

Table 3A. Small Business Lending in South Dakota Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
First St Bank Miller	85.0	0.226	1	20,345	212	<\$100M	19	3,310	151	0.005
American St Bank Of Rapid City	82.5	0.452	0.884	71,576	716	\$100M-500M	26	11,589	453	0.004
First Western Bank Sturgis	80.0	0.272	0.752	66,926	933	\$100M-500M	29	16,972	693	0.001
Peoples St Bank	80.0	0.248	1	12,542	237	<\$100M	37	12,542	237	0.002
First Midwest Bank	77.5	0.439	0.985	31,848	348	<\$100M	24	5,313	255	0.002
Reliabank Dakota	77.5	0.204	1	17,630	1792	<\$100M	21	4,101	170	0.003
Dacotah Bank	77.5	0.194	0.857	123,246	2054	\$500M-\$1B	30	38,124	1,739	0.002
Merchants St Bank	77.5	0.193	1	15,576	359	<\$100M	36	15,576	359	0.001
First Nb In Sioux Falls	77.5	0.239	0.732	136,075	1627	\$500M-\$1B	27	31,363	1,180	0
Rushmore B&Tc	77.5	0.332	0.692	81,105	858	\$100M-500M	26	15,278	552	0.001
American St Bank Of Pierre	77.5	0.294	0.973	24,480	390	<\$100M	28	7,587	299	0
F & M Bank	75.0	0.223	0.625	96,647	972	\$100M-500M	26	23,096	754	0.003
Great Plains Bank	75.0	0.147	1	6,394	162	<\$100M	34	6,394	162	0
First Western Bank Custer	72.5	0.307	0.81	21,849	332	<\$100M	27	5,674	244	0.001
First Nb	72.5	0.293	0.623	60,505	559	\$100M-500M	30	21,575	414	0.165
Fulton St Bank	72.5	0.168	1	4,342	319	<\$100M	34	4,342	319	0.002
Minnwest Bank Sioux Falls	72.5	0.262	1	3,494	71	<\$100M	17	1,043	58	0
Cortrust Bank Na	70.0	0.193	0.734	61,441	843	\$100M-500M	25	15,445	650	0.007
Pioneer B&Tc	70.0	0.16	0.799	42,106	779	\$100M-500M	27	13,396	626	0.003
First St Bank Of Roscoe	70.0	0.221	1	9,693	155	<\$100M	33	9,693	155	0
First Dakota Nb	70.0	0.19	0.688	65,575	1102	\$100M-500M	25	16,778	860	0.008
First Premier Bank	67.5	0.08	0.87	68,485	1309	\$500M-\$1B	27	20,564	1,089	0.522
First Nb Sd	67.5	0.116	0.863	46,629	699	\$100M-500M	29	21,425	547	0.199
Valley Bank Na	67.5	0.356	0.742	23,452	239	<\$100M	18	3,481	145	0.001
First Nb In Philip	67.5	0.082	1	7,949	120	<\$100M	13	1,403	82	0
First Amer B&Tc	67.5	0.232	0.707	23,982	311	\$100M-500M	22	5,513	232	0.028
First Fidelity Bank	65.0	0.101	1	19,485	580	\$100M-500M	34	19,485	580	0
Dakota Heritage St Bank	65.0	0.204	1	6,098	144	<\$100M	27	4,168	135	0.003
Security Bank	65.0	0.178	0.875	22,331	237	\$100M-500M	19	4,569	149	0.07
First St Bank	65.0	0.134	1	8,545	200	<\$100M	22	3,238	170	0
Campbell County Bank	65.0	0.157	1	7,471	118	<\$100M	32	7,471	118	0
Valley Exchange Bank	65.0	0.114	1	5,396	169	<\$100M	24	2,929	154	0
Security St Bank	65.0	0.151	1	5,033	131	<\$100M	32	5,033	131	0
First St Bank Of Warner	62.5	0.194	1	7,227	160	<\$100M	32	7,227	160	0
Miner County Bank	62.5	0.169	1	4,531	99	<\$100M	21	1,873	91	0
Farmers & Merchants St Bank	62.5	0.149	1	4,811	137	<\$100M	32	4,811	137	0
First Western Bank	62.5	0.156	0.717	17,244	273	\$100M-500M	22	4,492	220	0.001
State Bank Of Hudson	62.5	0.17	1	2,886	92	<\$100M	29	2,886	92	0
Farmers St Bank	62.5	0.162	0.992	7,529	213	<\$100M	25	3,369	190	0
Citibank South Dakota Na	62.5	0.078	0.593	1,287,529	171538	>\$10B	31	1,026,850	168,154	0.627
State Bank Of Alcester	60.0	0.103	1	7,216	179	<\$100M	27	4,604	165	0.013

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Citizens St Bank Of Arlington	60.0	0.141	1	6,512	95	<\$100M	30	6,512	95	0.005
Peoples St Bank	60.0	0.126	1	2,691	127	<\$100M	29	2,691	127	0
Farmers St Bank	60.0	0.158	0.996	10,768	122	<\$100M	24	5,349	90	0
Bankwest	60.0	0.111	0.67	35,031	760	\$100M-500M	23	9,680	590	0
First Nb In Brookings	57.5	0.088	0.437	43,650	548	\$100M-500M	21	9,947	370	0.064
Commercial St Bank Of Wagner	57.5	0.081	1	7,471	273	<\$100M	31	7,471	273	0.004
Community St Bank	57.5	0.232	0.772	7,482	108	<\$100M	19	2,051	78	0
Wells Fargo Bank Sd Na	57.5	0.047	0.582	386,805	4326	\$1B-\$10B	23	111,291	3,182	0
Security Nb Of Sd	57.5	0.203	1	2,234	11	<\$100M	4	-	-	0
Heartland St Bank	55.0	0.127	1	3,482	139	<\$100M	28	3,482	139	0.004
American St Bank	55.0	0.109	0.837	12,204	170	\$100M-500M	14	2,369	136	0
Wilmot St Bank	55.0	0.112	1	2,310	59	<\$100M	26	2,310	59	0
Farmers St Bank Of Canton	52.5	0.131	1	4,003	120	<\$100M	28	4,003	120	0
Farmers St Bank	52.5	0.114	1	3,578	94	<\$100M	28	3,578	94	0.001
Prairie St Bank	52.5	0.11	1	2,419	56	<\$100M	17	1,238	48	0
Bank Of Hoven	52.5	0.078	0.854	10,548	254	\$100M-500M	24	4,976	230	0.111
Security St Bank	50.0	0.114	1	3,297	67	<\$100M	27	3,297	67	0.015
First Nb Of Volga	50.0	0.098	1	2,206	85	<\$100M	27	2,206	85	0
Farmers St Bank	50.0	0.135	1	1,831	49	<\$100M	17	773	41	0
Farmers & Merchants St Bank	50.0	0.115	1	2,043	57	<\$100M	25	2,043	57	0
Farmers & Merchants St Bank	50.0	0.132	0.871	6,937	100	<\$100M	10	1,172	65	0.002
State Bank Of Eagle Butte	47.5	0.081	1	2,056	92	<\$100M	17	1,140	73	0
Ipswich St Bank	45.0	0.05	1	1,515	81	<\$100M	23	1,515	81	0
Community Bank	42.5	0.056	1	1,480	95	<\$100M	23	1,480	95	0
Farmers St Bank	42.5	0.062	1	1,863	76	<\$100M	22	1,863	76	0
Menno St Bank	42.5	0.059	1	1,464	75	<\$100M	23	1,464	75	0
American St Bank	42.5	0.057	1	1,114	48	<\$100M	22	1,114	48	0
1st Fncl Bank Usa	42.5	0.016	1	2,270	45	\$100M-500M	20	2,270	45	0.224
Bankstar Financial	40.0	0.08	1	2,012	78	<\$100M	23	2,012	78	0.006
Farmers St Bank	40.0	0.064	0.792	6,142	110	<\$100M	14	1,587	90	0
Security St Bank	40.0	0.054	1	2,476	77	<\$100M	17	1,417	72	0
Farmers St Bank Of Turton	40.0	0.051	1	868	65	<\$100M	22	868	65	0
Bankfirst	37.5	0.002	1	1,356	32	\$500M-\$1B	9	484	27	0.914
Onida Bank	35.0	0.062	1	1,280	35	<\$100M	13	692	29	0.003
Andes St Bank	35.0	0.048	1	668	46	<\$100M	18	668	46	0
Roberts County Nb Of Sisseto	35.0	0.031	1	1,232	25	<\$100M	7	259	22	0
Bryant St Bank	32.5	0.095	1	1,642	37	<\$100M	8	370	28	0
Western Dakota Bank	32.5	0.097	1	1,309	33	<\$100M	20	1,309	33	0.005
First St Bank Of Sinai	32.5	0.046	1	757	31	<\$100M	14	646	30	0
First Nb Of White	32.5	0.105	0.643	3,212	52	<\$100M	14	1,206	42	0
Langford St Bank	32.5	0.029	1	309	5	<\$100M	10	164	4	0
Mansfield St Bank	32.5	0.013	1	101	4	<\$100M	13	101	4	0
Dakota St Bank Of Blunt Sd	30.0	0.075	1	1,465	45	<\$100M	11	482	37	0

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First Nb Of Frederick	27.5	0.034	1	413	22	<\$100M	14	413	22	0
Richland St Bank	25.0	0.028	1	749	26	<\$100M	14	749	26	0
Deuel County Nb	25.0	0.064	0.52	2,254	37	<\$100M	7	614	26	0
First St Bank Of Claremont	20.0	0.027	1	586	15	<\$100M	13	586	15	0
Hurley St Bank	0.0	0	.	-	0	\$100M-500M	.	-	-	0.875
Wells Fargo Fncl Bank	0.0	0	.	-	0	\$1B-\$10B	.	-	-	0.673
Retailers Nb	0.0	0	.	-	0	\$100M-500M	.	-	-	0
Green Tree Retail Svc Bank	0.0	0	.	-	0	<\$100M	.	-	-	0.531
Axsys Nb	0.0	0	.	-	0	<\$100M	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.