

Table 3A Expanded. Small Business Lending Institutions in South Dakota Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Peoples St Bk	De Smet	85.0	0.363	1	19,335	206	<\$100M	92.5	19,335	206	0.002
First NB in Sioux Falls	Sioux Falls	82.5	0.228	0.769	184,902	1,419	\$500M-\$1B	87.5	89,439	1,054	0
Citibank USA NA	Sioux Falls	77.5	0.341	0.479	2,089,522	1,691,387	\$1B-\$10B	92.5	1,948,417	1,690,670	0.137
Dacotah Bk	Aberdeen	77.5	0.209	0.672	226,076	3,217	\$1B-\$10B	77.5	61,753	2,609	0.002
First St Bk of Roscoe	Roscoe	75.0	0.221	1	13,010	513	<\$100M	90.0	13,010	513	0
Bankstar Financial	Elkton	75.0	0.318	0.998	15,525	233	<\$100M	72.5	4,766	174	0.004
Pioneer B&C	Belle Fourche	75.0	0.183	0.728	52,987	773	\$100M-500M	67.5	11,363	550	0.003
Reliabank Dakota	Estelline	75.0	0.256	0.964	26,250	293	\$100M-500M	62.5	4,371	192	0.004
Farmers St Bk	Marion	75.0	0.148	1	10,060	168	<\$100M	57.5	2,712	146	0
First NB SD	Yankton	72.5	0.131	0.865	52,019	4,466	\$100M-500M	85.0	23,634	4,246	0.086
Cortrust Bk NA	Mitchell	72.5	0.182	0.66	72,740	1,229	\$100M-500M	72.5	20,834	1,016	0.048
First Dakota NB	Yankton	72.5	0.172	0.585	94,924	1,357	\$500M-\$1B	65.0	21,014	973	0
First Midwest Bk	Centerville	72.5	0.361	0.691	27,195	365	<\$100M	65.0	5,427	285	0.003
First Amer Bk & TR NA	Sioux Falls	72.5	0.358	0.623	53,850	494	\$100M-500M	62.5	8,325	310	0
First NB	Fort Pierre	72.5	0.204	0.521	100,273	809	\$100M-500M	60.0	15,754	488	0.091
First Western Bk Sturgis	Sturgis	72.5	0.228	0.514	76,275	691	\$100M-500M	60.0	11,378	427	0.001
American St Bk of Pierre	Pierre	72.5	0.244	0.847	23,688	236	<\$100M	52.5	3,657	143	0
First Savings Bank	Beresford	72.5	0.223	0.48	91,879	549	\$100M-500M	47.5	8,203	264	0.014
Security Bk	Madison	72.5	0.25	0.791	35,817	239	\$100M-500M	42.5	3,683	123	0.003
Valley Exchange Bk	Lennox	70.0	0.167	1	9,514	183	<\$100M	65.0	3,158	154	0
Great Western Bk	Watertown	70.0	0.169	0.429	179,625	1,757	\$1B-\$10B	60.0	27,161	1,069	0.001
Minnwest Bk Sioux Falls	Sioux Falls	70.0	0.261	0.997	14,050	157	<\$100M	60.0	2,952	109	0
First Western Bk	Wall	70.0	0.23	0.473	79,333	631	\$100M-500M	52.5	8,646	341	0.002
First Western Bk Custer	Custer	70.0	0.263	0.63	26,834	268	\$100M-500M	52.5	3,978	157	0.001
First Fidelity Bk	Burke	67.5	0.105	1	21,470	544	\$100M-500M	90.0	21,470	544	0
Farmers St Bk of Canton	Canton	67.5	0.174	1	6,736	224	<\$100M	85.0	6,736	224	0
Security St Bk	Tyndall	67.5	0.185	1	5,453	125	<\$100M	85.0	5,453	125	0
Peoples St Bk	Summit	67.5	0.194	1	6,711	130	<\$100M	82.5	6,711	130	0
Home Federal Bank	Sioux Falls	67.5	0.142	0.41	127,008	1,672	\$500M-\$1B	67.5	33,030	1,275	0
Bankwest	Pierre	67.5	0.148	0.631	74,416	942	\$500M-\$1B	65.0	17,058	670	0
Fulton St Bk	Fulton	67.5	0.171	1	5,924	147	<\$100M	65.0	2,593	128	0.002
Merchants St Bk	Freeman	67.5	0.203	0.972	17,726	211	<\$100M	62.5	3,881	146	0.001
First St Bk Miller	Miller	67.5	0.264	0.857	26,129	116	<\$100M	20.0	1,135	53	0.005
American B&T	Wessington Spring	65.0	0.134	0.794	23,739	301	\$100M-500M	52.5	3,994	207	0
Valley Bk NA	Elk Point	65.0	0.304	0.639	21,046	147	<\$100M	27.5	1,464	64	0
First NB in Philip	Philip	62.5	0.145	0.95	17,515	131	\$100M-500M	25.0	1,260	70	0
First Premier Bk	Sioux Falls	60.0	0.1	0.567	66,309	1,657	\$500M-\$1B	75.0	23,230	1,395	0
Plains CMRC Bk	Hoven	60.0	0.128	0.645	31,715	417	\$100M-500M	57.5	6,838	304	0.024
First St Bk	Armour	60.0	0.13	0.959	9,006	183	<\$100M	57.5	2,757	147	0
Campbell County Bk	Herreid	60.0	0.123	1	7,983	114	<\$100M	37.5	1,552	75	0
Farmers St Bk	Flandreau	57.5	0.116	1	10,339	168	<\$100M	75.0	5,976	142	0
Citizens St Bk of Arlington	Arlington	57.5	0.127	1	8,477	129	<\$100M	45.0	1,945	97	0.003
Deuel County NB	Clear Lake	57.5	0.233	0.921	9,318	49	<\$100M	10.0	472	21	0

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		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Wells Fargo Bk NA	Sioux Falls	55.0	0.045	0.259	16,210,000	413,765	>\$10B	60.0	4,945,000	371,302	0.015
Community St Bk	Milbank	55.0	0.141	0.684	12,164	157	<\$100M	47.5	2,803	106	0
Farmers & Merchants St Bk	Plankinton	55.0	0.17	0.751	9,538	115	<\$100M	45.0	1,949	80	0.002
Miner County Bk	Howard	55.0	0.129	1	3,902	63	<\$100M	45.0	1,347	50	0
Great Plains Bk	Eureka	55.0	0.119	1.001	5,094	64	<\$100M	30.0	965	41	0
Commercial St Bk of Wagner	Wagner	52.5	0.069	1	6,899	204	<\$100M	80.0	6,899	204	0.004
Farmers & Merchants St Bk	Iroquois	52.5	0.118	1	4,536	107	<\$100M	80.0	4,536	107	0
First St Bk of Warner	Warner	52.5	0.133	1	4,368	98	<\$100M	62.5	1,991	78	0
First B&T	Brookings	52.5	0.075	0.311	49,253	541	\$500M-\$1B	52.5	9,362	342	0.013
First St Bk	Groton	52.5	0.13	1	3,746	80	<\$100M	50.0	1,461	71	0
State Bk of Alcester	Alcester	50.0	0.109	0.954	7,652	159	<\$100M	75.0	5,232	146	0.019
IPSWICH St Bk	Ipswich	50.0	0.093	1	3,259	92	<\$100M	75.0	3,259	92	0
Security St Bk	Emery	50.0	0.113	1	3,334	105	<\$100M	75.0	3,334	105	0.017
Dakota Prairie Bk	Presho	50.0	0.112	1	3,017	68	<\$100M	72.5	3,017	68	0
Dakota Heritage St Bk	Chancellor	50.0	0.12	0.999	3,724	112	<\$100M	67.5	2,538	103	0.005
Farmers St Bk	Parkston	50.0	0.101	0.876	10,566	142	\$100M-500M	42.5	2,276	107	0
First Western Federal Saving	Rapid City	50.0	0.224	0.715	5,959	59	<\$100M	35.0	1,167	33	0
First St Bk	Wilmot	50.0	0.145	1	5,329	50	<\$100M	22.5	737	30	0
Farmers St Bk	Stickney	47.5	0.118	1	4,406	100	<\$100M	77.5	4,406	100	0.001
First Federal Bank A FSB	Beresford	47.5	0.168	0.594	6,536	105	<\$100M	55.0	2,226	81	0.001
Farmers St Bk	Hosmer	47.5	0.128	1	1,902	53	<\$100M	52.5	973	45	0
Heartland St Bk	Wessington	47.5	0.131	0.929	4,066	72	<\$100M	45.0	1,265	51	0.004
Farmers St Bk	Faith	45.0	0.078	1	2,925	89	<\$100M	70.0	2,925	89	0
First NB of Volga	Volga	45.0	0.093	1	2,861	73	<\$100M	67.5	2,861	73	0
Andes St Bk	Lake Andes	45.0	0.128	1	1,984	44	<\$100M	65.0	1,984	44	0
Farmers & Merchants St Bk	Scotland	40.0	0.084	1	1,780	43	<\$100M	65.0	1,780	43	0
Menno St Bk	Menno	40.0	0.058	1	1,541	58	<\$100M	62.5	1,541	58	0.001
Farmers St Bk of Turton	Turton	40.0	0.053	1	953	62	<\$100M	57.5	953	62	0
1st FNCL Bk USA	Dakota Dunes	40.0	0.013	1	3,054	47	\$100M-500M	50.0	3,054	47	0.319
Security St Bk	Alexandria	40.0	0.061	1	3,144	77	<\$100M	45.0	1,455	67	0
Community Bk	Avon	37.5	0.034	1	1,379	102	<\$100M	52.5	1,379	102	0
First Bk of White	White	35.0	0.125	0.535	5,260	59	<\$100M	27.5	1,076	41	0
State Bk of Eagle Butte	Eagle Butte	35.0	0.08	1	2,248	32	<\$100M	22.5	454	22	0
Bryant St Bk	Bryant	32.5	0.082	1	1,494	34	<\$100M	55.0	1,494	34	0
Mansfield St Bk	Mansfield	32.5	0.039	1	327	5	<\$100M	27.5	128	4	0
Langford St Bk	Langford	32.5	0.063	1	728	9	<\$100M	22.5	156	4	0
First NB of Frederick	Frederick	30.0	0.057	1	724	29	<\$100M	50.0	724	29	0
Western Dakota Bk	Timber Lake	30.0	0.049	1	877	38	<\$100M	45.0	877	38	0.005
Dakota St Bk of Blunt SD	Blunt	30.0	0.109	0.668	2,758	43	<\$100M	25.0	631	30	0
Roberts County NB of Sisseton	Sisseton	30.0	0.022	1	978	31	<\$100M	22.5	376	27	0
Sunrise Bk Dakota	Onida	27.5	0.06	0.937	1,520	39	<\$100M	35.0	698	30	0.002
American St Bk	Oldham	25.0	0.085	0.648	1,649	43	<\$100M	32.5	569	37	0
Bankfirst	Sioux Falls	25.0	0.016	0.16	7,936	48	\$100M-500M	12.5	481	31	0

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Richland St Bk	Bruce	22.5	0.03	1	703	28	<\$100M	37.5	703	28	0
Security NB of SD	Dakota Dunes	22.5	0.116	0.502	2,723	10	<\$100M	10.0	0	0	0
Citibank SD NA	Sioux Falls	NR	0	.	0	0	>\$10B	NR	0	0	0.672
Wells Fargo FNCL Bk	Sioux Falls	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0.514
Target NB	Sioux Falls	NR	0	.	0	0	\$100M-500M	NR	0	0	0.461

Note: 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 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.

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Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
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Peoples St Bk	SD	92.5	0.363	1	19,335	206	<\$100M	85.0	19,335	206	0.002
Citibank USA NA	SD	92.5	0.318	0.447	1,948,417	1,690,670	\$1B-\$10B	77.5	2,089,522	1,691,387	0.137
First St Bk of Roscoe	SD	90.0	0.221	1	13,010	513	<\$100M	75.0	13,010	513	0
First Fidelity Bk	SD	90.0	0.105	1	21,470	544	\$100M-500M	67.5	21,470	544	0
First NB In Sioux Falls	SD	87.5	0.11	0.372	89,439	1,054	\$500M-\$1B	82.5	184,902	1,419	0
First NB SD	SD	85.0	0.06	0.393	23,634	4,246	\$100M-500M	72.5	52,019	4,466	0.086
Farmers St Bk of Canton	SD	85.0	0.174	1	6,736	224	<\$100M	67.5	6,736	224	0
Security St Bk	SD	85.0	0.185	1	5,453	125	<\$100M	67.5	5,453	125	0
Peoples St Bk	SD	82.5	0.194	1	6,711	130	<\$100M	67.5	6,711	130	0
Commercial St Bk of Wagner	SD	80.0	0.069	1	6,899	204	<\$100M	52.5	6,899	204	0.004
Farmers & Merchants St Bk	SD	80.0	0.118	1	4,536	107	<\$100M	52.5	4,536	107	0
Dacotah Bk	SD	77.5	0.057	0.184	61,753	2,609	\$1B-\$10B	77.5	226,076	3,217	0.002
Farmers St Bk	SD	77.5	0.118	1	4,406	100	<\$100M	47.5	4,406	100	0.001
First Premier Bk	SD	75.0	0.035	0.199	23,230	1,395	\$500M-\$1B	60.0	66,309	1,657	0
Farmers St Bk	SD	75.0	0.067	0.578	5,976	142	<\$100M	57.5	10,339	168	0
State Bk of Alcester	SD	75.0	0.074	0.652	5,232	146	<\$100M	50.0	7,652	159	0.019
Ipswich St Bk	SD	75.0	0.093	1	3,259	92	<\$100M	50.0	3,259	92	0
Security St Bk	SD	75.0	0.113	1	3,334	105	<\$100M	50.0	3,334	105	0.017
Bankstar Financial	SD	72.5	0.098	0.306	4,766	174	<\$100M	75.0	15,525	233	0.004
Cortrust Bk NA	SD	72.5	0.052	0.189	20,834	1,016	\$100M-500M	72.5	72,740	1,229	0.048
Dakota Prairie Bk	SD	72.5	0.112	1	3,017	68	<\$100M	50.0	3,017	68	0
Farmers St Bk	SD	70.0	0.078	1	2,925	89	<\$100M	45.0	2,925	89	0
Pioneer B&TC	SD	67.5	0.039	0.156	11,363	550	\$100M-500M	75.0	52,987	773	0.003
Home Federal Bank	SD	67.5	0.037	0.107	33,030	1,275	\$500M-\$1B	67.5	127,008	1,672	0
Dakota Heritage St Bk	SD	67.5	0.082	0.681	2,538	103	<\$100M	50.0	3,724	112	0.005
First NB of Volga	SD	67.5	0.093	1	2,861	73	<\$100M	45.0	2,861	73	0
First Dakota NB	SD	65.0	0.038	0.129	21,014	973	\$500M-\$1B	72.5	94,924	1,357	0
First Midwest Bk	SD	65.0	0.072	0.138	5,427	285	<\$100M	72.5	27,195	365	0.003
Valley Exchange Bk	SD	65.0	0.055	0.332	3,158	154	<\$100M	70.0	9,514	183	0
Bankwest	SD	65.0	0.034	0.145	17,058	670	\$500M-\$1B	67.5	74,416	942	0
Fulton St Bk	SD	65.0	0.075	0.438	2,593	128	<\$100M	67.5	5,924	147	0.002
Andes St Bk	SD	65.0	0.128	1	1,984	44	<\$100M	45.0	1,984	44	0
Farmers & Merchants St Bk	SD	65.0	0.084	1	1,780	43	<\$100M	40.0	1,780	43	0
Reliabank Dakota	SD	62.5	0.043	0.16	4,371	192	\$100M-500M	75.0	26,250	293	0.004
First Amer Bk & TR NA	SD	62.5	0.055	0.096	8,325	310	\$100M-500M	72.5	53,850	494	0
Merchants St Bk	SD	62.5	0.044	0.213	3,881	146	<\$100M	67.5	17,726	211	0.001
First St Bk of Warner	SD	62.5	0.06	0.456	1,991	78	<\$100M	52.5	4,368	98	0
Menno St Bk	SD	62.5	0.058	1	1,541	58	<\$100M	40.0	1,541	58	0.001
First NB	SD	60.0	0.032	0.082	15,754	488	\$100M-500M	72.5	100,273	809	0.091
First Western Bk Sturgis	SD	60.0	0.034	0.077	11,378	427	\$100M-500M	72.5	76,275	691	0.001

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Great Western Bk	SD	60.0	0.026	0.065	27,161	1,069	\$1B-\$10B	70.0	179,625	1,757	0.001
Minnwest Bk Sioux Falls	SD	60.0	0.055	0.209	2,952	109	<\$100M	70.0	14,050	157	0
Wells Fargo Bk NA	SD	60.0	0.014	0.079	4,945,000	371,302	>\$50B	55.0	16,210,000	413,765	0.015
Farmers St Bk	SD	57.5	0.04	0.27	2,712	146	<\$100M	75.0	10,060	168	0
Plains Cmrc Bk	SD	57.5	0.028	0.139	6,838	304	\$100M-500M	60.0	31,715	417	0.024
First St Bk	SD	57.5	0.04	0.294	2,757	147	<\$100M	60.0	9,006	183	0
Farmers St Bk of Turton	SD	57.5	0.053	1	953	62	<\$100M	40.0	953	62	0
First Federal Bank A FSB	SD	55.0	0.057	0.202	2,226	81	<\$100M	47.5	6,536	105	0.001
Bryant St Bk	SD	55.0	0.082	1	1,494	34	<\$100M	32.5	1,494	34	0
American St Bk of Pierre	SD	52.5	0.038	0.131	3,657	143	<\$100M	72.5	23,688	236	0
First Western Bk	SD	52.5	0.025	0.052	8,646	341	\$100M-500M	70.0	79,333	631	0.002
First Western Bk Custer	SD	52.5	0.039	0.093	3,978	157	\$100M-500M	70.0	26,834	268	0.001
American B&T	SD	52.5	0.023	0.134	3,994	207	\$100M-500M	65.0	23,739	301	0
First B&T	SD	52.5	0.014	0.059	9,362	342	\$500M-\$1B	52.5	49,253	541	0.013
Farmers St Bk	SD	52.5	0.065	0.512	973	45	<\$100M	47.5	1,902	53	0
Community Bk	SD	52.5	0.034	1	1,379	102	<\$100M	37.5	1,379	102	0
First St Bk	SD	50.0	0.051	0.39	1,461	71	<\$100M	52.5	3,746	80	0
1st FNCL Bk USA	SD	50.0	0.013	1	3,054	47	\$100M-500M	40.0	3,054	47	0.319
First NB of Frederick	SD	50.0	0.057	1	724	29	<\$100M	30.0	724	29	0
First Savings Bank	SD	47.5	0.02	0.043	8,203	264	\$100M-500M	72.5	91,879	549	0.014
Community St Bk	SD	47.5	0.033	0.158	2,803	106	<\$100M	55.0	12,164	157	0
Citizens St Bk of Arlington	SD	45.0	0.029	0.229	1,945	97	<\$100M	57.5	8,477	129	0.003
Farmers & Merchants St Bk	SD	45.0	0.035	0.154	1,949	80	<\$100M	55.0	9,538	115	0.002
Miner County Bk	SD	45.0	0.045	0.345	1,347	50	<\$100M	55.0	3,902	63	0
Heartland St Bk	SD	45.0	0.041	0.289	1,265	51	<\$100M	47.5	4,066	72	0.004
Security St Bk	SD	45.0	0.028	0.463	1,455	67	<\$100M	40.0	3,144	77	0
Western Dakota Bk	SD	45.0	0.049	1	877	38	<\$100M	30.0	877	38	0.005
Security Bk	SD	42.5	0.026	0.081	3,683	123	\$100M-500M	72.5	35,817	239	0.003
Farmers St Bk	SD	42.5	0.022	0.189	2,276	107	\$100M-500M	50.0	10,566	142	0
Campbell County Bk	SD	37.5	0.024	0.194	1,552	75	<\$100M	60.0	7,983	114	0
Richland St Bk	SD	37.5	0.03	1	703	28	<\$100M	22.5	703	28	0
First Western Federal Saving	SD	35.0	0.044	0.14	1,167	33	<\$100M	50.0	5,959	59	0
Sunrise Bk Dakota	SD	35.0	0.028	0.43	698	30	<\$100M	27.5	1,520	39	0.002
American St Bk	SD	32.5	0.029	0.224	569	37	<\$100M	25.0	1,649	43	0
Great Plains Bk	SD	30.0	0.023	0.19	965	41	<\$100M	55.0	5,094	64	0
Valley Bk NA	SD	27.5	0.021	0.044	1,464	64	<\$100M	65.0	21,046	147	0
First Bk of White	SD	27.5	0.026	0.11	1,076	41	<\$100M	35.0	5,260	59	0
Mansfield St Bk	SD	27.5	0.015	0.391	128	4	<\$100M	32.5	327	5	0
First Nb In Philip	SD	25.0	0.01	0.068	1,260	70	\$100M-500M	62.5	17,515	131	0
Dakota St Bk of Blunt SD	SD	25.0	0.025	0.153	631	30	<\$100M	30.0	2,758	43	0
First St Bk	SD	22.5	0.02	0.138	737	30	<\$100M	50.0	5,329	50	0

Table 3B Expanded. Micro Business Lending Institutions in South Dakota Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
State Bk of Eagle Butte	SD	22.5	0.016	0.202	454	22	<\$100M	35.0	2,248	32	0
Langford St Bk	SD	22.5	0.014	0.214	156	4	<\$100M	32.5	728	9	0
Roberts County NB of Sisseto	SD	22.5	0.009	0.384	376	27	<\$100M	30.0	978	31	0
First St Bk Miller	SD	20.0	0.011	0.037	1,135	53	<\$100M	67.5	26,129	116	0.005
Bankfirst	SD	12.5	0.001	0.01	481	31	\$100M-500M	25.0	7,936	48	0
Deuel County NB	SD	10.0	0.012	0.047	472	21	<\$100M	57.5	9,318	49	0
Security NB of SD	SD	10.0	0	0	0	0	<\$100M	22.5	2,723	10	0
Citibank SD NA	SD	NR	0	.	0	0	\$50B-\$10B	NR	0	0	0.672
Wells Fargo FNCL Bk	SD	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0.514
Target NB	SD	NR	0	.	0	0	\$100M-500M	NR	0	0	0.461

Note: 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 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.