

Table 3A Expanded. Banks' Small Business Lending in South Dakota Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Peoples St Bank	De Smet	87.5	0.345	1	17,619	207	<\$100M	92.5	17,619	207	0.001
Merchants St Bank	Freeman	82.5	0.221	1	19,536	334	<\$100M	90.0	19,536	334	0.001
Minnwest Bank Sioux Falls	Sioux Falls	80.0	0.266	1	11,693	149	<\$100M	55.0	2,441	116	0
Citibank USA NA	Sioux Falls	77.5	0.463	0.581	2,366,555	1,393,045	\$1B-\$10B	92.5	2,107,645	1,388,392	0.074
Dacotah Bank	Aberdeen	75.0	0.216	0.683	173,403	2,526	\$500M-\$1B	77.5	47,634	2,064	0.003
First NB In Sioux Falls	Sioux Falls	75.0	0.196	0.702	153,122	1,349	\$500M-\$1B	70.0	28,819	971	0
Bankstar Financial	Elkton	75.0	0.275	1	12,421	204	<\$100M	67.5	3,935	157	0.004
First Amer B&TC	Madison	75.0	0.336	0.677	49,690	538	\$100M-500M	65.0	8,862	341	0.007
Farmers St Bank	Marion	75.0	0.16	1	10,612	171	<\$100M	60.0	3,294	150	0
Security Bank	Madison	75.0	0.253	0.795	32,362	244	\$100M-500M	50.0	3,802	142	0.003
First St Bank of Roscoe	Roscoe	72.5	0.22	1	12,354	200	<\$100M	87.5	12,354	200	0
First Dakota NB	Yankton	72.5	0.169	0.633	82,337	1,182	\$100M-500M	67.5	18,237	846	0
First Western Bank Sturgis	Sturgis	72.5	0.228	0.593	72,487	772	\$100M-500M	65.0	13,005	539	0.001
First Midwest Bank	Centerville	72.5	0.311	0.742	22,820	314	<\$100M	62.5	4,437	248	0.002
First Western Bank	Wall	72.5	0.245	0.519	75,298	843	\$100M-500M	60.0	11,670	549	0.002
Reliabank Dakota	Estelline	72.5	0.263	0.942	27,646	301	\$100M-500M	57.5	4,160	196	0.003
First Western Bank Custer	Custer	72.5	0.292	0.779	28,577	320	<\$100M	57.5	4,778	212	0.001
American St Bank of Pierre	Pierre	72.5	0.245	0.882	24,999	238	\$100M-500M	47.5	3,719	139	0
Pioneer B&TC	Belle Fourche	70.0	0.17	0.754	48,141	738	\$100M-500M	65.0	11,497	542	0.003
Great Western Bank	Watertown	70.0	0.169	0.427	164,329	1,712	\$500M-\$1B	62.5	27,835	1,099	0.001
First NB	Ft. Pierre	70.0	0.194	0.502	92,458	786	\$100M-500M	55.0	12,371	481	0.081
Valley Bank NA	Elk Point	70.0	0.323	0.75	22,794	161	<\$100M	32.5	1,847	71	0
Great Plains Bank	Eureka	70.0	0.18	1	6,995	75	<\$100M	30.0	1,032	46	0
First Fidelity Bank	Burke	67.5	0.107	1	22,858	573	\$100M-500M	87.5	22,858	573	0
First NB SD	Yankton	67.5	0.122	0.781	50,187	4,800	\$100M-500M	82.5	24,927	4,610	0.123
Security St Bank	Tyndall	67.5	0.173	1	5,427	122	<\$100M	82.5	5,427	122	0
Cortrust Bank NA	Mitchell	67.5	0.161	0.651	60,726	791	\$100M-500M	65.0	14,042	592	0.041
Bankwest	Pierre	67.5	0.15	0.651	66,557	938	\$100M-500M	65.0	16,322	676	0
Valley Exchange Bank	Lennox	67.5	0.138	1	8,121	173	<\$100M	62.5	2,809	150	0
Farmers St Bank of Canton	Canton	65.0	0.183	1	6,758	127	<\$100M	52.5	2,075	96	0
First St Bank Miller	Miller	65.0	0.248	0.762	23,654	131	<\$100M	27.5	1,706	66	0.005
Peoples St Bank	Summit	62.5	0.169	1	5,832	115	<\$100M	82.5	5,832	115	0
State Bank of Alcester	Alcester	62.5	0.121	1	8,489	164	<\$100M	75.0	5,583	144	0.019
Plains Cmrc Bank	Hoven	62.5	0.135	0.754	27,983	433	\$100M-500M	60.0	7,004	338	0.021
Community St Bank	Milbank	62.5	0.201	0.767	13,255	162	<\$100M	55.0	3,059	113	0
Farmers & Merchants St Bank	Plankinton	62.5	0.192	0.855	10,913	136	<\$100M	52.5	2,545	102	0.002
Farmers & Merchants St Bank	Iroquois	60.0	0.129	1	4,824	107	<\$100M	77.5	4,824	107	0
First St Bank	Armour	60.0	0.146	0.95	9,664	194	<\$100M	60.0	2,797	154	0
American B&T	Wessington Springs	60.0	0.12	0.792	19,294	268	\$100M-500M	55.0	4,161	201	0
Wilmot St Bank	Wilmot	60.0	0.155	1	4,739	39	<\$100M	20.0	599	22	0
State Bank of Hudson	Hudson	57.5	0.147	1	2,791	85	<\$100M	75.0	2,791	85	0
First Premier Bank	Sioux Falls	57.5	0.072	0.579	64,320	1,671	\$500M-\$1B	70.0	24,000	1,428	0.352

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Fulton St Bank	Fulton	57.5	0.164	0.986	5,167	133	<\$100M	70.0	3,684	123	0.002
Wells Fargo Bank NA	Sioux Falls	57.5	0.061	0.376	22,300,000	451,015	>\$10B	60.0	5,327,000	385,990	0.013
First NB In Brookings	Brookings	57.5	0.089	0.352	52,647	541	\$500M-\$1B	50.0	9,679	341	0.019
First NB In Philip	Philip	57.5	0.144	0.91	16,148	140	\$100M-500M	27.5	1,513	81	0
Commercial St Bank of Wagner	Wagner	55.0	0.081	1	8,216	190	\$100M-500M	80.0	8,216	190	0.004
First St Bank of Warner	Warner	55.0	0.137	1	4,158	139	<\$100M	80.0	4,158	139	0
Deuel County NB	Clear Lake	55.0	0.18	0.972	7,810	45	<\$100M	17.5	551	22	0
Citizens St Bank of Arlington	Arlington	52.5	0.092	1	6,103	102	<\$100M	75.0	6,103	102	0.003
Farmers St Bank	Flandreau	52.5	0.097	0.979	8,952	150	<\$100M	72.5	6,051	129	0
Ipswich St Bank	Ipswich	52.5	0.076	1	2,683	91	<\$100M	70.0	2,683	91	0
First NB of Volga	Volga	52.5	0.114	1	3,103	71	<\$100M	50.0	1,491	62	0
Dakota Prairie Bank	Presho	50.0	0.103	1	2,855	44	<\$100M	70.0	2,855	44	0
Dakota Heritage St Bank	Chancellor	50.0	0.125	1	3,776	117	<\$100M	67.5	2,710	108	0.005
Farmers St Bank	Hosmer	50.0	0.129	1	1,820	50	<\$100M	52.5	939	44	0
Farmers St Bank	Parkston	50.0	0.092	0.866	9,137	133	<\$100M	40.0	2,095	100	0
Security NB of SD	Dakota Dunes	50.0	0.273	0.837	5,420	16	<\$100M	10.0	-	-	0
Security St Bank	Emery	47.5	0.101	1	2,945	63	<\$100M	70.0	2,945	63	0.016
Andes St Bank	Lake Andes	47.5	0.125	1	1,834	45	<\$100M	62.5	1,834	45	0
Farmers & Merchants St Bank	Scotland	47.5	0.089	1	1,969	49	<\$100M	62.5	1,969	49	0
Miner County Bank	Howard	47.5	0.116	0.98	3,570	88	<\$100M	40.0	1,132	64	0
1st FNCL Bank USA	Dakota Dunes	45.0	0.014	1	3,030	46	\$100M-500M	52.5	3,030	46	0.333
Heartland St Bank	Wessington	45.0	0.11	0.999	3,415	63	<\$100M	40.0	1,113	45	0.004
Farmers St Bank	Stickney	42.5	0.072	1	2,462	86	<\$100M	65.0	2,462	86	0.001
Farmers St Bank	Faith	40.0	0.075	1	2,703	50	<\$100M	65.0	2,703	50	0
Menno St Bank	Menno	40.0	0.054	1	1,517	68	<\$100M	57.5	1,517	68	0.001
Community Bank	Avon	40.0	0.039	1	1,554	114	<\$100M	57.5	1,554	114	0
Security St Bank	Alexandria	40.0	0.053	1	2,692	66	<\$100M	40.0	1,322	58	0
First Bank of White	White	40.0	0.129	0.408	4,927	59	<\$100M	30.0	1,258	43	0
First St Bank	Groton	37.5	0.083	1	2,372	59	<\$100M	62.5	2,372	59	0
Farmers St Bank of Turton	Turton	37.5	0.039	1	716	53	<\$100M	52.5	716	53	0
Campbell County Bank	Herreid	37.5	0.088	0.632	5,377	115	<\$100M	45.0	1,861	93	0
Bankfirst	Sioux Falls	37.5	0.002	1	1,159	34	\$500M-\$1B	25.0	394	30	0.656
State Bank of Eagle Butte	Eagle Butte	35.0	0.06	1	1,701	30	<\$100M	30.0	540	24	0
Bryant St Bank	Bryant	32.5	0.092	1	1,747	32	<\$100M	57.5	1,747	32	0
Western Dakota Bank	Timber Lake	32.5	0.072	1	1,172	38	<\$100M	45.0	672	36	0.006
Roberts County NB of Sisseton	Sisseton	32.5	0.019	1	844	19	<\$100M	22.5	351	16	0
Langford St Bank	Langford	32.5	0.047	1	535	8	<\$100M	17.5	114	4	0
Mansfield St Bank	Mansfield	32.5	0.029	1	270	6	<\$100M	12.5	30	5	0
First NB of Frederick	Frederick	30.0	0.056	1	721	26	<\$100M	52.5	721	26	0
Dakota St Bank of Blunt Sd	Blunt	27.5	0.098	0.611	2,440	44	<\$100M	25.0	622	33	0
Sunrise Bank Dakota	Onida	25.0	0.06	0.931	1,511	34	<\$100M	32.5	631	25	0.002
Richland St Bank	Bruce	22.5	0.031	1	676	18	<\$100M	37.5	676	18	0
American St Bank	Oldham	20.0	0.063	0.557	1,167	40	<\$100M	30.0	478	34	0

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Citibank SD NA	Sioux Falls	0.0	0 .		-	-	>\$10B	0.0	-	-	0.777
Retailers NB	Sioux Falls	0.0	0 .		-	-	\$100M-500M	0.0	-	-	0.496
Wells Fargo FNCL Bank	Sioux Falls	0.0	0 .		-	-	\$1B-\$10B	0.0	-	-	0.479
Axsys NB	Sioux Falls	0.0	0 .		-	-	<\$100M	0.0	-	-	0

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.