          | 13                                                    | 16                                     |
| 8                                 | \$20,335.00                          | 4                                                     | 4                                      |
| 9                                 | \$20,567.74                          | 14                                                    | 17                                     |
| 10                                |                                      | 0                                                     | 0                                      |
| <b>Total</b>                      |                                      | <b>76</b>                                             | <b>86</b>                              |

1. Standard Banking refers to all banking transactions that are not part of the Road Program (LGRWRP) or Agricultural Banking. Agricultural Banking does not include Standard Banking or Road Program (LGRWRP).

2. BSA is the Bank Service Area

3. The average cost per credit is calculated using information voluntarily provided to BWSR on withdrawal transaction forms. It includes transactions completed between January 1, 2015 and December 31, 2015. BWSR did not verify any of the cost information provided on the withdrawal forms.