

2025 Average Cost per Credit

Minnesota Wetland Banking Program
2025 Withdrawal Transactions

Standard Wetland Credits (SWC) ¹					
BSA ²	Average Cost per Credit ³	Number of Accounts with Withdrawals	Total Credits Withdrawn	Total Number of Transactions Processed	Percent of Transactions Reporting
1	\$ 51,183.00	6	15.7	22	18
2	\$ 37,570.50	6	13.4	14	57
3	\$ 18,474.67	3	9.4	5	60
4	\$ 56,301.52	5	1.2	7	100
5	\$ 29,403.00	6	9.1	28	36
6	\$ 90,909.09	4	2.0	7	14
7	\$ 119,820.00	19	55.1	98	24
8	\$ 46,332.06	8	17.8	23	74
9	\$ 56,875.53	14	43.9	37	51
10	\$ 35,000.00	1	2.5	5	40
Agricultural Wetland Credits (AGC) ¹					
BSA ²	Average Cost per Credit ³	Number of Accounts with Withdrawals	Total Credits Withdrawn	Total Number of Transactions Processed	Percent of Transactions Reporting
1	\$ -	0	0.0	0	0
2	\$ -	0	0.0	0	0
3	\$ -	3	26.3	5	0
4	\$ -	1	5.1	2	0
5	\$ -	0	0.0	0	0
6	\$ -	0	0.0	0	0
7	\$ 33,000.00	4	9.3	7	71
8	\$ -	0	0.0	0	0
9	\$ 29,770.83	5	12.3	10	80
10	\$ -	0	0.0	0	0

1. Standard Banking encompasses all banking transactions excluding those related to the Local Government Road Wetland Replacement Program (LGRWRP) and Agricultural Banking. Similarly, Agricultural Banking excludes both Standard Banking and the 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, 2024, and December 31, 2024. BWSR does not verify any of the cost information provided on the withdrawal forms.