

Table 1 Small-Business-Friendly Banks in South Dakota, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
FARMERS ST BK	MARION	82.5	<\$100M	8,095	198
FIRST WESTERN BK STURGIS	STURGIS	80.0	\$100M-500M	54,937	939
FIRST DAKOTA NB	YANKTON	77.5	\$100M-500M	57,353	1,698
AMERICAN ST BK OF RAPID CITY	RAPID CITY	77.5	<\$100M	53,029	717
F & M BK	WATERTOWN	77.5	\$100M-500M	76,806	1,129
FARMERS ST BK OF ESTELLINE	ESTELLINE	77.5	<\$100M	11,692	245
MERCHANTS ST BK	FREEMAN	77.5	<\$100M	10,209	299
FOUNDERS TR NB	SIOUX FALLS	77.5	<\$100M	8,269	125
CORTRUST BK NA	MITCHELL	75.0	\$100M-500M	53,919	684
SECURITY BK	MADISON	75.0	<\$100M	13,279	190
RUSHMORE B&TC	RAPID CITY	75.0	\$100M-500M	63,732	711
FIRST NB IN SIOUX FALLS	SIOUX FALLS	75.0	\$500M-\$1B	109,531	1,547
COMMUNITY FIRST ST BK	VERMILLION	75.0	\$100M-500M	53,504	1,072
FIRST ST BK MILLER	MILLER	75.0	<\$100M	11,998	255
FIRST MIDWEST BK	CENTERVILLE	75.0	<\$100M	23,901	275
DACOTAH BK	ABERDEEN	75.0	\$500M-\$1B	87,294	1,622
FIRST NB IN GARRETSON	GARRETSON	75.0	<\$100M	6,303	108
PEOPLES ST BK	DE SMET	75.0	<\$100M	8,326	189
NORWEST BK SD NA	SIOUX FALLS	60.0	\$1B-\$10B	306,574	4,327
CITIBANK SOUTH DAKOTA NA	SIOUX FALLS	0.0	>\$10B	866,153	64,597

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in South Dakota, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers St Bk	Marion	82.5	22.5	25.0	17.5	17.5	<\$100M	8,095	198	85.0	90.0
First Western Bk Sturgis	Sturgis	80.0	25.0	5.0	25.0	25.0	\$100M-500M	54,937	939	75.0	72.5
Farmers St Bk Of Estelline	Estelline	77.5	22.5	17.5	20.0	17.5	<\$100M	11,692	245	82.5	85.0
F & M Bk	Watertown	77.5	25.0	2.5	25.0	25.0	\$100M-500M	76,806	1,129	82.5	67.5
Merchants St Bk	Freeman	77.5	20.0	17.5	20.0	20.0	<\$100M	10,209	299	82.5	87.5
American St Bk Of Rapid C	Rapid City	77.5	25.0	7.5	22.5	22.5	<\$100M	53,029	717	80.0	72.5
First Dakota Nb	Yankton	77.5	22.5	5.0	25.0	25.0	\$100M-500M	57,353	1,698	77.5	75.0
Founders Tr Nb	Sioux Falls	77.5	20.0	25.0	17.5	15.0	<\$100M	8,269	125	52.5	45.0
Cortrust Bk Na	Mitchell	75.0	22.5	5.0	25.0	22.5	\$100M-500M	53,919	684	65.0	60.0
First Midwest Bk	Centerville	75.0	25.0	7.5	22.5	20.0	<\$100M	23,901	275	67.5	57.5
Security Bk	Madison	75.0	17.5	20.0	20.0	17.5	<\$100M	13,279	190	55.0	50.0
Dacotah Bk	Aberdeen	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B	87,294	1,622	72.5	70.0
First Nb In Sioux Falls	Sioux Falls	75.0	22.5	2.5	25.0	25.0	\$500M-\$1B	109,531	1,547	70.0	65.0
Rushmore B&Tc	Rapid City	75.0	25.0	2.5	25.0	22.5	\$100M-500M	63,732	711	72.5	65.0
Community First St Bk	Vermillion	75.0	22.5	5.0	22.5	25.0	\$100M-500M	53,504	1,072	67.5	72.5
Peoples St Bk	De Smet	75.0	20.0	20.0	17.5	17.5	<\$100M	8,326	189	85.0	85.0
First Nb In Garretson	Garretson	75.0	22.5	25.0	15.0	12.5	<\$100M	6,303	108	80.0	82.5
First St Bk Miller	Miller	75.0	17.5	17.5	20.0	20.0	<\$100M	11,998	255	80.0	82.5
Pioneer B&Tc	Belle Fourche	72.5	20.0	7.5	22.5	22.5	\$100M-500M	39,955	837	70.0	72.5
Dakota Heritage St Bk	Chancellor	72.5	20.0	22.5	15.0	15.0	<\$100M	4,699	138	80.0	65.0
First Nb	Pierre	72.5	25.0	2.5	22.5	22.5	\$100M-500M	41,428	516	67.5	60.0
American St Bk Of Pierre	Pierre	72.5	25.0	7.5	20.0	20.0	<\$100M	19,696	361	72.5	65.0
Marquette Bk Sd Na	Sioux Falls	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	79,310	1,156	67.5	62.5
First Fidelity Bk	Burke	70.0	12.5	15.0	20.0	22.5	\$100M-500M	16,610	493	77.5	85.0
Farmers St Bk Of Canton	Canton	70.0	17.5	25.0	12.5	15.0	<\$100M	4,169	123	75.0	80.0
Citizens St Bk Of Arlington	Arlington	70.0	17.5	20.0	17.5	15.0	<\$100M	6,707	113	72.5	77.5
American St Bk	Wessington Spr	70.0	15.0	20.0	17.5	17.5	<\$100M	7,639	187	72.5	80.0
First Western Bk Custer	Custer	70.0	25.0	5.0	20.0	20.0	<\$100M	15,768	290	75.0	65.0
First Premier Bk	Sioux Falls	70.0	15.0	7.5	22.5	25.0	\$100M-500M	50,799	1,466	67.5	70.0
Valley Bk Na	Elk Point	70.0	25.0	5.0	20.0	20.0	<\$100M	22,918	256	60.0	55.0
Fulton St Bk	Fulton	70.0	20.0	17.5	12.5	20.0	<\$100M	3,673	348	77.5	82.5
State Bk Of Alcester	Alcester	67.5	10.0	25.0	15.0	17.5	<\$100M	6,261	157	57.5	55.0
Valley Exchange Bk	Lennox	67.5	12.5	25.0	12.5	17.5	<\$100M	4,395	160	55.0	57.5
First Amer B&Tc	Madison	67.5	22.5	5.0	20.0	20.0	<\$100M	22,553	292	62.5	50.0
Great Plains Bk	Eureka	67.5	17.5	20.0	15.0	15.0	<\$100M	5,262	126	75.0	77.5
Commercial T&Sb	Mitchell	65.0	17.5	2.5	22.5	22.5	\$100M-500M	24,462	490	62.5	57.5
Commercial St Bk Of Wagn	Wagner	65.0	12.5	15.0	17.5	20.0	<\$100M	9,497	270	72.5	77.5
First St Bk Of Roscoe	Roscoe	65.0	20.0	15.0	15.0	15.0	<\$100M	5,873	124	72.5	75.0
First St Bk	Armour	65.0	15.0	15.0	17.5	17.5	<\$100M	7,583	190	60.0	50.0
Campbell County Bk	Herreid	65.0	20.0	12.5	17.5	15.0	<\$100M	7,310	130	70.0	75.0
Community St Bk	Milbank	65.0	22.5	15.0	15.0	12.5	<\$100M	5,470	93	52.5	42.5
State Bk Of Hudson	Hudson	65.0	22.5	25.0	10.0	7.5	<\$100M	2,837	59	70.0	72.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Nb In Brookings	Brookings	62.5	15.0	2.5	22.5	22.5	\$100M-500M	49,370	820	62.5	55.0
First St Bk Of Warner	Warner	62.5	20.0	12.5	15.0	15.0	<\$100M	5,098	144	67.5	75.0
First Nb Sd	Yankton	62.5	10.0	7.5	22.5	22.5	\$100M-500M	24,718	400	65.0	65.0
First Nb In Philip	Philip	62.5	10.0	17.5	17.5	17.5	<\$100M	6,684	201	57.5	57.5
Security Nb Of Sd	Dakota Dunes	62.5	25.0	25.0	10.0	2.5	<\$100M	3,014	20	50.0	10.0
Miner County Bk	Howard	60.0	15.0	22.5	12.5	10.0	<\$100M	3,351	87	67.5	72.5
Peoples Bk	Aberdeen	60.0	15.0	12.5	15.0	17.5	<\$100M	5,262	189	62.5	57.5
Norwest Bk Sd Na	Sioux Falls	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	306,574	4,327	57.5	60.0
Security St Bk	Emery	57.5	17.5	17.5	12.5	10.0	<\$100M	3,789	75	65.0	67.5
First Western Bk	Wall	57.5	15.0	5.0	20.0	17.5	<\$100M	11,887	220	47.5	45.0
Bankwest	Pierre	57.5	10.0	2.5	22.5	22.5	\$100M-500M	24,859	755	60.0	57.5
Bank Of Hoven	Hoven	57.5	7.5	22.5	15.0	12.5	\$100M-500M	6,472	106	62.5	72.5
Farmers & Merchants St Bk	Plankinton	57.5	17.5	10.0	17.5	12.5	<\$100M	7,574	101	30.0	30.0
Farmers & Merchants St Bk	Iroquois	55.0	12.5	20.0	10.0	12.5	<\$100M	2,514	106	60.0	65.0
Farmers St Bk	Parkston	52.5	10.0	10.0	17.5	15.0	<\$100M	7,573	132	47.5	32.5
First Nb Of White	White	52.5	17.5	12.5	12.5	10.0	<\$100M	3,982	77	40.0	37.5
Prairie St Bk	Presho	52.5	7.5	20.0	5.0	20.0	<\$100M	1,125	315	57.5	62.5
Wilmot St Bk	Wilmot	52.5	12.5	22.5	10.0	7.5	<\$100M	1,915	69	57.5	67.5
Day County Bk	Webster	50.0	17.5	7.5	12.5	12.5	<\$100M	3,704	92	47.5	45.0
Peoples St Bk	Summit	47.5	10.0	22.5	5.0	10.0	<\$100M	1,062	87	50.0	60.0
Hand County St Bk	Miller	47.5	12.5	10.0	15.0	10.0	<\$100M	5,358	81	32.5	25.0
Security St Bk	Tyndall	47.5	12.5	10.0	12.5	12.5	<\$100M	3,669	108	55.0	65.0
Heartland St Bk	Wessington	45.0	12.5	10.0	10.0	12.5	<\$100M	2,429	102	55.0	57.5
Security St Bk	Alexandria	45.0	7.5	17.5	10.0	10.0	<\$100M	2,138	88	47.5	57.5
Farmers St Bk	Faith	45.0	7.5	22.5	7.5	7.5	<\$100M	1,485	68	47.5	57.5
State Bk Of Eagle Butte	Eagle Butte	45.0	10.0	15.0	10.0	10.0	<\$100M	2,005	79	52.5	60.0
First Nb Of Freeman	Freeman	45.0	10.0	7.5	12.5	15.0	<\$100M	4,360	151	45.0	42.5
Farmers St Bk	Hosmer	45.0	15.0	15.0	7.5	7.5	<\$100M	1,667	61	42.5	35.0
Andes St Bk	Lake Andes	45.0	15.0	15.0	7.5	7.5	<\$100M	1,396	66	50.0	55.0
Farmers St Bk	Stickney	42.5	12.5	10.0	10.0	10.0	<\$100M	3,136	70	52.5	57.5
Farmers St Bk	Flandreau	42.5	10.0	7.5	12.5	12.5	<\$100M	4,587	108	32.5	22.5
Farmers & Merchants St Bk	Scotland	42.5	15.0	10.0	10.0	7.5	<\$100M	2,116	61	50.0	57.5
Ipswich St Bk	Ipswich	42.5	7.5	15.0	7.5	12.5	<\$100M	1,828	90	50.0	55.0
First Nb Of Volga	Volga	40.0	10.0	12.5	7.5	10.0	<\$100M	1,791	75	45.0	52.5
Menno St Bk	Menno	40.0	5.0	20.0	5.0	10.0	<\$100M	874	77	40.0	45.0
Roberts County Nb Of Sisse	Sisseton	40.0	5.0	22.5	7.5	5.0	<\$100M	1,827	41	42.5	47.5
Farmers St Bk Of Turton	Turton	40.0	5.0	22.5	5.0	7.5	<\$100M	707	64	45.0	47.5
Dakota St Bk Of Blunt Sd	Blunt	37.5	7.5	17.5	5.0	7.5	<\$100M	1,124	68	45.0	47.5
Bryant St Bk	Bryant	37.5	12.5	10.0	7.5	7.5	<\$100M	1,738	55	30.0	27.5
Onida Bk	Onida	37.5	5.0	22.5	5.0	5.0	<\$100M	706	28	40.0	42.5
Corn Exchange Bk	Elkton	35.0	7.5	12.5	7.5	7.5	<\$100M	1,312	60	40.0	45.0
Western Dakota Bk	Timber Lake	35.0	10.0	15.0	5.0	5.0	<\$100M	1,072	44	40.0	47.5
American St Bk	Oldham	35.0	5.0	20.0	5.0	5.0	<\$100M	547	36	35.0	40.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Community Bk	Avon	32.5	5.0	10.0	7.5	10.0	<\$100M	1,178	73	37.5	40.0
Mansfield St Bk	Mansfield	30.0	2.5	22.5	2.5	2.5	<\$100M	148	8	32.5	35.0
Richland St Bk	Bruce	27.5	5.0	12.5	5.0	5.0	<\$100M	567	18	30.0	30.0
First St Bk Of Sinai	Sinai	27.5	5.0	12.5	5.0	5.0	<\$100M	691	44	32.5	35.0
Langford St Bk	Langford	27.5	2.5	20.0	2.5	2.5	<\$100M	207	7	30.0	32.5
First St Bk Of Claremont	Claremont	25.0	5.0	12.5	2.5	5.0	<\$100M	497	16	27.5	30.0
Deuel County Nb	Clear Lake	25.0	7.5	2.5	10.0	5.0	<\$100M	2,289	47	20.0	30.0
Farmers St Bk	Kaylor	25.0	2.5	17.5	2.5	2.5	<\$100M	102	5	27.5	27.5
First Nb Of Frederick	Frederick	20.0	2.5	12.5	2.5	2.5	<\$100M	204	14	22.5	22.5
Retailers Nb	Sioux Falls	10.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	10.0
Hurley St Bk	Sioux Falls	0.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	0.0
Dial Bk	Sioux Falls	0.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	0.0
Citibank South Dakota Na	Sioux Falls	0.0	7.5	2.5	25.0	25.0	>\$10B	866,153	64,597	0.0	0.0
1St Fncl Bk Usa	Dakota Dunes	0.0	5.0	25.0	7.5	5.0	<\$100M	1,913	54	0.0	0.0
Bankfirst	Sioux Falls	0.0	2.5	7.5	10.0	5.0	\$500M-\$1B	2,008	44	0.0	0.0
Green Tree Retail Svc Bk	Rapid City	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Axsys Nb	Sioux Falls	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
United Credit Nb	Sioux Falls	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0

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

A.2 Top Small Business Lenders in South Dakota under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
WELLS FARGO & COMPANY	CA	236,037	2,579	>\$50B	110,527	2,326	62,691	2,045	
MINNEHAHA BANSHARES INC.	SD	96,758	811	<\$1B	39,103	698	20,752	595	
U.S. BANCORP	MN	84,732	1,044	>\$50B	47,933	974	29,835	874	
FISHBACK FINANCIAL CORPORATI	SD	36,984	576	<\$1B	23,237	550	10,951	482	
COMMUNITY FIRST BANKSHARES	ND	33,574	717	\$1B-\$10B	20,258	692	14,339	657	
FIRST DAKOTA FINANCIAL CORPO	SD	32,542	419	<\$1B	17,279	391	9,949	347	
HOME FEDERAL SAVINGS BANK	SD	25,081	308	N/A	13,783	282	7,897	246	
FIRST FSB OF THE MIDWEST	IA	7,010	101	N/A	3,733	94	1,982	84	
FIRSTAR CORPORATION	WI	6,772	35	\$10B-\$50B	1,611	26	588	20	
SECURITY NATIONAL CORPORATIO	IA	4,252	14	<\$1B	898	7	230	3	
ADVANTA BK CORP	UT	3,174	328	<\$1B	3,174	328	3,174	328	
BNCCORP INC.	ND	1,580	7	<\$1B	660	5	110	2	
BREMER FINANCIAL CORPORATION	MN	1,324	6	\$1B-\$10B	85	4	85	4	
COMMERCE FINANCIAL CORPORATI	KS	1,188	5	<\$1B	582	4	0	0	
MORGAN STANLEY DEAN WITTER B	UT	1,034	221	<\$1B	1,034	221	1,034	221	
LASALLE BK NA	IL	1,000	2	\$10B-\$50B	0	0	0	0	
MATEWAN BANCSHARES INC.	WV	1,000	1	<\$1B	0	0	0	0	
NATIONAL BK OF CMRC TR&SA	NE	1,000	1	\$1B-\$10B	0	0	0	0	
UNITED NATIONAL CORPORATION	SD	39,800	598	<\$1B	22,612	565	13,944	509	0.19
FIRST NATIONAL OF NEBRASKA	NE	14,046	220	\$1B-\$10B	8,812	209	4,429	183	0.35
AMERICAN EXPRESS CENTURION B	UT	3,100	502	\$10B-\$50B	3,100	502	3,100	502	0.81

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.