

Table 3A. Banks' Small Business Lending in South Dakota Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers & Merchants St Bk	Plankinton	85.0	0.198	1	10,451	222	<\$100M	52.5	2,553	141	0.002
Citibank Usa Na	Sioux Falls	80.0	0.592	0.723	2,565,106	1,546,943	\$1B-\$10B	90.0	2,307,903	1,541,490	0.049
Dacotah Bk	Aberdeen	80.0	0.213	0.758	152,911	2,315	\$500M-\$1B	75.0	41,798	1,912	0.002
Merchants St Bk	Freeman	80.0	0.207	1	17,689	326	<\$100M	87.5	17,689	326	0.002
First Western Bk	Rapid City	80.0	0.333	0.598	61,206	1,723	\$100M-500M	60.0	8,111	1,209	0.003
Peoples St Bk	De Smet	80.0	0.235	1	12,434	217	<\$100M	92.5	12,434	217	0.001
First Western Bk Sturgis	Sturgis	77.5	0.245	0.665	71,856	2,859	\$100M-500M	65.0	13,528	2,369	0.001
American St Bk Of Pierre	Pierre	77.5	0.319	0.999	29,097	246	<\$100M	45.0	3,707	139	0
First Western Bk Custer	Custer	75.0	0.316	0.827	28,953	834	<\$100M	60.0	5,016	661	0.001
First Dakota Nb	Yankton	75.0	0.162	0.701	72,916	1,095	\$100M-500M	67.5	17,928	808	0.005
First St Bk Miller	Miller	75.0	0.273	0.948	25,546	238	<\$100M	42.5	3,113	153	0.005
Minnwest Bk Sioux Falls	Sioux Falls	75.0	0.254	1	8,196	102	<\$100M	47.5	2,025	76	0
Pioneer B&Tc	Belle Fourche	72.5	0.167	0.772	46,709	740	\$100M-500M	67.5	12,033	557	0.003
First Midwest Bk	Centerville	72.5	0.327	0.728	22,222	314	<\$100M	57.5	4,276	250	0.003
Reliabank Dakota	Estelline	72.5	0.243	0.97	24,524	448	\$100M-500M	72.5	7,868	360	0.003
Bankstar Financial	Elkton	72.5	0.268	1	10,814	214	<\$100M	67.5	4,190	172	0.005
Security Bk	Madison	72.5	0.219	0.881	31,047	287	\$100M-500M	55.0	5,339	187	0.004
Great Western Bk	Watertown	72.5	0.17	0.452	149,149	1,664	\$500M-\$1B	60.0	26,223	1,094	0.001
First St Bk Of Roscoe	Roscoe	72.5	0.22	1	11,501	182	<\$100M	85.0	11,501	182	0
Farmers St Bk	Marion	72.5	0.172	1	8,841	177	<\$100M	55.0	2,663	157	0
First Amer B&Tc	Madison	72.5	0.322	0.703	44,261	480	\$100M-500M	60.0	7,724	311	0.01
Cortrust Bk Na	Mitchell	70.0	0.167	0.668	59,940	807	\$100M-500M	62.5	13,899	614	0.033
Campbell County Bk	Herreid	70.0	0.163	1	9,388	140	<\$100M	82.5	9,388	140	0
First Nb In Sioux Falls	Sioux Falls	70.0	0.151	0.551	109,564	1,314	\$500M-\$1B	65.0	28,606	983	0
Valley Bk Na	Elk Point	70.0	0.289	0.776	20,426	184	<\$100M	32.5	2,329	95	0
Great Plains Bk	Eureka	70.0	0.14	1	5,394	91	<\$100M	80.0	5,394	91	0
First Fidelity Bk	Burke	67.5	0.106	1	23,121	543	\$100M-500M	85.0	23,121	543	0
Valley Exchange Bk	Lennox	67.5	0.127	1	6,843	194	<\$100M	62.5	3,301	177	0
First Nb	Ft. Pierre	67.5	0.179	0.551	60,440	611	\$100M-500M	55.0	10,035	410	0.118
Peoples St Bk	Summit	67.5	0.154	1	4,598	188	<\$100M	85.0	4,598	188	0
First Premier Bk	Sioux Falls	65.0	0.082	0.672	76,982	1,519	\$500M-\$1B	62.5	21,384	1,249	0.498
First Nb Sd	Yankton	65.0	0.112	0.868	45,695	733	\$100M-500M	72.5	18,722	581	0.196
Security St Bk	Tyndall	65.0	0.143	1	4,605	105	<\$100M	75.0	4,605	105	0
Fulton St Bk	Fulton	65.0	0.131	1	4,091	124	<\$100M	67.5	3,188	117	0.002

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Bankwest	Pierre	65.0	0.12	0.621	47,506	863	\$100M-500M	60.0	13,422	652	0
Farmers & Merchants St Bk	Iroquois	62.5	0.141	1	5,128	138	<\$100M	77.5	5,128	138	0
State Bk Of Hudson	Hudson	62.5	0.149	1	2,655	94	<\$100M	75.0	2,655	94	0
Plains Cmrc Bk	Hoven	62.5	0.136	0.792	27,016	429	\$100M-500M	55.0	6,702	337	0.032
Farmers St Bk Of Canton	Canton	60.0	0.163	1	5,456	124	<\$100M	77.5	5,456	124	0
American B&T	Wessington Springs	60.0	0.088	1	12,978	212	\$100M-500M	82.5	12,978	212	0
First Western Bk	Wall	60.0	0.13	0.501	17,541	695	\$100M-500M	55.0	4,845	598	0
First Nb In Brookings	Brookings	57.5	0.081	0.338	43,378	530	\$500M-\$1B	47.5	8,850	347	0.028
First St Bk Of Warner	Warner	57.5	0.145	1	4,681	116	<\$100M	75.0	4,681	116	0
State Bk Of Alcester	Alcester	57.5	0.118	1	8,761	165	<\$100M	67.5	5,023	148	0.015
First St Bk	Armour	57.5	0.137	0.938	9,185	181	<\$100M	50.0	2,727	146	0
Miner County Bk	Howard	57.5	0.132	1	3,883	88	<\$100M	45.0	1,451	79	0
Wells Fargo Bk Sd Na	Sioux Falls	57.5	0.04	0.53	332,737	3,412	\$1B-\$10B	55.0	64,684	2,245	0
First Nb In Philip	Philip	57.5	0.123	0.931	12,971	139	\$100M-500M	32.5	1,923	90	0
Dakota Heritage St Bk	Chancellor	55.0	0.157	1	4,648	115	<\$100M	65.0	3,383	106	0.002
Commercial St Bk Of Wagner	Wagner	55.0	0.074	1	7,304	181	<\$100M	72.5	7,304	181	0.004
Community St Bk	Milbank	55.0	0.177	0.703	8,856	141	<\$100M	50.0	2,777	104	0
Farmers St Bk	Flandreau	55.0	0.119	0.971	9,638	151	<\$100M	52.5	3,347	118	0
Dakota St Bk Of Blunt Sd	Blunt	52.5	0.149	1	3,370	56	<\$100M	22.5	501	40	0
Farmers St Bk	Parkston	52.5	0.101	0.856	9,839	144	<\$100M	37.5	2,064	116	0
Wilmot St Bk	Wilmot	52.5	0.113	1	2,796	42	<\$100M	67.5	2,796	42	0
Security St Bk	Emery	50.0	0.102	1	3,066	65	<\$100M	62.5	3,066	65	0.015
Andes St Bk	Lake Andes	50.0	0.137	1	2,051	48	<\$100M	62.5	2,051	48	0
Dakota Prairie Bk	Presho	50.0	0.092	1	2,333	59	<\$100M	62.5	2,333	59	0
Citizens St Bk Of Arlington	Arlington	47.5	0.096	1	4,482	77	<\$100M	67.5	4,482	77	0.004
Ipswich St Bk	Ipswich	47.5	0.058	1	2,101	43	<\$100M	57.5	2,101	43	0
Heartland St Bk	Wessington	45.0	0.098	1	3,072	55	<\$100M	60.0	3,072	55	0.004
Menno St Bk	Menno	45.0	0.065	1	1,838	71	<\$100M	57.5	1,838	71	0.001
Farmers & Merchants St Bk	Scotland	45.0	0.093	1	2,022	54	<\$100M	60.0	2,022	54	0
First Nb Of Volga	Volga	42.5	0.096	1	2,523	80	<\$100M	47.5	1,458	71	0
State Bk Of Eagle Butte	Eagle Butte	42.5	0.062	1	1,715	54	<\$100M	32.5	721	45	0
Farmers St Bk	Hosmer	42.5	0.087	1	1,330	52	<\$100M	42.5	847	47	0
1st Fncl Bk Usa	Dakota Dunes	42.5	0.014	1	3,116	40	\$100M-500M	47.5	3,116	40	0.351
Farmers St Bk	Stickney	40.0	0.069	1	2,258	83	<\$100M	60.0	2,258	83	0.001

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Security St Bk	Alexandria	40.0	0.051	1	2,536	79	<\$100M	40.0	1,331	73	0
Community Bk	Avon	40.0	0.046	1	1,643	109	<\$100M	55.0	1,643	109	0
Farmers St Bk	Faith	40.0	0.075	1	2,529	38	<\$100M	57.5	2,529	38	0
Farmers St Bk Of Turton	Turton	40.0	0.045	1	759	59	<\$100M	52.5	759	59	0
Sunrise Bk Dakota	Onida	37.5	0.048	1	1,099	50	<\$100M	32.5	664	37	0.003
Bankfirst	Sioux Falls	37.5	0.001	1	1,091	25	\$500M-\$1B	22.5	380	22	0.859
Bryant St Bk	Bryant	35.0	0.096	1	1,714	37	<\$100M	50.0	1,714	37	0
First St Bk	Groton	35.0	0.067	1	1,718	46	<\$100M	50.0	1,718	46	0
First St Bk Of Sinai	Sinai	35.0	0.052	1	973	43	<\$100M	50.0	973	43	0
Langford St Bk	Langford	32.5	0.044	1	489	9	<\$100M	22.5	160	6	0
Mansfield St Bk	Mansfield	32.5	0.026	1	256	9	<\$100M	35.0	256	9	0
Western Dakota Bk	Timber Lake	30.0	0.065	1	1,042	38	<\$100M	47.5	1,042	38	0.005
Roberts County Nb Of Sisseton	Sisseton	30.0	0.014	1	592	17	<\$100M	20.0	287	15	0
First Nb Of White	White	30.0	0.077	0.308	2,776	50	<\$100M	30.0	1,263	41	0
First Nb Of Frederick	Frederick	27.5	0.048	1	595	20	<\$100M	40.0	595	20	0
Richland St Bk	Bruce	22.5	0.022	1	727	29	<\$100M	32.5	727	29	0
Security Nb Of Sd	Dakota Dunes	22.5	0.049	0.963	1,349	6	<\$100M	10.0	43	1	0
American St Bk	Oldham	20.0	0.061	0.477	1,162	40	<\$100M	20.0	465	36	0
Deuel County Nb	Clear Lake	12.5	0.038	0.23	1,379	21	<\$100M	12.5	488	16	0
Wells Fargo Fncl Bk	Sioux Falls	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0.562
Citibank Sd Na	Sioux Falls	0.0	0	.	-	-	>\$10B	0.0	-	-	0.854
Retailers Nb	Sioux Falls	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0.575
Axsys Nb	Sioux Falls	0.0	0	.	-	-	<\$100M	0.0	-	-	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.