

Table 3A Expanded. Small Business Lending Institutions in South Dakota Using Call Report Data, June 2013

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)
BankStar Financial	Elkton	85.0	0.217	1.000	15,052	167	<100M	73	3,324	123	0.004
Dacotah Bank	Aberdeen	80.0	0.169	0.623	335,205	4,414	1B-10B	85	83,057	3,514	0.000
Great Plains Bank	Eureka	80.0	0.137	1.000	13,698	300	<100M	95	13,698	300	0.000
Pioneer Bank & Trust	Belle Four	77.5	0.145	0.631	78,595	1,088	500M-1B	73	13,271	772	0.002
Reliabank Dakota	Estelline	77.5	0.201	0.782	48,858	425	100M-500M	65	5,849	227	0.000
Dakota Prairie Bank	Fort Pierre	75.0	0.149	1.000	9,808	152	<100M	88	9,808	152	0.000
Fulton State Bank	Fulton	75.0	0.199	1.000	11,346	91	<100M	40	1,289	48	0.001
First Savings Bank	Beresford	72.5	0.150	0.459	71,416	507	100M-500M	53	6,868	213	0.095
First Fidelity Bank	Burke	72.5	0.062	1.000	20,289	523	100M-500M	98	20,289	523	0.000
Peoples State Bank	Summit	72.5	0.168	1.000	9,314	122	<100M	85	9,314	122	0.000
Farmers State Bank	Hosmer	72.5	0.429	1.000	8,639	91	<100M	53	1,161	62	0.000
First Dakota National Bank	Yankton	72.5	0.130	0.440	126,752	1,414	500M-1B	68	19,919	915	0.000
Minnwest Bank Sioux Falls	Sioux Falls	72.5	0.211	0.661	24,241	221	100M-500M	60	3,326	136	0.000
CorTrust Bank National Association	Mitchell	70.0	0.134	0.459	96,418	1,060	500M-1B	65	14,985	720	0.021
Merchants State Bank	Freeman	70.0	0.139	0.906	19,855	193	100M-500M	58	3,183	119	0.001
The First National Bank in Sioux Falls	Sioux Falls	70.0	0.120	0.423	119,512	894	500M-1B	58	13,764	461	0.000
First National Bank	Fort Pierre	70.0	0.140	0.438	100,456	769	500M-1B	60	12,367	416	0.131
Black Hills Community Bank, N.A.	Rapid City	70.0	0.338	0.592	43,954	264	100M-500M	60	5,168	141	0.000
One American Bank	Centerville	67.5	0.218	0.702	18,312	134	<100M	48	1,885	71	0.002
First State Bank of Claremont	Groton	67.5	0.129	1.000	7,653	100	<100M	55	1,539	69	0.000
First State Bank of Roscoe	Roscoe	67.5	0.151	0.802	14,392	236	<100M	70	3,773	187	0.000
BankWest, Inc.	Pierre	67.5	0.102	0.469	83,540	869	500M-1B	65	14,925	563	0.000
Great Western Bank	Watertown	65.0	0.098	0.278	892,315	7,501	1B-10B	60	114,064	4,366	0.001
TCF National Bank	Sioux Falls	65.0	0.099	0.362	1,830,534	20,470	10-50B	65	309,652	11,235	0.000
Quoin Financial Bank	Miller	65.0	0.149	0.643	20,775	131	100M-500M	33	1,598	68	0.004
Plains Commerce Bank	Hoven	65.0	0.125	0.403	58,432	466	100M-500M	53	6,418	263	0.002
First State Bank of Warner, S. Dak.	Warner	62.5	0.140	1.000	9,084	127	<100M	58	1,985	82	0.000
First State Bank	Armour	62.5	0.110	1.000	11,072	151	100M-500M	55	2,187	109	0.000
American Bank & Trust	Wessington	62.5	0.101	0.635	39,695	391	100M-500M	60	6,095	233	0.000
Home Federal Bank	Sioux Falls	62.5	0.093	0.400	113,093	988	1B-10B	53	11,578	540	0.000
Farmers State Bank	Parkston	60.0	0.101	0.888	13,999	138	100M-500M	45	2,103	83	0.000
Commercial State Bank, of Wagner	Wagner	60.0	0.101	0.758	13,263	277	100M-500M	75	4,399	226	0.003
Valley Exchange Bank	Lennox	60.0	0.111	0.993	7,648	137	<100M	73	2,895	111	0.000
First Bank & Trust of Milbank	Milbank	60.0	0.118	0.614	18,051	188	100M-500M	48	2,710	120	0.000
First National Bank South Dakota	Yankton	60.0	0.068	0.643	25,200	291	100M-500M	55	4,474	188	0.000

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		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)
Security State Bank	Tyndall	60.0	0.133	0.709	11,310	136	<100M	58	2,489	90	0.002
Farmers State Bank	Stickney	57.5	0.066	1.000	6,861	146	100M-500M	88	6,861	146	0.001
Citizens State Bank, of Arlington	Arlington	57.5	0.072	1.000	7,498	90	100M-500M	43	1,307	63	0.002
The First National Bank of Volga	Volga	57.5	0.133	0.978	6,224	75	<100M	48	1,175	52	0.000
Dakota State Bank	Blunt	55.0	0.154	0.939	5,250	53	<100M	35	650	26	0.000
Farmers State Bank of Canton	Canton	55.0	0.114	0.915	5,571	128	<100M	75	2,616	111	0.000
First PREMIER Bank	Sioux Falls	55.0	0.061	0.332	72,175	1,032	1B-10B	60	15,179	734	0.000
Andes State Bank	Lake Andes	55.0	0.122	1.000	2,552	53	<100M	55	943	43	0.000
Wells Fargo Bank, National Association	Sioux Falls	55.0	0.027	0.143	34,215,000	726,367	>50B	55	7,861,000	618,037	0.014
Citibank, National Association	Sioux Falls	55.0	0.007	0.062	8,981,000	1,867,631	>50B	55	5,423,000	#####	0.100
First Bank & Trust	Sioux Falls	55.0	0.091	0.208	50,275	453	500M-1B	45	5,403	250	0.000
American State Bank of Pierre	Pierre	55.0	0.085	0.565	14,488	163	100M-500M	50	2,633	90	0.000
Farmers and Merchants State Bank	Plankinton	52.5	0.105	0.809	8,954	133	<100M	68	2,608	92	0.002
First Bank & Trust	Brookings	50.0	0.061	0.212	54,444	493	500M-1B	45	6,405	277	0.008
The Farmers and Merchants State Bank	Scotland	50.0	0.139	0.973	3,568	50	<100M	58	1,031	41	0.000
Bryant State Bank	Bryant	47.5	0.083	1.000	2,415	53	<100M	70	2,415	53	0.000
Heartland State Bank	Redfield	47.5	0.093	0.808	7,080	101	<100M	53	1,846	75	0.003
State Bank of Alcester	Alcester	47.5	0.052	0.983	5,869	158	100M-500M	78	4,252	143	0.010
State Bank of Eagle Butte	Eagle Butte	47.5	0.085	1.000	4,105	48	<100M	43	956	35	0.000
First Western Federal Savings Bank	Rapid City	47.5	0.087	1.000	3,114	11	<100M	68	3,114	11	0.000
The Security State Bank	Emery	45.0	0.059	1.000	2,468	64	<100M	70	2,468	64	0.013
Security State Bank	Alexandria	42.5	0.053	1.000	3,874	48	<100M	38	960	35	0.000
Sunrise Bank Dakota	Onida	42.5	0.076	0.924	4,816	72	<100M	45	1,229	53	0.001
Farmers State Bank	Marion	42.5	0.067	0.912	4,999	83	<100M	53	1,504	64	0.000
First National Bank in Philip	Philip	42.5	0.049	0.735	10,290	99	100M-500M	35	1,596	63	0.000
Security National Bank of South Dakota	Dakota Dune	42.5	0.101	0.411	15,730	40	100M-500M	10	372	10	0.000
Richland State Bank	Bruce	40.0	0.057	1.000	2,258	26	<100M	38	671	16	0.000
First State Bank	Wilmot	40.0	0.084	1.000	3,345	37	<100M	45	868	29	0.000
Community Bank	Avon	37.5	0.037	1.000	1,881	71	<100M	70	1,881	71	0.000
Campbell County Bank, Inc.	Herreid	37.5	0.049	0.911	4,932	77	100M-500M	40	1,200	55	0.000
Miner County Bank	Howard	37.5	0.100	0.807	4,186	46	<100M	40	985	33	0.000
The Farmers State Bank of Turton	Turton	37.5	0.039	1.000	1,061	31	<100M	58	1,061	31	0.000
1st Financial Bank USA	Dakota Dune	37.5	0.004	1.000	2,186	28	500M-1B	18	241	18	0.475
The First National Bank of Frederick	Frederick	35.0	0.049	1.000	983	15	<100M	50	693	14	0.000
Ipswich State Bank	Ipswich	35.0	0.050	1.000	2,753	52	<100M	58	1,392	43	0.000
Menno State Bank	Menno	32.5	0.063	0.875	2,209	61	<100M	58	1,055	56	0.001
The Roberts County National Bank of Sisse	Sisseton	32.5	0.032	1.000	1,880	24	<100M	30	423	19	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
American State Bank	Oldham	32.5	0.084	0.795	2,603	34	<100M	20	272	20	0.000
Western Dakota Bank	Timber Lake	27.5	0.048	0.999	1,678	25	<100M	38	593	20	0.004
DNB NATIONAL BANK	Clear Lake	17.5	0.037	0.732	2,185	25	<100M	18	283	12	0.000
Department Stores National Bank	Sioux Falls	10.0	0.000	.	0	0	100M-500M	10	0	0	0.176

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 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Fidelity Bank	Burke	97.5	0.062	1.000	20,289	523	100M-500M	73.0	20,289	523	-
Great Plains Bank	Eureka	95.0	0.137	1.000	13,698	300	<100M	80.0	13,698	300	-
Farmers State Bank	Stickney	87.5	0.066	1.000	6,861	146	100M-500M	58.0	6,861	146	0.001
Dakota Prairie Bank	Fort Pierre	87.5	0.149	1.000	9,808	152	<100M	75.0	9,808	152	-
Dacotah Bank	Aberdeen	85.0	0.042	0.154	83,057	3,514	1B-10B	80.0	335,205	4,414	-
Peoples State Bank	Summit	85.0	0.168	1.000	9,314	122	<100M	73.0	9,314	122	-
State Bank of Alcester	Alcester	77.5	0.038	0.712	4,252	143	100M-500M	48.0	5,869	158	0.010
Farmers State Bank of Canton	Canton	75.0	0.053	0.430	2,616	111	<100M	55.0	5,571	128	-
Commercial State Bank, of Wagner	Wagner	75.0	0.034	0.251	4,399	226	100M-500M	60.0	13,263	277	0.003
Pioneer Bank & Trust	Belle Fourc	72.5	0.024	0.107	13,271	772	500M-1B	78.0	78,595	1,088	0.002
BankStar Financial	Elkton	72.5	0.048	0.221	3,324	123	<100M	85.0	15,052	167	0.004
Valley Exchange Bank	Lennox	72.5	0.042	0.376	2,895	111	<100M	60.0	7,648	137	-
Bryant State Bank	Bryant	70.0	0.083	1.000	2,415	53	<100M	48.0	2,415	53	-
First State Bank of Roscoe	Roscoe	70.0	0.040	0.210	3,773	187	<100M	68.0	14,392	236	-
Community Bank	Avon	70.0	0.037	1.000	1,881	71	<100M	38.0	1,881	71	-
The Security State Bank	Emery	70.0	0.059	1.000	2,468	64	<100M	45.0	2,468	64	0.013
First Dakota National Bank	Yankton	67.5	0.020	0.069	19,919	915	500M-1B	73.0	126,752	1,414	-
Farmers and Merchants State Bank	Plankinton	67.5	0.031	0.236	2,608	92	<100M	53.0	8,954	133	0.002
First Western Federal Savings Bank	Rapid City	67.5	0.087	1.000	3,114	11	<100M	48.0	3,114	11	-
CorTrust Bank National Association	Mitchell	65.0	0.021	0.071	14,985	720	500M-1B	70.0	96,418	1,060	0.021
Reliabank Dakota	Estelline	65.0	0.024	0.094	5,849	227	100M-500M	78.0	48,858	425	-
TCF National Bank	Sioux Falls	65.0	0.017	0.061	309,652	11,235	10-50B	65.0	1,830,534	20,470	-
BankWest, Inc.	Pierre	65.0	0.018	0.084	14,925	563	500M-1B	68.0	83,540	869	-
Great Western Bank	Watertown	60.0	0.013	0.035	114,064	4,366	1B-10B	65.0	892,315	7,501	0.001
American Bank & Trust	Wessington	60.0	0.015	0.098	6,095	233	100M-500M	63.0	39,695	391	-
First National Bank	Fort Pierre	60.0	0.017	0.054	12,367	416	500M-1B	70.0	100,456	769	0.131
First PREMIER Bank	Sioux Falls	60.0	0.013	0.070	15,179	734	1B-10B	55.0	72,175	1,032	-
Minnwest Bank Sioux Falls	Sioux Falls	60.0	0.029	0.091	3,326	136	100M-500M	73.0	24,241	221	-
Black Hills Community Bank, N.A.	Rapid City	60.0	0.040	0.070	5,168	141	100M-500M	70.0	43,954	264	-
First State Bank of Warner, S. Dak.	Warner	57.5	0.031	0.218	1,985	82	<100M	63.0	9,084	127	-
Merchants State Bank	Freeman	57.5	0.022	0.145	3,183	119	100M-500M	70.0	19,855	193	0.001
The First National Bank in Sioux Falls	Sioux Falls	57.5	0.014	0.049	13,764	461	500M-1B	70.0	119,512	894	-
Menno State Bank	Menno	57.5	0.030	0.418	1,055	56	<100M	33.0	2,209	61	0.001
The Farmers and Merchants State Bank	Scotland	57.5	0.040	0.281	1,031	41	<100M	50.0	3,568	50	-
Security State Bank	Tyndall	57.5	0.029	0.156	2,489	90	<100M	60.0	11,310	136	0.002

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		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Farmers State Bank of Turton	Turton	57.5	0.039	1.000	1,061	31	<100M	38.0	1,061	31	-
Ipswich State Bank	Ipswich	57.5	0.025	0.505	1,392	43	<100M	35.0	2,753	52	-
First State Bank of Claremont	Groton	55.0	0.026	0.201	1,539	69	<100M	68.0	7,653	100	-
First State Bank	Armour	55.0	0.022	0.198	2,187	109	100M-500M	63.0	11,072	151	-
First National Bank South Dakota	Yankton	55.0	0.012	0.114	4,474	188	100M-500M	60.0	25,200	291	-
Andes State Bank	Lake Andes	55.0	0.045	0.370	943	43	<100M	55.0	2,552	53	-
Wells Fargo Bank, National Association	Sioux Falls	55.0	0.006	0.033	7,861,000	618,037	>50B	55.0	34,215,000	726,367	0.014
Citibank, National Association	Sioux Falls	55.0	0.004	0.037	5,423,000	#####	>50B	55.0	8,981,000	1,867,631	0.100
First Savings Bank	Beresford	52.5	0.014	0.044	6,868	213	100M-500M	73.0	71,416	507	0.095
Heartland State Bank	Redfield	52.5	0.024	0.211	1,846	75	<100M	48.0	7,080	101	0.003
Farmers State Bank	Hosmer	52.5	0.058	0.134	1,161	62	<100M	73.0	8,639	91	-
Farmers State Bank	Marion	52.5	0.020	0.274	1,504	64	<100M	43.0	4,999	83	-
Plains Commerce Bank	Hoven	52.5	0.014	0.044	6,418	263	100M-500M	65.0	58,432	466	0.002
Home Federal Bank	Sioux Falls	52.5	0.010	0.041	11,578	540	1B-10B	63.0	113,093	988	-
The First National Bank of Frederick	Frederick	50.0	0.035	0.705	693	14	<100M	35.0	983	15	-
American State Bank of Pierre	Pierre	50.0	0.015	0.103	2,633	90	100M-500M	55.0	14,488	163	-
One American Bank	Centerville	47.5	0.022	0.072	1,885	71	<100M	68.0	18,312	134	0.002
First Bank & Trust of Milbank	Milbank	47.5	0.018	0.092	2,710	120	100M-500M	60.0	18,051	188	-
The First National Bank of Volga	Volga	47.5	0.025	0.185	1,175	52	<100M	58.0	6,224	75	-
First Bank & Trust	Brookings	45.0	0.007	0.025	6,405	277	500M-1B	50.0	54,444	493	0.008
Farmers State Bank	Parkston	45.0	0.015	0.133	2,103	83	100M-500M	60.0	13,999	138	-
Sunrise Bank Dakota	Onida	45.0	0.019	0.236	1,229	53	<100M	43.0	4,816	72	0.001
First Bank & Trust	Sioux Falls	45.0	0.010	0.022	5,403	250	500M-1B	55.0	50,275	453	-
First State Bank	Wilmot	45.0	0.022	0.259	868	29	<100M	40.0	3,345	37	-
Citizens State Bank, of Arlington	Arlington	42.5	0.013	0.174	1,307	63	100M-500M	58.0	7,498	90	0.002
State Bank of Eagle Butte	Eagle Butte	42.5	0.020	0.233	956	35	<100M	48.0	4,105	48	-
Campbell County Bank, Inc.	Herreid	40.0	0.012	0.222	1,200	55	100M-500M	38.0	4,932	77	-
Miner County Bank	Howard	40.0	0.024	0.190	985	33	<100M	38.0	4,186	46	-
Fulton State Bank	Fulton	40.0	0.023	0.114	1,289	48	<100M	75.0	11,346	91	0.001
Richland State Bank	Bruce	37.5	0.017	0.297	671	16	<100M	40.0	2,258	26	-
Western Dakota Bank	Timber Lake	37.5	0.017	0.353	593	20	<100M	28.0	1,678	25	0.004
Security State Bank	Alexandria	37.5	0.013	0.248	960	35	<100M	43.0	3,874	48	-
Dakota State Bank	Blunt	35.0	0.019	0.116	650	26	<100M	55.0	5,250	53	-
First National Bank in Philip	Philip	35.0	0.008	0.114	1,596	63	100M-500M	43.0	10,290	99	-
Quoin Financial Bank	Miller	32.5	0.011	0.049	1,598	68	100M-500M	65.0	20,775	131	0.004
The Roberts County National Bank of Siss Sisseton		30.0	0.007	0.225	423	19	<100M	33.0	1,880	24	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American State Bank	Oldham	20.0	0.009	0.083	272	20	<100M	33.0	2,603	34	-
DNB NATIONAL BANK	Clear Lake	17.5	0.005	0.095	283	12	<100M	18.0	2,185	25	-
1st Financial Bank USA	Dakota Dune	17.5	-	0.110	241	18	500M-1B	38.0	2,186	28	0.475
Security National Bank of South Dakota	Dakota Dune	10.0	0.002	0.010	372	10	100M-500M	43.0	15,730	40	-
Department Stores National Bank	Sioux Falls	10.0	-	.	-	-	100M-500M	10.0	-	-	0.176

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.

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