

Table 3A. Small Business Lending in Missouri 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(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Peoples Bank	95.0	0.327	1	35,284	1333	\$100M-500M	40	35,284	1,333	0
Signature Bank Of Sw Missouri	95.0	0.41	1	79,436	522	\$100M-500M	21	8,936	296	0
First Mo St Bank	92.5	0.333	1	34,751	967	\$100M-500M	39	34,751	967	0.002
Bank Of Grain Valley	92.5	0.408	1	32,417	423	<\$100M	24	7,342	274	0
Southwest Mo Bank	90.0	0.221	1	79,030	1558	\$100M-500M	39	79,030	1,558	0.007
First Cmnty Bank	87.5	0.211	1	45,726	797	\$100M-500M	39	45,726	797	0
Central Bank Of Kansas City	85.0	0.413	1	30,097	431	<\$100M	27	8,692	324	0
Kearney Tc	85.0	0.291	1	29,448	676	\$100M-500M	39	29,448	676	0.004
Bank Of Bloomsdale	85.0	0.273	1	32,569	409	\$100M-500M	37	32,569	409	0
Concord Bank	85.0	0.402	1	38,826	216	<\$100M	9	2,844	98	0
Citizens Nb	82.5	0.357	0.813	107,980	1166	\$100M-500M	26	19,349	829	0
Mid America B&Tc	82.5	0.242	1	18,395	569	<\$100M	30	8,306	528	0
Security Bank Of Sw Mo	82.5	0.336	1	16,405	430	<\$100M	38	16,405	430	0
Liberty Bank	82.5	0.306	0.856	107,416	1408	\$100M-500M	31	31,650	1,053	0
First Midwest Bank	80.0	0.321	0.915	37,871	534	\$100M-500M	27	9,287	377	0.001
Metropolitan Nb	80.0	0.261	0.826	67,332	960	\$100M-500M	27	16,530	708	0
First St Bank	80.0	0.251	1	28,319	627	\$100M-500M	37	28,319	627	0
Century Bank Of The Ozarks	80.0	0.172	1	22,867	550	\$100M-500M	38	22,867	550	0
Southern Missouri Bank	80.0	0.254	1	14,444	311	<\$100M	26	5,889	273	0
Bank Of Jacomo	77.5	0.276	0.904	61,810	742	\$100M-500M	28	15,790	525	0.002
Wood & Huston Bank	77.5	0.21	0.939	64,351	1464	\$100M-500M	31	23,157	1,271	0.005
Union Bank	77.5	0.263	0.741	120,295	1160	\$100M-500M	26	23,646	857	0
Jefferson Bank Of Mo	77.5	0.246	0.749	89,730	1224	\$100M-500M	28	22,491	849	0.004
State Bank Of Jefferson Cty	77.5	0.281	1	22,612	233	<\$100M	18	4,456	168	0
First Community Bank	77.5	0.169	1	28,593	765	\$100M-500M	39	28,593	765	0.004
O'bannon Bankg Co	77.5	0.17	1	18,366	503	\$100M-500M	37	18,366	503	0
Ralls County St Bank	77.5	0.273	1	15,069	295	<\$100M	36	15,069	295	0
Enterprise Bank	77.5	0.269	0.64	153,247	1381	\$500M-\$1B	24	20,355	767	0
Citizens Nb Springfield	77.5	0.27	0.941	42,731	534	\$100M-500M	22	7,873	368	0
Arvest Bank	77.5	0.332	0.802	63,177	651	\$100M-500M	27	13,456	441	0.006
Cass Commercial Bank	75.0	0.406	0.613	97,071	749	\$100M-500M	19	8,843	327	0
Citizens Union St B&Tc	75.0	0.156	1	37,916	821	\$100M-500M	37	37,916	821	0.001
Bremen B&Tc	75.0	0.307	0.806	50,315	496	\$100M-500M	22	9,212	317	0
Missouri St B&Tc	75.0	0.275	0.524	133,824	930	\$100M-500M	22	18,161	503	0
Montgomery First Nb	75.0	0.21	0.65	119,596	864	\$500M-\$1B	21	18,279	557	0
Missouri B&Tc	75.0	0.333	0.695	43,624	707	\$100M-500M	27	12,157	487	0
Northland Nb	75.0	0.321	1	16,879	262	<\$100M	25	6,332	219	0
First Commercial Bank	75.0	0.428	1	17,748	274	<\$100M	16	2,649	208	0
Farmers & Mrch Bank&Tc	75.0	0.277	1	25,285	255	<\$100M	34	25,285	255	0.009
Nodaway Valley Bank	75.0	0.224	0.766	76,588	1318	\$100M-500M	34	42,593	1,108	0.002
First Midwest Bank Dexter	75.0	0.361	0.913	31,693	423	<\$100M	22	6,356	310	0

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Peoples Community Bank	75.0	0.27	1	16,577	299	<\$100M	35	16,577	299	0.002
Hannibal Nb	75.0	0.195	1	23,254	276	\$100M-500M	22	6,901	213	0.001
Citizens Bank	75.0	0.268	0.939	31,735	403	\$100M-500M	26	9,308	296	0
Central Bank Lake Of The Ozark	75.0	0.216	0.786	75,467	1069	\$100M-500M	26	17,787	808	0.003
Commercial Bank	75.0	0.266	0.812	43,100	600	\$100M-500M	26	11,330	453	0.003
Bank The	75.0	0.335	0.699	63,404	460	\$100M-500M	19	8,712	269	0
Progress Bank	75.0	0.243	1	15,433	261	<\$100M	36	15,433	261	0.001
Hometown Bank Na	75.0	0.348	0.871	40,307	495	\$100M-500M	30	14,259	372	0
Bank Of Grandin	72.5	0.213	1	17,128	552	<\$100M	31	10,084	513	0
First Nb	72.5	0.192	1	30,475	1080	\$100M-500M	37	30,475	1,080	0.002
Meramec Valley Bank	72.5	0.326	0.718	38,292	445	\$100M-500M	22	8,643	305	0.005
Union Svg Bank	72.5	0.211	1	19,998	630	<\$100M	36	19,998	630	0
Empire Bank	72.5	0.202	0.638	117,572	1414	\$500M-\$1B	25	24,707	996	0.002
Jefferson B&Tc	72.5	0.215	0.395	129,837	999	\$500M-\$1B	21	13,754	531	0
Exchange Nb Of Jefferson Cit	72.5	0.211	0.642	90,098	674	\$100M-500M	19	11,405	406	0.007
Lawson Bank	72.5	0.237	1	18,128	338	<\$100M	23	5,765	277	0
Midwest Bankcentre	72.5	0.211	0.511	154,005	1390	\$500M-\$1B	26	37,579	959	0
Palmyra St Bank	72.5	0.22	1	17,296	391	<\$100M	35	17,296	391	0
Callaway Bank	72.5	0.161	1	30,881	567	\$100M-500M	36	30,881	567	0
Belle St Bank	72.5	0.264	1	14,326	281	<\$100M	35	14,326	281	0
Belgrade St Bank	72.5	0.285	0.824	30,235	595	\$100M-500M	25	7,976	493	0
Community St Bank	72.5	0.163	1	23,007	505	\$100M-500M	37	23,007	505	0
First St Bank Of Joplin	72.5	0.297	0.897	31,577	435	\$100M-500M	22	7,392	317	0.003
Central Bank	72.5	0.204	0.949	35,734	782	\$100M-500M	29	11,646	658	0.005
Bank Of Bolivar	72.5	0.191	1	12,379	351	<\$100M	36	12,379	351	0
Saint Johns B&Tc	70.0	0.235	0.597	66,082	777	\$100M-500M	22	11,505	554	0
Farmers & Merchants Bank	70.0	0.253	0.836	31,103	461	\$100M-500M	26	9,410	375	0.002
First St Bank Of St Charles	70.0	0.265	0.788	34,167	430	\$100M-500M	19	6,104	292	0
First Nb Of Clinton	70.0	0.332	1	18,432	189	<\$100M	13	2,441	123	0
Perry St Bank	70.0	0.183	1	19,551	728	\$100M-500M	36	19,551	728	0
Peoples Bank	70.0	0.198	0.813	35,149	585	\$100M-500M	26	10,843	478	0
Southern Commercial Bank	70.0	0.205	0.486	96,576	1043	\$100M-500M	26	24,332	773	0.003
Saint Clair Cty St Bank	70.0	0.204	1	17,556	345	<\$100M	35	17,556	345	0
Platte Valley Bank Of Mo	70.0	0.224	0.955	28,787	467	\$100M-500M	29	12,192	407	0
First St Cmnty Bank	70.0	0.179	0.718	75,148	1168	\$100M-500M	27	21,998	872	0
Laclede County Bank	70.0	0.171	1	12,560	308	<\$100M	26	5,903	274	0
Chariton Cty Bank	70.0	0.27	1	9,414	147	<\$100M	32	9,414	147	0
Community Bank Of The Ozarks	70.0	0.202	1	9,129	280	<\$100M	35	9,129	280	0
First Cmnty Bank	70.0	0.253	1	15,349	120	<\$100M	13	2,692	78	0
Bank Of St Charles County	67.5	0.4	0.948	26,179	188	<\$100M	12	2,925	112	0
Heritage Bank Of St Joseph	67.5	0.207	0.902	29,634	507	\$100M-500M	24	8,008	407	0
Allegiant Bank	67.5	0.185	0.44	213,583	2306	\$1B-\$10B	23	32,642	1,537	0
Bank Of Thayer	67.5	0.236	0.999	16,157	467	<\$100M	28	6,825	425	0

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Maries County Bank	67.5	0.157	1	19,871	664	\$100M-500M	30	12,170	628	0
Town & Country Bank	67.5	0.131	1	27,153	781	\$100M-500M	36	27,153	781	0
First St B&Tc	67.5	0.173	0.886	28,273	668	\$100M-500M	27	9,893	580	0
Southwest Bank	67.5	0.169	0.306	314,553	2643	\$1B-\$10B	22	38,128	1,187	0
Citizens Bank	67.5	0.241	1	14,071	285	<\$100M	34	14,071	285	0
Bank 10	67.5	0.232	0.832	25,246	412	\$100M-500M	24	7,955	323	0
Metz Bankg Co	67.5	0.245	1	8,714	272	<\$100M	33	8,714	272	0
Linn St Bank	67.5	0.132	1	17,357	333	\$100M-500M	34	17,357	333	0.003
Ozark Bank	67.5	0.218	0.852	35,187	356	\$100M-500M	30	16,322	290	0
Pony Express Bank	67.5	0.308	0.876	23,288	232	<\$100M	13	3,073	131	0
Unico Bank	67.5	0.12	1	19,017	355	\$100M-500M	35	19,017	355	0
Village Bank	67.5	0.423	0.999	26,235	165	<\$100M	12	2,812	84	0
Bank Of Holden	65.0	0.167	1	17,287	569	\$100M-500M	34	17,287	569	0
First Nb&Tc	65.0	0.175	0.591	58,430	863	\$100M-500M	23	13,274	636	0.004
Boone County Nb Of Columbia	65.0	0.158	0.624	130,599	1709	\$500M-\$1B	25	32,920	1,285	0.004
Farmers Bank Northern Mo Na	65.0	0.099	1	23,702	732	\$100M-500M	32	15,677	696	0
West Plains B&Tc	65.0	0.194	0.789	31,802	502	\$100M-500M	22	7,897	393	0
Bank Of Missouri	65.0	0.196	0.694	38,422	510	\$100M-500M	20	8,407	379	0
Cbc Bank	65.0	0.414	1	14,173	150	<\$100M	17	3,077	113	0
First Nb Of St Louis	65.0	0.145	0.466	141,931	1058	\$500M-\$1B	20	18,364	569	0.003
United Bank Of Union	65.0	0.209	0.878	38,678	377	\$100M-500M	18	7,443	255	0
Bank Of Washington	65.0	0.172	0.525	58,402	858	\$100M-500M	24	15,249	639	0
Ozark Mountain Bank	65.0	0.21	0.501	50,271	566	\$100M-500M	21	10,268	404	0
Clayco St Bank	65.0	0.348	1	14,570	110	<\$100M	7	1,291	72	0
Farmers Bank Of Lincoln	65.0	0.174	1	11,139	305	<\$100M	33	11,139	305	0
First Nb	65.0	0.2	1	9,837	272	<\$100M	24	4,381	250	0
Martinsburg B&Tc	65.0	0.135	1	16,563	299	\$100M-500M	19	5,268	242	0
Bank Of Cairo & Moberly	65.0	0.202	1	12,276	209	<\$100M	19	3,641	163	0.004
Eagle B&Tc Of Jefferson Cty	65.0	0.205	0.593	62,794	600	\$100M-500M	21	11,789	386	0
Bank Of La Belle	65.0	0.323	1	6,884	109	<\$100M	15	1,570	88	0
Peoples B&Tc	65.0	0.202	0.682	46,649	440	\$100M-500M	18	7,689	290	0
Merchants & Farmers Bank Salis	65.0	0.188	1	10,005	185	<\$100M	32	10,005	185	0
Tipton Latham Bank Na	65.0	0.151	1	7,815	372	<\$100M	26	4,648	350	0
Btc Bank	65.0	0.105	1	12,876	387	\$100M-500M	35	12,876	387	0
Founders Bank	65.0	0.353	0.71	31,496	234	<\$100M	14	4,075	126	0
Community First Nb	65.0	0.256	0.988	15,451	311	<\$100M	24	5,369	261	0
Old Missouri Nb	65.0	0.24	1	8,373	149	<\$100M	22	3,476	123	0
Citizens Bank Of Newburg	62.5	0.194	0.882	27,529	372	\$100M-500M	20	6,729	287	0
Bank Of Urbana	62.5	0.148	1	15,921	483	\$100M-500M	34	15,921	483	0
First Central Bank	62.5	0.17	0.999	15,894	403	<\$100M	28	7,626	358	0
Bank Of Sullivan	62.5	0.161	0.671	36,733	611	\$100M-500M	24	10,768	503	0
First Midwest Bank Piedmont	62.5	0.292	0.983	16,980	183	<\$100M	10	1,741	127	0
First Nb Of Mo	62.5	0.243	0.763	38,849	278	\$100M-500M	15	6,935	154	0

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Bank Of Crocker	62.5	0.216	0.728	24,945	359	\$100M-500M	24	8,094	288	0
Allen B&Tc	62.5	0.206	1	11,773	200	<\$100M	33	11,773	200	0
Kennett Nb	62.5	0.125	1	14,044	360	\$100M-500M	34	14,044	360	0
Charter 1 Bank	62.5	0.215	1	8,849	162	<\$100M	32	8,849	162	0
Bank Of Advance	62.5	0.144	0.946	17,622	538	\$100M-500M	28	8,462	467	0
Blue Ridge B&Tc	62.5	0.173	0.609	67,653	457	\$100M-500M	15	8,703	261	0
Normandy Bank	62.5	0.186	1	13,101	178	<\$100M	33	13,101	178	0
Citizens Bank	62.5	0.123	1	9,585	375	<\$100M	28	6,107	354	0.005
Sun Security Bank	62.5	0.139	0.912	27,992	535	\$100M-500M	27	11,082	441	0
First Nb	62.5	0.123	1	11,851	325	<\$100M	34	11,851	325	0
Premier Bank	62.5	0.23	0.713	26,271	308	\$100M-500M	20	6,173	232	0
Alliance Bank	62.5	0.309	0.94	15,683	210	<\$100M	19	3,924	153	0
Reliance Bank	62.5	0.24	0.817	27,085	295	\$100M-500M	15	4,040	218	0
First Bank	60.0	0.107	0.283	347,838	4489	\$1B-\$10B	23	76,372	3,238	0
South Side Nb In St Louis	60.0	0.159	0.537	82,762	472	\$500M-\$1B	16	9,256	237	0
Community Bank Na	60.0	0.194	1	7,486	337	<\$100M	32	7,486	337	0.004
Citizens Bank	60.0	0.128	1	8,725	652	<\$100M	31	8,725	652	0
Bank Of Weston	60.0	0.222	0.986	14,831	226	<\$100M	21	4,627	181	0
Royal Bank Mo	60.0	0.198	0.449	44,226	337	\$100M-500M	12	4,565	187	0
Regional Mo Bank	60.0	0.149	1	8,235	441	<\$100M	33	8,235	441	0
Farmers & Merchants Bank	60.0	0.36	1	7,902	114	<\$100M	28	7,902	114	0
Bank Of New Madrid	60.0	0.188	1	13,719	183	<\$100M	31	13,719	183	0
Community First Bank	60.0	0.144	1	10,798	237	<\$100M	22	4,538	209	0
Lamar B&Tc	60.0	0.167	1	15,737	213	<\$100M	23	6,548	184	0
Central Tr Bank	60.0	0.104	0.552	130,860	1961	\$1B-\$10B	24	29,311	1,500	0.005
Garden City Bank	60.0	0.132	1	5,866	481	<\$100M	32	5,866	481	0
First Nb Of Audrain Cty	60.0	0.166	0.916	18,810	401	\$100M-500M	25	7,372	337	0.002
Farmers Bank	60.0	0.186	1	8,727	145	<\$100M	30	8,727	145	0
Polk County Bank	60.0	0.157	0.969	18,338	402	\$100M-500M	24	6,438	334	0
Freedom Bank	60.0	0.196	1	4,623	166	<\$100M	30	4,623	166	0
Northstar Bank Na	60.0	0.415	0.972	19,871	100	<\$100M	6	1,205	41	0
First St Bank Of St Robert	57.5	0.213	1	10,899	211	<\$100M	31	10,899	211	0.003
Carter County St Bank	57.5	0.324	0.969	10,633	145	<\$100M	15	2,370	102	0
Corner Stone Bank	57.5	0.135	1	11,894	432	<\$100M	26	6,423	396	0
Webb City Bank	57.5	0.202	0.931	13,446	247	<\$100M	22	4,896	201	0
First Nb	57.5	0.118	0.838	25,324	589	\$100M-500M	26	9,359	496	0
First Independent Bank	57.5	0.158	1	12,108	363	<\$100M	32	12,108	363	0
Citizens B&Tc	57.5	0.077	0.425	69,122	1188	\$500M-\$1B	24	25,802	921	0
Carroll Cty Tc	57.5	0.106	1	7,166	1222	<\$100M	32	7,166	1,222	0
Commerce Bank Na	57.5	0.089	0.312	868,172	11044	\$1B-\$10B	22	163,658	7,850	0.046
First Cmnty Nb	57.5	0.13	1	15,882	283	\$100M-500M	32	15,882	283	0
Pony Express Cmnty Bank	57.5	0.273	1	8,005	125	<\$100M	16	2,089	101	0.004
Pioneer B&Tc	57.5	0.206	0.613	38,974	258	\$100M-500M	10	3,845	118	0

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Community Bank Of Raymore	57.5	0.304	0.661	20,882	221	<\$100M	11	2,713	115	0
Bank Of Mansfield	57.5	0.152	1	7,758	253	<\$100M	31	7,758	253	0
First Bank Of The Lake	57.5	0.196	1	7,763	165	<\$100M	31	7,763	165	0.006
Bank Of Odessa	57.5	0.049	1	12,724	417	\$100M-500M	30	12,724	417	0
Umb Bank Na	57.5	0.069	0.286	430,956	4988	\$1B-\$10B	22	61,173	3,238	0
First Bank Of Mo	57.5	0.182	0.32	57,120	374	\$100M-500M	16	8,229	213	0
Eminence Security Bank	57.5	0.143	1	6,920	204	<\$100M	31	6,920	204	0
Midwest Independent Bank	57.5	0.291	0.805	24,345	105	<\$100M	4	915	18	0.056
Countryside Bank	57.5	0.249	0.97	9,682	185	<\$100M	25	5,180	164	0
Adrian Bank	55.0	0.191	1	11,714	230	<\$100M	30	11,714	230	0
Concordia Bank	55.0	0.228	1	11,145	169	<\$100M	30	11,145	169	0.004
Douglass Nb	55.0	0.205	0.975	16,480	171	<\$100M	14	3,447	123	0.002
Missouri Bank The	55.0	0.21	0.756	18,399	232	<\$100M	17	4,181	162	0
Phelps County Bank	55.0	0.133	0.872	21,978	466	\$100M-500M	25	8,841	390	0
First Nb Of Sarcocie	55.0	0.277	1	6,865	110	<\$100M	26	6,865	110	0
Farmers St Bank	55.0	0.21	1	9,646	177	<\$100M	16	2,533	140	0
Central Bank Of Mo	55.0	0.193	1	10,720	184	<\$100M	31	10,720	184	0
First Security St Bank	55.0	0.18	0.777	17,286	332	<\$100M	23	6,391	284	0.002
Great Southern Bank	55.0	0.094	0.286	110,471	576	\$1B-\$10B	15	8,398	259	0
Third Nb Of Sedalia	55.0	0.13	0.607	31,555	553	\$100M-500M	23	9,207	424	0
Bank Midwest Na	55.0	0.035	0.169	96,192	1451	\$1B-\$10B	22	20,511	1,110	0
Mid America Bank	55.0	0.164	1	7,874	156	<\$100M	30	7,874	156	0
Norbank	55.0	0.329	0.996	10,586	142	<\$100M	17	2,709	99	0
Bank Of Monticello	55.0	0.104	1	5,574	398	<\$100M	31	5,574	398	0
Bank Of Kimberling City	55.0	0.161	0.805	20,165	347	\$100M-500M	21	6,334	284	0
Bay Hermann Berger Bank	55.0	0.176	1	6,571	119	<\$100M	29	6,571	119	0
New Era Bank	55.0	0.137	0.873	25,156	335	\$100M-500M	16	5,847	224	0
Rockwood Bank	55.0	0.14	0.545	38,837	418	\$100M-500M	18	7,994	305	0
Frontenac Bank	55.0	0.252	0.53	23,146	147	<\$100M	9	3,106	71	0
Farmers & Cmrl Bank	52.5	0.168	0.909	11,522	322	<\$100M	26	6,064	292	0
Community Bank Of Pettis Cty	52.5	0.162	0.865	18,475	235	\$100M-500M	19	5,891	177	0
Bc Nb	52.5	0.166	0.805	16,443	301	<\$100M	22	6,197	229	0
Winterset St Bank	52.5	0.262	1	9,185	66	<\$100M	4	705	30	0
Bank Of Ste Genevieve	52.5	0.194	0.709	19,669	197	\$100M-500M	24	8,787	163	0
First Commercial Bank Of Se Mo	52.5	0.33	0.884	12,682	82	<\$100M	6	1,103	45	0
Bank Northwest	52.5	0.209	0.999	10,705	163	<\$100M	18	3,205	133	0
Kearney Cmrl Bank	52.5	0.192	0.824	14,413	293	<\$100M	20	4,629	248	0.003
First Nb Of Mount Vernon	52.5	0.105	1	10,016	194	<\$100M	31	10,016	194	0
Commercial Bank Of Oak Grove	52.5	0.136	1	15,714	252	\$100M-500M	23	6,566	222	0
Farmers St Bank Of Northern Mo	52.5	0.196	1	7,874	197	<\$100M	22	3,818	173	0
Bunceton St Bank	52.5	0.282	1	2,966	45	<\$100M	26	2,966	45	0
Community B&Tc	52.5	0.092	0.845	24,942	429	\$100M-500M	21	7,754	347	0
Bank Of Orrick	52.5	0.116	1	3,551	241	<\$100M	28	3,551	241	0

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

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
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Southwest Cmnty Bank	52.5	0.227	0.96	10,279	145	<\$100M	15	2,880	112	0
Community Bank	52.5	0.173	1	4,822	68	<\$100M	7	750	53	0
Branson Bank	52.5	0.372	1	7,667	69	<\$100M	17	2,106	52	0
Stone County Nb	50.0	0.13	1	7,842	373	<\$100M	30	7,842	373	0
Peoples Svg Bank Of Rhineland	50.0	0.141	0.818	13,934	325	<\$100M	22	5,747	282	0
Security Bank Pulaski Cty	50.0	0.181	0.794	12,501	235	<\$100M	22	4,657	192	0
Citizens Farmers Bank Cole Cam	50.0	0.12	1	6,935	336	<\$100M	30	6,935	336	0
Chillicothe St Bank	50.0	0.177	0.872	15,201	186	<\$100M	14	3,728	147	0
Bank Of Belton	50.0	0.196	0.83	12,433	144	<\$100M	12	2,636	101	0.012
Bank Of Minden	50.0	0.219	1	5,374	81	<\$100M	26	5,374	81	0
Commercial Tc Of Fayette	50.0	0.101	1	8,344	269	<\$100M	22	5,132	249	0.004
First Nb Of Nevada	50.0	0.109	1	7,029	208	<\$100M	29	7,029	208	0
Security Bank	50.0	0.166	1	4,204	140	<\$100M	27	4,204	140	0
Independent Farmers Bank	50.0	0.091	1	4,400	209	<\$100M	28	4,400	209	0.003
Truman Bank	50.0	0.161	0.734	26,001	212	\$100M-500M	9	2,152	125	0
Town And Country Bank	50.0	0.255	1	8,016	87	<\$100M	11	1,369	64	0
Community First Bank	47.5	0.206	1	6,513	155	<\$100M	28	6,513	155	0
Citizens Bank	47.5	0.194	1	3,400	183	<\$100M	26	3,400	183	0
First Security St Bank	47.5	0.176	0.998	9,873	124	<\$100M	17	3,028	98	0.002
Bank Of Salem	47.5	0.101	1	7,757	297	<\$100M	30	7,757	297	0
Quad County St Bank	47.5	0.164	1	4,242	155	<\$100M	27	4,242	155	0
Community Bank Of El Dorado Sp	47.5	0.124	1	6,752	144	<\$100M	27	6,752	144	0
Bank Of Old Monroe	47.5	0.127	0.992	11,987	269	<\$100M	20	4,457	220	0.001
Alton Bank	47.5	0.132	1	4,618	112	<\$100M	13	1,418	99	0
Peoples Cmnty St Bank	47.5	0.137	1	7,833	85	<\$100M	29	7,833	85	0.001
Peoples Bank Of Altenburg	47.5	0.134	1	5,284	114	<\$100M	14	1,740	93	0
Farmers Exch Bank	47.5	0.091	1	6,423	159	<\$100M	28	6,423	159	0
Kahoka St Bank	47.5	0.129	1	3,688	127	<\$100M	18	2,087	112	0.004
New Frontier Bank	47.5	0.162	1	4,436	33	<\$100M	7	870	24	0.002
Macon Atlanta St Bank	45.0	0.095	1	11,338	274	\$100M-500M	29	11,338	274	0
Citizens Bank	45.0	0.22	0.864	8,851	85	<\$100M	14	2,577	62	0
First Country Bank	45.0	0.227	1	5,902	44	<\$100M	4	474	16	0
State Bank Of Missouri	45.0	0.21	0.937	8,327	131	<\$100M	15	2,559	103	0
Bank Of La	45.0	0.235	0.867	10,306	83	<\$100M	8	1,511	57	0
Community Bank Of Marshall	45.0	0.109	1	6,497	196	<\$100M	28	6,497	196	0
Jonesburg St Bank	45.0	0.12	1	5,064	152	<\$100M	26	5,064	152	0
Bank Of Kirksville	45.0	0.066	0.835	19,710	366	\$100M-500M	18	6,147	293	0
Bank Of Birch Tree	45.0	0.133	1	3,320	153	<\$100M	26	3,320	153	0
Tri-County Tc	45.0	0.099	1	2,619	175	<\$100M	24	2,619	175	0
Mercantile Bank	45.0	0.189	0.664	18,830	135	<\$100M	8	2,016	90	0.007
Citizens Bank Of Blythedale	45.0	0.119	1	2,705	120	<\$100M	25	2,705	120	0
Citizens B&Tc	45.0	0.178	0.87	7,737	194	<\$100M	22	3,977	172	0.001
Paris Nb	45.0	0.085	1	4,302	135	<\$100M	26	4,302	135	0

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Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
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Bank Star One	45.0	0.157	0.784	13,936	207	<\$100M	14	2,971	157	0
Peoples Nb	45.0	0.124	1	3,385	57	<\$100M	24	3,385	57	0
Bank Of Franklin County	45.0	0.154	1	3,727	52	<\$100M	10	1,095	35	0
Communitny Bank Mo	45.0	0.182	1	1,206	4	<\$100M	4	26	1	0
Citizens Bank Of Princeton	42.5	0.183	0.96	6,872	100	<\$100M	16	2,608	77	0
Gateway Nb	42.5	0.193	1	6,714	89	<\$100M	13	1,882	49	0
Bank Of Rothville	42.5	0.127	1	5,024	180	<\$100M	25	5,024	180	0
Heritage St Bank	42.5	0.106	1	7,187	175	<\$100M	16	2,901	150	0
Citizens Bank	42.5	0.088	1	4,124	252	<\$100M	25	4,124	252	0
Hamilton Bank	42.5	0.135	1	5,353	108	<\$100M	12	1,468	94	0.003
Horizon St Bank	42.5	0.156	1	3,448	76	<\$100M	24	3,448	76	0
Security B&Tc	42.5	0.076	1	4,231	110	<\$100M	23	4,231	110	0
Farmers Bank Of Gower	42.5	0.101	1	2,734	71	<\$100M	23	2,734	71	0
Community Bank Of Shell Knob	40.0	0.217	0.998	3,126	42	<\$100M	10	745	17	0.009
Putnam Cty St Bank	40.0	0.092	1	5,393	203	<\$100M	25	5,393	203	0
Seymour Bank	40.0	0.068	1	7,470	210	\$100M-500M	26	7,470	210	0
Farmers & Merchants Bank	40.0	0.152	1	4,987	67	<\$100M	24	4,987	67	0
Bank Of Macks Creek	40.0	0.139	1	2,477	99	<\$100M	23	2,477	99	0
Exchange Bank Of Mo	40.0	0.131	1	5,258	84	<\$100M	12	1,740	67	0
State Bank The	40.0	0.133	1	3,375	77	<\$100M	24	3,375	77	0
Hume Bank	40.0	0.084	1	877	160	<\$100M	23	877	160	0
Bank Star	40.0	0.147	0.924	9,910	79	<\$100M	7	1,433	49	0
State Bank Of Slater	37.5	0.132	1	3,966	150	<\$100M	24	3,966	150	0
Bank Of Plato	37.5	0.144	1	2,378	131	<\$100M	24	2,378	131	0
Bank Of St Elizabeth	37.5	0.088	1	3,779	197	<\$100M	15	1,486	176	0
Bank Of Versailles	37.5	0.034	1	8,051	140	\$100M-500M	21	8,051	140	0
Osage Valley Bank	37.5	0.093	1	6,441	94	<\$100M	9	1,448	71	0
United Security Bank	37.5	0.105	1	3,262	125	<\$100M	24	3,262	125	0
Bank 21	37.5	0.095	1	5,340	106	<\$100M	23	5,340	106	0
La Plata St Bank	37.5	0.071	1	4,001	175	<\$100M	23	4,001	175	0
United St Bank	37.5	0.142	0.868	6,599	182	<\$100M	17	2,292	159	0
Tri Cty St Bank Of El Dorado S	37.5	0.083	0.92	7,989	214	<\$100M	18	3,565	190	0
Farmers St Bank	37.5	0.104	0.698	12,293	146	\$100M-500M	12	3,061	97	0
Napoleon Bank	37.5	0.115	1	4,082	89	<\$100M	14	1,837	76	0
First Nb Of Cainsville	37.5	0.143	1	1,359	46	<\$100M	14	699	41	0
Glasgow Svg Bank	37.5	0.1	1	2,847	42	<\$100M	6	524	38	0
Bank Of Creighton	37.5	0.081	1	1,803	100	<\$100M	17	1,343	98	0
Pleasant Hill Bank	37.5	0.048	1	3,323	111	<\$100M	21	3,323	111	0
Bank Of Lees Summit	37.5	0.102	0.449	17,526	176	\$100M-500M	9	2,230	123	0.003
Exchange Bank Ne Mo	37.5	0.182	1	6,446	55	<\$100M	8	1,161	34	0
Citizens Home Bank	35.0	0.053	1	6,167	186	\$100M-500M	17	3,743	172	0
Lindell B&Tc	35.0	0.075	0.29	18,992	175	\$100M-500M	9	3,155	106	0
First Nb Of Carrollton	35.0	0.134	1	4,392	61	<\$100M	6	740	40	0

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

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Cabool St Bank	35.0	0.119	0.852	7,063	170	<\$100M	14	2,223	153	0
Montrose Svg Bank	35.0	0.069	1	2,245	150	<\$100M	22	2,245	150	0
Bank Of Iberia	35.0	0.091	1	2,604	80	<\$100M	12	1,051	71	0.002
Exchange Bank	35.0	0.113	1	2,194	38	<\$100M	22	2,194	38	0
Peoples Bank Of Jamestown	35.0	0.078	1	1,832	65	<\$100M	21	1,832	65	0
Bank Of Freeburg	35.0	0.066	1	2,068	58	<\$100M	13	1,251	53	0
Peoples Bank	32.5	0.062	1	3,341	186	<\$100M	21	3,341	186	0
State Bank Of Sw Mo	32.5	0.112	0.922	8,525	93	<\$100M	7	1,378	56	0
Bank Of Ash Grove	32.5	0.065	1	4,140	64	<\$100M	21	4,140	64	0
Greene County Bank	32.5	0.102	1	3,621	44	<\$100M	21	3,621	44	0.002
Citizens Bank Of Oregon	32.5	0.121	1	2,490	52	<\$100M	11	812	46	0
Bank Of Lincoln County	32.5	0.085	1	2,811	60	<\$100M	14	1,583	53	0
First Mo Nb	32.5	0.101	0.784	6,038	205	<\$100M	20	3,790	182	0
Lathrop Bank	32.5	0.095	1	2,505	43	<\$100M	20	2,505	43	0
Bank Of New Cambria	32.5	0.071	1	1,773	34	<\$100M	7	397	27	0
First Bank Of Ks City	32.5	0.086	1	1,541	38	<\$100M	19	1,541	38	0
Citizens Bank Of Norborne	32.5	0.059	1	1,377	64	<\$100M	13	1,005	60	0
Chester Nb	32.5	0.042	1	497	9	<\$100M	15	497	9	0
Farmers Bank Of Green City	30.0	0.063	1	1,306	180	<\$100M	19	1,306	180	0
Farmers & Mrch Bank	30.0	0.14	1	2,064	85	<\$100M	22	2,064	85	0
Canton St Bank	30.0	0.121	1	3,064	38	<\$100M	5	500	27	0
Silex Bankg Co	30.0	0.067	1	3,120	83	<\$100M	21	3,120	83	0
Bank Of Otterville	30.0	0.084	1	1,209	86	<\$100M	20	1,209	86	0
Farmers Bank	30.0	0.051	1	1,933	89	<\$100M	11	978	71	0
Investors Nb	30.0	0.054	1	3,071	38	<\$100M	6	515	24	0
Bank Of Fairport	30.0	0.061	1	1,130	45	<\$100M	18	1,130	45	0
Goodman St Bank	30.0	0.033	1	417	10	<\$100M	14	417	10	0
Corder Bank	27.5	0.135	0.999	1,214	40	<\$100M	11	417	32	0
Bank Of Brookfield Purdin Na	27.5	0.04	1	2,468	140	<\$100M	15	1,817	136	0.001
Community St Bank	27.5	0.018	1	958	107	<\$100M	12	958	107	0.001
Northeast Mo St Bank	27.5	0.053	1	1,174	51	<\$100M	18	1,174	51	0
Bank Of Leeton	27.5	0.008	1	52	8	<\$100M	12	52	8	0
Bank Of Houston	27.5	0.104	0.793	5,005	101	<\$100M	13	1,890	83	0
Bank Star Of The Leadbelt	27.5	0.097	0.831	7,852	70	<\$100M	6	1,251	43	0
Bank Of Hillsboro	27.5	0.169	0.514	7,099	56	<\$100M	4	844	35	0
City B&Tc Of Moberly	27.5	0.059	0.389	9,014	167	\$100M-500M	10	2,368	127	0.003
First Security Bank	25.0	0.081	1	1,077	34	<\$100M	16	1,077	34	0
Farmers St Bank	25.0	0.04	1	1,595	71	<\$100M	14	1,595	71	0
Bank Star Of The Bootheel	25.0	0.06	1	2,974	56	<\$100M	19	2,974	56	0
Clarence St Bank	25.0	0.072	1	965	44	<\$100M	16	965	44	0
Bank Of Billings	25.0	0.041	1	990	31	<\$100M	10	570	28	0
Citizens Cmnty Bank	25.0	0.082	0.8	4,826	131	<\$100M	15	2,319	123	0
Wells Bank Of Platte City	25.0	0.084	0.973	3,404	88	<\$100M	18	2,165	80	0

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Rushville St Bank	25.0	0.037	1	770	38	<\$100M	11	554	36	0
Exchange Bank Of Fairfax	25.0	0.008	1	144	13	<\$100M	11	144	13	0
Bank Of Hayti	25.0	0.078	0.65	5,141	125	<\$100M	9	1,484	108	0
Farley St Bank	25.0	0.092	1	2,789	36	<\$100M	9	999	25	0
Senath St Bank	22.5	0.047	1	1,628	69	<\$100M	15	1,628	69	0
United Bank Of Chamois	22.5	0.048	1	827	55	<\$100M	15	827	55	0
Community Bank Russellville	22.5	0.028	1	1,208	47	<\$100M	10	782	45	0
La Monte Cmnty Bank	20.0	0.042	1	816	25	<\$100M	12	816	25	0
Farmers Bank	20.0	0.071	0.576	3,431	135	<\$100M	12	1,546	123	0
Umb Bank Warsaw	12.5	0.015	0.636	1,170	33	<\$100M	6	375	27	0
Home Exch Bank	12.5	0.04	0.604	2,075	74	<\$100M	11	1,276	68	0
Bank Of Montgomery Cty	10.0	0.048	0.35	986	45	<\$100M	8	647	37	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.