

Table 3A. Small Business Lending in Oklahoma 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)
Bank Of The Lakes Na	95.0	0.488	1	53,668	638	\$100M-500M	26	10,712	506	0
Rcb Bank	95.0	0.199	1	113,022	1429	\$500M-\$1B	26	23,164	1,166	0
Security Bank	92.5	0.425	1	67,950	637	\$100M-500M	24	10,710	419	0
First Amer B&Tc	90.0	0.26	1	48,805	1223	\$100M-500M	39	48,805	1,223	0
Citizens B&Tc	90.0	0.229	1	27,536	548	\$100M-500M	23	6,371	464	0.009
Bank Of Nichols Hills	90.0	0.383	1	31,833	328	<\$100M	19	5,152	217	0
First Nb In Durant	87.5	0.302	1	47,730	397	\$100M-500M	31	21,362	315	0.003
Tulsa Nb	85.0	0.326	1	47,803	391	\$100M-500M	18	6,140	261	0
Pauls Valley Nb	85.0	0.227	1	20,672	594	<\$100M	39	20,672	594	0
Bank Of Union	85.0	0.305	1	26,557	285	<\$100M	36	26,557	285	0.001
First Nb&Tc	85.0	0.243	1	21,762	395	<\$100M	38	21,762	395	0.01
Community St Bank	85.0	0.195	1	25,589	566	\$100M-500M	39	25,589	566	0
Bank Of Cherokee Cty	85.0	0.288	1	18,301	290	<\$100M	36	18,301	290	0
First Nb Of Edmond	85.0	0.328	1	22,167	246	<\$100M	19	4,453	158	0
Community B&Tc	82.5	0.448	0.869	62,969	830	\$100M-500M	29	14,894	579	0
Quail Creek Bank Na	82.5	0.421	0.905	98,922	829	\$100M-500M	24	13,672	499	0
First St Bank	82.5	0.309	1	14,264	308	<\$100M	37	14,264	308	0
Nbanc	80.0	0.341	0.891	54,558	744	\$100M-500M	28	13,435	565	0
First Nb&Tc Of Ada	80.0	0.185	1	49,132	640	\$100M-500M	30	20,221	535	0.008
Central Nb Of Alva	80.0	0.23	1	37,243	374	\$100M-500M	35	37,243	374	0.001
American Heritage Bank	80.0	0.139	1	54,162	1329	\$100M-500M	27	18,436	1,236	0.003
First Ent Bank	80.0	0.396	0.7	64,497	979	\$100M-500M	26	12,193	699	0
Chickasha B&Tc	80.0	0.225	1	20,940	428	<\$100M	37	20,940	428	0
First St Bank	80.0	0.175	1	15,098	535	<\$100M	36	15,098	535	0
Bank Na	80.0	0.211	0.993	54,328	895	\$100M-500M	26	14,054	716	0
First Nb&Tc	80.0	0.202	1	21,084	326	\$100M-500M	38	21,084	326	0.001
Oklahoma St Bank	80.0	0.263	1	10,686	305	<\$100M	26	5,242	276	0
Nbanc	77.5	0.347	0.946	40,514	548	\$100M-500M	25	9,702	388	0
First Nb&Tc	77.5	0.217	1	33,429	563	\$100M-500M	36	33,429	563	0.001
Firstbank	77.5	0.192	1	16,415	706	<\$100M	37	16,415	706	0
Mccurtain Cty Nb	77.5	0.189	1	16,574	465	<\$100M	28	7,840	409	0
Pioneer B&Tc	77.5	0.321	0.772	50,088	605	\$100M-500M	24	9,719	473	0
Peoples Nb Of Checotah	77.5	0.146	1	14,031	676	<\$100M	38	14,031	676	0
State Bank Of Wynnewood	77.5	0.233	1	8,881	233	<\$100M	23	3,535	203	0
First Nb&Tc Of Ardmore	77.5	0.198	0.904	50,394	1089	\$100M-500M	29	18,112	932	0
Republic Bank	77.5	0.334	0.881	40,983	553	\$100M-500M	26	10,514	394	0.001
Guarantyfirst Bank	75.0	0.248	0.621	134,435	2335	\$500M-\$1B	28	41,433	1,846	0.065
Bank Of Western Ok	75.0	0.204	1	15,553	484	<\$100M	35	15,553	484	0
Legacy Bank	75.0	0.237	0.661	58,927	849	\$100M-500M	26	14,995	675	0
Arvest Bank	75.0	0.237	0.951	29,094	579	\$100M-500M	27	10,196	476	0.003
First B&Tc	75.0	0.281	0.83	31,317	591	\$100M-500M	27	10,048	494	0

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First B&Tc	75.0	0.172	1	12,724	423	<\$100M	36	12,724	423	0
First Nb	75.0	0.274	0.929	40,232	696	\$100M-500M	27	12,143	556	0
Bridgeview Bank Na	75.0	0.305	1	10,364	240	<\$100M	34	10,364	240	0
First Nb Of Ok	75.0	0.302	0.999	20,450	350	<\$100M	22	5,267	269	0
First Nb Of Pawnee	75.0	0.225	1	10,416	250	<\$100M	23	4,346	212	0
American B&Tc	72.5	0.238	0.785	42,828	662	\$100M-500M	22	8,343	487	0
Bank Of The Panhandle	72.5	0.196	1	12,811	355	<\$100M	34	12,811	355	0.003
Bank Of Cushing & Tc	72.5	0.21	1	14,558	403	<\$100M	29	7,214	359	0
First Nb&Tc	72.5	0.161	1	17,479	442	\$100M-500M	35	17,479	442	0
Lincoln Nb	72.5	0.179	1	17,322	328	<\$100M	25	6,725	273	0
First Security B&Tc	72.5	0.353	1	12,678	225	<\$100M	33	12,678	225	0
Stillwater Nb&Tc	72.5	0.202	0.442	250,223	2400	\$1B-\$10B	23	39,996	1,444	0
Welch St Bank	72.5	0.146	1	12,785	382	<\$100M	35	12,785	382	0.002
First St Bank	72.5	0.242	1	8,006	318	<\$100M	35	8,006	318	0
Yukon Nb	72.5	0.131	1	15,660	306	\$100M-500M	20	5,090	259	0
Stock Exch Bank	72.5	0.126	1	14,955	369	\$100M-500M	25	6,892	326	0
Great Plains Nb	72.5	0.195	0.782	30,916	3637	\$100M-500M	32	17,645	882	0
Citizens Bank Of Edmond	70.0	0.187	0.92	33,937	524	\$100M-500M	29	14,663	437	0.004
Oklahoma St Bank	70.0	0.224	1	11,243	229	<\$100M	33	11,243	229	0
City Nb&Tc	70.0	0.199	0.834	28,126	390	\$100M-500M	17	5,344	285	0.004
Valley Nb	70.0	0.346	0.549	39,001	416	\$100M-500M	19	5,751	244	0
Armstrong Bank	70.0	0.17	0.671	43,210	817	\$100M-500M	27	14,525	671	0
Nbc Bank	70.0	0.256	1	9,576	186	<\$100M	18	3,017	145	0
American Exch Bank	70.0	0.146	1	8,352	439	<\$100M	36	8,352	439	0
Exchange Nb	70.0	0.193	1	11,228	191	<\$100M	14	2,670	143	0
Landmark Bank Na	70.0	0.148	0.905	42,240	1272	\$100M-500M	31	22,357	1,127	0.004
Bank Of Kremlin	70.0	0.171	0.963	19,393	480	\$100M-500M	24	6,005	417	0
Arvest Bank	70.0	0.173	0.575	83,036	1162	\$100M-500M	25	21,317	897	0.036
First Nb Of Davis	70.0	0.317	1	10,943	369	<\$100M	26	4,215	339	0
First Bethany B&Tc Na	70.0	0.235	0.884	23,520	389	\$100M-500M	22	6,364	291	0
Security Nb Of Enid	67.5	0.179	0.72	27,117	491	\$100M-500M	23	8,038	398	0
Spiritbank	67.5	0.176	0.647	74,201	814	\$100M-500M	23	18,366	533	0
First St Bank	67.5	0.191	1	14,235	309	<\$100M	34	14,235	309	0
Gold Bank	67.5	0.168	0.55	149,584	2295	\$500M-\$1B	23	33,162	1,777	0
Payne Cty Bank	67.5	0.141	1	10,829	364	<\$100M	34	10,829	364	0
Central Nb Of Poteau	67.5	0.126	1	15,310	314	\$100M-500M	19	4,375	241	0.004
Arvest St Bank	67.5	0.16	0.553	96,297	1117	\$500M-\$1B	23	18,932	808	0.007
Will Rogers Bank	67.5	0.183	0.848	25,153	545	\$100M-500M	26	9,019	449	0
Home Nb	67.5	0.159	0.464	75,587	1025	\$100M-500M	24	18,704	744	0.001
First Nb&Tc	67.5	0.23	0.818	24,966	350	\$100M-500M	20	5,753	259	0.002
Pontotoc Cty Bank	67.5	0.149	1	4,277	381	<\$100M	32	4,277	381	0
Union Bank Of Chandler	67.5	0.363	0.914	18,957	270	<\$100M	19	4,369	188	0
Bancfirst	67.5	0.159	0.573	399,531	7577	\$1B-\$10B	25	111,819	6,059	0

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Citizens Security B&Tc	65.0	0.161	0.782	26,626	476	\$100M-500M	22	7,494	380	0
Farmers & Mrch Bank	65.0	0.183	0.983	13,995	356	<\$100M	27	6,955	303	0.002
Idabel Nb	65.0	0.183	1	13,489	271	<\$100M	19	3,955	219	0.007
First Nb	65.0	0.121	1	20,217	391	\$100M-500M	33	20,217	391	0
First Bank Of Haskell	65.0	0.228	1	5,674	198	<\$100M	31	5,674	198	0
First Nb&Tc	65.0	0.192	0.985	12,942	311	<\$100M	26	5,736	262	0
F&M B&Tc	65.0	0.129	0.224	112,477	1107	\$500M-\$1B	22	25,579	871	0
Bank Of Cordell	65.0	0.271	1	9,336	124	<\$100M	31	9,336	124	0
First United B&Tc	65.0	0.134	0.313	113,482	3871	\$500M-\$1B	25	44,648	3,354	0
Farmers St Bank	65.0	0.135	1	6,434	342	<\$100M	33	6,434	342	0
Canadian St Bank	65.0	0.14	1	7,130	263	<\$100M	33	7,130	263	0
Community St Bank	65.0	0.213	1	4,711	160	<\$100M	31	4,711	160	0
First B&Tc	65.0	0.143	0.772	33,934	821	\$100M-500M	27	12,632	712	0.007
Bank South	65.0	0.358	0.749	23,724	228	<\$100M	19	4,488	154	0
First Capital Bank	62.5	0.281	0.92	15,540	278	<\$100M	23	5,095	223	0
Grand Lake Bank	62.5	0.206	0.754	26,280	312	\$100M-500M	17	5,253	227	0
First St Bank	62.5	0.155	1	8,372	495	<\$100M	33	8,372	495	0
First Fidelity Bank Na	62.5	0.119	0.578	62,802	855	\$500M-\$1B	20	14,891	585	0.001
Bank Of Commerce	62.5	0.199	0.818	17,766	292	<\$100M	21	5,657	225	0
Security First Nb Of Hugo	62.5	0.198	0.771	15,616	454	<\$100M	27	7,301	410	0
Sulphur Cmnty Bank	62.5	0.153	1	7,354	259	<\$100M	27	5,008	239	0
First St Bank Porter	62.5	0.233	1	5,313	160	<\$100M	30	5,313	160	0
Frontier St Bank	62.5	0.299	0.682	12,645	286	<\$100M	24	5,225	251	0
First Bank Of Owasso	62.5	0.216	0.63	29,380	341	\$100M-500M	16	4,987	239	0.001
Mcclain Bank Na	62.5	0.108	1	13,683	203	\$100M-500M	33	13,683	203	0
Citizens St Bank	62.5	0.142	1	8,480	220	<\$100M	20	3,909	179	0.002
Weststar Bank	62.5	0.119	0.529	59,137	1050	\$100M-500M	24	18,828	877	0.002
Bank Of Cmrc	62.5	0.141	1	4,597	230	<\$100M	23	2,742	215	0
Wilburton St Bank	60.0	0.198	1	6,882	208	<\$100M	29	6,882	208	0
Bank Of Elgin Na	60.0	0.175	0.795	12,309	472	<\$100M	28	6,482	438	0
City Nb&Tc Of Guymn	60.0	0.156	1	15,060	293	<\$100M	23	5,612	241	0.007
Arkansas Valley St Bank	60.0	0.163	0.607	31,214	467	\$100M-500M	21	8,230	337	0.002
First Amer Bank	60.0	0.199	1	3,928	236	<\$100M	30	3,928	236	0
National Bank Of Sallisaw	60.0	0.305	0.668	23,223	203	<\$100M	12	3,369	141	0
Peoples Bank	60.0	0.226	1	5,220	97	<\$100M	13	1,404	76	0
Sooner St Bank	60.0	0.082	1	7,246	348	<\$100M	19	2,926	329	0.001
Southwestern Bank	60.0	0.174	0.865	24,014	246	\$100M-500M	11	3,187	152	0
Community Bank	60.0	0.178	0.979	9,150	301	<\$100M	26	5,215	275	0
Farmers Bank	60.0	0.147	1	3,932	188	<\$100M	30	3,932	188	0
F & M Bank Na Ok City Ok	60.0	0.322	0.946	12,779	161	<\$100M	9	1,683	107	0
First Nb	60.0	0.167	1	5,623	130	<\$100M	16	2,181	109	0
Oklahoma Nat B&Tc	60.0	0.223	0.556	21,726	311	<\$100M	11	2,472	191	0
First Bank Of Chandler	57.5	0.168	1	8,601	224	<\$100M	30	8,601	224	0

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Stockmans Bank	57.5	0.124	1	7,807	321	<\$100M	32	7,807	321	0
Weleetka St Bank	57.5	0.194	1	3,463	175	<\$100M	28	3,463	175	0
First St Bank Of Idabel	57.5	0.224	0.907	10,531	194	<\$100M	20	3,621	153	0
Exchange Bank	57.5	0.171	0.994	12,331	249	<\$100M	20	4,287	204	0
Bank Of Ok Na	57.5	0.068	0.203	560,666	3984	\$1B-\$10B	22	79,110	2,522	0
Arvest Bank	57.5	0.146	0.847	18,116	326	\$100M-500M	18	4,838	259	0.004
Watonga St Bank	57.5	0.109	1	6,114	203	<\$100M	30	6,114	203	0
Local Oklahoma Bank Na	57.5	0.074	0.189	192,478	1388	\$1B-\$10B	22	34,659	816	0
First Nb&Tc	57.5	0.097	0.549	42,860	1465	\$100M-500M	22	12,853	1,349	0
First St Bank	57.5	0.129	1	4,031	132	<\$100M	19	2,305	120	0
Farmers Exch Bank	57.5	0.165	0.93	12,918	308	<\$100M	21	4,468	252	0
Southwest Nb	57.5	0.126	1	5,402	128	<\$100M	15	2,403	109	0.005
U S Nb	57.5	0.329	0.829	9,400	159	<\$100M	14	2,086	106	0
Security B&Tc	55.0	0.2	0.578	17,728	169	<\$100M	8	2,034	110	0
First Nat Bank & Tr Elk City O	55.0	0.105	0.945	13,645	359	\$100M-500M	24	6,710	309	0
Fort Gibson St Bank	55.0	0.182	1	7,704	143	<\$100M	28	7,704	143	0
Alva St B&Tc	55.0	0.1	1	17,811	189	\$100M-500M	11	2,648	156	0
Central Nb&Tc	55.0	0.085	0.77	29,919	590	\$100M-500M	22	10,682	491	0
First Bank Of Turley	55.0	0.142	1	6,069	207	<\$100M	19	2,837	177	0
Bryan Cty Nb	55.0	0.145	1	4,804	283	<\$100M	30	4,804	283	0
First Nb Of Stigler	55.0	0.099	1	7,775	294	<\$100M	31	7,775	294	0
Bank Of Cmrc	55.0	0.199	0.691	14,921	175	<\$100M	11	2,757	125	0
Bank Of The West	55.0	0.19	0.796	15,062	240	<\$100M	17	3,782	190	0
Interbank Na	55.0	0.147	0.823	16,220	292	\$100M-500M	18	4,355	241	0.001
Ameristate Bank	55.0	0.086	1	8,824	206	\$100M-500M	14	2,886	163	0
Stroud Nb	55.0	0.129	1	5,208	160	<\$100M	28	5,208	160	0
Rockwell Bank	55.0	0.153	1	7,887	79	<\$100M	8	1,527	50	0
First Nb	55.0	0.095	0.686	28,774	366	\$100M-500M	12	3,889	181	0
Bank One Oklahoma Na	55.0	0.037	0.213	105,386	1633	\$1B-\$10B	22	24,044	1,245	0
First St Bank	55.0	0.108	1	5,581	136	<\$100M	28	5,581	136	0
Citizens St Bank	55.0	0.138	1	3,447	159	<\$100M	28	3,447	159	0
Bank Of Cmrc	55.0	0.179	1	2,735	100	<\$100M	26	2,735	100	0
Farmers St Bank	52.5	0.174	1	5,367	213	<\$100M	24	3,355	197	0
First Nb&Tc Of Broken Arrow	52.5	0.108	0.821	18,328	298	\$100M-500M	20	6,468	229	0
First Nb	52.5	0.157	1	7,579	116	<\$100M	29	7,579	116	0
First Nb In Coalgate	52.5	0.138	1	5,880	151	<\$100M	28	5,880	151	0
American St Bank	52.5	0.213	1	3,505	86	<\$100M	27	3,505	86	0
Citizens Bank	52.5	0.185	1	3,020	128	<\$100M	26	3,020	128	0
Tri Star Nb	52.5	0.175	0.954	8,791	195	<\$100M	21	3,578	171	0
Century Nb Of Ok	52.5	0.164	1	2,883	101	<\$100M	25	2,883	101	0
Peoples Bank	52.5	0.12	1	4,525	157	<\$100M	29	4,525	157	0
First Nb Of Medford	50.0	0.243	1	6,107	55	<\$100M	5	738	38	0
Bank Of Beaver City	50.0	0.127	1	6,561	175	<\$100M	27	6,561	175	0

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First Nb	50.0	0.146	0.999	11,074	205	<\$100M	18	3,602	158	0
Citizens B&Tc Of Ardmore	50.0	0.116	0.994	13,103	169	\$100M-500M	10	2,593	115	0
American Nb	50.0	0.086	1	9,127	219	\$100M-500M	29	9,127	219	0.004
First Nb Of Lindsay	50.0	0.121	1	2,924	215	<\$100M	26	2,924	215	0
American St Bank	50.0	0.185	0.95	8,495	153	<\$100M	14	2,506	111	0
Spencer St Bank	50.0	0.13	1	3,724	150	<\$100M	26	3,724	150	0
American B&Tc	50.0	0.16	0.406	23,923	203	\$100M-500M	13	4,863	137	0
Exchange B&Tc	50.0	0.06	1	6,040	201	\$100M-500M	27	6,040	201	0
First Nb In Pawhuska	50.0	0.139	1	3,404	145	<\$100M	26	3,404	145	0
Citizens Bank Of Ada	50.0	0.126	0.789	13,322	306	\$100M-500M	21	5,363	272	0
American Exch Bank	50.0	0.097	1	3,462	187	<\$100M	26	3,462	187	0
First Bank Of Okarche	50.0	0.101	1	4,229	86	<\$100M	25	4,229	86	0
Cleveland Bank	50.0	0.113	1	3,226	105	<\$100M	25	3,226	105	0
First Bank Of Cleveland	50.0	0.295	0.696	7,126	105	<\$100M	11	1,514	75	0
Union B&Tc	50.0	0.104	0.446	30,585	287	\$100M-500M	11	3,380	161	0.001
Edmond B&Tc	50.0	0.226	0.856	7,001	94	<\$100M	9	1,433	63	0
First Nb Of Coweta	47.5	0.135	1	5,962	151	<\$100M	26	5,962	151	0
First Nb Of Nowata	47.5	0.181	0.799	11,915	161	<\$100M	12	2,832	104	0.002
First Southwest Bank	47.5	0.093	0.727	12,073	389	\$100M-500M	22	6,130	346	0
First Nb In Hominy	47.5	0.106	1	3,254	185	<\$100M	25	3,254	185	0
Shamrock Bank Na	47.5	0.146	1	3,993	107	<\$100M	25	3,993	107	0
Community Nb	47.5	0.169	0.975	6,675	149	<\$100M	15	2,127	125	0
Spiro St Bank	47.5	0.085	1	4,115	199	<\$100M	27	4,115	199	0
First St Bank	47.5	0.141	1	3,712	95	<\$100M	26	3,712	95	0
First St Bank	47.5	0.209	1	1,453	14	<\$100M	23	1,453	14	0
Park St Bank	47.5	0.066	1	2,941	148	<\$100M	23	2,941	148	0
First St Bank	47.5	0.092	1	2,108	141	<\$100M	24	2,108	141	0
First Nb In Marlow	45.0	0.139	1	6,339	141	<\$100M	26	6,339	141	0
Anadarko B&Tc	45.0	0.118	1	5,429	189	<\$100M	26	5,429	189	0
Clayton St Bank	45.0	0.108	1	2,172	144	<\$100M	24	2,172	144	0
Bank Of Locust Grove	42.5	0.142	1	4,310	166	<\$100M	25	4,310	166	0
Latimer St Bank	42.5	0.101	1	5,594	174	<\$100M	25	5,594	174	0
Farmers & Mrch Nb	42.5	0.099	1	5,275	199	<\$100M	25	5,275	199	0
Morris St Bank	42.5	0.125	1	4,522	191	<\$100M	18	2,292	181	0
Oklahoma B&Tc	42.5	0.056	1	5,790	177	\$100M-500M	23	5,790	177	0
Alfalfa Cty Bank	42.5	0.214	0.878	5,669	63	<\$100M	5	703	43	0
Cyril St Bank	42.5	0.151	1	3,419	67	<\$100M	8	738	57	0
First Priority Bank	42.5	0.097	0.753	12,040	220	\$100M-500M	17	4,517	187	0
First B&Tc	42.5	0.086	0.996	8,013	233	<\$100M	19	4,019	216	0
First Nb Of Hooker	42.5	0.078	1	3,582	89	<\$100M	11	1,354	76	0
Bankers Bank	42.5	0.183	0.722	11,252	49	<\$100M	4	659	18	0.02
First Nb In Wewoka	40.0	0.1	1	3,473	193	<\$100M	24	3,473	193	0
First St Bank	40.0	0.111	1	2,804	206	<\$100M	25	2,804	206	0

Table 3A. Small Business Lending in Oklahoma 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 St Bank	40.0	0.102	0.995	5,144	183	<\$100M	19	2,821	169	0
Triad Bank Na	40.0	0.099	0.931	10,856	158	\$100M-500M	10	2,363	100	0
State Exch Bank	40.0	0.109	1	2,380	107	<\$100M	16	1,406	101	0.002
First St Bank	40.0	0.117	1	2,069	68	<\$100M	22	2,069	68	0
Hopeton St Bank	40.0	0.089	1	1,669	5	<\$100M	4	56	2	0
Meno Guaranty Bank	40.0	0.092	1	1,873	26	<\$100M	6	384	19	0
Security St Bank	37.5	0.059	1	4,485	133	<\$100M	21	4,485	133	0
Bank Of Wyandotte	37.5	0.135	1	1,769	106	<\$100M	20	1,769	106	0
Southwest St Bank	37.5	0.091	1	2,970	94	<\$100M	21	2,970	94	0
American Bank	37.5	0.088	1	2,354	95	<\$100M	21	2,354	95	0
First Nb Of Seiling	37.5	0.055	1	3,362	167	<\$100M	21	3,362	167	0.001
Eastman Nb Of Newkirk	37.5	0.041	1	1,816	63	<\$100M	18	1,816	63	0.002
Guarantee St Bank	37.5	0.124	0.872	6,204	94	<\$100M	9	1,492	69	0
First St Bank	35.0	0.07	1	4,187	119	<\$100M	13	2,246	109	0
First Security Bank	35.0	0.073	1	4,122	87	<\$100M	20	4,122	87	0
Community St Bank Of Canton	35.0	0.111	1	2,904	54	<\$100M	21	2,904	54	0
Bank Of The Wichitas	35.0	0.074	1	3,510	0	<\$100M	24	3,510	-	0
Okemah Nb	35.0	0.057	1	3,056	124	<\$100M	20	3,056	124	0
State Nb Of Eufaula	35.0	0.052	1	3,650	111	<\$100M	21	3,650	111	0
Farmers & Mrch Bank	35.0	0.075	1	1,153	48	<\$100M	20	1,153	48	0
First St Bank	35.0	0.077	1	546	21	<\$100M	18	546	21	0
First St Bank	35.0	0.055	1	624	48	<\$100M	17	624	48	0
Security St Bank	32.5	0.126	0.823	4,847	99	<\$100M	14	2,202	82	0
First St Bank	32.5	0.153	1	1,248	34	<\$100M	18	1,248	34	0
First St Bank	32.5	0.169	1	1,211	43	<\$100M	20	1,211	43	0
First Nb Of Chelsea	32.5	0.103	1	2,559	108	<\$100M	21	2,559	108	0.001
First Bank Of Apache	32.5	0.089	1	2,079	51	<\$100M	20	2,079	51	0
Farmers & Mrch Bank	32.5	0.073	1	1,649	116	<\$100M	16	1,117	112	0
First St Bank In Temple	32.5	0.074	1	1,645	60	<\$100M	18	1,645	60	0
Walters B&Tc	32.5	0.014	1	762	68	<\$100M	13	762	68	0
Lakeside St Bank	32.5	0.107	0.999	3,027	81	<\$100M	16	1,812	73	0
Peoples St Bank	32.5	0.039	1	696	17	<\$100M	15	696	17	0
First St Bank	30.0	0.124	1	1,514	48	<\$100M	12	707	42	0
Barnsdall St Bank	30.0	0.087	1	910	117	<\$100M	16	606	116	0
First St Bank	30.0	0.053	1	2,165	96	<\$100M	17	2,165	96	0
Washita Valley Bank	30.0	0.074	1	2,105	61	<\$100M	18	2,105	61	0
Peoples B&Tc	30.0	0.099	1	1,605	35	<\$100M	10	694	31	0
Bank Of Vici	30.0	0.068	1	1,439	80	<\$100M	19	1,439	80	0
First Nb Of Texhoma	30.0	0.051	1	2,847	150	<\$100M	16	2,348	144	0
First Farmers Nb Waurika	30.0	0.046	1	1,771	77	<\$100M	12	1,137	72	0.001
Lakeside Bank Of Salina	30.0	0.058	1	1,429	66	<\$100M	18	1,429	66	0
Shattuck Nb	30.0	0.042	1	1,311	61	<\$100M	16	1,311	61	0
Bank Of Verden	30.0	0.073	1	1,395	47	<\$100M	19	1,395	47	0

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Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
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Bank Of Quapaw	30.0	0.05	1	404	14	<\$100M	15	404	14	0
Bank Of Laverne	27.5	0.053	1	2,420	111	<\$100M	17	2,420	111	0
State Guaranty Bank	27.5	0.076	1	2,324	65	<\$100M	18	2,324	65	0.006
First B&Tc	27.5	0.042	1	1,782	54	<\$100M	15	1,782	54	0
Freedom St Bank	27.5	0.104	1	1,361	35	<\$100M	10	538	29	0
Community Nb	27.5	0.096	0.653	4,078	116	<\$100M	10	1,262	84	0
Territory Nb	27.5	0.07	1	594	80	<\$100M	18	594	80	0
Farmers & Mrch Bank	27.5	0.09	1	1,054	14	<\$100M	18	1,054	14	0
First Amer Bank	27.5	0.106	1	2,653	45	<\$100M	8	888	34	0
Oklahoma St Bank	27.5	0.032	1	1,087	55	<\$100M	14	1,087	55	0
Grant Cty Bank	27.5	0.06	1	3,238	55	<\$100M	9	1,040	44	0
First St Bank	25.0	0.062	1	1,513	26	<\$100M	15	1,513	26	0
First Bank Of Fairland	25.0	0.063	1	587	33	<\$100M	14	587	33	0
Bank Of Hydro	25.0	0.088	0.551	5,643	81	<\$100M	7	1,660	57	0
Waurika Nb	25.0	0.103	0.999	1,549	23	<\$100M	5	243	17	0
Washita St Bank	22.5	0.093	1	856	42	<\$100M	15	856	42	0
Fort Sill Nb	22.5	0.015	1	2,530	19	\$100M-500M	5	387	10	0.004
First Nb Of Fletcher	22.5	0.045	1	985	36	<\$100M	13	985	36	0
Carney St Bank	22.5	0.035	1	492	29	<\$100M	12	492	29	0
All Amer Bank	20.0	0.037	1	1,321	68	<\$100M	12	1,321	68	0
Glencoe St Bank	20.0	0.02	1	199	13	<\$100M	10	199	13	0
First St Bank	20.0	0.042	1	672	37	<\$100M	12	672	37	0
First Nb Of Calumet	20.0	0.023	1	412	24	<\$100M	10	412	24	0
Cleo St Bank	20.0	0.028	1	862	25	<\$100M	10	862	25	0
First Nb Of Nash	17.5	0.034	1	288	15	<\$100M	10	288	15	0
First Amer Bank	17.5	0.038	0.998	560	14	<\$100M	9	318	13	0
First Nb Of Thomas	17.5	0.068	0.565	2,667	55	<\$100M	10	1,356	49	0.007
First Nb In Okeene	15.0	0.042	0.368	3,022	12	<\$100M	4	79	5	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.