

Table 1. Small Business Lending in South Dakota, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST PREMIER BK	SIOUX FALLS	92.5	17.5	25.0	25.0	25.0	\$100M-500M	1	53,326	1,371	75.0	77.5
FIRST NB IN GARRETSON	GARRETSON	82.5	25.0	25.0	17.5	15.0	<\$100M	1	8,885	142	85.0	85.0
RUSHMORE B&TC	RAPID CITY	80.0	25.0	7.5	25.0	22.5	\$100M-500M	2	71,920	584	77.5	77.5
PEOPLES ST BK	DE SMET	80.0	22.5	20.0	17.5	20.0	<\$100M	2	8,548	226	85.0	85.0
DAKOTA ST BK	COLMAN	77.5	20.0	20.0	17.5	20.0	<\$100M	3	8,505	257	85.0	87.5
FIRST WESTERN BK STURGIS	STURGIS	77.5	25.0	5.0	22.5	25.0	\$100M-500M	3	48,501	885	72.5	67.5
FARMERS ST BK OF ESTELLINE	ESTELLINE	77.5	22.5	15.0	20.0	20.0	<\$100M	4	9,376	223	82.5	85.0
MERCHANTS ST BK	FREEMAN	77.5	20.0	17.5	20.0	20.0	<\$100M	5	8,968	297	82.5	82.5
AMERICAN ST BK OF RAPID CITY	RAPID CITY	77.5	25.0	7.5	22.5	22.5	<\$100M	6	44,278	599	80.0	72.5
FARMERS ST BK	MARION	77.5	20.0	22.5	17.5	17.5	<\$100M	7	6,832	188	82.5	87.5
PIONEER B&TC	BELLE FOURCHE	75.0	22.5	5.0	22.5	25.0	\$100M-500M	4	40,699	886	72.5	75.0
DACOTAH BK	ABERDEEN	75.0	20.0	5.0	25.0	25.0	\$100M-500M	5	78,675	1,530	67.5	72.5
FIRST NB IN SIOUX FALLS	SIOUX FALLS	75.0	22.5	2.5	25.0	25.0	\$100M-500M	6	96,098	1,478	67.5	65.0
FIRST DAKOTA NB	YANKTON	75.0	22.5	2.5	25.0	25.0	\$100M-500M	7	58,815	2,129	77.5	72.5
BANKWEST	PIERRE	75.0	12.5	17.5	22.5	22.5	\$100M-500M	8	28,441	671	80.0	87.5
SECURITY BK	MADISON	72.5	17.5	20.0	20.0	15.0	<\$100M	8	11,317	154	50.0	45.0
F & M BK	WATERTOWN	72.5	22.5	2.5	25.0	22.5	\$100M-500M	9	55,558	763	67.5	62.5
VALLEY BK NA	ELK POINT	72.5	25.0	5.0	22.5	20.0	<\$100M	9	23,433	250	60.0	52.5
FIRST NB	PIERRE	72.5	25.0	2.5	22.5	22.5	\$100M-500M	10	39,997	467	65.0	57.5
MARQUETTE BK SD NA	SIOUX FALLS	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	1	86,517	1,217	67.5	60.0
FIRST MIDWEST BK	CENTERVILLE	70.0	25.0	7.5	20.0	17.5	<\$100M	10	17,621	222	67.5	60.0
CORTRUST BK	MITCHELL	70.0	22.5	2.5	22.5	22.5	\$100M-500M	11	45,330	629	65.0	60.0
STATE BK OF ALCESTER	ALCESTER	70.0	12.5	22.5	17.5	17.5	<\$100M	11	6,083	170	52.5	50.0
FIRST FIDELITY BK	BURKE	70.0	12.5	15.0	20.0	22.5	\$100M-500M	12	17,998	494	77.5	85.0
FIRST WESTERN BK CUSTER	CUSTER	70.0	25.0	5.0	20.0	20.0	<\$100M	12	13,567	252	72.5	60.0
COMMERCIAL T&SB	MITCHELL	70.0	20.0	5.0	22.5	22.5	\$100M-500M	13	29,068	523	62.5	57.5
PEOPLES BK	CONDE	70.0	15.0	22.5	15.0	17.5	<\$100M	13	5,788	181	77.5	80.0
FULTON ST BK	FULTON	70.0	20.0	17.5	12.5	20.0	<\$100M	14	4,025	290	75.0	77.5
COMMUNITY FIRST ST BK	VERMILLION	70.0	20.0	2.5	22.5	25.0	\$100M-500M	14	51,232	1,110	70.0	67.5
FIRST NB IN BROOKINGS	BROOKINGS	67.5	17.5	2.5	25.0	22.5	\$100M-500M	15	54,880	812	57.5	52.5
FARMERS ST BK OF CANTON	CANTON	67.5	15.0	25.0	12.5	15.0	<\$100M	15	3,877	127	70.0	75.0
CITIZENS ST BK OF ARLINGTON	ARLINGTON	67.5	17.5	17.5	17.5	15.0	<\$100M	16	7,443	158	75.0	80.0
FIRST AMERICAN BK	CANTON	67.5	17.5	25.0	12.5	12.5	<\$100M	17	3,751	117	70.0	77.5
FIRST AMER B&TC	MADISON	67.5	25.0	5.0	20.0	17.5	<\$100M	18	14,409	170	50.0	40.0
FIRST ST BK MILLER	MILLER	67.5	15.0	15.0	20.0	17.5	<\$100M	19	11,193	221	77.5	80.0
AMERICAN ST BK OF PIERRE	PIERRE	67.5	22.5	5.0	20.0	20.0	<\$100M	20	17,244	312	67.5	60.0
COMMERCIAL ST BK OF WAGNER	WAGNER	65.0	12.5	12.5	20.0	20.0	<\$100M	21	9,969	259	70.0	77.5
AMERICAN ST BK	WESSINGTON SPRING	65.0	12.5	17.5	17.5	17.5	<\$100M	22	7,549	175	72.5	77.5
SECURITY ST BK	EMERY	65.0	22.5	17.5	15.0	10.0	<\$100M	23	4,862	88	70.0	72.5
FIRST NB SD	YANKTON	62.5	10.0	7.5	22.5	22.5	\$100M-500M	16	23,955	344	57.5	55.0
FIRST ST BK OF WARNER	WARNER	62.5	20.0	12.5	15.0	15.0	<\$100M	24	4,229	129	67.5	72.5
FIRST ST BK	ARMOUR	62.5	12.5	15.0	17.5	17.5	<\$100M	25	7,276	168	57.5	45.0
VALLEY EXCHANGE BK	LENNOX	62.5	10.0	25.0	12.5	15.0	<\$100M	26	4,083	163	50.0	55.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
STATE BK OF HUDSON	HUDSON	62.5	20.0	25.0	10.0	7.5	<\$100M	27	2,688	55	65.0	70.0
SECURITY NB OF SD	DAKOTA DUNES	62.5	25.0	25.0	10.0	2.5	<\$100M	28	3,471	14	65.0	10.0
NORWEST BK SD NA	SIOUX FALLS	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	1	286,580	4,799	57.5	57.5
DAKOTA HERITAGE ST BK	CHANCELLOR	60.0	15.0	22.5	10.0	12.5	<\$100M	29	3,590	115	47.5	55.0
FIRST ST BK OF ROSCOE	ROSCOE	60.0	17.5	15.0	15.0	12.5	<\$100M	30	4,676	110	67.5	70.0
CAMPBELL COUNTY BK	HERREID	60.0	17.5	12.5	15.0	15.0	<\$100M	31	5,670	137	70.0	70.0
DAY COUNTY BK	WEBSTER	60.0	22.5	12.5	15.0	10.0	<\$100M	32	4,641	84	65.0	67.5
FIRST NB IN PHILIP	PHILIP	60.0	10.0	15.0	17.5	17.5	<\$100M	33	6,695	175	55.0	50.0
GREAT PLAINS BK	EUREKA	60.0	12.5	20.0	12.5	15.0	<\$100M	34	3,901	123	67.5	72.5
FARMERS & MERCHANTS ST BK	IROQUOIS	57.5	15.0	20.0	10.0	12.5	<\$100M	35	3,370	113	65.0	67.5
FIRST WESTERN BK	WALL	57.5	15.0	5.0	20.0	17.5	<\$100M	36	11,335	191	42.5	45.0
COMMUNITY ST BK	MILBANK	57.5	20.0	15.0	12.5	10.0	<\$100M	37	4,023	86	65.0	65.0
FARMERS & MERCHANTS ST BK	SCOTLAND	55.0	15.0	10.0	10.0	20.0	<\$100M	38	2,140	225	62.5	67.5
FIRST NB OF WHITE	WHITE	55.0	20.0	12.5	12.5	10.0	<\$100M	39	4,080	85	42.5	40.0
FARMERS & MERCHANTS ST BK	PLANKINTON	55.0	17.5	10.0	17.5	10.0	<\$100M	40	7,398	83	35.0	30.0
SECURITY ST BK	TYNDALL	52.5	12.5	10.0	15.0	15.0	<\$100M	41	4,428	124	60.0	65.0
HEARTLAND ST BK	WESSINGTON	50.0	10.0	10.0	10.0	20.0	<\$100M	42	2,093	336	57.5	65.0
FARMERS ST BK	FLANDREAU	50.0	12.5	7.5	15.0	15.0	<\$100M	43	6,050	143	47.5	40.0
FOUNDERS TR NB	SIOUX FALLS	50.0	15.0	7.5	15.0	12.5	<\$100M	44	5,328	106	52.5	50.0
BANK OF HOVEN	HOVEN	47.5	5.0	20.0	10.0	12.5	\$100M-500M	17	3,317	114	52.5	57.5
SECURITY ST BK	ALEXANDRIA	47.5	7.5	17.5	10.0	12.5	<\$100M	45	2,282	95	40.0	42.5
MINER COUNTY BK	HOWARD	47.5	15.0	7.5	12.5	12.5	<\$100M	46	3,605	95	55.0	45.0
ANDES ST BK	LAKE ANDES	47.5	17.5	12.5	7.5	10.0	<\$100M	47	1,857	81	52.5	57.5
WILMOT ST BK	WILMOT	47.5	10.0	22.5	7.5	7.5	<\$100M	48	1,692	63	50.0	57.5
FARMERS ST BK	STICKNEY	45.0	15.0	10.0	12.5	7.5	<\$100M	49	3,714	64	52.5	55.0
PEOPLES ST BK	SUMMIT	45.0	7.5	22.5	5.0	10.0	<\$100M	50	975	82	47.5	52.5
FIRST NB OF FREEMAN	FREEMAN	45.0	10.0	7.5	15.0	12.5	<\$100M	51	4,128	115	40.0	32.5
FARMERS ST BK	PARKSTON	42.5	7.5	5.0	15.0	15.0	<\$100M	52	5,592	142	45.0	37.5
FARMERS ST BK	HOSMER	42.5	15.0	15.0	7.5	5.0	<\$100M	53	1,834	50	42.5	32.5
FARMERS ST BK OF TURTON	TURTON	42.5	7.5	22.5	5.0	7.5	<\$100M	54	869	66	45.0	47.5
IPSWICH ST BK	IPSWICH	42.5	7.5	15.0	7.5	12.5	<\$100M	56	1,964	102	47.5	55.0
BRYANT ST BK	BRYANT	40.0	10.0	15.0	7.5	7.5	<\$100M	57	1,398	52	30.0	30.0
ONIDA BK	ONIDA	40.0	7.5	22.5	5.0	5.0	<\$100M	58	915	32	42.5	47.5
DEUEL COUNTY NB	CLEAR LAKE	40.0	10.0	12.5	10.0	7.5	<\$100M	59	3,166	59	27.5	22.5
HAND COUNTY ST BK	MILLER	40.0	10.0	7.5	12.5	10.0	<\$100M	60	3,998	72	27.5	25.0
ROBERTS COUNTY NB OF SISSETO	SISSETON	40.0	5.0	22.5	7.5	5.0	<\$100M	61	1,232	30	40.0	42.5
DAKOTA ST BK OF BLUNT SD	BLUNT	37.5	5.0	17.5	5.0	10.0	<\$100M	62	992	70	40.0	45.0
FARMERS ST BK	FAITH	37.5	5.0	20.0	5.0	7.5	<\$100M	63	1,127	62	45.0	47.5
FIRST NB OF VOLGA	VOLGA	37.5	12.5	10.0	7.5	7.5	<\$100M	64	2,021	67	47.5	52.5
DRAPER ST BK	PRESHO	37.5	7.5	20.0	5.0	5.0	<\$100M	65	1,061	41	37.5	45.0
CORN EXCHANGE BK	ELKTON	35.0	7.5	10.0	7.5	10.0	<\$100M	66	1,159	71	40.0	45.0
WESTERN DAKOTA BK	TIMBER LAKE	35.0	10.0	12.5	7.5	5.0	<\$100M	67	1,227	39	40.0	47.5
MENNO ST BK	MENNO	35.0	5.0	17.5	5.0	7.5	<\$100M	68	757	60	37.5	40.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
AMERICAN ST BK	OLDHAM	35.0	5.0	20.0	5.0	5.0	<\$100M	69	661	32	35.0	37.5
STATE BK OF EAGLE BUTTE	EAGLE BUTTE	32.5	10.0	7.5	10.0	5.0	<\$100M	70	2,112	52	42.5	47.5
LANGFORD ST BK	LANGFORD	32.5	5.0	20.0	2.5	5.0	<\$100M	71	237	17	35.0	35.0
COMMUNITY BK	AVON	30.0	5.0	10.0	5.0	10.0	<\$100M	72	1,111	74	32.5	40.0
MANSFIELD ST BK	MANSFIELD	30.0	2.5	22.5	2.5	2.5	<\$100M	73	142	3	30.0	32.5
FIRST ST BK OF SINAI	SINAI	27.5	7.5	10.0	5.0	5.0	<\$100M	74	694	38	32.5	35.0
RICHLAND ST BK	BRUCE	25.0	5.0	10.0	5.0	5.0	<\$100M	75	887	23	30.0	32.5
FARMERS ST BK	KAYLOR	25.0	2.5	17.5	2.5	2.5	<\$100M	76	121	6	27.5	27.5
FIRST ST BK OF CLAREMONT	CLAREMONT	20.0	2.5	12.5	2.5	2.5	<\$100M	77	373	8	22.5	25.0
FIRST NB OF FREDERICK	FREDERICK	20.0	2.5	12.5	2.5	2.5	<\$100M	78	215	14	22.5	25.0
CITIBANK SOUTH DAKOTA NA	SIOUX FALLS	0.0	5.0	2.5	25.0	25.0	>\$10B	1	618,599	53,250		60.0
HURLEY ST BK	SIOUX FALLS	0.0	2.5		2.5	2.5	\$1B-\$10B	2	0	0		
BANKFIRST	SIOUX FALLS		2.5		10.0	7.5	\$100M-500M	18	2,267	68		50.0
DIAL BK	SIOUX FALLS		2.5		2.5	2.5	\$100M-500M	19	0	0		
RETAILERS NB	SIOUX FALLS		2.5		2.5	2.5	\$100M-500M	20	0	0		
GREEN TREE RETAIL SVC BK	RAPID CITY		2.5		2.5	2.5	\$100M-500M	21	0	0		
1ST FINANCIAL BK SD	DAKOTA DUNES	0.0	5.0	25.0	7.5	5.0	<\$100M	55	1,896	43		45.0
FINGERHUT NB	SIOUX FALLS	0.0	2.5		2.5	2.5	<\$100M	79	0	0		
UNITED CREDIT NB	SIOUX FALLS	0.0	2.5		2.5	2.5	<\$100M	80	0	0		

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

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

Table 2. Small-Business-Friendly Banks by Bank Size in South Dakota, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FIRST PREMIER BK	SIOUX FALLS	SD	92.5	17.5	25.0	25.0	25.0	\$100M-500M	1	53,326	1,371	75.0	77.5
FIRST NB IN GARRETSON	GARRETSON	SD	82.5	25.0	25.0	17.5	15.0	<\$100M	1	8,885	142	85.0	85.0
RUSHMORE B&TC	RAPID CITY	SD	80.0	25.0	7.5	25.0	22.5	\$100M-500M	2	71,920	584	77.5	77.5
PEOPLES ST BK	DE SMET	SD	80.0	22.5	20.0	17.5	20.0	<\$100M	2	8,548	226	85.0	85.0
FIRST WESTERN BK STURGIS	STURGIS	SD	77.5	25.0	5.0	22.5	25.0	\$100M-500M	3	48,501	885	72.5	67.5
DAKOTA ST BK	COLMAN	SD	77.5	20.0	20.0	17.5	20.0	<\$100M	3	8,505	257	85.0	87.5
FARMERS ST BK OF ESTELLINE	ESTELLINE	SD	77.5	22.5	15.0	20.0	20.0	<\$100M	4	9,376	223	82.5	85.0
MERCHANTS ST BK	FREEMAN	SD	77.5	20.0	17.5	20.0	20.0	<\$100M	5	8,968	297	82.5	82.5
AMERICAN ST BK OF RAPID CITY	RAPID CITY	SD	77.5	25.0	7.5	22.5	22.5	<\$100M	6	44,278	599	80.0	72.5
FARMERS ST BK	MARION	SD	77.5	20.0	22.5	17.5	17.5	\$100M	7	6,832	188	82.5	87.5
MARQUETTE BK SD NA	SIOUX FALLS	SD	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	1	86,517	1,217	67.5	60.0
NORWEST BK SD NA	SIOUX FALLS	SD	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	1	286,580	4,799	57.5	57.5

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

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

Table 3. Top Lenders in Small Business Loans in South Dakota under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
NORWEST CORPORATION	MN	236,551	2,639	>\$50B	65,340	2,102	116,163	2,405	
MINNEHAHA BANSHARES INC.	SD	117,243	1,157	<\$1B	28,871	889	54,411	1,032	
COMMUNITY FIRST BANKSHARES	ND	35,931	760	\$1B-\$10B	15,833	696	23,234	738	
FISHBACK FINANCIAL CORPORATI	SD	32,847	697	<\$1B	12,365	614	22,393	673	
FIRST NATIONAL OF NEBRASKA	NE	9,548	178	\$1B-\$10B	2,973	155	5,422	168	**
FIRSTAR CORPORATION	WI	7,145	26	\$10B-\$50B	486	13	1,461	18	
AMERICAN EXPRESS CENTURION B	UT	4,681	473	\$10B-\$50B	4,681	473	4,681	473	**
SECURITY NATIONAL CORPORATIO	IA	3,128	16	<\$1B	418	7	1,293	12	
WELLS FARGO & COMPANY	CA	2,834	162	>\$50B	2,834	162	2,834	162	
ADVANTA FNCL CORP	UT	2,415	259	<\$1B	2,415	259	2,415	259	
MOUNTAINWEST FNCL	UT	2,198	557	<\$1B	2,198	557	2,198	557	
LASALLE NB	IL	1,000	1	\$10B-\$50B	0	0	0	0	

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

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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