

Table 3A Expanded. Small Business Lending Institutions in South Dakota Using Call Report Data, June 2006

| Name of Lending Institution | City | Small Business Lending (<\$1M) | | | | | Micro Business Lending (<\$100k) | | | | |
|------------------------------|--------------------|--------------------------------|-------------|--------------|------------------|-----------|----------------------------------|----------------|--------------------|-----------|-------------|
| | | Total Rank (1) | LSBL/TA (2) | LSBL/TBL (3) | LSBL (1,000) (4) | LSBL# (5) | Institution Asset Size (6) | Total Rank (7) | SSBL\$ (1,000) (8) | SSBL# (9) | CRD/TA (10) |
| Peoples St Bk | De Smet | 87.5 | 0.323 | 1 | 18,690 | 214 | <\$100M | 92.5 | 18,690 | 214 | 0.002 |
| First NB SD | Yankton | 82.5 | 0.159 | 1 | 64,032 | 644 | \$100M-500M | 95.0 | 64,032 | 644 | 0.084 |
| Citibank USA NA | Sioux Falls | 80.0 | 0.442 | 0.591 | 3,144,708 | 1,602,877 | \$1B-\$10B | 92.5 | 2,974,640 | 1,602,041 | 0.142 |
| First Savings Bank | Beresford | 80.0 | 0.215 | 0.456 | 91,953 | 579 | \$100M-500M | 75.0 | 8,037 | 276 | 0.043 |
| Dacotah Bk | Aberdeen | 80.0 | 0.215 | 0.696 | 252,372 | 3,426 | \$1B-\$10B | 77.5 | 66,761 | 2,735 | 0 |
| Home Federal Bank | Sioux Falls | 80.0 | 0.148 | 0.411 | 142,345 | 1,743 | \$500M-\$1B | 90.0 | 39,466 | 1,283 | 0 |
| Cortrust Bk NA | Mitchell | 77.5 | 0.214 | 0.617 | 89,425 | 1,225 | \$100M-500M | 72.5 | 19,277 | 949 | 0.047 |
| Fulton St Bk | Fulton | 77.5 | 0.215 | 1 | 7,750 | 163 | <\$100M | 65.0 | 2,655 | 136 | 0.003 |
| First Bk & TR NA | Sioux Falls | 77.5 | 0.3 | 0.709 | 68,176 | 531 | \$100M-500M | 60.0 | 8,822 | 325 | 0 |
| Bankstar Financial | Elkton | 75.0 | 0.216 | 1 | 10,651 | 176 | <\$100M | 67.5 | 3,063 | 137 | 0.004 |
| First Midwest Bk | Centerville | 75.0 | 0.343 | 0.706 | 33,398 | 474 | <\$100M | 70.0 | 6,179 | 377 | 0.002 |
| Reliabank Dakota | Estelline | 75.0 | 0.234 | 0.932 | 25,582 | 270 | \$100M-500M | 62.5 | 4,204 | 170 | 0 |
| First NB In Sioux Falls | Sioux Falls | 75.0 | 0.186 | 0.607 | 159,311 | 1,426 | \$500M-\$1B | 65.0 | 24,139 | 897 | 0 |
| American St Bk Of Pierre | Pierre | 75.0 | 0.241 | 0.781 | 25,732 | 227 | \$100M-500M | 47.5 | 3,299 | 123 | 0 |
| Minnwest Bk Sioux Falls | Sioux Falls | 75.0 | 0.295 | 0.998 | 21,969 | 187 | <\$100M | 62.5 | 3,827 | 134 | 0 |
| Pioneer B&TC | Belle Fourche | 72.5 | 0.187 | 0.727 | 56,540 | 931 | \$100M-500M | 72.5 | 13,061 | 697 | 0.003 |
| First St Bk of Roscoe | Roscoe | 72.5 | 0.214 | 1 | 12,273 | 192 | <\$100M | 87.5 | 12,273 | 192 | 0 |
| Valley Exchange Bk | Lennox | 72.5 | 0.15 | 1 | 7,812 | 239 | <\$100M | 72.5 | 3,342 | 157 | 0 |
| Security St Bk | Tyndall | 72.5 | 0.227 | 1 | 6,127 | 125 | <\$100M | 85.0 | 6,127 | 125 | 0 |
| First Dakota NB | Yankton | 72.5 | 0.171 | 0.536 | 106,466 | 1,424 | \$500M-\$1B | 70.0 | 21,972 | 1,003 | 0 |
| First NB | Fort Pierre | 70.0 | 0.18 | 0.464 | 95,436 | 881 | \$500M-\$1B | 57.5 | 14,634 | 539 | 0.116 |
| First Western Bk | Wall | 70.0 | 0.226 | 0.45 | 84,209 | 621 | \$100M-500M | 50.0 | 8,635 | 330 | 0.002 |
| Great Western Bk | Watertown | 70.0 | 0.159 | 0.437 | 215,436 | 1,952 | \$1B-\$10B | 60.0 | 29,541 | 1,125 | 0.001 |
| First Western Bk Custer | Custer | 70.0 | 0.289 | 0.63 | 29,178 | 263 | \$100M-500M | 57.5 | 4,325 | 155 | 0.001 |
| First Western Bk Sturgis | Sturgis | 70.0 | 0.227 | 0.51 | 85,410 | 742 | \$100M-500M | 62.5 | 12,051 | 439 | 0.001 |
| Merchants St Bk | Freeman | 67.5 | 0.185 | 0.988 | 18,175 | 198 | <\$100M | 57.5 | 3,620 | 129 | 0.001 |
| Farmers St Bk of Canton | Canton | 67.5 | 0.191 | 1 | 7,183 | 385 | <\$100M | 87.5 | 7,183 | 385 | 0 |
| American B&T | Wessington Springs | 67.5 | 0.144 | 0.802 | 27,974 | 319 | \$100M-500M | 57.5 | 5,001 | 208 | 0 |
| Peoples St Bk | Summit | 67.5 | 0.187 | 1 | 7,712 | 136 | <\$100M | 62.5 | 2,751 | 108 | 0 |
| First Premier Bk | Sioux Falls | 67.5 | 0.116 | 0.632 | 86,147 | 1,750 | \$500M-\$1B | 70.0 | 22,517 | 1,417 | 0 |
| Valley Bk NA | Elk Point | 67.5 | 0.324 | 0.688 | 22,176 | 145 | <\$100M | 32.5 | 1,789 | 69 | 0 |
| First St Bk Miller | Miller | 65.0 | 0.218 | 0.776 | 22,082 | 120 | \$100M-500M | 25.0 | 1,405 | 65 | 0.004 |
| First Fidelity Bk | Burke | 65.0 | 0.094 | 1 | 20,945 | 529 | \$100M-500M | 87.5 | 20,945 | 529 | 0 |
| Bankwest | Pierre | 65.0 | 0.131 | 0.571 | 73,087 | 946 | \$500M-\$1B | 62.5 | 16,795 | 639 | 0 |
| Dakota Prairie Bk | Presho | 62.5 | 0.171 | 1 | 4,991 | 73 | <\$100M | 80.0 | 4,991 | 73 | 0 |
| First Western Federal Saving | Rapid City | 62.5 | 0.252 | 0.767 | 6,182 | 57 | <\$100M | 65.0 | 1,005 | 29 | 0 |
| Plains CMRC Bk | Hoven | 60.0 | 0.122 | 0.606 | 32,431 | 392 | \$100M-500M | 55.0 | 6,095 | 282 | 0.018 |
| First Federal Bank A FSB | Beresford | 60.0 | 0.149 | 0.581 | 5,791 | 118 | <\$100M | 77.5 | 1,824 | 91 | 0.001 |
| First St Bk | Armour | 60.0 | 0.125 | 0.967 | 8,696 | 186 | <\$100M | 60.0 | 2,598 | 150 | 0 |

Table 3A Expanded. Small Business Lending Institutions in South Dakota Using Call Report Data, June 2006

| Name of Lending Institution | City | Small Business Lending (<\$1M) | | | | | Micro Business Lending (<\$100k) | | | | |
|-------------------------------|--------------|--------------------------------|-------------|--------------|------------------|-----------|----------------------------------|----------------|--------------------|-----------|-------------|
| | | Total Rank (1) | LSBL/TA (2) | LSBL/TBL (3) | LSBL (1,000) (4) | LSBL# (5) | Institution Asset Size (6) | Total Rank (7) | SSBL\$ (1,000) (8) | SSBL# (9) | CRD/TA (10) |
| First NB in Philip | Philip | 60.0 | 0.119 | 0.942 | 14,117 | 126 | \$100M-500M | 27.5 | 1,364 | 73 | 0 |
| Great Plains Bk | Eureka | 60.0 | 0.116 | 1 | 5,393 | 68 | <\$100M | 77.5 | 5,393 | 68 | 0 |
| Wells Fargo Bk NA | Sioux Falls | 57.5 | 0.047 | 0.289 | 19,500,000 | 623,835 | >\$10B | 60.0 | 6,006,142 | 570,545 | 0.015 |
| Dakota Heritage St Bk | Chancellor | 57.5 | 0.119 | 1 | 4,121 | 122 | <\$100M | 65.0 | 2,802 | 113 | 0.004 |
| Campbell County Bk | Herreid | 57.5 | 0.113 | 1 | 8,033 | 91 | <\$100M | 30.0 | 1,107 | 55 | 0 |
| Farmers St Bk | Marion | 57.5 | 0.132 | 0.896 | 9,108 | 170 | <\$100M | 57.5 | 2,708 | 142 | 0 |
| First B&T | Brookings | 55.0 | 0.075 | 0.288 | 52,984 | 562 | \$500M-\$1B | 52.5 | 9,135 | 346 | 0.011 |
| Commercial St Bk of Wagner | Wagner | 55.0 | 0.088 | 1 | 9,177 | 210 | \$100M-500M | 65.0 | 3,292 | 185 | 0.004 |
| Citizens St Bk of Arlington | Arlington | 55.0 | 0.116 | 0.999 | 8,024 | 115 | <\$100M | 47.5 | 1,939 | 84 | 0.004 |
| Farmers & Merchants St Bk | Plankinton | 55.0 | 0.153 | 0.735 | 9,185 | 111 | <\$100M | 42.5 | 1,771 | 78 | 0.002 |
| Farmers & Merchants St Bk | Iroquois | 55.0 | 0.114 | 1 | 4,570 | 114 | <\$100M | 77.5 | 4,570 | 114 | 0 |
| Ipswich St Bk | Ipswich | 55.0 | 0.099 | 1 | 3,342 | 97 | <\$100M | 57.5 | 1,661 | 89 | 0 |
| State Bk of Alcester | Alcester | 52.5 | 0.112 | 0.963 | 8,389 | 159 | <\$100M | 77.5 | 5,945 | 144 | 0.018 |
| Security St Bk | Emery | 52.5 | 0.149 | 1 | 4,312 | 68 | <\$100M | 75.0 | 4,312 | 68 | 0.016 |
| Farmers St Bk | Stickney | 50.0 | 0.102 | 1 | 3,964 | 103 | <\$100M | 75.0 | 3,964 | 103 | 0.001 |
| Farmers St Bk | Parkston | 50.0 | 0.093 | 0.87 | 10,140 | 132 | \$100M-500M | 40.0 | 2,084 | 98 | 0 |
| First St Bk of Warner | Warner | 50.0 | 0.129 | 0.826 | 5,017 | 97 | <\$100M | 50.0 | 1,518 | 74 | 0 |
| Farmers St Bk | Faith | 50.0 | 0.095 | 1 | 3,730 | 102 | <\$100M | 77.5 | 3,730 | 102 | 0 |
| Community St Bk | Milbank | 50.0 | 0.118 | 0.591 | 12,164 | 157 | \$100M-500M | 45.0 | 2,803 | 106 | 0 |
| First NB of Volga | Volga | 50.0 | 0.112 | 1 | 3,543 | 68 | <\$100M | 70.0 | 3,543 | 68 | 0 |
| Farmers St Bk | Hosmer | 50.0 | 0.132 | 1 | 1,822 | 57 | <\$100M | 50.0 | 858 | 49 | 0 |
| First St Bk | Wilmot | 50.0 | 0.138 | 1 | 5,672 | 56 | <\$100M | 32.5 | 984 | 34 | 0 |
| First St Bk | Groton | 47.5 | 0.113 | 1 | 3,394 | 90 | <\$100M | 57.5 | 1,713 | 82 | 0 |
| Deuel County NB | Clear Lake | 47.5 | 0.194 | 0.85 | 7,530 | 43 | <\$100M | 15.0 | 499 | 19 | 0 |
| Farmers St Bk | Flandreau | 47.5 | 0.083 | 0.916 | 7,989 | 160 | <\$100M | 55.0 | 2,935 | 127 | 0 |
| Security St Bk | Alexandria | 45.0 | 0.075 | 1 | 3,916 | 77 | <\$100M | 55.0 | 2,068 | 65 | 0 |
| 1st Fnc'l Bk USA | Dakota Dunes | 42.5 | 0.014 | 1 | 3,642 | 49 | \$100M-500M | 52.5 | 3,642 | 49 | 0.312 |
| Miner County Bk | Howard | 42.5 | 0.114 | 1 | 3,520 | 57 | <\$100M | 42.5 | 1,015 | 40 | 0 |
| Andes St Bk | Lake Andes | 42.5 | 0.107 | 1 | 1,704 | 31 | <\$100M | 60.0 | 1,704 | 31 | 0 |
| Farmers & Merchants St Bk | Scotland | 42.5 | 0.086 | 1 | 1,726 | 43 | <\$100M | 65.0 | 1,726 | 43 | 0 |
| Heartland St Bk | Wessington | 40.0 | 0.098 | 0.972 | 3,616 | 70 | <\$100M | 37.5 | 1,064 | 54 | 0.004 |
| Menno St Bk | Menno | 40.0 | 0.06 | 1 | 1,445 | 62 | <\$100M | 60.0 | 1,445 | 62 | 0.001 |
| Community Bk | Avon | 40.0 | 0.038 | 1 | 1,541 | 94 | <\$100M | 57.5 | 1,541 | 94 | 0 |
| State Bk of Eagle Butte | Eagle Butte | 40.0 | 0.072 | 1 | 2,008 | 33 | <\$100M | 27.5 | 570 | 25 | 0 |
| Roberts County NB of Sisseton | Sisseton | 35.0 | 0.036 | 1 | 1,591 | 29 | <\$100M | 27.5 | 516 | 24 | 0 |
| Langford St Bk | Langford | 35.0 | 0.063 | 1 | 749 | 9 | <\$100M | 20.0 | 140 | 5 | 0 |
| Farmers St Bk of Turton | Turton | 35.0 | 0.033 | 1 | 619 | 42 | <\$100M | 50.0 | 619 | 42 | 0 |
| Western Dakota Bk | Timber Lake | 32.5 | 0.071 | 1 | 1,265 | 31 | <\$100M | 30.0 | 387 | 28 | 0.006 |
| First Bk of White | White | 32.5 | 0.104 | 0.392 | 5,275 | 58 | <\$100M | 27.5 | 1,087 | 39 | 0 |

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|-----------------------------|--------------|--------------------------------|-------------|--------------|------------------|-----------|----------------------------------|----------------|--------------------|-----------|-------------|
| | | Total Rank (1) | LSBL/TA (2) | LSBL/TBL (3) | LSBL (1,000) (4) | LSBL# (5) | Institution Asset Size (6) | Total Rank (7) | SSBL\$ (1,000) (8) | SSBL# (9) | CRD/TA (10) |
| American St Bk | Oldham | 32.5 | 0.108 | 0.73 | 1,981 | 45 | <\$100M | 40.0 | 698 | 38 | 0 |
| Mansfield St Bk | Mansfield | 32.5 | 0.037 | 1 | 298 | 7 | <\$100M | 42.5 | 298 | 7 | 0 |
| Bankfirst | Sioux Falls | 32.5 | 0.031 | 0.077 | 18,740 | 76 | \$500M-\$1B | 15.0 | 561 | 33 | 0 |
| Security ND of SD | Dakota Dunes | 32.5 | 0.166 | 0.525 | 4,905 | 14 | <\$100M | 10.0 | - | - | 0 |
| Dakota St Bk of Blunt SD | Blunt | 30.0 | 0.104 | 0.639 | 2,664 | 42 | <\$100M | 20.0 | 463 | 27 | 0 |
| Bryant St Bk | Bryant | 30.0 | 0.082 | 1 | 1,509 | 27 | <\$100M | 57.5 | 1,509 | 27 | 0 |
| First Nb of Frederick | Frederick | 30.0 | 0.043 | 1 | 515 | 22 | <\$100M | 47.5 | 515 | 22 | 0 |
| Sunrise Bk Dakota | Onida | 27.5 | 0.062 | 0.932 | 1,705 | 41 | <\$100M | 40.0 | 844 | 33 | 0.003 |
| Richland St Bk | Bruce | 27.5 | 0.039 | 1 | 1,051 | 29 | <\$100M | 47.5 | 1,051 | 29 | 0 |
| Target ND | Sioux Falls | NR | 0 | . | - | - | \$100M-500M | NR | - | - | 0.687 |
| Wells Fargo Fncl Bk | Sioux Falls | NR | 0 | . | - | - | \$1B-\$10B | NR | - | - | 0.59 |
| Citibank SD NA | Sioux Falls | NR | 0 | . | - | - | >\$10B | NR | - | - | 0.574 |
| Department Stores NB | Sioux Falls | NR | 0 | . | - | - | \$100M-500M | NR | - | - | 0.246 |

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in South Dakota Using Call Report Data, June 2006

| Name of Lending Institution | City of Industry | HQ State or Territory | Micro Business Lending (<\$100k) | | | | | Small Business Lending (<\$1M) | | | | |
|------------------------------|------------------|-----------------------------|----------------------------------|----------------|-----------------|--------------------------|--------------|----------------------------------|----------------------|-----------------------|--------------|----------------|
| | | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$ (1,000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$ (1,000) (8) | LSBL# (9) | CRD/TA (10) |
| First NB SD | Yankton | SD | 95.0 | 0.159 | 1 | 64,032 | 644 | \$100M-500M | 82.5 | 64,032 | 644 | 0.084 |
| Peoples St Bk | De Smet | SD | 92.5 | 0.323 | 1 | 18,690 | 214 | <\$100M | 87.5 | 18,690 | 214 | 0.002 |
| Citibank USA NA | Sioux Falls | SD | 92.5 | 0.418 | 0.559 | 2,974,640 | 1,602,041 | \$1B-\$10B | 80.0 | 3,144,708 | 1,602,877 | 0.142 |
| Home Federal Bank | Sioux Falls | SD | 90.0 | 0.041 | 0.114 | 39,466 | 1,283 | \$500M-\$1B | 80.0 | 142,345 | 1,743 | 0 |
| Farmers St Bk of Canton | Canton | SD | 87.5 | 0.191 | 1 | 7,183 | 385 | <\$100M | 67.5 | 7,183 | 385 | 0 |
| First St Bk of Roscoe | Roscoe | SD | 87.5 | 0.214 | 1 | 12,273 | 192 | <\$100M | 72.5 | 12,273 | 192 | 0 |
| First Fidelity Bk | Burke | SD | 87.5 | 0.094 | 1 | 20,945 | 529 | \$100M-500M | 65.0 | 20,945 | 529 | 0 |
| Security St Bk | Tyndall | SD | 85.0 | 0.227 | 1 | 6,127 | 125 | <\$100M | 72.5 | 6,127 | 125 | 0 |
| Dakota Prairie Bk | Presho | SD | 80.0 | 0.171 | 1 | 4,991 | 73 | <\$100M | 62.5 | 4,991 | 73 | 0 |
| First Federal Bank A FSB | Beresford | SD | 77.5 | 0.047 | 0.183 | 1,824 | 91 | <\$100M | 60.0 | 5,791 | 118 | 0.001 |
| Farmers St Bk | Faith | SD | 77.5 | 0.095 | 1 | 3,730 | 102 | <\$100M | 50.0 | 3,730 | 102 | 0 |
| Farmers & Merchants St Bk | Iroquois | SD | 77.5 | 0.114 | 1 | 4,570 | 114 | <\$100M | 55.0 | 4,570 | 114 | 0 |
| Great Plains Bk | Eureka | SD | 77.5 | 0.116 | 1 | 5,393 | 68 | <\$100M | 60.0 | 5,393 | 68 | 0 |
| State Bk of Alcester | Alcester | SD | 77.5 | 0.08 | 0.683 | 5,945 | 144 | <\$100M | 52.5 | 8,389 | 159 | 0.018 |
| Dacotah Bk | Aberdeen | SD | 77.5 | 0.057 | 0.184 | 66,761 | 2,735 | \$1B-\$10B | 80.0 | 252,372 | 3,426 | 0 |
| Farmers St Bk | Stickney | SD | 75.0 | 0.102 | 1 | 3,964 | 103 | <\$100M | 50.0 | 3,964 | 103 | 0.001 |
| Security St Bk | Emery | SD | 75.0 | 0.149 | 1 | 4,312 | 68 | <\$100M | 52.5 | 4,312 | 68 | 0.016 |
| First Savings Bank | Beresford | SD | 75.0 | 0.019 | 0.04 | 8,037 | 276 | \$100M-500M | 80.0 | 91,953 | 579 | 0.043 |
| Valley Exchange Bk | Lennox | SD | 72.5 | 0.064 | 0.428 | 3,342 | 157 | <\$100M | 72.5 | 7,812 | 239 | 0 |
| Pioneer B&TC | Belle Fourche | SD | 72.5 | 0.043 | 0.168 | 13,061 | 697 | \$100M-500M | 72.5 | 56,540 | 931 | 0.003 |
| Cortrust Bk NA | Mitchell | SD | 72.5 | 0.046 | 0.133 | 19,277 | 949 | \$100M-500M | 77.5 | 89,425 | 1,225 | 0.047 |
| First NB of Volga | Volga | SD | 70.0 | 0.112 | 1 | 3,543 | 68 | <\$100M | 50.0 | 3,543 | 68 | 0 |
| First Midwest Bk | Centerville | SD | 70.0 | 0.063 | 0.131 | 6,179 | 377 | <\$100M | 75.0 | 33,398 | 474 | 0.002 |
| First Dakota NB | Yankton | SD | 70.0 | 0.035 | 0.111 | 21,972 | 1,003 | \$500M-\$1B | 72.5 | 106,466 | 1,424 | 0 |
| First Premier Bk | Sioux Falls | SD | 70.0 | 0.03 | 0.165 | 22,517 | 1,417 | \$500M-\$1B | 67.5 | 86,147 | 1,750 | 0 |
| Bankstar Financial | Elkton | SD | 67.5 | 0.062 | 0.288 | 3,063 | 137 | <\$100M | 75.0 | 10,651 | 176 | 0.004 |
| First Western Federal Saving | Rapid City | SD | 65.0 | 0.041 | 0.125 | 1,005 | 29 | <\$100M | 62.5 | 6,182 | 57 | 0 |
| Farmers & Merchants St Bk | Scotland | SD | 65.0 | 0.086 | 1 | 1,726 | 43 | <\$100M | 42.5 | 1,726 | 43 | 0 |
| Fulton St Bk | Fulton | SD | 65.0 | 0.073 | 0.343 | 2,655 | 136 | <\$100M | 77.5 | 7,750 | 163 | 0.003 |
| Dakota Heritage St Bk | Chancellor | SD | 65.0 | 0.081 | 0.68 | 2,802 | 113 | <\$100M | 57.5 | 4,121 | 122 | 0.004 |
| Commercial St Bk of Wagner | Wagner | SD | 65.0 | 0.032 | 0.359 | 3,292 | 185 | \$100M-500M | 55.0 | 9,177 | 210 | 0.004 |
| First NB in Sioux Falls | Sioux Falls | SD | 65.0 | 0.028 | 0.092 | 24,139 | 897 | \$500M-\$1B | 75.0 | 159,311 | 1,426 | 0 |
| Peoples St Bk | Summit | SD | 62.5 | 0.067 | 0.357 | 2,751 | 108 | <\$100M | 67.5 | 7,712 | 136 | 0 |
| Minnwest Bk Sioux Falls | Sioux Falls | SD | 62.5 | 0.051 | 0.174 | 3,827 | 134 | <\$100M | 75.0 | 21,969 | 187 | 0 |
| Reliabank Dakota | Estelline | SD | 62.5 | 0.038 | 0.153 | 4,204 | 170 | \$100M-500M | 75.0 | 25,582 | 270 | 0 |
| First Western Bk Sturgis | Sturgis | SD | 62.5 | 0.032 | 0.072 | 12,051 | 439 | \$100M-500M | 70.0 | 85,410 | 742 | 0.001 |
| Bankwest | Pierre | SD | 62.5 | 0.03 | 0.131 | 16,795 | 639 | \$500M-\$1B | 65.0 | 73,087 | 946 | 0 |

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| Name of Lending Institution | City of Industry | HQ State or Territory | Micro Business Lending (<\$100k) | | | | | Small Business Lending (<\$1M) | | | | |
|-----------------------------|-------------------|-----------------------------|----------------------------------|----------------|-----------------|--------------------------|--------------|----------------------------------|----------------------|-----------------------|--------------|----------------|
| | | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$ (1,000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$ (1,000) (8) | LSBL# (9) | CRD/TA (10) |
| Menno St Bk | Menno | SD | 60.0 | 0.06 | 1 | 1,445 | 62 | <\$100M | 40.0 | 1,445 | 62 | 0.001 |
| Andes St Bk | Lake Andes | SD | 60.0 | 0.107 | 1 | 1,704 | 31 | <\$100M | 42.5 | 1,704 | 31 | 0 |
| First St Bk | Armour | SD | 60.0 | 0.037 | 0.289 | 2,598 | 150 | <\$100M | 60.0 | 8,696 | 186 | 0 |
| First Bk & Tr NA | Sioux Falls | SD | 60.0 | 0.039 | 0.092 | 8,822 | 325 | \$100M-500M | 77.5 | 68,176 | 531 | 0 |
| Great Western Bk | Watertown | SD | 60.0 | 0.022 | 0.06 | 29,541 | 1,125 | \$1B-\$10B | 70.0 | 215,436 | 1,952 | 0.001 |
| Wells Fargo Bk NA | Sioux Falls | SD | 60.0 | 0.014 | 0.089 | 6,006,142 | 570,545 | >\$10B | 57.5 | 19,500,000 | 623,835 | 0.015 |
| Bryant St Bk | Bryant | SD | 57.5 | 0.082 | 1 | 1,509 | 27 | <\$100M | 30.0 | 1,509 | 27 | 0 |
| Community Bk | Avon | SD | 57.5 | 0.038 | 1 | 1,541 | 94 | <\$100M | 40.0 | 1,541 | 94 | 0 |
| Ipswich St Bk | Ipswich | SD | 57.5 | 0.049 | 0.497 | 1,661 | 89 | <\$100M | 55.0 | 3,342 | 97 | 0 |
| First St Bk | Groton | SD | 57.5 | 0.057 | 0.505 | 1,713 | 82 | <\$100M | 47.5 | 3,394 | 90 | 0 |
| Farmers St Bk | Marion | SD | 57.5 | 0.039 | 0.267 | 2,708 | 142 | <\$100M | 57.5 | 9,108 | 170 | 0 |
| Merchants St Bk | Freeman | SD | 57.5 | 0.037 | 0.197 | 3,620 | 129 | <\$100M | 67.5 | 18,175 | 198 | 0.001 |
| First Western Bk Custer | Custer | SD | 57.5 | 0.043 | 0.093 | 4,325 | 155 | \$100M-500M | 70.0 | 29,178 | 263 | 0.001 |
| American B&T | Wessington Spring | SD | 57.5 | 0.026 | 0.143 | 5,001 | 208 | \$100M-500M | 67.5 | 27,974 | 319 | 0 |
| First NB | Fort Pierre | SD | 57.5 | 0.028 | 0.071 | 14,634 | 539 | \$500M-\$1B | 70.0 | 95,436 | 881 | 0.116 |
| Security St Bk | Alexandria | SD | 55.0 | 0.039 | 0.528 | 2,068 | 65 | <\$100M | 45.0 | 3,916 | 77 | 0 |
| Farmers St Bk | Flandreau | SD | 55.0 | 0.03 | 0.337 | 2,935 | 127 | <\$100M | 47.5 | 7,989 | 160 | 0 |
| Plains CMRC Bk | Hoven | SD | 55.0 | 0.023 | 0.114 | 6,095 | 282 | \$100M-500M | 60.0 | 32,431 | 392 | 0.018 |
| 1st FNCL Bk USA | Dakota Dunes | SD | 52.5 | 0.014 | 1 | 3,642 | 49 | \$100M-500M | 42.5 | 3,642 | 49 | 0.312 |
| First B&T | Brookings | SD | 52.5 | 0.013 | 0.05 | 9,135 | 346 | \$500M-\$1B | 55.0 | 52,984 | 562 | 0.011 |
| Farmers St Bk of Turton | Turton | SD | 50.0 | 0.033 | 1 | 619 | 42 | <\$100M | 35.0 | 619 | 42 | 0 |
| Farmers St Bk | Hosmer | SD | 50.0 | 0.062 | 0.471 | 858 | 49 | <\$100M | 50.0 | 1,822 | 57 | 0 |
| First St Bk of Warner | Warner | SD | 50.0 | 0.039 | 0.25 | 1,518 | 74 | <\$100M | 50.0 | 5,017 | 97 | 0 |
| First Western Bk | Wall | SD | 50.0 | 0.023 | 0.046 | 8,635 | 330 | \$100M-500M | 70.0 | 84,209 | 621 | 0.002 |
| First Nb Of Frederick | Frederick | SD | 47.5 | 0.043 | 1 | 515 | 22 | <\$100M | 30.0 | 515 | 22 | 0 |
| Richland St Bk | Bruce | SD | 47.5 | 0.039 | 1 | 1,051 | 29 | <\$100M | 27.5 | 1,051 | 29 | 0 |
| Citizens St Bk of Arlington | Arlington | SD | 47.5 | 0.028 | 0.241 | 1,939 | 84 | <\$100M | 55.0 | 8,024 | 115 | 0.004 |
| American St Bk of Pierre | Pierre | SD | 47.5 | 0.031 | 0.1 | 3,299 | 123 | \$100M-500M | 75.0 | 25,732 | 227 | 0 |
| Community St Bk | Milbank | SD | 45.0 | 0.027 | 0.136 | 2,803 | 106 | \$100M-500M | 50.0 | 12,164 | 157 | 0 |
| Mansfield St Bk | Mansfield | SD | 42.5 | 0.037 | 1 | 298 | 7 | <\$100M | 32.5 | 298 | 7 | 0 |
| Miner County Bk | Howard | SD | 42.5 | 0.033 | 0.288 | 1,015 | 40 | <\$100M | 42.5 | 3,520 | 57 | 0 |
| Farmers & Merchants St Bk | Plankinton | SD | 42.5 | 0.03 | 0.142 | 1,771 | 78 | <\$100M | 55.0 | 9,185 | 111 | 0.002 |
| American St Bk | Oldham | SD | 40.0 | 0.038 | 0.257 | 698 | 38 | <\$100M | 32.5 | 1,981 | 45 | 0 |
| Sunrise Bk Dakota | Onida | SD | 40.0 | 0.031 | 0.461 | 844 | 33 | <\$100M | 27.5 | 1,705 | 41 | 0.003 |
| Farmers St Bk | Parkston | SD | 40.0 | 0.019 | 0.179 | 2,084 | 98 | \$100M-500M | 50.0 | 10,140 | 132 | 0 |
| Heartland St Bk | Wessington | SD | 37.5 | 0.029 | 0.286 | 1,064 | 54 | <\$100M | 40.0 | 3,616 | 70 | 0.004 |
| First St Bk | Wilmot | SD | 32.5 | 0.024 | 0.173 | 984 | 34 | <\$100M | 50.0 | 5,672 | 56 | 0 |

Table 3B Expanded. Micro Business Lending Institutions in South Dakota Using Call Report Data, June 2006

| Name of Lending Institution | City of Industry | HQ State or Territory | Micro Business Lending (<\$100k) | | | | | Small Business Lending (<\$1M) | | | | |
|-------------------------------|------------------|-----------------------------|----------------------------------|----------------|-----------------|--------------------------|--------------|----------------------------------|----------------------|-----------------------|--------------|----------------|
| | | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$ (1,000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$ (1,000) (8) | LSBL# (9) | CRD/TA (10) |
| Valley Bk NA | Elk Point | SD | 32.5 | 0.026 | 0.055 | 1,789 | 69 | <\$100M | 67.5 | 22,176 | 145 | 0 |
| Western Dakota Bk | Timber Lake | SD | 30.0 | 0.022 | 0.306 | 387 | 28 | <\$100M | 32.5 | 1,265 | 31 | 0.006 |
| Campbell County Bk | Herreid | SD | 30.0 | 0.016 | 0.138 | 1,107 | 55 | <\$100M | 57.5 | 8,033 | 91 | 0 |
| Roberts County NB of Sisseton | Sisseton | SD | 27.5 | 0.012 | 0.324 | 516 | 24 | <\$100M | 35.0 | 1,591 | 29 | 0 |
| State Bk of Eagle Butte | Eagle Butte | SD | 27.5 | 0.02 | 0.284 | 570 | 25 | <\$100M | 40.0 | 2,008 | 33 | 0 |
| First Bk of White | White | SD | 27.5 | 0.021 | 0.081 | 1,087 | 39 | <\$100M | 32.5 | 5,275 | 58 | 0 |
| First NB in Philip | Philip | SD | 27.5 | 0.011 | 0.091 | 1,364 | 73 | \$100M-500M | 60.0 | 14,117 | 126 | 0 |
| First St Bk Miller | Miller | SD | 25.0 | 0.014 | 0.049 | 1,405 | 65 | \$100M-500M | 65.0 | 22,082 | 120 | 0.004 |
| Langford St Bk | Langford | SD | 20.0 | 0.012 | 0.187 | 140 | 5 | <\$100M | 35.0 | 749 | 9 | 0 |
| Dakota St Bk of Blunt SD | Blunt | SD | 20.0 | 0.018 | 0.111 | 463 | 27 | <\$100M | 30.0 | 2,664 | 42 | 0 |
| Deuel County NB | Clear Lake | SD | 15.0 | 0.013 | 0.056 | 499 | 19 | <\$100M | 47.5 | 7,530 | 43 | 0 |
| Bankfirst | Sioux Falls | SD | 15.0 | 0.001 | 0.002 | 561 | 33 | \$500M-\$1B | 32.5 | 18,740 | 76 | 0 |
| Security NB of SD | Dakota Dunes | SD | 10.0 | 0 | 0 | - | - | <\$100M | 32.5 | 4,905 | 14 | 0 |
| Target NB | Sioux Falls | SD | NR | 0 | . | - | - | \$100M-500M | NR | - | - | 0.687 |
| Wells Fargo FNCL Bk | Sioux Falls | SD | NR | 0 | . | - | - | \$1B-\$10B | NR | - | - | 0.59 |
| Citibank SD NA | Sioux Falls | SD | NR | 0 | . | - | - | >\$10B | NR | - | - | 0.574 |
| Department Stores NB | Sioux Falls | SD | NR | 0 | . | - | - | \$100M-500M | NR | - | - | 0.246 |

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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