

Table 3A. Small Business Lending in Kansas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Community Nb	97.5	0.211	1	52,188	1204	\$100M-500M	40	52,188	1,204	0.002
First St B&Tc	95.0	0.263	1	40,227	623	\$100M-500M	27	9,183	530	0.003
Central B&Tc	95.0	0.379	1	88,113	616	\$100M-500M	25	12,610	414	0.001
First Nb Of Wamego	90.0	0.319	1	23,481	402	<\$100M	38	23,481	402	0.004
First Nb	90.0	0.334	1	18,230	342	<\$100M	37	18,230	342	0
Peoples B&Tc	87.5	0.378	1	62,921	942	\$100M-500M	36	62,921	942	0
First Nb	87.5	0.345	1	11,640	288	<\$100M	38	11,640	288	0
University Nb	87.5	0.258	1	14,369	270	<\$100M	29	5,887	223	0
First St Bank	85.0	0.208	1	21,791	472	\$100M-500M	37	21,791	472	0
First St Bank	85.0	0.387	1	14,160	179	<\$100M	19	3,001	131	0
Gardner Nb	85.0	0.272	1	16,317	323	<\$100M	38	16,317	323	0
Community Bank Of The Midwest	85.0	0.371	1	13,391	289	<\$100M	29	5,115	243	0
Kansas St Bank Of Manhattan	82.5	0.197	1	54,450	605	\$100M-500M	24	10,491	448	0.003
Rose Hill Bank	82.5	0.277	1	24,847	468	<\$100M	36	24,847	468	0
First Nb Of Southern Ks	82.5	0.35	1	14,944	355	<\$100M	36	14,944	355	0
Capital City Bank	82.5	0.272	0.954	86,925	711	\$100M-500M	25	13,288	555	0
Morrill St B&Tc	82.5	0.279	1	18,733	268	<\$100M	36	18,733	268	0
State Bank	82.5	0.263	1	14,693	253	<\$100M	36	14,693	253	0
Midamerican B&Tc Na	80.0	0.278	1	25,523	326	<\$100M	23	5,430	227	0
Peoples Bank	80.0	0.155	1	27,887	335	\$100M-500M	36	27,887	335	0.005
Citizens St Bank	80.0	0.131	1	25,448	401	\$100M-500M	23	7,366	351	0.001
Country Club Bank Na	80.0	0.263	0.746	82,656	733	\$100M-500M	23	12,000	464	0.002
Farmers St Bank	80.0	0.201	1	9,578	264	<\$100M	36	9,578	264	0.006
Citizens St Bank	80.0	0.146	1	8,576	364	<\$100M	37	8,576	364	0
First Nb Of Centralia	80.0	0.191	1	10,657	228	<\$100M	21	3,166	176	0
First Cmnty Bank	80.0	0.408	0.811	59,224	1059	\$100M-500M	31	17,337	843	0
Enterprise Bankg Na	80.0	0.302	0.736	48,482	593	\$100M-500M	26	10,468	425	0
State Bank Of Kingman	77.5	0.258	1	17,892	331	<\$100M	28	6,465	278	0
Douglas Cty Bank	77.5	0.238	0.789	39,476	587	\$100M-500M	25	9,304	440	0
Teambank Na	77.5	0.185	0.864	82,234	1410	\$100M-500M	30	32,722	1,174	0
First Nb Of Olathe	77.5	0.216	0.703	93,545	998	\$100M-500M	25	17,680	684	0
Midland Nb Of Newton	77.5	0.329	0.838	36,915	373	\$100M-500M	21	5,546	245	0
Girard Nb	77.5	0.216	0.952	33,280	1004	\$100M-500M	31	13,329	905	0
First Nb Of Conway Springs	77.5	0.294	0.797	33,427	645	\$100M-500M	27	8,197	534	0
Western Nb	77.5	0.384	0.928	36,486	297	<\$100M	19	5,043	194	0
Mulvane St Bank	75.0	0.212	1	12,228	266	<\$100M	25	4,445	232	0
Guaranty B&Tc	75.0	0.214	0.575	40,896	551	\$100M-500M	24	9,273	398	0
First St Bank Of Kc Ks	75.0	0.386	0.913	25,325	313	<\$100M	24	5,430	229	0
First Nb Of Wellington	75.0	0.23	1	16,099	230	<\$100M	22	4,260	190	0
Columbian B&Tc	75.0	0.252	0.685	37,950	335	\$100M-500M	18	5,380	211	0
Stockgrowers St Bank	75.0	0.139	1	14,958	341	\$100M-500M	36	14,958	341	0.003

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Kaw Valley St B&Tc	75.0	0.192	0.777	60,922	1121	\$100M-500M	28	20,593	915	0
Metcalf Bank	75.0	0.212	0.552	43,507	497	\$100M-500M	22	8,455	356	0
Citizens St Bank	75.0	0.247	1	13,053	154	<\$100M	34	13,053	154	0
Exchange St Bank	75.0	0.25	1	14,894	329	<\$100M	30	6,752	290	0
Union St Bank	75.0	0.139	1	8,286	390	<\$100M	36	8,286	390	0
First Nb Of Girard	75.0	0.125	1	7,915	491	<\$100M	37	7,915	491	0
Legacy Bank	75.0	0.3	0.728	35,535	321	\$100M-500M	20	5,502	203	0.006
First Kansas B&Tc	75.0	0.285	0.92	21,102	270	<\$100M	21	4,702	190	0.003
Bennington St Bank	75.0	0.182	0.788	39,719	767	\$100M-500M	28	12,760	627	0
Farmers & Mrch Bank Of Hill Ci	75.0	0.179	1	5,505	140	<\$100M	34	5,505	140	0
Community Nb	75.0	0.312	0.999	14,230	278	<\$100M	27	5,266	225	0
Emprise Bank	72.5	0.185	0.48	91,844	985	\$100M-500M	23	13,444	629	0.006
Citizens St Bank	72.5	0.319	0.755	17,170	259	<\$100M	21	4,232	197	0
Peoples Nb&Tc	72.5	0.254	0.886	22,436	270	<\$100M	20	4,614	203	0
Brotherhood B&Tc	72.5	0.173	0.398	59,809	1288	\$100M-500M	22	12,099	1,012	0.003
United Nb	72.5	0.17	1	9,692	321	<\$100M	35	9,692	321	0.003
First Option Bank	72.5	0.162	1	14,217	315	<\$100M	36	14,217	315	0
Kansas St Bank	72.5	0.187	1	10,070	246	<\$100M	34	10,070	246	0
St Marys St Bank	72.5	0.218	1	11,587	230	<\$100M	34	11,587	230	0
Silver Lake Bank	72.5	0.273	0.56	30,547	344	\$100M-500M	20	5,177	221	0
First Bank Of Newton	72.5	0.137	1	12,185	331	<\$100M	34	12,185	331	0
First Nb Of Scott City	72.5	0.195	1	11,743	219	<\$100M	35	11,743	219	0.004
Farmers B&Tc Na	72.5	0.15	0.793	42,482	1128	\$100M-500M	29	17,359	1,006	0
Labette Cty St Bank	72.5	0.137	1	14,235	313	\$100M-500M	36	14,235	313	0.006
Gold Bank	72.5	0.195	0.514	255,616	2963	\$1B-\$10B	25	60,576	2,239	0.002
Kansas St Bank	72.5	0.203	0.976	18,501	326	<\$100M	26	6,213	275	0
Condon Nb Of Coffeyville	72.5	0.137	1	12,282	190	<\$100M	14	2,227	154	0
Lyon Cty St Bank	72.5	0.165	1	7,776	189	<\$100M	35	7,776	189	0
Citizens Bank Na	72.5	0.179	0.706	32,218	762	\$100M-500M	27	11,637	663	0
Community St Bank	72.5	0.326	0.993	11,947	239	<\$100M	26	4,265	197	0
State Bank Of Ks	72.5	0.361	0.885	22,968	195	<\$100M	16	2,957	124	0.004
Prairie St Bank	72.5	0.177	0.675	39,991	971	\$100M-500M	29	16,525	869	0
Baldwin St Bank	72.5	0.137	1	6,348	226	<\$100M	26	3,990	213	0
Valley St Bank	72.5	0.215	0.952	14,445	336	<\$100M	26	4,744	284	0
Peoples Exch Bank	72.5	0.154	1	6,065	173	<\$100M	34	6,065	173	0
Bank Of Blue Valley	72.5	0.178	0.599	79,211	810	\$100M-500M	25	17,234	514	0
Peoples Bank	72.5	0.227	0.817	33,956	444	\$100M-500M	25	8,598	339	0
First Bank	70.0	0.151	1	11,450	354	<\$100M	33	11,450	354	0
Home St B&Tc	70.0	0.17	1	14,229	209	<\$100M	18	3,766	160	0.006
First Cmnty Bank	70.0	0.318	1	11,545	167	<\$100M	18	2,488	115	0
Union St Bank	70.0	0.226	0.841	14,554	352	<\$100M	28	5,754	311	0.005
First Nb Of Onaga	70.0	0.222	0.655	28,686	361	\$100M-500M	19	5,385	245	0
First Nb In Pratt	70.0	0.312	0.948	23,755	161	<\$100M	14	2,829	119	0.001

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Solomon St Bank	70.0	0.15	1	13,125	207	<\$100M	33	13,125	207	0
Kaw Valley St B&Tc	70.0	0.208	0.84	14,950	390	<\$100M	23	4,476	225	0.009
Hillcrest Bank	70.0	0.157	0.382	137,981	984	\$500M-\$1B	22	16,618	538	0
Southwest Nb Of Wichita	70.0	0.256	0.666	32,165	434	\$100M-500M	24	7,210	331	0
Riley St Bank	70.0	0.209	1	5,478	192	<\$100M	33	5,478	192	0
Fidelity St B&Tc	70.0	0.129	0.886	17,832	518	\$100M-500M	26	7,679	464	0
Emprise Bank Na	70.0	0.241	0.814	20,486	248	<\$100M	20	4,311	182	0
Halstead Bank	70.0	0.135	1	5,867	204	<\$100M	24	3,413	187	0
First Nb In Fredonia	70.0	0.119	1	6,400	272	<\$100M	35	6,400	272	0
Alliance Bank	70.0	0.419	0.971	13,683	218	<\$100M	27	4,455	164	0
Premier Bank	67.5	0.195	0.577	28,263	363	\$100M-500M	17	3,756	233	0
Centera Bank	67.5	0.155	0.795	19,236	454	\$100M-500M	25	7,208	397	0
Bank Of Tescott	67.5	0.139	0.847	19,409	396	\$100M-500M	25	6,905	335	0
Farmers St Bank	67.5	0.176	1	7,357	308	<\$100M	33	7,357	308	0
United Bank Of Ks	67.5	0.342	1	10,327	131	<\$100M	16	1,854	100	0
Central Nb	67.5	0.134	0.566	65,220	950	\$100M-500M	25	19,184	747	0
Commerce B&Tc	67.5	0.141	0.503	95,628	1365	\$500M-\$1B	23	22,789	1,064	0.009
First Security B&Tc	67.5	0.141	1	8,724	230	<\$100M	33	8,724	230	0
Bank Of Ks	67.5	0.205	0.845	14,025	328	<\$100M	27	5,713	279	0
First Nb Of Ks	67.5	0.148	1	6,687	159	<\$100M	32	6,687	159	0
Kaw Valley St Bank	67.5	0.165	1	5,484	184	<\$100M	23	3,060	163	0
Farmers St Bank	67.5	0.154	1	3,997	178	<\$100M	31	3,997	178	0
Western St Bank	67.5	0.135	0.481	36,909	1393	\$100M-500M	27	15,683	757	0
First Nb In Belleville	67.5	0.142	1	7,391	97	<\$100M	32	7,391	97	0.008
Guaranty St B&Tc	67.5	0.117	1	7,886	161	<\$100M	33	7,886	161	0
Community Bank	67.5	0.269	0.989	11,359	184	<\$100M	20	3,031	129	0
Lyndon St Bank	65.0	0.176	1	7,957	214	<\$100M	33	7,957	214	0
First Nb&Tc	65.0	0.102	1	14,369	324	\$100M-500M	33	14,369	324	0.003
Stockton Nb	65.0	0.145	1	7,746	234	<\$100M	32	7,746	234	0
Firststar Bank Na Overland Pk	65.0	0.107	0.336	495,523	3865	\$1B-\$10B	22	71,634	2,395	0
Community Nb	65.0	0.114	1	9,629	243	<\$100M	32	9,629	243	0
First Nb Of Medicine Lodge	65.0	0.181	0.707	15,295	274	<\$100M	20	3,878	226	0
Sunflower Bank Na	65.0	0.113	0.434	91,292	1300	\$500M-\$1B	23	20,229	1,045	0.005
Security Nb	65.0	0.165	0.639	25,546	409	\$100M-500M	24	8,390	318	0
Plainville St Bank	65.0	0.15	1	5,445	225	<\$100M	33	5,445	225	0
Intrust Bank Na	65.0	0.128	0.3	295,774	9723	\$1B-\$10B	23	64,881	6,726	0.056
Trego Wakeeney St Bank	65.0	0.13	1	5,489	148	<\$100M	31	5,489	148	0
Garnett St Svg Bank	65.0	0.089	1	5,697	274	<\$100M	34	5,697	274	0
Union St Bank	65.0	0.168	0.893	13,493	246	<\$100M	23	5,023	207	0
Bank Of Holyrood	65.0	0.163	1	3,734	127	<\$100M	23	2,561	118	0
Citizens St Bank Of Cheney Ks	65.0	0.132	1	4,486	106	<\$100M	19	2,297	94	0
Garden Plain St Bank	65.0	0.254	0.872	11,493	207	<\$100M	25	4,281	174	0.006
Marshall Cty Bank Of Beattie	65.0	0.244	1	2,541	78	<\$100M	18	1,067	68	0

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State Bank Of Bern	65.0	0.112	1	2,800	209	<\$100M	31	2,800	209	0.001
Citizens Bank Of Ks Na	65.0	0.128	0.923	16,796	323	\$100M-500M	24	5,450	273	0
University Nb Of Lawrence	65.0	0.171	0.846	13,515	216	<\$100M	19	3,793	156	0
Commercial St Bank Of Bonner S	62.5	0.176	0.839	13,589	196	<\$100M	17	3,198	147	0.002
First St Bank Of Burlingame	62.5	0.203	1	9,392	174	<\$100M	32	9,392	174	0.003
Southwest Bank	62.5	0.163	1	8,363	193	<\$100M	32	8,363	193	0
Security St Bank	62.5	0.248	0.882	9,718	165	<\$100M	19	2,693	131	0
Mission Bank	62.5	0.116	0.257	47,256	353	\$100M-500M	18	7,443	209	0
First Bank Ks	62.5	0.115	0.983	15,786	372	\$100M-500M	24	5,884	317	0
Farmers St Bank Of Oakley	62.5	0.135	1	10,046	145	<\$100M	31	10,046	145	0
Bank	62.5	0.105	1	10,542	265	\$100M-500M	33	10,542	265	0
Valley View St Bank	62.5	0.11	0.331	60,097	385	\$500M-\$1B	16	4,247	181	0
First Nb Of Anthony	62.5	0.161	0.985	13,221	232	<\$100M	22	4,501	194	0
Valley St Bank	62.5	0.145	1	5,859	126	<\$100M	17	1,958	110	0
Commerce Bank Na	62.5	0.104	0.544	110,811	1592	\$1B-\$10B	22	23,886	1,178	0.021
Admire Bank	62.5	0.255	1	5,449	98	<\$100M	31	5,449	98	0
Kansas St Bank	62.5	0.136	1	4,360	170	<\$100M	31	4,360	170	0
Farmers St Bank	62.5	0.205	1	3,636	131	<\$100M	30	3,636	131	0
State Bank Of Delphos	62.5	0.166	1	4,101	126	<\$100M	31	4,101	126	0
Citizens St Bank	62.5	0.261	1	2,806	94	<\$100M	23	1,745	87	0
Caney Valley Nb	62.5	0.141	1	4,851	167	<\$100M	32	4,851	167	0
Hartford St Bank	62.5	0.203	1	4,099	85	<\$100M	29	4,099	85	0
First Nb Of Clifton	62.5	0.176	0.999	6,227	220	<\$100M	25	3,165	196	0
Emprise Bank Na	62.5	0.132	0.992	12,613	187	<\$100M	15	2,656	150	0
First Nb Of Hutchinson	62.5	0.096	0.449	34,098	486	\$100M-500M	20	8,350	378	0
Flint Hills Bank Of Eskridge	62.5	0.14	1	4,349	120	<\$100M	30	4,349	120	0
Home B&Tc	62.5	0.176	1	8,329	196	<\$100M	21	3,000	176	0
Citizens St Bank	62.5	0.084	1	6,583	145	<\$100M	30	6,583	145	0.004
First Nb Of Holcomb	62.5	0.113	1	3,753	115	<\$100M	29	3,753	115	0.009
American Bank Of Baxter Spring	62.5	0.242	0.781	17,605	132	<\$100M	11	1,957	86	0
Garden City St Bank	62.5	0.45	0.931	10,325	128	<\$100M	17	2,281	80	0
First Nb&Tc Of Leavenworth	60.0	0.134	0.913	11,285	248	<\$100M	19	3,613	184	0.003
1st Fncl Bank	60.0	0.238	0.863	10,026	110	<\$100M	24	5,205	91	0
Exchange Nb&Tc Of Atchison	60.0	0.11	0.79	17,331	315	\$100M-500M	19	4,480	247	0.004
Union St Bank	60.0	0.155	1	4,665	142	<\$100M	29	4,665	142	0
Bank Of Cmrc & Tc	60.0	0.199	0.99	8,351	175	<\$100M	21	3,033	139	0
Roxbury Bank	60.0	0.199	1	3,807	89	<\$100M	15	1,253	71	0
Ford Cty St Bank	60.0	0.191	1	3,251	139	<\$100M	30	3,251	139	0
First Nb Of Syracuse	60.0	0.109	1	7,932	174	<\$100M	32	7,932	174	0
Reading St Bank	60.0	0.287	1	2,896	46	<\$100M	25	2,896	46	0
First Nb	60.0	0.129	0.989	11,825	189	<\$100M	21	4,362	150	0
Farmers Nb Of Kansas	60.0	0.164	1	2,915	106	<\$100M	28	2,915	106	0
Farmers St Bank	60.0	0.078	1	3,928	263	<\$100M	24	3,199	250	0

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First Nb In Cimarron	60.0	0.103	1	5,282	209	<\$100M	32	5,282	209	0.001
First Nb Of Elkhart	60.0	0.093	1	4,265	176	<\$100M	30	4,265	176	0
First St Bank Of Healy	60.0	0.13	1	4,944	91	<\$100M	18	2,472	83	0
Denison St Bank	60.0	0.104	0.965	13,940	361	\$100M-500M	25	5,676	318	0.003
Emporia St B&Tc	60.0	0.14	0.707	13,995	276	\$100M-500M	22	4,679	231	0.007
Community First Nb	60.0	0.217	1	2,613	25	<\$100M	7	506	15	0
First St B&Tc Of Larned	57.5	0.105	1	8,932	235	<\$100M	31	8,932	235	0
Farmers Nb Of Stafford	57.5	0.132	1	8,093	178	<\$100M	19	2,833	151	0
Cornerbank Na	57.5	0.12	0.468	20,868	257	\$100M-500M	17	4,980	188	0.006
First Nb Of Liberal	57.5	0.107	0.733	14,431	286	\$100M-500M	21	4,896	233	0
Grant City Bank	57.5	0.086	1	10,223	191	\$100M-500M	30	10,223	191	0.011
First Nb&Tc Of Junction City	57.5	0.155	0.813	9,520	201	<\$100M	18	3,063	163	0
Citizens St Bank	57.5	0.099	0.912	12,433	286	\$100M-500M	21	4,348	240	0.005
Chisholm Trail St Bank	57.5	0.205	0.845	11,965	178	<\$100M	15	2,160	136	0
State Exch Bank	57.5	0.152	1	3,522	101	<\$100M	28	3,522	101	0
Community Bank	57.5	0.169	0.844	8,480	147	<\$100M	15	2,212	120	0
Citizens St B&Tc	57.5	0.083	1	4,600	201	<\$100M	29	4,600	201	0
First Nb	57.5	0.132	1	10,321	143	<\$100M	13	2,100	112	0
First Nb	57.5	0.076	0.727	23,248	448	\$100M-500M	23	9,260	380	0
Farmers St Bank	57.5	0.108	1	3,697	110	<\$100M	29	3,697	110	0
Cottonwood Valley Bank	57.5	0.139	1	2,681	69	<\$100M	27	2,681	69	0
First Nb In Frankfort	57.5	0.139	1	3,422	73	<\$100M	29	3,422	73	0
Swedish-American St Bank	57.5	0.111	1	2,583	124	<\$100M	28	2,583	124	0
State Bank Of Axtell	57.5	0.141	1	2,576	94	<\$100M	29	2,576	94	0
First Ks Bank	57.5	0.068	1	4,224	141	<\$100M	27	4,224	141	0
Farmers & Mrch Bank Of Colby	57.5	0.082	1	5,480	124	<\$100M	12	1,530	107	0
Farmers Nb	55.0	0.115	1	6,824	172	<\$100M	29	6,824	172	0
National Bank Of Andover	55.0	0.154	1	6,402	83	<\$100M	27	6,402	83	0
Lyons St Bank	55.0	0.138	0.773	11,435	229	<\$100M	20	3,856	192	0
Andover St Bank	55.0	0.103	1	5,851	146	<\$100M	29	5,851	146	0
Commercial Bank	55.0	0.099	0.876	18,253	179	\$100M-500M	14	3,127	120	0
Tampa St Bank	55.0	0.119	1	3,758	157	<\$100M	27	3,758	157	0
Umb Nb Of Amer	55.0	0.05	0.675	28,275	531	\$500M-\$1B	21	5,813	420	0
Gorham St Bank	55.0	0.143	1	1,543	87	<\$100M	25	1,543	87	0
Emprise Bank	55.0	0.088	1	5,354	111	<\$100M	28	5,354	111	0
Bankwest	55.0	0.111	0.901	8,762	233	<\$100M	22	3,791	205	0
Bankhaven	55.0	0.242	1	5,963	66	<\$100M	9	1,065	48	0
Howard St Bank	55.0	0.083	1	3,034	121	<\$100M	26	3,034	121	0
Baileyville St Bank	55.0	0.108	1	2,532	95	<\$100M	17	1,621	89	0
Community Bank Of Wichita	55.0	0.259	1	4,455	91	<\$100M	21	1,874	78	0
Lawrence Bank	55.0	0.426	0.827	9,024	64	<\$100M	8	808	32	0
First Nb Of Louisburg	52.5	0.115	1	7,746	137	<\$100M	14	2,302	114	0
Kansas St Bank	52.5	0.075	1	7,915	153	\$100M-500M	17	2,555	125	0

Table 3A. Small Business Lending in Kansas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Stanley Bank	52.5	0.131	0.385	13,230	142	\$100M-500M	14	4,085	90	0
Saint John Nb	52.5	0.09	1	2,767	144	<\$100M	26	2,767	144	0
First Nb Of Hoxie	52.5	0.095	1	5,852	77	<\$100M	28	5,852	77	0
Citizens St B&Tc	52.5	0.084	1	4,301	111	<\$100M	27	4,301	111	0
State Bank Of Downs	52.5	0.074	1	4,284	114	<\$100M	27	4,284	114	0
Exchange Nb	52.5	0.091	1	2,921	80	<\$100M	25	2,921	80	0
Ellis St Bank	52.5	0.074	1	2,592	127	<\$100M	27	2,592	127	0.001
State Bank Of Carbondale	52.5	0.109	1	1,591	84	<\$100M	25	1,591	84	0
Centerville St Bank	52.5	0.168	1	1,546	37	<\$100M	25	1,546	37	0
Citizens Nb	52.5	0.08	0.919	10,380	287	\$100M-500M	20	3,732	245	0.005
Bankers Bank Of Ks Na	52.5	0.241	0.918	11,263	40	<\$100M	4	354	12	0.122
Farmers & Mrch St Bank	50.0	0.145	1	4,151	71	<\$100M	24	4,151	71	0
First Neodesha Bank	50.0	0.095	1	4,173	169	<\$100M	26	4,173	169	0
Almena St Bank	50.0	0.147	1	2,398	89	<\$100M	24	2,398	89	0
First St Bank	50.0	0.091	1	2,999	145	<\$100M	25	2,999	145	0
Sedgwick St Bank	50.0	0.193	0.857	4,178	79	<\$100M	14	1,396	67	0
Alden St Bank	50.0	0.17	1	2,511	66	<\$100M	25	2,511	66	0
Olpe St Bank	50.0	0.087	1	2,567	199	<\$100M	27	2,567	199	0
First Nb Of Smith Center	50.0	0.102	1	3,634	118	<\$100M	27	3,634	118	0
Wellsville Bank	50.0	0.124	1	2,895	93	<\$100M	26	2,895	93	0
First Nb Of Dighton	50.0	0.104	1	4,739	59	<\$100M	27	4,739	59	0
Peoples Bank Na	50.0	0.105	1	3,279	94	<\$100M	27	3,279	94	0
Home St Bank	50.0	0.216	0.987	4,562	68	<\$100M	16	1,651	55	0
Downs Nb	50.0	0.13	1	1,951	54	<\$100M	26	1,951	54	0
Farmers St Bank Of Blue Mound	50.0	0.056	1	2,210	110	<\$100M	23	2,210	110	0
Fnb Of Ks	50.0	0.023	0.265	24,722	360	\$1B-\$10B	17	4,723	257	0.495
Bank Of Mclouth	47.5	0.107	1	3,260	127	<\$100M	26	3,260	127	0
Plains St Bank	47.5	0.106	1	4,467	115	<\$100M	18	2,130	106	0
Kendall St Bank	47.5	0.144	1	3,707	64	<\$100M	10	927	52	0
Citizens St B&Tc	47.5	0.234	1	1,590	25	<\$100M	22	1,590	25	0
Citizens St Bank	47.5	0.229	1	3,265	37	<\$100M	7	515	27	0
Greensburg St Bank	47.5	0.082	1	2,611	95	<\$100M	25	2,611	95	0
First Nb Of Hope	47.5	0.058	1	1,911	134	<\$100M	25	1,911	134	0
Citizens Nb	47.5	0.085	1	2,474	70	<\$100M	24	2,474	70	0
Dickinson Cty Bank	47.5	0.098	1	1,139	64	<\$100M	23	1,139	64	0
Farmers & Mrch St Bank	45.0	0.117	1	1,640	123	<\$100M	22	1,640	123	0
Peoples St Bank	45.0	0.128	1	2,916	81	<\$100M	11	869	61	0
First Nb Of Sedan	45.0	0.087	1	3,327	141	<\$100M	25	3,327	141	0
Heartland Bank Na	45.0	0.162	0.997	3,077	76	<\$100M	13	924	66	0
Industrial St Bank	45.0	0.097	0.208	15,563	111	\$100M-500M	9	1,696	70	0
Farmers & Mrch Bank Mound City	45.0	0.114	1	3,110	72	<\$100M	23	3,110	72	0
Wilson St Bank	45.0	0.142	0.992	2,770	89	<\$100M	20	1,903	85	0
Montezuma St Bank	45.0	0.092	0.991	3,960	114	<\$100M	13	1,468	89	0

Table 3A. Small Business Lending in Kansas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
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Citizens St Bank	45.0	0.085	1	2,126	86	<\$100M	23	2,126	86	0
Twin Lakes Nb	45.0	0.068	0.68	8,946	225	\$100M-500M	16	2,931	192	0
Miners St Bank Of Frontenac	45.0	0.067	1	2,898	90	<\$100M	23	2,898	90	0
Elk St Bank	45.0	0.083	1	1,700	88	<\$100M	23	1,700	88	0
City St Bank	45.0	0.091	1	2,204	48	<\$100M	22	2,204	48	0
Chetopa St B&Tc	45.0	0.081	1	1,551	75	<\$100M	23	1,551	75	0
Bendena St Bank	45.0	0.098	1	1,361	38	<\$100M	22	1,361	38	0
Beverly St Bank	42.5	0.15	1	1,676	57	<\$100M	22	1,676	57	0
Farmers & Mrch St Bank	42.5	0.106	1	1,663	82	<\$100M	21	1,663	82	0
First Nb Of Spearville	42.5	0.085	1	1,305	223	<\$100M	25	1,305	223	0
Johnson St Bank	42.5	0.075	1	3,570	89	<\$100M	23	3,570	89	0
Security St Bank	42.5	0.054	0.569	8,082	253	\$100M-500M	19	4,166	227	0.001
Nekoma St Bank	42.5	0.086	1	2,140	112	<\$100M	23	2,140	112	0
Troy St Bank	42.5	0.102	1	1,919	65	<\$100M	23	1,919	65	0.009
Citizens Nb&Tc	42.5	0.06	1	2,116	104	<\$100M	14	996	97	0
Bank Of Protection	42.5	0.091	1	1,694	57	<\$100M	13	937	50	0
Freeport St Bank	42.5	0.101	1	1,142	35	<\$100M	21	1,142	35	0
Peoples St Bank	42.5	0.1	1	1,289	54	<\$100M	22	1,289	54	0
First Nb Of Cunningham	42.5	0.062	1	1,156	80	<\$100M	21	1,156	80	0
Fowler St Bank	42.5	0.045	1	1,586	105	<\$100M	16	1,375	103	0
Union St Bank	42.5	0.068	1	1,010	79	<\$100M	21	1,010	79	0
State Bank	42.5	0.086	0.854	5,847	137	<\$100M	18	2,702	116	0.004
American St B&Tc Na	42.5	0.082	1	1,906	13	<\$100M	4	14	5	0
First Nb&Tc In Larned	40.0	0.072	1	5,487	98	<\$100M	14	1,934	80	0
Fidelity St B&Tc	40.0	0.105	0.558	9,765	103	<\$100M	9	2,188	64	0
First Nb Of Washington	40.0	0.07	1	3,580	88	<\$100M	12	1,157	78	0
State Bank Of Spring Hill	40.0	0.079	1	2,770	55	<\$100M	22	2,770	55	0
First St Bank Thayer	40.0	0.111	1	1,166	34	<\$100M	9	407	29	0
Americus St Bank	40.0	0.106	1	1,278	45	<\$100M	21	1,278	45	0
Farmers Nb Of Osborne	40.0	0.066	1	2,486	86	<\$100M	22	2,486	86	0
First Nb&Tc	40.0	0.049	1	2,593	94	<\$100M	21	2,593	94	0
Scandia St Bank Of Scandia	40.0	0.099	1	2,024	53	<\$100M	12	842	50	0
State Bank Of Canton	40.0	0.054	1	1,093	56	<\$100M	20	1,093	56	0
Haviland St Bank	40.0	0.078	1	1,446	55	<\$100M	13	804	52	0
Bank Of Cmrc	40.0	0.082	0.655	8,684	130	\$100M-500M	16	3,184	109	0
First Nb Of Harveyville	40.0	0.075	1	637	71	<\$100M	21	637	71	0
Baxter St Bank	40.0	0.169	0.662	5,050	66	<\$100M	17	2,321	54	0
First St Bank Kiowa Ks	37.5	0.092	1	3,133	59	<\$100M	6	588	52	0
State Bank Of Burrton	37.5	0.16	1	1,423	54	<\$100M	22	1,423	54	0
Farmers Nb Of Lincoln	37.5	0.104	1	1,703	57	<\$100M	21	1,703	57	0
Pilsen St Bank	37.5	0.142	1	1,444	41	<\$100M	20	1,444	41	0
Marion Nb	37.5	0.109	1	2,246	35	<\$100M	20	2,246	35	0
Stockgrowers St Bank	37.5	0.065	1	1,666	85	<\$100M	19	1,666	85	0

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Smith Cty St B&Tc	37.5	0.043	1	2,506	103	<\$100M	21	2,506	103	0
Morrill & Janes B&Tc	37.5	0.078	0.667	6,239	120	<\$100M	14	2,477	107	0.005
Farmers & Drovers Bank	37.5	0.074	0.602	6,891	152	<\$100M	16	2,798	132	0
Farmers St Bank	37.5	0.056	1	672	37	<\$100M	18	672	37	0
Farmers St Bank Of Highland Ks	37.5	0.064	1	742	32	<\$100M	19	742	32	0
Security Bank Of Kansas City	37.5	0.048	0.116	19,368	91	\$100M-500M	6	782	30	0
State Bank Of Blue Rapids	35.0	0.071	1	2,068	106	<\$100M	21	2,068	106	0
State Bank Of Burden	35.0	0.111	1	1,218	74	<\$100M	21	1,218	74	0
State Bank Of Leon	35.0	0.157	1	1,427	28	<\$100M	19	1,427	28	0
First Nb Of Le Roy	35.0	0.086	1	1,851	75	<\$100M	21	1,851	75	0
First Nb Of Summerfield	35.0	0.141	1	875	19	<\$100M	19	875	19	0
Alta Vista St Bank	35.0	0.076	1	1,183	66	<\$100M	19	1,183	66	0
Valley St Bank	35.0	0.069	1	2,759	36	<\$100M	10	1,077	29	0.004
Prescott St Bank	35.0	0.094	1	1,336	25	<\$100M	19	1,336	25	0
First St Bank Of Ransom	35.0	0.131	0.745	4,390	31	<\$100M	4	312	24	0
Farmers & Mrch St Bank Of Cawk	35.0	0.097	1	645	30	<\$100M	20	645	30	0
Bank Of Greeley	35.0	0.046	1	1,108	55	<\$100M	13	880	53	0
First Nb Of Beloit	35.0	0.091	0.761	4,204	57	<\$100M	9	1,179	48	0
State Bank Of Lebo	32.5	0.094	1	1,778	48	<\$100M	19	1,778	48	0
Citizens St Bank Of Pomona	32.5	0.089	1	971	69	<\$100M	18	971	69	0
Bank Of Perry	32.5	0.072	1	2,321	48	<\$100M	7	629	35	0
Piqua St Bank	32.5	0.068	1	1,316	78	<\$100M	19	1,316	78	0
State Bank Of Oskaloosa	32.5	0.052	1	1,582	84	<\$100M	18	1,582	84	0
Marquette Farmers St Bank	32.5	0.074	1	1,506	64	<\$100M	19	1,506	64	0
Bank Of Parsons	32.5	0.092	1	726	23	<\$100M	18	726	23	0
First Bank Of Troy	32.5	0.069	1	1,179	38	<\$100M	19	1,179	38	0.005
Walton St Bank	32.5	0.097	1	447	24	<\$100M	17	447	24	0
Peabody St Bank	32.5	0.082	0.98	2,869	68	<\$100M	8	715	49	0
Hillsboro St Bank	32.5	0.071	1	724	47	<\$100M	18	724	47	0
First Nb Of Tribune	32.5	0.041	1	1,248	45	<\$100M	11	1,022	43	0
First St Bank Of Goff	32.5	0.089	1	512	28	<\$100M	18	512	28	0
Stock Exch Bank	32.5	0.049	1	1,449	40	<\$100M	11	786	35	0
State Bank Of Conway Springs	32.5	0.089	0.999	1,434	72	<\$100M	17	1,114	69	0
Fort Riley Nb	32.5	0.043	1	1,060	11	<\$100M	4	116	5	0
First Nb Of Howard	32.5	0.07	1	533	25	<\$100M	17	533	25	0
De Soto St Bank	32.5	0.043	1	1,256	31	<\$100M	17	1,256	31	0
Hoisington Nb	32.5	0.038	1	1,075	30	<\$100M	8	419	24	0
Frontier Bank	32.5	0.051	1	523	12	<\$100M	16	523	12	0
Kearny Cty Bank	30.0	0.048	0.404	4,405	128	<\$100M	14	2,371	116	0
Farmers St Bank Of Bucklin Ks	30.0	0.07	1	1,732	67	<\$100M	19	1,732	67	0
National Fam Bank	30.0	0.053	1	833	75	<\$100M	17	833	75	0
Caldwell St Bank In Caldwell K	30.0	0.106	0.502	3,080	36	<\$100M	4	383	25	0
Citizens St Bank	30.0	0.024	1	109	5	<\$100M	12	109	5	0

Table 3A. Small Business Lending in Kansas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
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Bank Of Denton	30.0	0.031	1	296	22	<\$100M	13	296	22	0
Farmers St Bank	30.0	0.009	1	44	3	<\$100M	13	44	3	0
Coldwater Nb	30.0	0.022	1	266	26	<\$100M	13	266	26	0
Farmers B&Tc	30.0	0.067	1	2,508	59	<\$100M	10	904	53	0
First St Bank	27.5	0.085	1	799	32	<\$100M	17	799	32	0
Farmers St Bank	27.5	0.025	1	362	32	<\$100M	14	362	32	0
Farmers St Bank	27.5	0.043	1	271	29	<\$100M	14	271	29	0
Mid-America Bank	27.5	0.065	0.998	2,217	50	<\$100M	11	999	42	0
Bank Of Cmrc	25.0	0.073	1	461	49	<\$100M	15	461	49	0
Lorraine St Bank	25.0	0.062	1	697	55	<\$100M	16	697	55	0
Farmers St Bank Of Aliceville	25.0	0.032	1	1,163	56	<\$100M	11	847	53	0
Farmers St Bank	25.0	0.064	1	783	35	<\$100M	15	783	35	0
Tricentury Bank	25.0	0.085	1	195	9	<\$100M	15	195	9	0
Farmers St Bank Of Jetmore Ks	25.0	0.051	1	788	44	<\$100M	15	788	44	0
Emprise Bank	25.0	0.027	1	410	22	<\$100M	12	410	22	0
Vermillion St Bank	25.0	0.042	1	593	28	<\$100M	13	593	28	0
Hanston St Bank	25.0	0.057	0.782	1,704	65	<\$100M	11	750	60	0
Horizon Nb	25.0	0.047	0.935	3,473	48	<\$100M	7	642	37	0
Security St Bank	22.5	0.056	0.999	956	26	<\$100M	6	217	16	0
State Bank Of Colony	22.5	0.076	1	924	23	<\$100M	15	924	23	0
Citizens Bank Of Weir Ks	22.5	0.056	1	360	15	<\$100M	12	360	15	0
Jamestown St Bank	22.5	0.021	1	351	10	<\$100M	10	351	10	0
State Bank Of Meriden	22.5	0.076	0.272	2,454	46	<\$100M	7	794	38	0
Citizens St Bank	22.5	0.031	1	819	28	<\$100M	12	819	28	0
Bank Of Whitewater	22.5	0.067	0.999	692	42	<\$100M	12	490	40	0
Wilmore St Bank	22.5	0.021	1	101	12	<\$100M	10	101	12	0
Towanda St Bank	20.0	0.022	1	164	16	<\$100M	9	164	16	0
Peoples St Bank Of Minneola Ks	20.0	0.047	1	614	30	<\$100M	13	614	30	0
First Security Bank	20.0	0.047	0.812	1,031	59	<\$100M	9	466	54	0
Bison St Bank	17.5	0.039	1	327	16	<\$100M	10	327	16	0
Leonardville St Bank	17.5	0.01	1	61	4	<\$100M	9	61	4	0
Bank Of Palmer	17.5	0.045	0.989	884	39	<\$100M	10	505	37	0
Armed Forces Bank Na	17.5	0.006	0.076	2,783	31	\$100M-500M	4	435	21	0.005
MCFC Nb	0.0	0	.	-	0	<\$100M	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.