

Table A.2 Small Business Lending in South Dakota Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rushmore B&Tc	Rapid City	95.0	10.0	9.0	10.0	9.0	\$100M-500M	106,786	838	72.5	65.0
American St Bk Of Rapid City	Rapid City	80.0	10.0	3.0	10.0	9.0	\$100M-500M	61,192	673	80.0	70.0
First St Bk Miller	Miller	80.0	7.0	10.0	8.0	7.0	<\$100M	12,817	220	57.5	47.5
Farmers St Bk	Marion	80.0	9.0	9.0	7.0	7.0	<\$100M	10,236	214	85.0	87.5
Peoples St Bk	De Smet	80.0	9.0	9.0	7.0	7.0	<\$100M	9,915	226	90.0	90.0
Founders Tr Nb	Sioux Falls	80.0	9.0	10.0	7.0	6.0	<\$100M	7,740	120	55.0	47.5
F & M Bk	Watertown	77.5	10.0	1.0	10.0	10.0	\$100M-500M	89,549	986	70.0	65.0
Community First St Bk	Vermillion	77.5	9.0	3.0	9.0	10.0	\$100M-500M	56,142	1,039	70.0	70.0
First Midwest Bk	Centerville	77.5	10.0	4.0	9.0	8.0	<\$100M	29,495	295	67.5	65.0
First Dakota Nb	Yankton	75.0	8.0	2.0	10.0	10.0	\$100M-500M	61,843	1,313	70.0	70.0
First Western Bk Sturgis	Sturgis	75.0	9.0	1.0	10.0	10.0	\$100M-500M	56,591	935	80.0	72.5
First Nb In Sioux Falls	Sioux Falls	75.0	9.0	1.0	10.0	10.0	\$500M-\$1B	127,192	1,587	70.0	70.0
Dacotah Bk	Aberdeen	75.0	8.0	2.0	10.0	10.0	\$500M-\$1B	105,658	1,831	75.0	75.0
American St Bk Of Pierre	Pierre	75.0	10.0	3.0	8.0	9.0	<\$100M	23,958	371	72.5	70.0
Merchants St Bk	Freeman	75.0	8.0	6.0	8.0	8.0	<\$100M	11,692	329	80.0	87.5
Cortrust Bk Na	Mitchell	72.5	9.0	2.0	9.0	9.0	\$100M-500M	56,126	681	62.5	62.5
First Nb	Ft. Pierre	72.5	10.0	1.0	9.0	9.0	\$100M-500M	48,549	520	67.5	65.0
Reliabank Dakota	Estelline	72.5	8.0	5.0	8.0	8.0	<\$100M	14,775	305	82.5	82.5
Community St Bk	Milbank	72.5	9.0	7.0	7.0	6.0	<\$100M	6,756	125	60.0	47.5
Great Plains Bk	Eureka	72.5	7.0	10.0	6.0	6.0	<\$100M	5,744	128	80.0	85.0
Fulton St Bk	Fulton	72.5	8.0	8.0	5.0	8.0	<\$100M	4,208	358	85.0	87.5
Pioneer B&Tc	Belle Fourche	70.0	8.0	2.0	9.0	9.0	\$100M-500M	43,478	778	70.0	70.0
First Amer B&Tc	Madison	70.0	9.0	2.0	9.0	8.0	<\$100M	24,622	302	65.0	55.0
First Western Bk Custer	Custer	70.0	10.0	2.0	8.0	8.0	<\$100M	18,244	286	70.0	62.5
First St Bk Of Roscoe	Roscoe	70.0	9.0	5.0	7.0	7.0	<\$100M	8,299	147	80.0	80.0
Valley Bk Na	Elk Point	67.5	10.0	1.0	8.0	8.0	<\$100M	22,289	246	62.5	52.5
First Nb In Philip	Philip	67.5	4.0	10.0	7.0	6.0	<\$100M	7,263	124	40.0	35.0
Security Bk	Madison	65.0	8.0	3.0	8.0	7.0	\$100M-500M	19,219	185	57.5	40.0
First Fidelity Bk	Burke	65.0	5.0	4.0	8.0	9.0	\$100M-500M	18,279	500	75.0	82.5
First Premier Bk	Sioux Falls	65.0	4.0	3.0	9.0	10.0	\$500M-\$1B	54,326	1,232	65.0	67.5
Peoples Bk	Aberdeen	65.0	6.0	7.0	6.0	7.0	<\$100M	6,291	195	60.0	55.0
First Nb In Garretson	Garretson	65.0	7.0	9.0	6.0	4.0	<\$100M	5,090	84	70.0	77.5
State Bk Of Hudson	Hudson	65.0	8.0	9.0	4.0	5.0	<\$100M	3,153	112	75.0	77.5
First Nb In Brookings	Brookings	62.5	6.0	1.0	9.0	9.0	\$100M-500M	51,249	764	60.0	55.0
First Nb Sd	Yankton	62.5	4.0	3.0	9.0	9.0	\$500M-\$1B	48,081	741	65.0	70.0
First Western Bk	Wall	62.5	7.0	2.0	8.0	8.0	<\$100M	15,756	254	50.0	47.5
Dakota Heritage St Bk	Chancellor	62.5	8.0	5.0	6.0	6.0	<\$100M	5,598	135	70.0	70.0
Security Nb Of Sd	Dakota Dunes	62.5	10.0	10.0	4.0	1.0	<\$100M	2,950	16	50.0	10.0
Citizens St Bk Of Arlington	Arlington	62.5	7.0	6.0	7.0	5.0	<\$100M	6,819	100	70.0	75.0
Security St Bk	Tyndall	62.5	6.0	8.0	5.0	6.0	<\$100M	4,116	133	70.0	80.0
Bankwest	Pierre	60.0	5.0	1.0	9.0	9.0	\$100M-500M	28,623	715	60.0	57.5
First St Bk	Armour	60.0	6.0	4.0	7.0	7.0	<\$100M	8,124	180	60.0	52.5
Commercial St Bk Of Wagner	Wagner	60.0	4.0	5.0	7.0	8.0	<\$100M	6,907	248	65.0	75.0
First St Bk Of Warner	Warner	60.0	8.0	3.0	6.0	7.0	<\$100M	6,428	201	75.0	10.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Nb Of White	White	60.0	7.0	8.0	5.0	4.0	<\$100M	4,370	81	45.0	37.5
Campbell County Bk	Herreid	60.0	7.0	6.0	6.0	5.0	<\$100M	6,523	105	70.0	77.5
Bank Of Hoven	Hoven	60.0	3.0	10.0	6.0	5.0	<\$100M	5,025	101	60.0	67.5
American St Bk	Wessington Springs	57.5	5.0	2.0	8.0	8.0	\$100M-500M	10,529	288	47.5	52.5
Norwest Bk Sd Na	Sioux Falls	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	323,462	3,802	57.5	57.5
State Bk Of Alcester	Alcester	57.5	4.0	6.0	6.0	7.0	<\$100M	6,536	161	60.0	65.0
Farmers St Bk	Flandreau	57.5	5.0	8.0	6.0	4.0	<\$100M	6,472	88	37.5	30.0
Valley Exchange Bk	Lennox	57.5	4.0	7.0	5.0	7.0	<\$100M	4,157	193	55.0	60.0
Wilmot St Bk	Wilmot	57.5	6.0	10.0	4.0	3.0	<\$100M	2,445	69	60.0	70.0
Farmers & Merchants St Bk	Plankinton	55.0	7.0	3.0	7.0	5.0	<\$100M	6,562	108	35.0	30.0
Day County Bk	Webster	55.0	6.0	7.0	5.0	4.0	<\$100M	3,956	83	65.0	70.0
Security St Bk	Emery	55.0	7.0	6.0	5.0	4.0	<\$100M	3,730	74	60.0	67.5
Farmers St Bk Of Canton	Canton	52.5	7.0	4.0	5.0	5.0	<\$100M	4,059	118	55.0	57.5
Farmers & Merchants St Bk	Iroquois	52.5	5.0	7.0	4.0	5.0	<\$100M	3,132	108	62.5	70.0
First Nb Of Volga	Volga	52.5	5.0	7.0	4.0	5.0	<\$100M	2,422	93	60.0	65.0
Farmers & Merchants St Bk	Scotland	52.5	6.0	8.0	4.0	3.0	<\$100M	2,175	60	60.0	65.0
State Bk Of Eagle Butte	Eagle Butte	52.5	5.0	7.0	4.0	5.0	<\$100M	2,289	91	57.5	67.5
Farmers St Bk	Stickney	50.0	6.0	5.0	5.0	4.0	<\$100M	3,627	78	60.0	65.0
Heartland St Bk	Wessington	50.0	5.0	5.0	4.0	6.0	<\$100M	3,011	146	62.5	70.0
Andes St Bk	Lake Andes	50.0	6.0	8.0	3.0	3.0	<\$100M	1,535	62	55.0	62.5
Miner County Bk	Howard	50.0	6.0	3.0	5.0	6.0	<\$100M	3,219	122	52.5	55.0
First Nb Of Freeman	Freeman	47.5	4.0	4.0	5.0	6.0	<\$100M	4,625	123	47.5	47.5
Peoples St Bk	Summit	47.5	4.0	7.0	3.0	5.0	<\$100M	1,535	93	55.0	62.5
Prairie St Bk	Presho	45.0	4.0	8.0	3.0	3.0	<\$100M	1,901	48	50.0	35.0
1St FncI Bk Usa	Dakota Dunes	42.5	1.0	9.0	4.0	3.0	\$100M-500M	2,614	50	45.0	50.0
Farmers St Bk	Parkston	42.5	3.0	2.0	6.0	6.0	<\$100M	6,172	126	37.5	35.0
Ipswich St Bk	Ipswich	42.5	2.0	10.0	2.0	3.0	<\$100M	1,398	72	47.5	52.5
Farmers St Bk Of Turton	Turton	42.5	3.0	9.0	2.0	3.0	<\$100M	903	62	45.0	52.5
Menno St Bk	Menno	40.0	2.0	8.0	2.0	4.0	<\$100M	1,025	80	42.5	50.0
Roberts County Nb Of Sisseton	Sisseton	37.5	2.0	8.0	3.0	2.0	<\$100M	1,595	35	17.5	25.0
Corn Exchange Bk	Elkton	37.5	3.0	5.0	3.0	4.0	<\$100M	1,506	74	42.5	52.5
Farmers St Bk	Faith	37.5	3.0	6.0	3.0	3.0	<\$100M	1,439	72	42.5	52.5
American St Bk	Oldham	37.5	2.0	9.0	2.0	2.0	<\$100M	805	35	37.5	45.0
Security St Bk	Alexandria	37.5	2.0	6.0	3.0	4.0	<\$100M	2,152	84	45.0	55.0
Farmers St Bk	Hosmer	37.5	5.0	4.0	3.0	3.0	<\$100M	1,620	48	37.5	32.5
Community Bk	Avon	37.5	3.0	6.0	2.0	4.0	<\$100M	1,368	86	42.5	50.0
Bryant St Bk	Bryant	35.0	5.0	4.0	3.0	2.0	<\$100M	1,687	34	30.0	20.0
Onida Bk	Onida	35.0	3.0	7.0	2.0	2.0	<\$100M	1,119	45	40.0	50.0
Mansfield St Bk	Mansfield	35.0	2.0	10.0	1.0	1.0	<\$100M	203	12	35.0	35.0
Western Dakota Bk	Timber Lake	32.5	4.0	5.0	2.0	2.0	<\$100M	1,255	48	42.5	52.5
First St Bk Of Sinai	Sinai	32.5	2.0	7.0	2.0	2.0	<\$100M	735	46	37.5	42.5
Dakota St Bk Of Blunt Sd	Blunt	30.0	3.0	4.0	2.0	3.0	<\$100M	1,340	62	37.5	35.0
Langford St Bk	Langford	30.0	1.0	9.0	1.0	1.0	<\$100M	259	6	32.5	20.0
Deuel County Nb	Clear Lake	25.0	3.0	1.0	4.0	2.0	<\$100M	2,210	37	17.5	17.5
First St Bk Of Claremont	Claremont	25.0	2.0	5.0	1.0	2.0	<\$100M	589	21	27.5	32.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Nb Of Frederick	Frederick	25.0	2.0	6.0	1.0	1.0	<\$100M	379	17	27.5	37.5
Richland St Bk	Bruce	22.5	1.0	4.0	2.0	2.0	<\$100M	590	20	27.5	30.0
Retailers Nb	Sioux Falls	7.5	1.0	.	1.0	1.0	\$100M-500M	-	-	.	.
Hurley St Bk	Sioux Falls	-	-	-	-	-	\$100M-500M	-	-	.	.
United Credit Nb	Sioux Falls	-	-	-	-	-	\$100M-500M	-	-	.	.
Bankfirst	Sioux Falls	-	-	-	-	-	\$500M-\$1B	1,628	34	17.5	22.5
Dial Bk	Sioux Falls	-	-	-	-	-	\$500M-\$1B	-	-	.	.
Minnwest Bk Sioux Falls	Sioux Falls	-	-	-	-	-	<\$100M	-	-	.	.
Axsys Nb	Sioux Falls	-	-	-	-	-	<\$100M	-	-	.	.
Green Tree Retail Svc Bk	Rapid City	-	-	-	-	-	<\$100M	-	-	.	.
Citibank South Dakota Na	Sioux Falls	-	-	-	-	-	>\$10B	1,295,208	122,042	70.0	77.5

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.