

Table 3A Expanded. Small Business Lending Institutions in South Dakota Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	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	0.175	1.000	16,859	315	<100M	97.5	16,859	315	0.000
BankStar Financial	Elkton	85.0	0.282	1.000	17,811	168	<100M	67.5	2,801	100	0.004
Dacotah Bank	Aberdeen	80.0	0.169	0.622	315,322	3,969	1B-10B	82.5	75,417	3,098	0.000
Dakota Prairie Bank	Fort Pierre	80.0	0.178	1.000	10,336	144	<100M	90.0	10,336	144	0.000
Peoples State Bank	Summit	77.5	0.165	1.000	8,775	129	<100M	87.5	8,775	129	0.000
Fulton State Bank	Fulton	77.5	0.182	1.000	10,309	122	<100M	85.0	10,309	122	0.001
Reliabank Dakota	Estelline	75.0	0.194	0.728	43,950	408	100M-500M	60.0	5,760	224	0.000
First Fidelity Bank	Burke	75.0	0.064	1.000	20,592	539	100M-500M	95.0	20,592	539	0.000
Farmers State Bank	Hosmer	72.5	0.396	1.000	7,362	106	<100M	60.0	1,394	82	0.000
Minnwest Bank Sioux Falls	Sioux Falls	72.5	0.211	0.720	23,881	208	100M-500M	57.5	3,210	126	0.000
Black Hills Community Bank, N.A.	Rapid City	72.5	0.332	0.607	38,831	238	100M-500M	62.5	4,667	127	0.000
CorTrust Bank National Association	Mitchell	72.5	0.138	0.485	89,600	1,029	500M-1B	67.5	15,204	710	0.023
Pioneer Bank & Trust	Belle Fourche	72.5	0.135	0.588	64,405	1,045	100M-500M	75.0	12,895	779	0.002
First Dakota National Bank	Yankton	72.5	0.126	0.394	109,588	1,266	500M-1B	62.5	15,570	793	0.000
First Savings Bank	Beresford	72.5	0.160	0.418	69,167	534	100M-500M	55.0	7,111	238	0.085
First National Bank	Fort Pierre	70.0	0.135	0.440	93,726	755	500M-1B	62.5	14,378	414	0.117
First State Bank of Warner, S. Dak.	Warner	70.0	0.160	1.000	8,229	98	<100M	45.0	1,278	57	0.000
Merchants State Bank	Freeman	70.0	0.134	0.880	18,403	200	100M-500M	57.5	2,957	123	0.001
One American Bank	Centerville	70.0	0.229	0.672	19,611	166	<100M	50.0	2,153	95	0.002
The First National Bank in Sioux Falls	Sioux Falls	70.0	0.115	0.435	120,949	940	1B-10B	57.5	14,698	504	0.000
BANK 360	Beresford	70.0	0.168	1.000	6,548	121	<100M	85.0	6,548	121	0.001
Farmers State Bank of Canton	Canton	70.0	0.144	1.000	6,804	133	<100M	87.5	6,804	133	0.000
First State Bank of Roscoe	Roscoe	67.5	0.146	0.789	14,001	220	<100M	70.0	3,556	173	0.000
Security State Bank	Tyndall	67.5	0.156	1.000	5,541	121	<100M	82.5	5,541	121	0.000
BankWest, Inc.	Pierre	67.5	0.107	0.488	81,926	875	500M-1B	65.0	15,239	586	0.000
First State Bank of Claremont	Groton	67.5	0.138	1.000	7,126	107	<100M	60.0	1,594	75	0.000
Home Federal Bank	Sioux Falls	67.5	0.092	0.403	108,977	1,138	1B-10B	55.0	14,313	653	0.000
Plains Commerce Bank	Hoven	65.0	0.116	0.479	48,526	442	100M-500M	55.0	6,631	282	0.003
Commercial State Bank, of Wagner	Wagner	65.0	0.110	0.755	14,610	262	100M-500M	67.5	3,638	201	0.003
Quoin Financial Bank	Miller	65.0	0.155	0.712	20,328	138	100M-500M	37.5	1,914	72	0.003
Great Western Bank	Watertown	65.0	0.092	0.277	830,991	7,464	1B-10B	57.5	110,009	4,462	0.001
American Bank & Trust	Wessington Sprin	65.0	0.102	0.715	39,168	397	100M-500M	55.0	5,930	229	0.000
TCF National Bank	Sioux Falls	65.0	0.094	0.343	1,676,064	19,823	10B-50B	65.0	300,863	11,240	0.000
Farmers State Bank	Stickney	62.5	0.071	1.000	7,414	152	100M-500M	85.0	7,414	152	0.000
Citizens State Bank, of Arlington	Arlington	62.5	0.090	1.000	8,908	97	<100M	45.0	1,672	66	0.002
First Bank & Trust of Milbank	Milbank	60.0	0.102	0.636	15,057	172	100M-500M	50.0	2,479	111	0.000
First State Bank	Armour	60.0	0.104	0.918	10,161	153	<100M	62.5	2,592	113	0.000
First PREMIER Bank	Sioux Falls	60.0	0.068	0.364	76,556	1,192	1B-10B	65.0	17,445	880	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
American State Bank of Pierre	Pierre	57.5	0.103	0.600	16,423	168	100M-500M	47.5	2,859	91	0.000
Farmers State Bank	Parkston	57.5	0.094	0.869	13,157	135	100M-500M	45.0	2,019	83	0.000
Farmers and Merchants State Bank	Plankinton	57.5	0.101	0.810	8,318	134	<100M	60.0	2,365	94	0.001
Citibank, National Association	Sioux Falls	55.0	0.013	0.066	9,081,000	1,746,893	>50B	55.0	5,587,000	1,732,898	0.188
Wells Fargo Bank, National Associatio	Sioux Falls	55.0	0.029	0.134	32,900,000	563,639	>50B	55.0	7,099,000	460,077	0.015
First National Bank South Dakota	Yankton	55.0	0.059	0.518	22,936	318	100M-500M	55.0	4,799	223	0.000
The Security State Bank	Emery	55.0	0.114	1.000	4,377	54	<100M	75.0	4,377	54	0.014
First Bank & Trust	Brookings	55.0	0.061	0.235	52,510	498	500M-1B	45.0	7,003	282	0.008
Dakota State Bank	Blunt	55.0	0.156	0.926	4,991	50	<100M	32.5	660	24	0.000
First Bank & Trust	Sioux Falls	55.0	0.089	0.229	42,824	418	100M-500M	45.0	5,554	235	0.000
First Western Federal Savings Bank	Rapid City	55.0	0.127	1.000	4,903	35	<100M	27.5	604	13	0.000
The First National Bank of Volga	Volga	52.5	0.117	0.864	5,287	68	<100M	45.0	1,165	49	0.000
State Bank of Alcester	Alcester	50.0	0.055	0.978	5,946	159	100M-500M	77.5	4,021	144	0.011
Valley Exchange Bank	Lennox	47.5	0.092	0.845	5,992	114	<100M	67.5	2,478	97	0.000
Andes State Bank	Lake Andes	47.5	0.097	1.000	2,095	48	<100M	65.0	2,095	48	0.000
Sunrise Bank Dakota	Onida	45.0	0.079	0.897	3,720	106	<100M	55.0	1,267	51	0.002
State Bank of Eagle Butte	Eagle Butte	45.0	0.089	1.000	3,402	43	<100M	40.0	826	31	0.000
Dakota Heritage State Bank	Chancellor	45.0	0.113	0.826	4,878	58	<100M	40.0	841	39	0.003
Heartland State Bank	Redfield	45.0	0.085	0.807	6,031	91	<100M	52.5	1,577	65	0.003
Security State Bank	Alexandria	45.0	0.058	1.000	4,063	49	<100M	30.0	835	34	0.000
Farmers State Bank	Marion	42.5	0.073	0.821	5,285	101	<100M	55.0	1,801	82	0.000
First National Bank in Philip	Philip	42.5	0.049	0.783	7,943	105	100M-500M	37.5	1,408	69	0.000
Campbell County Bank, Inc.	Herreid	42.5	0.052	0.965	5,351	98	100M-500M	50.0	1,819	66	0.000
Bryant State Bank	Bryant	42.5	0.075	0.999	1,872	47	<100M	65.0	1,872	47	0.000
The Farmers and Merchants State Bar	Scotland	40.0	0.082	1.000	2,026	44	<100M	57.5	1,090	42	0.000
Ipswich State Bank	Ipswich	40.0	0.053	1.000	2,940	60	<100M	47.5	1,047	50	0.000
Farmers State Bank	Faith	37.5	0.061	1.000	2,402	43	<100M	65.0	2,402	43	0.000
Miner County Bank	Howard	37.5	0.108	0.573	4,285	50	<100M	45.0	1,148	39	0.000
Menno State Bank	Menno	37.5	0.058	0.930	1,978	63	<100M	57.5	1,052	58	0.001
Security National Bank of South Dako	Dakota Dunes	35.0	0.088	0.445	13,441	42	100M-500M	10.0	296	10	0.000
First State Bank	Wilmot	35.0	0.080	0.828	2,919	40	<100M	37.5	673	31	0.000
Community Bank	Avon	32.5	0.036	0.999	1,721	83	<100M	65.0	1,721	83	0.000
American State Bank	Oldham	30.0	0.065	0.858	1,981	27	<100M	20.0	229	18	0.000
Richland State Bank	Bruce	30.0	0.051	0.999	1,838	21	<100M	35.0	538	14	0.000
Western Dakota Bank	Timber Lake	30.0	0.047	0.999	1,400	31	<100M	30.0	329	25	0.005
1st Financial Bank USA	Dakota Dunes	30.0	0.005	1.000	2,395	28	500M-1B	15.0	219	16	0.146
The First National Bank of Frederick	Frederick	27.5	0.045	0.999	835	16	<100M	45.0	518	15	0.000
The Roberts County National Bank of	Sisseton	25.0	0.033	0.999	1,746	27	<100M	30.0	486	23	0.000
Mansfield State Bank	Mansfield	25.0	0.012	0.993	152	5	<100M	32.5	152	5	0.000
DNB NATIONAL BANK	Clear Lake	25.0	0.044	0.753	2,538	30	<100M	17.5	336	17	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	
The Farmers State Bank of Turton	Turton	25.0	0.028	0.999	685	29	<100M	50.0	685	29	0.000
Target National Bank	Sioux Falls	10.0	-	-	-	-	100M-500M	10.0	-	-	0.455
Department Stores National Bank	Sioux Falls	10.0	-	-	-	-	100M-500M	10.0	-	-	0.161

¹TA = 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.

Table 3B. Expanded. Micro Business Lending Institutions in South Dakota Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Great Plains Bank	Eureka	97.5	0.175	1.000	16,859	315	<100M	85.0	16,859	315	0.000
First Fidelity Bank	Burke	95.0	0.064	1.000	20,592	539	100M-500M	75.0	20,592	539	0.000
Dakota Prairie Bank	Fort Pierre	90.0	0.178	1.000	10,336	144	<100M	80.0	10,336	144	0.000
Peoples State Bank	Summit	87.5	0.165	1.000	8,775	129	<100M	77.5	8,775	129	0.000
Farmers State Bank of Canton	Canton	87.5	0.144	1.000	6,804	133	<100M	70.0	6,804	133	0.000
Farmers State Bank	Stickney	85.0	0.071	1.000	7,414	152	100M-500M	62.5	7,414	152	0.000
BANK 360	Beresford	85.0	0.168	1.000	6,548	121	<100M	70.0	6,548	121	0.001
Fulton State Bank	Fulton	85.0	0.182	1.000	10,309	122	<100M	77.5	10,309	122	0.001
Dacotah Bank	Aberdeen	82.5	0.040	0.149	75,417	3,098	1B-10B	80.0	315,322	3,969	0.000
Security State Bank	Tyndall	82.5	0.156	1.000	5,541	121	<100M	67.5	5,541	121	0.000
State Bank of Alcester	Alcester	77.5	0.037	0.661	4,021	144	100M-500M	50.0	5,946	159	0.011
The Security State Bank	Emery	75.0	0.114	1.000	4,377	54	<100M	55.0	4,377	54	0.014
Pioneer Bank & Trust	Belle Fourche	75.0	0.027	0.118	12,895	779	100M-500M	72.5	64,405	1,045	0.002
First State Bank of Roscoe	Roscoe	70.0	0.037	0.200	3,556	173	<100M	67.5	14,001	220	0.000
Commercial State Bank, of Wagner	Wagner	67.5	0.027	0.188	3,638	201	100M-500M	65.0	14,610	262	0.003
CorTrust Bank National Association	Mitchell	67.5	0.023	0.082	15,204	710	500M-1B	72.5	89,600	1,029	0.023
BankStar Financial	Elkton	67.5	0.044	0.157	2,801	100	<100M	85.0	17,811	168	0.004
Valley Exchange Bank	Lennox	67.5	0.038	0.349	2,478	97	<100M	47.5	5,992	114	0.000
First PREMIER Bank	Sioux Falls	65.0	0.016	0.083	17,445	880	1B-10B	60.0	76,556	1,192	0.000
Bryant State Bank	Bryant	65.0	0.075	0.999	1,872	47	<100M	42.5	1,872	47	0.000
Community Bank	Avon	65.0	0.036	0.999	1,721	83	<100M	32.5	1,721	83	0.000
TCF National Bank	Sioux Falls	65.0	0.017	0.062	300,863	11,240	10B-50B	65.0	1,676,064	19,823	0.000
Farmers State Bank	Faith	65.0	0.061	1.000	2,402	43	<100M	37.5	2,402	43	0.000
Andes State Bank	Lake Andes	65.0	0.097	1.000	2,095	48	<100M	47.5	2,095	48	0.000
BankWest, Inc.	Pierre	65.0	0.020	0.091	15,239	586	500M-1B	67.5	81,926	875	0.000
First Dakota National Bank	Yankton	62.5	0.018	0.056	15,570	793	500M-1B	72.5	109,588	1,266	0.000
Black Hills Community Bank, N.A.	Rapid City	62.5	0.040	0.073	4,667	127	100M-500M	72.5	38,831	238	0.000
First State Bank	Armour	62.5	0.027	0.234	2,592	113	<100M	60.0	10,161	153	0.000
First National Bank	Fort Pierre	62.5	0.021	0.068	14,378	414	500M-1B	70.0	93,726	755	0.117
Farmers State Bank	Hosmer	60.0	0.075	0.189	1,394	82	<100M	72.5	7,362	106	0.000
Farmers and Merchants State Bank	Plankinton	60.0	0.029	0.230	2,365	94	<100M	57.5	8,318	134	0.001
Reliabank Dakota	Estelline	60.0	0.025	0.095	5,760	224	100M-500M	75.0	43,950	408	0.000
First State Bank of Claremont	Groton	60.0	0.031	0.224	1,594	75	<100M	67.5	7,126	107	0.000
Menno State Bank	Menno	57.5	0.031	0.495	1,052	58	<100M	37.5	1,978	63	0.001
Great Western Bank	Watertown	57.5	0.012	0.037	110,009	4,462	1B-10B	65.0	830,991	7,464	0.001
The First National Bank in Sioux Falls	Sioux Falls	57.5	0.014	0.053	14,698	504	1B-10B	70.0	120,949	940	0.000
The Farmers and Merchants State Bank	Scotland	57.5	0.044	0.538	1,090	42	<100M	40.0	2,026	44	0.000
Merchants State Bank	Freeman	57.5	0.021	0.141	2,957	123	100M-500M	70.0	18,403	200	0.001

Table 3B. Expanded. Micro Business Lending Institutions in South Dakota Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Minnwest Bank Sioux Falls	Sioux Falls	57.5	0.028	0.097	3,210	126	100M-500M	72.5	23,881	208	0.000
First Savings Bank	Beresford	55.0	0.016	0.043	7,111	238	100M-500M	72.5	69,167	534	0.085
Home Federal Bank	Sioux Falls	55.0	0.012	0.053	14,313	653	1B-10B	67.5	108,977	1,138	0.000
American Bank & Trust	Wessington Sprin	55.0	0.015	0.108	5,930	229	100M-500M	65.0	39,168	397	0.000
First National Bank South Dakota	Yankton	55.0	0.012	0.108	4,799	223	100M-500M	55.0	22,936	318	0.000
Wells Fargo Bank, National Association	Sioux Falls	55.0	0.006	0.029	7,099,000	460,077	>50B	55.0	32,900,000	563,639	0.015
Sunrise Bank Dakota	Onida	55.0	0.027	0.306	1,267	51	<100M	45.0	3,720	106	0.002
Farmers State Bank	Marion	55.0	0.025	0.280	1,801	82	<100M	42.5	5,285	101	0.000
Plains Commerce Bank	Hoven	55.0	0.016	0.065	6,631	282	100M-500M	65.0	48,526	442	0.003
Citibank, National Association	Sioux Falls	55.0	0.008	0.041	5,587,000	1,732,898	>50B	55.0	9,081,000	1,746,893	0.188
Heartland State Bank	Redfield	52.5	0.022	0.211	1,577	65	<100M	45.0	6,031	91	0.003
First Bank & Trust of Milbank	Milbank	50.0	0.017	0.105	2,479	111	100M-500M	60.0	15,057	172	0.000
Campbell County Bank, Inc.	Herreid	50.0	0.018	0.328	1,819	66	100M-500M	42.5	5,351	98	0.000
One American Bank	Centerville	50.0	0.025	0.074	2,153	95	<100M	70.0	19,611	166	0.002
The Farmers State Bank of Turton	Turton	50.0	0.028	0.999	685	29	<100M	25.0	685	29	0.000
Ipswich State Bank	Ipswich	47.5	0.019	0.356	1,047	50	<100M	40.0	2,940	60	0.000
American State Bank of Pierre	Pierre	47.5	0.018	0.104	2,859	91	100M-500M	57.5	16,423	168	0.000
First Bank & Trust	Brookings	45.0	0.008	0.031	7,003	282	500M-1B	55.0	52,510	498	0.008
Farmers State Bank	Parkston	45.0	0.014	0.133	2,019	83	100M-500M	57.5	13,157	135	0.000
The First National Bank of Frederick	Frederick	45.0	0.028	0.620	518	15	<100M	27.5	835	16	0.000
First State Bank of Warner, S. Dak.	Warner	45.0	0.025	0.155	1,278	57	<100M	70.0	8,229	98	0.000
The First National Bank of Volga	Volga	45.0	0.026	0.190	1,165	49	<100M	52.5	5,287	68	0.000
First Bank & Trust	Sioux Falls	45.0	0.012	0.030	5,554	235	100M-500M	55.0	42,824	418	0.000
Citizens State Bank, of Arlington	Arlington	45.0	0.017	0.188	1,672	66	<100M	62.5	8,908	97	0.002
Miner County Bank	Howard	45.0	0.029	0.154	1,148	39	<100M	37.5	4,285	50	0.000
Dakota Heritage State Bank	Chancellor	40.0	0.019	0.142	841	39	<100M	45.0	4,878	58	0.003
State Bank of Eagle Butte	Eagle Butte	40.0	0.022	0.243	826	31	<100M	45.0	3,402	43	0.000
First State Bank	Wilmot	37.5	0.018	0.191	673	31	<100M	35.0	2,919	40	0.000
First National Bank in Philip	Philip	37.5	0.009	0.139	1,408	69	100M-500M	42.5	7,943	105	0.000
Quoin Financial Bank	Miller	37.5	0.015	0.067	1,914	72	100M-500M	65.0	20,328	138	0.003
Richland State Bank	Bruce	35.0	0.015	0.293	538	14	<100M	30.0	1,838	21	0.000
Dakota State Bank	Blunt	32.5	0.021	0.122	660	24	<100M	55.0	4,991	50	0.000
Mansfield State Bank	Mansfield	32.5	0.012	0.993	152	5	<100M	25.0	152	5	0.000
Western Dakota Bank	Timber Lake	30.0	0.011	0.235	329	25	<100M	30.0	1,400	31	0.005
The Roberts County National Bank of Sisseton	Sisseton	30.0	0.009	0.278	486	23	<100M	25.0	1,746	27	0.000
Security State Bank	Alexandria	30.0	0.012	0.205	835	34	<100M	45.0	4,063	49	0.000
First Western Federal Savings Bank	Rapid City	27.5	0.016	0.123	604	13	<100M	55.0	4,903	35	0.000
American State Bank	Oldham	20.0	0.007	0.099	229	18	<100M	30.0	1,981	27	0.000
DNB NATIONAL BANK	Clear Lake	17.5	0.006	0.100	336	17	<100M	25.0	2,538	30	0.000

Table 3B. Expanded. Micro Business Lending Institutions in South Dakota Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
1st Financial Bank USA	Dakota Dunes	15.0	0.000	0.091	219	16	500M-1B	30.0	2,395	28	0.146
Department Stores National Bank	Sioux Falls	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.161
Target National Bank	Sioux Falls	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.455
Security National Bank of South Dakota	Dakota Dunes	10.0	0.002	0.010	296	10	100M-500M	35.0	13,441	42	0.000

¹TA = 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.