

SOUTH DAKOTA

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	17.13	FIRST DAKOTA NATIONAL BANK	2,316	256,980	1,718	52,674	1,568	115,033
2	15.59	DACOTAH BANK	2,261	233,776	1,703	49,421	1,237	82,060
3	14.43	FIRST NB IN SIOUX FALLS	1,659	216,378	1,111	36,618	972	84,304
4	9.52	GREAT WESTERN BANK	1,647	142,801	1,300	38,229	260	31,044
5	6.99	FIRST PREMIER BANK	1,463	104,911	1,235	29,447	205	16,962
6	6.19	FIRST BANK & TRUST	933	92,892	719	22,412	291	27,143
7	5.85	WELLS FARGO BANK, N.A.	1,644	87,703	1,546	52,643	1,222	43,413
8	5.74	US BANK NA	1,036	86,076	859	17,027	713	29,119
9	3.18	FIRST INTERSTATE BANK	397	47,646	286	10,008	263	22,991
10	2.32	FIRST NATIONAL BANK OF OMAHA	431	34,819	353	11,312	320	17,333
11	1.86	MINNWEST BANK	288	27,924	222	6,218	67	9,720
12	1.19	AMERICAN EXPRESS NATIONAL BANK	1,266	17,780	1,244	12,487	282	2,888
13	0.82	JPMORGAN CHASE BANK, NA	835	12,261	833	11,959	399	4,811
14	0.67	BANK OF THE WEST	140	10,070	111	3,194	53	1,779
15	0.53	NORTHWEST BANK	47	7,877	27	1,052	11	2,984
16	0.51	CAPITAL ONE BANK (USA), N.A.	788	7,694	786	7,324	424	2,999
17	0.42	CITIZENS BANK, NA	121	6,289	119	4,789	114	4,611
18	0.40	PINNACLE BANK	163	5,940	150	3,480	101	1,785
19	0.36	BREMER BANK NA	23	5,344	11	537	8	1,523
20	0.34	BANK OF AMERICA, N.A.	143	5,126	139	2,007	82	1,073
21	0.34	CHOICE FINANCIAL	26	5,048	7	267	7	633
22	0.32	METABANK N.A.	39	4,766	30	784	15	2,777
23	0.30	LAKE FOREST BANK & TRUST, NA	231	4,550	222	2,356	0	0
24	0.30	BMO HARRIS BANK N.A.	42	4,494	19	801	25	2,330
25	0.29	CUSTOMERS BANK	103	4,411	93	1,428	0	0
26	0.29	THE HUNTINGTON NATIONAL BANK	74	4,362	71	2,979	47	2,284

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27	0.28	CHARLES SCHWAB BANK, SSB	7	4,192	0	0	0	0
28	0.25	PINNACLE BANK	16	3,768	7	234	13	2,243
29	0.25	TRISTATE CAPITAL BANK	5	3,700	1	100	0	0
30	0.23	ALERUS FINANCIAL NA	6	3,376	0	0	0	0
31	0.22	CITIBANK, N.A.	274	3,227	273	2,838	217	2,185
32	0.19	BELL BANK	13	2,905	8	261	2	984
33	0.16	CROSS RIVER	108	2,449	104	1,917	0	0
34	0.15	FIRST INTERNATIONAL BANK & TRU	18	2,261	9	214	12	1,697
35	0.11	TRUIST FINANCIAL	102	1,604	101	1,463	95	1,306
36	0.10	SYNCHRONY BANK	347	1,543	347	1,543	0	0
37	0.10	UMB BANK NA	7	1,540	1	100	1	628
38	0.10	CIT BANK N.A.	42	1,453	38	929	29	893
39	0.09	AMERICAN NATIONAL BANK	4	1,418	1	54	0	0
40	0.09	WEX BANK	183	1,332	183	1,332	0	0
41	0.08	STOCKMAN BANK	3	1,250	1	54	1	54
42	0.08	OLD NATIONAL BANK	4	1,168	2	50	1	768
43	0.08	KEYBANK NATIONAL ASSOCIATION	4	1,158	1	2	1	2
44	0.08	STARION BANK	16	1,141	11	165	4	373
45	0.08	WINTRUST BANK	2	1,133	0	0	0	0
46	0.08	UNION BANK AND TRUST COMPANY	9	1,129	5	171	5	917
47	0.07	GATE CITY BANK	12	1,124	10	276	1	527
48	0.07	CAPITAL ONE, N.A.	167	1,087	166	962	60	325
48	0.07	FRANSEN BANK & TRUST	14	1,087	11	467	9	791
50	0.07	SIMMONS BANK	2	1,002	1	48	1	954
51	0.07	FIRST STATE COMMUNITY BANK	1	1,000	0	0	1	1,000
52	0.06	STEARNS BANK N A	20	964	18	706	2	19
53	0.06	JOHN DEERE FINANCIAL, F.S.B.	90	914	90	914	0	0
54	0.06	AMERIS BANK	91	838	89	584	0	0
55	0.05	TCF NATIONAL BANK	14	694	12	410	3	245
56	0.04	M&T BANK	1	635	0	0	0	0
57	0.04	SANTANDER BANK N.A.	6	629	2	151	0	0

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58	0.04	MINNESOTA BANK & TRUST	1	549	0	0	0	0
59	0.04	MERCHANTS BANK, N.A.	4	546	2	84	1	150
60	0.04	DISCOVER BANK	95	533	95	533	88	500
61	0.03	BANTERRA BANK	3	510	0	0	0	0
61	0.03	LIVE OAK BANKING COMPANY	4	510	2	78	0	0
63	0.03	INCREDIBLEBANK	2	488	0	0	0	0
64	0.03	FIFTH THIRD BK NA	1	450	0	0	1	450
65	0.03	MIDWESTONE BANK	6	442	4	80	3	10
66	0.03	FIRST UNITED BANK	1	424	0	0	0	0
67	0.03	UNITED BANK OF IOWA	5	379	3	148	2	213
68	0.02	TEXAS CAPITAL BANK	20	368	19	259	0	0
69	0.02	BANKUNITED, N.A.	1	367	0	0	0	0
70	0.02	PACIFIC PREMIER BANK	4	351	2	120	0	0
71	0.02	TBK BANK, SSB	2	302	1	2	0	0
72	0.02	WESTFIELD BANK, FSB	1	248	0	0	1	248
73	0.02	WEST BANK	4	237	4	237	1	100
74	0.02	AXOS BANK	8	230	8	230	8	230
75	0.01	BOKF NA	3	205	2	99	0	0
76	0.01	MECHANICS BANK	2	190	1	21	0	0
77	0.01	INDEPENDENCE BANK OF KENTUCKY	1	186	0	0	0	0
78	0.01	GREAT SOUTHERN BANK	8	164	8	164	0	0
79	0.01	INDEPENDENT BANK	1	153	0	0	0	0
80	0.01	FIRST SOUTHERN BANK	1	150	0	0	0	0
80	0.01	BANCORP BK	1	150	0	0	1	150
82	0.01	CENTRAL BANK OF THE OZARKS	2	145	2	145	2	145
83	0.01	BARCLAYS BANK DELAWARE	15	128	15	128	15	128
84	0.01	PNC BANK N.A.	2	116	2	116	1	16
85	0.01	MORGAN STANLEY PRIV BK NA	1	115	0	0	0	0
86	0.01	NICOLET NATIONAL BANK	1	112	0	0	1	112
87	0.01	RENASANT BANK	1	108	0	0	1	108
87	0.01	AMERICAN BANK CENTER	3	108	3	108	2	103

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89	0.01	FIRST UNITED BANK AND TRUST CO	1	100	1	100	1	100
90	0.01	WSFS BANK	1	95	1	95	0	0
91	0.01	CADENCE BANK, N.A.	1	94	1	94	0	0
92	0.01	UNITED COMMUNITY BANK	1	92	1	92	0	0
93	0.01	ARVEST BANK	3	90	3	90	1	34
94	0.01	BYLINE BANK	1	78	1	78	0	0
95	0.00	GLACIER BANK	3	62	3	62	3	62
96	0.00	STATE FARM BANK	3	61	3	61	2	60
96	0.00	MIDFIRST BANK	1	61	1	61	1	61
98	0.00	PEOPLES SECURITY BANK AND TRUS	1	48	1	48	1	48
99	0.00	JOHNSON BANK	3	46	3	46	0	0
100	0.00	BERKSHIRE BANK	1	45	1	45	0	0
101	0.00	RED RIVER BANK	1	43	1	43	0	0
102	0.00	FLAGSTAR BANK	1	40	1	40	1	40
103	0.00	SOUTHSIDE BANK	1	35	1	35	0	0
103	0.00	COMMERCE BANK	4	35	4	35	0	0
105	0.00	ASSOCIATED BANK NA	1	33	1	33	0	0
106	0.00	CENTRAL NATIONAL BANK	1	28	1	28	0	0
107	0.00	FIRSTBANK	2	23	2	23	0	0
108	0.00	BAR HARBOR BANK & TRUST	1	21	1	21	0	0
108	0.00	FIRST REPUBLIC BANK	1	21	1	21	1	21
108	0.00	FIRST HORIZON BANK	1	21	1	21	0	0
111	0.00	NORTHEAST BANK	1	17	1	17	0	0
112	0.00	CONNECTICUT COMMUNITY BANK, NA	1	16	1	16	0	0
113	0.00	CENTRAL PACIFIC BANK	1	15	1	15	0	0
114	0.00	PROSPERITY BANK	1	14	1	14	0	0
114	0.00	GREEN DOT BANK	1	14	1	14	0	0
116	0.00	CITIZENS BUSINESS BANK	1	13	1	13	0	0
117	0.00	TD BANK N.A.	1	11	1	11	1	11
118	0.00	COMMUNITYBANK OF TEXAS NA	1	10	1	10	1	10
119	0.00	WASHINGTON TRUST BANK	1	8	1	8	1	8

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120	0.00	REPUBLIC BANK & TRUST	2	4	2	4	0	0
121	0.00	TIAA, FSB	2	2	2	2	2	2
NR	0.00	AVIDIA BANK	1	0	1	0	0	0
NR	0.00	LUANA SAVINGS BANK	1	0	1	0	0	0
Grand Total	SOUTH DAKOTA		19,957	1,499,899	16,628	401,246	9,288	530,630