

Table 3A Expanded. Small Business Lending Institutions in South Dakota Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA <sup>1</sup> (10)
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Great Plains Bank	Eureka	85.0	0.167	1.000	16,459	325	<100M	95.0	16,459	325	-
Fulton State Bank	Fulton	82.5	0.206	1.000	10,670	179	<100M	92.5	10,670	179	0.001
BankStar Financial	Elkton	82.5	0.281	1.000	17,032	151	<100M	62.5	3,006	82	0.004
First State Bank of Warner, S. Dak.	Warner	80.0	0.214	1.000	10,690	137	<100M	52.5	1,805	88	-
Dacotah Bank	Aberdeen	80.0	0.176	0.610	315,029	3,854	1B-10B	80.0	72,252	2,967	-
First Midwest Bank	Centerville	77.5	0.295	0.922	29,630	215	100M-500M	67.5	4,523	134	0.002
CorTrust Bank National Association	Mitchell	75.0	0.140	0.506	92,057	1,064	500M-1B	67.5	16,742	753	0.025
Reliabank Dakota	Estelline	75.0	0.205	0.747	42,897	408	100M-500M	62.5	6,172	230	-
First Fidelity Bank	Burke	75.0	0.076	1.000	23,015	523	100M-500M	95.0	23,015	523	-
Dakota Prairie Bank	Fort Pierre	72.5	0.161	1.000	8,598	131	<100M	87.5	8,598	131	-
Black Hills Community Bank, N.A.	Rapid City	72.5	0.318	0.649	30,609	173	<100M	52.5	3,553	91	-
Minnwest Bank Sioux Falls	Sioux Falls	72.5	0.182	0.772	23,341	248	100M-500M	57.5	3,517	162	-
First Dakota National Bank	Yankton	72.5	0.129	0.413	101,516	1,251	500M-1B	62.5	16,044	811	-
First Savings Bank	Beresford	72.5	0.182	0.443	78,359	522	100M-500M	47.5	5,864	223	0.050
First State Bank of Roscoe	Roscoe	72.5	0.183	0.953	16,318	222	<100M	65.0	3,130	157	-
Farmers State Bank of Canton	Canton	72.5	0.169	1.000	7,581	162	<100M	87.5	7,581	162	-
Farmers State Bank	Stickney	70.0	0.097	1.000	9,730	165	100M-500M	87.5	9,730	165	0.000
First State Bank	Armour	70.0	0.112	1.000	10,472	149	<100M	60.0	2,608	112	-
Peoples State Bank	De Smet	70.0	0.183	0.986	12,007	160	<100M	62.5	2,495	120	0.002
Pioneer Bank & Trust	Belle Fourche	70.0	0.136	0.575	58,998	925	100M-500M	67.5	11,535	686	0.002
The First National Bank in Sioux Falls	Sioux Falls	70.0	0.123	0.462	126,660	998	1B-10B	57.5	14,087	537	-
Security State Bank	Tyndall	70.0	0.201	1.000	6,576	132	<100M	87.5	6,576	132	-
BankWest, Inc.	Pierre	67.5	0.122	0.538	90,142	918	500M-1B	62.5	15,880	613	-
First State Bank of Claremont	Groton	67.5	0.149	1.000	7,277	109	<100M	60.0	1,826	78	-
First National Bank	Fort Pierre	67.5	0.140	0.438	92,271	786	500M-1B	65.0	16,005	455	0.095
Merchants State Bank	Freeman	67.5	0.154	0.879	19,661	203	100M-500M	60.0	3,710	130	0.001
Peoples State Bank	Summit	67.5	0.158	1.000	7,908	130	<100M	85.0	7,908	130	-
Citizens State Bank, of Arlington	Arlington	65.0	0.102	1.000	9,489	106	<100M	50.0	1,873	72	0.002
Home Federal Bank	Sioux Falls	65.0	0.113	0.258	134,330	1,008	1B-10B	60.0	19,077	560	-
First Bank of White	White	65.0	0.154	1.000	8,000	75	<100M	47.5	1,463	50	-
Valley Exchange Bank	Lennox	62.5	0.127	0.992	8,004	136	<100M	70.0	2,816	114	-
Quoin Financial Bank	Miller	62.5	0.164	0.682	20,215	135	100M-500M	32.5	1,405	72	0.003
TCF National Bank	Sioux Falls	62.5	0.080	0.345	1,492,264	20,289	10B-50B	62.5	311,066	12,284	0.000
American Bank & Trust	Wessington Sprin	62.5	0.104	0.718	30,292	296	100M-500M	55.0	5,115	179	-
Farmers State Bank	Hosmer	60.0	0.411	0.944	7,028	82	<100M	47.5	864	55	-
Citibank (South Dakota), N.A.	Sioux Falls	60.0	0.038	0.567	4,558,028	1,683,994	>50B	90.0	4,536,277	1,683,220	0.902

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First PREMIER Bank	Sioux Falls	60.0	0.065	0.376	80,830	1,313	1B-10B	65.0	18,602	993	-
First Bank & Trust	Sioux Falls	60.0	0.110	0.283	46,074	348	100M-500M	45.0	4,169	181	-
Great Western Bank	Watertown	60.0	0.075	0.240	619,511	5,529	1B-10B	57.5	72,294	3,149	0.001
Commercial State Bank, of Wagner	Wagner	60.0	0.109	0.673	14,362	227	100M-500M	67.5	3,770	179	0.004
American State Bank of Pierre	Pierre	60.0	0.128	0.608	18,178	179	100M-500M	47.5	2,777	97	-
First National Bank South Dakota	Yankton	57.5	0.083	0.513	33,163	472	100M-500M	62.5	7,238	345	-
First Bank & Trust of Milbank	Milbank	57.5	0.119	0.584	16,573	179	100M-500M	47.5	2,948	118	-
Plains Commerce Bank	Hoven	57.5	0.106	0.420	42,334	443	100M-500M	55.0	7,209	308	0.004
Wells Fargo Bank, National Association	Sioux Falls	55.0	0.033	0.162	34,900,000	593,016	>50B	57.5	7,997,000	488,514	0.015
Farmers and Merchants State Bank	Plankinton	55.0	0.110	0.802	8,464	148	<100M	65.0	2,656	107	0.001
Dakota State Bank	Blunt	55.0	0.197	0.939	6,122	54	<100M	32.5	758	29	-
BANK 360	Beresford	55.0	0.148	0.797	6,262	130	<100M	70.0	2,536	106	0.001
The Farmers and Merchants State Bank	Scotland	52.5	0.134	1.000	3,255	62	<100M	60.0	1,205	54	-
The First National Bank of Volga	Volga	52.5	0.131	0.953	5,676	76	<100M	55.0	1,512	56	-
First Bank & Trust	Brookings	52.5	0.062	0.230	50,112	504	500M-1B	47.5	7,783	295	0.008
Miner County Bank	Howard	52.5	0.108	1.000	4,176	48	<100M	47.5	1,120	36	-
State Bank of Alcester	Alcester	50.0	0.069	0.977	7,025	181	100M-500M	75.0	4,556	162	0.013
Farmers State Bank	Parkston	50.0	0.092	0.911	12,388	128	100M-500M	37.5	1,630	79	-
First State Bank	Wilmot	50.0	0.110	1.000	4,172	44	<100M	40.0	874	32	-
Heartland State Bank	Redfield	47.5	0.105	0.902	7,157	100	<100M	47.5	1,582	69	0.003
The Security State Bank	Emery	47.5	0.108	1.000	3,830	50	<100M	75.0	3,830	50	0.013
Ipswich State Bank	Ipswich	45.0	0.066	1.000	3,473	76	<100M	50.0	1,160	63	-
Campbell County Bank, Inc.	Herreid	45.0	0.073	0.981	7,095	98	<100M	37.5	1,230	62	-
First Western Federal Savings Bank	Rapid City	42.5	0.124	0.705	4,481	38	<100M	32.5	918	21	-
Dakota Heritage State Bank	Chancellor	42.5	0.095	0.999	3,564	58	<100M	52.5	1,179	45	0.004
Andes State Bank	Lake Andes	42.5	0.095	0.999	1,917	53	<100M	65.0	1,917	53	-
State Bank of Eagle Butte	Eagle Butte	40.0	0.084	1.000	3,003	46	<100M	37.5	761	32	-
Security State Bank	Alexandria	40.0	0.058	1.000	3,934	46	<100M	30.0	687	29	-
Menno State Bank	Menno	40.0	0.075	1.000	2,407	56	<100M	67.5	2,407	56	0.001
Sunrise Bank Dakota	Onida	40.0	0.076	0.935	3,333	62	<100M	50.0	1,207	48	0.001
First National Bank in Philip	Philip	37.5	0.038	0.783	6,657	104	100M-500M	32.5	1,197	68	-
Bryant State Bank	Bryant	37.5	0.082	0.999	1,795	42	<100M	62.5	1,795	42	-
American State Bank	Oldham	37.5	0.110	0.853	3,234	36	<100M	15.0	233	21	-
Farmers State Bank	Faith	37.5	0.062	1.000	2,540	50	<100M	65.0	2,540	50	-
Security National Bank of South Dakota	Dakota Dunes	35.0	0.092	0.382	12,411	28	100M-500M	12.5	667	3	-
Farmers State Bank	Marion	35.0	0.067	0.707	3,984	82	<100M	45.0	1,241	68	-
Community Bank	Avon	32.5	0.033	0.999	1,461	76	<100M	62.5	1,461	76	-

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1st Financial Bank USA	Dakota Dunes	30.0	0.005	1.000	2,285	24	500M-1B	17.5	259	11	0.108
Richland State Bank	Bruce	27.5	0.040	0.999	1,265	22	<100M	57.5	1,265	22	-
DNB NATIONAL BANK	Clear Lake	27.5	0.045	0.857	2,480	33	<100M	22.5	493	21	-
The Farmers State Bank of Turton	Turton	25.0	0.029	0.998	624	26	<100M	47.5	624	26	-
The Roberts County National Bank of Sisseton	Sisseton	25.0	0.026	0.999	1,355	16	<100M	25.0	304	12	-
Mansfield State Bank	Mansfield	25.0	0.004	0.984	60	2	<100M	30.0	60	2	-
The First National Bank of Frederick	Frederick	22.5	0.046	0.895	808	14	<100M	10.0	-	-	-
Western Dakota Bank	Timber Lake	17.5	0.041	0.475	1,122	34	<100M	27.5	388	30	0.005
Target National Bank	Sioux Falls	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.287
Department Stores National Bank	Sioux Falls	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.191

<sup>1</sup>TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data