

Table 3A. Banks' Small Business Lending in Kansas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
University Nb	Pittsburg	92.5	0.269	1	21,478	350	<\$100M	70.0	6,623	260	0
Peoples B&Tc	Mcpherson	90.0	0.337	1	65,504	828	\$100M-500M	92.5	65,504	828	0
First Nb Of Wamego	Wamego	90.0	0.285	1	23,234	362	<\$100M	92.5	23,234	362	0.003
Rose Hill Bk	Rose Hill	87.5	0.315	1	32,685	633	\$100M-500M	92.5	32,685	633	0
Garden City St Bk	Garden City	87.5	0.551	1	18,960	219	<\$100M	67.5	4,715	150	0
First Nb Of Southern Ks	Mount Hope	85.0	0.443	1	25,358	460	<\$100M	92.5	25,358	460	0
Central B&Tc	Hutchinson	85.0	0.371	0.999	85,525	567	\$100M-500M	60.0	10,930	388	0
First Nb	Independence	85.0	0.283	1	12,551	290	<\$100M	97.5	12,551	290	0
Bankers Bk Of Ks Na	Wichita	85.0	0.229	1	16,908	225	<\$100M	95.0	16,908	225	0.1
First St Bk	Norton	82.5	0.18	1	20,344	345	\$100M-500M	92.5	20,344	345	0
Union St Bk	Everest	82.5	0.202	1	14,393	441	<\$100M	97.5	14,393	441	0
Community Nb	Chanute	82.5	0.249	0.931	105,463	1,790	\$100M-500M	82.5	40,786	1,533	0.001
Bank Of The Prairie	Beattie	82.5	0.273	1	13,087	203	<\$100M	57.5	3,497	150	0
Midamerican B&Tc Na	Leavenworth	80.0	0.335	1	34,203	294	\$100M-500M	57.5	5,293	201	0
First Nb Of Wellington	Wellington	80.0	0.279	1	19,479	221	<\$100M	57.5	4,498	181	0
First Nb	Hays	80.0	0.321	0.999	22,470	308	<\$100M	75.0	7,215	236	0
Gardner Nb	Gardner	80.0	0.307	0.973	21,884	371	<\$100M	70.0	6,256	285	0
Community Bk Of The Midwest	Great Bend	80.0	0.391	0.949	20,871	411	<\$100M	75.0	6,005	323	0
Farmers St Bk	Mcpherson	80.0	0.185	1	10,820	253	<\$100M	92.5	10,820	253	0
Citizens St Bk	Gridley	80.0	0.151	1	11,188	396	<\$100M	95.0	11,188	396	0
First Cmnty Bk	Kansas City	80.0	0.316	0.664	53,261	1,028	\$100M-500M	77.5	15,902	802	0
Community Nb	Topeka	80.0	0.337	0.987	21,657	314	<\$100M	72.5	6,348	243	0
Douglas Cty Bk	Lawrence	77.5	0.208	0.725	37,594	497	\$100M-500M	60.0	7,561	352	0
First St Bk Of Burlingame	Burlingame	77.5	0.307	1	16,615	234	<\$100M	85.0	16,615	234	0.002
Peoples Bk	Lawrence	77.5	0.241	0.636	75,740	606	\$100M-500M	52.5	9,170	369	0
St Marys St Bk	Saint Marys	77.5	0.218	1	13,583	269	<\$100M	90.0	13,583	269	0
Midland Nb Of Newton	Newton	77.5	0.293	0.845	34,241	329	\$100M-500M	52.5	4,493	207	0
First Nb Of Girard	Girard	77.5	0.148	1	10,326	243	<\$100M	87.5	10,326	243	0
Girard Nb	Girard	77.5	0.203	0.905	55,587	1,412	\$100M-500M	80.0	22,118	1,254	0
Prairie St Bk	Augusta	77.5	0.199	0.79	66,545	1,345	\$100M-500M	77.5	24,026	1,159	0
Kanza Bk	Kingman	75.0	0.235	0.911	27,044	403	\$100M-500M	62.5	6,331	315	0
United Bk Of Ks	Whiting	75.0	0.413	0.95	20,773	192	<\$100M	47.5	3,015	132	0
Mulvane St Bk	Mulvane	75.0	0.239	1	14,836	231	<\$100M	67.5	4,606	197	0
Teambank Na	Paola	75.0	0.167	0.703	91,095	1,301	\$500M-\$1B	75.0	34,352	1,042	0

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First St Bk Of Kc Ks	Kansas City	75.0	0.377	0.797	28,088	305	<\$100M	62.5	5,943	220	0
United Nb	Natoma	75.0	0.179	1	11,484	311	<\$100M	90.0	11,484	311	0.002
First Bk Of Newton	Newton	75.0	0.18	1	18,836	340	\$100M-500M	75.0	7,804	299	0
Landmark Nb	Manhattan	75.0	0.18	0.693	58,724	735	\$100M-500M	62.5	12,374	547	0
Kaw Valley St B&Tc	Topeka	75.0	0.222	0.582	76,567	1,168	\$100M-500M	70.0	21,022	922	0
Peoples Bk	Pratt	75.0	0.156	0.918	30,704	744	\$100M-500M	77.5	12,722	661	0.005
First St B&Tc	Tonganoxie	75.0	0.182	0.743	40,941	571	\$100M-500M	62.5	8,727	433	0.002
Country Club Bk Na	Prairie Village	75.0	0.228	0.578	89,919	661	\$100M-500M	60.0	13,984	401	0.002
Legacy Bk	Colwich	75.0	0.275	0.578	39,056	353	\$100M-500M	52.5	6,501	221	0
Home B&Tc	Eureka	75.0	0.294	0.988	14,212	270	<\$100M	70.0	4,660	229	0
Community St Bk	Coffeyville	75.0	0.337	0.993	15,274	234	<\$100M	57.5	3,611	177	0
Conway Bk Na	Conway Springs	75.0	0.315	0.761	34,108	406	\$100M-500M	70.0	9,653	288	0
Bennington St Bk	Salina	75.0	0.172	0.635	42,537	790	\$100M-500M	70.0	13,327	629	0
Alliance Bk	Topeka	75.0	0.404	0.95	18,587	266	<\$100M	67.5	4,910	199	0
Community First Nb	Manhattan	75.0	0.237	1	7,680	129	<\$100M	55.0	2,937	100	0
Town & Country Bk	Leawood	75.0	0.239	1	13,357	89	<\$100M	47.5	3,836	61	0
1st Fncl Bk	Overland Park	72.5	0.338	0.809	20,812	184	<\$100M	75.0	11,285	141	0
Bank Of Tescott	Tescott	72.5	0.16	0.928	24,461	446	\$100M-500M	67.5	7,582	375	0
Emprise Bk	Wichita	72.5	0.197	0.431	100,819	903	\$500M-\$1B	55.0	11,475	492	0.005
First Nb&Tc Of Junction City	Junction City	72.5	0.236	0.999	16,227	255	<\$100M	52.5	3,309	206	0
Patriots Bk	Garnett	72.5	0.196	1	12,611	261	<\$100M	70.0	5,419	227	0
Capital City Bk	Topeka	72.5	0.149	0.677	48,389	615	\$100M-500M	60.0	10,370	471	0
Chisholm Trail St Bk	Wichita	72.5	0.192	1	14,794	182	<\$100M	42.5	2,911	132	0
Columbian B&Tc	Topeka	72.5	0.227	0.498	49,716	361	\$100M-500M	50.0	6,860	236	0
Stockgrowers St Bk	Ashland	72.5	0.135	1	13,951	291	\$100M-500M	90.0	13,951	291	0.003
Southwest Nb Of Wichita	Wichita	72.5	0.249	0.619	35,173	349	\$100M-500M	52.5	5,646	220	0
Trego Wakeeney St Bk	Wakeeney	72.5	0.214	1	9,011	155	<\$100M	85.0	9,011	155	0
Emprise Bk	Iola	72.5	0.114	1	12,857	251	\$100M-500M	92.5	12,857	251	0
American Bk Of Baxter Spring	Baxter Springs	72.5	0.337	0.986	27,497	172	<\$100M	35.0	2,788	116	0
Valley St Bk	Belle Plaine	72.5	0.236	0.836	19,177	336	<\$100M	65.0	5,263	280	0
Peoples Exch Bk	Belleville	72.5	0.163	1	8,269	150	<\$100M	90.0	8,269	150	0
Citizens Bk Of Ks Na	Kingman	72.5	0.168	0.856	25,024	402	\$100M-500M	67.5	7,690	324	0
Western Nb	Lenexa	72.5	0.298	0.762	30,812	256	\$100M-500M	50.0	4,680	161	0
Community Bk	Liberal	72.5	0.305	0.973	15,396	187	<\$100M	52.5	3,723	124	0

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Lyndon St Bk	Lyndon	70.0	0.151	1	10,478	325	<\$100M	85.0	10,478	325	0
First Nb&Tc	Phillipsburg	70.0	0.112	1	16,190	837	\$100M-500M	60.0	4,486	737	0.004
Union St Bk	Arkansas City	70.0	0.22	0.845	15,775	277	<\$100M	55.0	3,955	230	0.005
Central Nb	Junction City	70.0	0.143	0.586	84,598	1,029	\$500M-\$1B	60.0	17,101	743	0
Commercial Bk	Parsons	70.0	0.129	1	24,759	208	\$100M-500M	37.5	3,677	143	0
First Nb Of Anthony	Anthony	70.0	0.218	0.887	18,627	267	<\$100M	57.5	4,793	214	0
First Nb Of Olathe	Olathe	70.0	0.165	0.513	82,600	791	\$100M-500M	57.5	13,123	490	0
Citizens St Bk	Paola	70.0	0.226	1	11,136	114	<\$100M	80.0	11,136	114	0
Halstead Bk	Halstead	70.0	0.142	1	7,485	201	<\$100M	65.0	3,803	184	0
First St Bk Of Healy	Healy	70.0	0.211	1	7,853	96	<\$100M	35.0	1,718	83	0
State Bk Of Ks	Fredonia	70.0	0.325	0.686	28,185	187	<\$100M	27.5	2,325	94	0.002
Baxter St Bk	Baxter Springs	70.0	0.269	1	7,327	71	<\$100M	52.5	2,729	61	0
Bank Of Blue Valley	Overland Park	70.0	0.149	0.493	91,676	840	\$500M-\$1B	57.5	14,721	491	0
Premier Bk	Lenexa	67.5	0.214	0.56	32,901	249	\$100M-500M	42.5	4,609	134	0
First Bk	Sterling	67.5	0.158	1	12,640	269	<\$100M	87.5	12,640	269	0
Farmers St Bk	Wathena	67.5	0.168	1	7,600	298	<\$100M	85.0	7,600	298	0
Citizens St Bk	Liberal	67.5	0.259	0.869	15,354	217	<\$100M	52.5	3,424	165	0
Kansas St Bk Of Manhattan	Manhattan	67.5	0.139	0.509	49,347	654	\$100M-500M	50.0	5,776	459	0.003
Silver Lake Bk	Topeka	67.5	0.223	0.559	31,431	295	\$100M-500M	45.0	4,422	181	0
First Bk Medicine Lodge	Medicine Lodge	67.5	0.197	0.679	23,035	285	\$100M-500M	50.0	4,207	207	0
Wilson St Bk	Wilson	67.5	0.218	1	5,833	168	<\$100M	82.5	5,833	168	0
Metcalf Bk	Overland Park	67.5	0.153	0.495	37,473	335	\$100M-500M	42.5	4,239	205	0
Intrust Bk Na	Wichita	67.5	0.129	0.301	326,099	10,482	\$1B-\$10B	57.5	62,788	7,054	0.062
Citizens St Bk	Marysville	67.5	0.145	0.663	29,742	442	\$100M-500M	62.5	8,158	366	0.001
Gold Bk	Leawood	67.5	0.132	0.317	304,599	3,074	\$1B-\$10B	55.0	44,894	2,017	0.001
First St Bk	Junction City	67.5	0.373	0.93	13,801	143	<\$100M	40.0	2,363	91	0
Fidelity St B&Tc	Dodge City	67.5	0.134	0.935	17,205	396	\$100M-500M	67.5	6,596	336	0
Emprise Bk Na	Hays	67.5	0.227	0.744	21,361	226	<\$100M	40.0	3,019	151	0
First Nb In Fredonia	Fredonia	67.5	0.103	1	7,459	268	<\$100M	87.5	7,459	268	0
First Kansas B&Tc	Gardner	67.5	0.228	0.845	20,084	205	<\$100M	42.5	3,228	133	0.003
Garnett St Svg Bk	Garnett	67.5	0.107	1	6,900	306	<\$100M	87.5	6,900	306	0
Bank Of Holyrood	Holyrood	67.5	0.174	1	4,109	150	<\$100M	65.0	2,803	139	0
First Nb Of Centralia	Centralia	67.5	0.209	0.996	12,414	192	<\$100M	45.0	2,666	141	0
Bankhaven	Haven	67.5	0.215	1	5,104	63	<\$100M	77.5	5,104	63	0

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First Nb In Belleville	Belleville	67.5	0.173	0.933	13,919	210	<\$100M	50.0	3,384	179	0.005
Farmers & Mrch Bk Of Hill Ci	Hill City	67.5	0.16	1	5,247	118	<\$100M	82.5	5,247	118	0
Cornerstone Bk	Overland Park	67.5	0.278	0.907	22,054	127	<\$100M	25.0	2,176	61	0
Peoples St Bk	Mcdonald	65.0	0.171	1	7,157	167	<\$100M	82.5	7,157	167	0
First Bk Ks	Salina	65.0	0.118	0.95	15,030	338	\$100M-500M	65.0	5,550	270	0
Stockton Nb	Stockton	65.0	0.157	1	9,488	223	<\$100M	85.0	9,488	223	0
Heartland Bk	Leawood	65.0	0.274	1	11,593	100	<\$100M	30.0	1,829	58	0
Brotherhood B&Tc Bank	Kansas City Oberlin	65.0	0.122	0.424	48,905	1,288	\$100M-500M	55.0	11,219	1,039	0.002
Commerce B&Tc	Topeka	65.0	0.092	1	12,568	318	\$100M-500M	85.0	12,568	318	0
First Security B&Tc	Norton	65.0	0.112	0.514	97,655	1,325	\$500M-\$1B	60.0	22,164	1,026	0.006
Valley St Bk	Syracuse	65.0	0.137	1	8,125	205	<\$100M	85.0	8,125	205	0
Sunflower Bk Na	Syracuse	65.0	0.17	1	7,959	103	<\$100M	32.5	1,465	75	0
Farmers B&Tc Na	Salina	65.0	0.125	0.376	123,260	1,547	\$500M-\$1B	57.5	25,515	1,161	0.004
Bank Of Ks	Great Bend	65.0	0.111	0.527	35,576	882	\$100M-500M	70.0	16,187	777	0
Caney Valley Nb	South Hutchinson	65.0	0.198	0.744	13,964	279	<\$100M	65.0	4,942	231	0
First Nb In Cimarron	Caney	65.0	0.144	1	5,894	164	<\$100M	57.5	2,770	147	0
Morrill & Janes B&Tc	Cimarron	65.0	0.109	1	5,948	234	<\$100M	82.5	5,948	234	0
Peoples Bk	Merriam	65.0	0.125	0.495	45,869	612	\$100M-500M	55.0	8,556	438	0.001
Citizens Bk Na	Coldwater	65.0	0.15	1	5,254	152	<\$100M	82.5	5,254	152	0
First Nb In Frankfort	Fort Scott	65.0	0.118	0.602	27,524	703	\$100M-500M	65.0	10,002	624	0
Citizens St Bk Of Cheney Ks	Frankfort	65.0	0.197	1	5,530	64	<\$100M	77.5	5,530	64	0
Howard St Bk	Cheney	65.0	0.136	1	4,755	136	<\$100M	52.5	2,316	120	0
Guaranty St B&Tc	Howard	65.0	0.139	1	5,048	144	<\$100M	80.0	5,048	144	0
University Nb Of Lawrence	Beloit	65.0	0.101	1	8,377	176	<\$100M	85.0	8,377	176	0
Community Bk Of Wichita	Lawrence	65.0	0.176	0.811	15,399	221	<\$100M	55.0	4,297	158	0
American St B&Tc Na	Wichita	65.0	0.348	0.934	9,268	169	<\$100M	67.5	4,067	146	0
First Cmrc Bk	Great Bend	65.0	0.191	0.812	20,156	205	\$100M-500M	37.5	3,021	145	0
Centera Bk	Marysville	65.0	0.24	1	4,238	63	<\$100M	75.0	4,238	63	0
Lyons St Bk	Sublette	62.5	0.136	0.707	19,004	459	\$100M-500M	70.0	7,536	403	0
Home St B&Tc	Lyons	62.5	0.163	0.822	13,182	253	<\$100M	67.5	5,049	217	0
First Cmnty Bk	Mcpherson	62.5	0.154	0.804	13,899	216	<\$100M	52.5	4,046	163	0
Farmers St Bk Of Oakley	Emporia	62.5	0.203	1	7,779	125	<\$100M	42.5	2,091	92	0
First Option Bk	Oakley	62.5	0.133	1	10,253	147	<\$100M	77.5	10,253	147	0
	Osawatomie	62.5	0.117	1	13,167	204	\$100M-500M	47.5	3,237	159	0

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Community Nb	Seneca	62.5	0.134	0.843	15,185	278	\$100M-500M	57.5	4,630	229	0
First Nb Of Scott City	Scott City	62.5	0.165	1	9,626	133	<\$100M	82.5	9,626	133	0.005
Labette Bk	Altamont	62.5	0.123	0.843	15,840	344	\$100M-500M	72.5	7,985	311	0.005
Citizens St Bk	Ashland	62.5	0.35	1	5,032	71	<\$100M	42.5	1,254	53	0
State Bk	Winfield	62.5	0.146	0.781	13,818	249	<\$100M	57.5	4,558	188	0
Riley St Bk	Riley	62.5	0.154	1	4,547	158	<\$100M	57.5	2,253	141	0
Kansas St Bk	Overbrook	62.5	0.142	1	5,563	172	<\$100M	80.0	5,563	172	0
Farmers Nb Of Kansas	Walnut	62.5	0.169	1	3,627	129	<\$100M	75.0	3,627	129	0
Farmers St Bk	Westmoreland	62.5	0.111	1	6,837	214	<\$100M	82.5	6,837	214	0
Hartford St Bk	Hartford	62.5	0.203	1	5,727	98	<\$100M	80.0	5,727	98	0
First Nb Of Clifton	Clifton	62.5	0.183	0.995	7,290	223	<\$100M	62.5	2,985	198	0
Lyon Cty St Bk	Emporia	62.5	0.163	0.982	10,576	193	<\$100M	47.5	2,957	149	0
First Nb Of Elkhart	Elkhart	62.5	0.101	1	4,593	192	<\$100M	80.0	4,593	192	0
Denison St Bk	Holton	62.5	0.101	0.92	16,043	356	\$100M-500M	57.5	4,954	293	0.002
First Nb Of Holcomb	Holcomb	62.5	0.111	1	4,453	126	<\$100M	75.0	4,453	126	0.006
Heritage Bk	Topeka	62.5	0.418	1	4,095	20	<\$100M	12.5	262	9	0
First Nb&Tc Of Leavenworth	Leavenworth	60.0	0.13	0.819	11,562	243	<\$100M	45.0	2,999	155	0.002
Security St Bk	Wellington	60.0	0.185	1	7,433	128	<\$100M	77.5	7,433	128	0
Cornerbank Na	Winfield	60.0	0.14	0.53	28,870	280	\$100M-500M	42.5	4,746	183	0.005
Countryside Bk	Meriden	60.0	0.225	0.868	7,520	149	<\$100M	52.5	2,652	114	0
Stanley Bk	Stanley	60.0	0.163	0.485	18,081	278	\$100M-500M	52.5	4,331	220	0
Kendall St Bk	Valley Falls	60.0	0.415	0.914	11,491	82	<\$100M	22.5	815	49	0
Kaw Valley St B&Tc	Wamego	60.0	0.171	0.819	13,264	183	<\$100M	47.5	3,544	136	0.008
Olpe St Bk	Olpe	60.0	0.096	1	2,924	416	<\$100M	77.5	2,924	416	0
Commerce Bk Na	Wichita	60.0	0.073	0.509	83,753	1,023	\$1B-\$10B	55.0	13,492	699	0.02
Plainville St Bk	Plainville	60.0	0.146	1	5,766	113	<\$100M	75.0	5,766	113	0
First Nb Of Ks	Burlington	60.0	0.125	1	6,986	177	<\$100M	82.5	6,986	177	0
State Bk Of Delphos	Delphos	60.0	0.146	1	3,885	121	<\$100M	72.5	3,885	121	0
Kaw Valley St Bk	Eudora	60.0	0.115	1	4,491	166	<\$100M	57.5	2,626	150	0
Exchange Nb	Cottonwood Falls	60.0	0.135	1	4,765	97	<\$100M	75.0	4,765	97	0
Flint Hills Bk Of Eskridge	Eskridge	60.0	0.14	1	4,698	96	<\$100M	75.0	4,698	96	0
Citizens Nb	Arlington	60.0	0.128	1	4,958	78	<\$100M	75.0	4,958	78	0
Western St Bk	Garden City	60.0	0.102	0.376	34,145	1,068	\$100M-500M	70.0	16,975	840	0
State Bk Of Axtell	Axtell	60.0	0.152	1	3,023	73	<\$100M	70.0	3,023	73	0

Table 3A. Banks' Small Business Lending in Kansas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Ks Bk	Hoisington	60.0	0.074	1	4,679	155	<\$100M	52.5	2,665	142	0
Farmers Nb	Phillipsburg	57.5	0.112	1	7,307	185	<\$100M	77.5	7,307	185	0
Exchange Nb&Tc Of Atchison	Atchison	57.5	0.103	0.751	17,339	311	\$100M-500M	52.5	4,765	249	0.004
Union St Bk	Uniontown	57.5	0.157	1	4,653	119	<\$100M	72.5	4,653	119	0
Valley View St Bk	Overland Park	57.5	0.09	0.239	56,847	408	\$500M-\$1B	42.5	5,133	178	0
Hillcrest Bk	Overland Park	57.5	0.07	0.163	71,226	476	\$1B-\$10B	45.0	5,839	213	0
First Nb	Goodland	57.5	0.073	0.722	22,155	521	\$100M-500M	62.5	8,574	454	0
First Nb Of Hope	Hope	57.5	0.106	1	3,903	164	<\$100M	35.0	982	138	0
Citizens St Bk	Hugoton	57.5	0.069	1	5,940	153	<\$100M	77.5	5,940	153	0.003
Swedish-American St Bk	Courtland	57.5	0.1	1	2,891	151	<\$100M	75.0	2,891	151	0
Lawrence Bk	Lawrence	57.5	0.307	0.719	10,318	88	<\$100M	20.0	1,048	46	0
Mission Bk	Mission	55.0	0.08	0.15	35,319	244	\$100M-500M	25.0	1,314	121	0
First Neodesha Bk	Neodesha	55.0	0.113	1	5,434	157	<\$100M	77.5	5,434	157	0
Alden St Bk	Alden	55.0	0.184	1	2,842	90	<\$100M	65.0	2,842	90	0
Saint John Nb	Saint John	55.0	0.112	1	3,514	167	<\$100M	72.5	3,514	167	0
Wellsville Bk	Wellsville	55.0	0.153	1	3,738	86	<\$100M	67.5	3,738	86	0
Exchange St Bk	Saint Paul	55.0	0.167	0.832	9,126	136	<\$100M	47.5	2,644	106	0
Ford Cty St Bk	Spearville	55.0	0.136	1	2,707	123	<\$100M	67.5	2,707	123	0
Hillsboro St Bk	Hillsboro	55.0	0.19	1	2,185	57	<\$100M	62.5	2,185	57	0
Reading St Bk	Reading	55.0	0.213	1	2,393	39	<\$100M	60.0	2,393	39	0
Farmers St Bk	Phillipsburg	55.0	0.128	1	2,813	104	<\$100M	67.5	2,813	104	0
First Nb Of Hoxie	Hoxie	55.0	0.104	1	6,996	128	<\$100M	77.5	6,996	128	0
Emprise Bk Na	Hillsboro	55.0	0.13	0.723	12,283	196	<\$100M	47.5	3,306	153	0
First Nb Of Hutchinson	Hutchinson	55.0	0.074	0.479	31,778	451	\$100M-500M	52.5	7,275	350	0
Union St Bk	Clay Center	55.0	0.114	0.861	13,266	190	\$100M-500M	52.5	4,103	154	0
Ellis St Bk	Ellis	55.0	0.1	1	4,035	139	<\$100M	77.5	4,035	139	0.001
Emporia St B&Tc	Emporia	55.0	0.114	0.654	12,938	245	\$100M-500M	62.5	5,766	200	0.005
State Bk Of Carbondale	Carbondale	55.0	0.131	1	2,025	78	<\$100M	67.5	2,025	78	0
Cottonwood Valley Bk	Cedar Point	55.0	0.141	1	2,714	68	<\$100M	67.5	2,714	68	0
Bankwest Of Kansas	Goodland	55.0	0.123	0.89	11,293	222	<\$100M	62.5	4,646	189	0
Security Bk Of Kansas City	Kansas City	55.0	0.081	0.155	41,332	298	\$500M-\$1B	35.0	3,188	132	0
State Bk Of Bern	Bern	55.0	0.077	1	2,015	173	<\$100M	70.0	2,015	173	0
Fnb Of Ks	Overland Park	55.0	0.039	0.315	42,187	478	\$1B-\$10B	47.5	6,592	291	0.377
Commercial St Bk Of Bonner S	Bonner Springs	52.5	0.127	0.674	10,891	160	<\$100M	32.5	2,443	116	0.002

Table 3A. Banks' Small Business Lending in Kansas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First St B&Tc Of Larned	Larned	52.5	0.088	1	7,555	199	<\$100M	52.5	3,186	176	0
Farmers Nb Of Stafford	Stafford	52.5	0.112	0.959	7,200	158	<\$100M	50.0	2,606	135	0
Andover St Bk	Andover	52.5	0.138	1	6,860	127	<\$100M	45.0	2,153	103	0
Solomon St Bk	Solomon	52.5	0.107	0.838	12,040	229	\$100M-500M	50.0	3,711	185	0
Tampa St Bk	Tampa	52.5	0.129	0.964	4,775	163	<\$100M	47.5	1,881	108	0
Bank Of Cmrc & Tc	Wellington	52.5	0.139	0.986	6,279	158	<\$100M	50.0	2,181	129	0
Umb Nb Of Amer	Salina	52.5	0.044	0.647	24,551	442	\$500M-\$1B	50.0	5,887	353	0
First Nb	Abilene	52.5	0.107	0.927	10,602	154	<\$100M	37.5	2,751	119	0
Citizens St B&Tc	Hiawatha	52.5	0.073	1	4,691	110	<\$100M	70.0	4,691	110	0
Condon Nb Of Coffeyville	Coffeyville	52.5	0.129	0.72	12,639	173	<\$100M	37.5	2,775	136	0
First Nb	Derby	52.5	0.135	0.891	10,232	109	<\$100M	25.0	1,572	71	0
Mid-America Bk	Baldwin City	52.5	0.1	1	3,499	62	<\$100M	67.5	3,499	62	0
Garden Plain St Bk	Wichita	52.5	0.194	0.631	9,319	125	<\$100M	35.0	2,011	90	0.004
Baileyville St Bk	Seneca	52.5	0.104	1	2,461	81	<\$100M	45.0	1,300	75	0
Bendena St Bk	Bendena	52.5	0.133	1	2,133	49	<\$100M	65.0	2,133	49	0
First Nb Of Liberal	Liberal	50.0	0.08	0.658	12,440	237	\$100M-500M	47.5	4,023	190	0
First Nb Of Louisburg	Louisburg	50.0	0.117	1	7,101	100	<\$100M	30.0	1,605	75	0
National Bk Of Andover	Andover	50.0	0.167	1	5,415	60	<\$100M	22.5	972	35	0
Bank Of Mclouth	Mclouth	50.0	0.132	1	4,111	126	<\$100M	70.0	4,111	126	0
Valley St Bk	Roeland Park	50.0	0.169	0.999	6,880	51	<\$100M	20.0	1,087	38	0.003
Roxbury Bk	Roxbury	50.0	0.148	1	1,957	67	<\$100M	60.0	1,957	67	0
Scandia St Bk Of Scandia	Scandia	50.0	0.137	1	2,977	44	<\$100M	22.5	649	39	0
Baldwin St Bk	Baldwin City	50.0	0.115	0.847	5,700	189	<\$100M	60.0	3,112	175	0
Farmers St Bk Of Blue Mound	Blue Mound	50.0	0.063	1	2,475	126	<\$100M	65.0	2,475	126	0
Almena St Bk	Almena	47.5	0.16	1	2,004	68	<\$100M	60.0	2,004	68	0
Citizens St Bk	Moundridge	47.5	0.08	0.769	12,009	226	\$100M-500M	47.5	3,771	187	0.004
First St Bk	Ness City	47.5	0.092	1	3,114	149	<\$100M	65.0	3,114	149	0
Kansas St Bk	Ottawa	47.5	0.099	0.798	9,608	155	<\$100M	47.5	3,102	138	0
First Nb In Pratt	Pratt	47.5	0.113	0.399	8,904	214	<\$100M	47.5	3,432	178	0
Citizens St B&Tc	Woodbine	47.5	0.241	1	1,832	24	<\$100M	57.5	1,832	24	0
First Nb&Tc	Saint John	47.5	0.063	1	3,095	111	<\$100M	60.0	3,095	111	0
Miners St Bk Of Frontenac	Frontenac	47.5	0.086	1	3,722	88	<\$100M	65.0	3,722	88	0
State Bk Of Downs	Downs	47.5	0.053	1	2,892	104	<\$100M	60.0	2,892	104	0
State Bk	Hoxie	47.5	0.104	0.908	8,095	168	<\$100M	45.0	2,682	139	0.004

Table 3A. Banks' Small Business Lending in Kansas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
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Centerville St Bk	Centerville	47.5	0.387	0.985	3,138	30	<\$100M	22.5	433	12	0
Dickinson Cty Bk	Enterprise	47.5	0.107	1	1,212	74	<\$100M	60.0	1,212	74	0
Citizens Nb	Greenleaf	47.5	0.063	0.886	9,198	235	\$100M-500M	45.0	2,917	209	0.003
Frontier Bk	Haddam	47.5	0.11	1	1,845	35	<\$100M	60.0	1,845	35	0
Beverly St Bk	Beverly	45.0	0.157	1	2,347	76	<\$100M	60.0	2,347	76	0
Kearny Cty Bk	Lakin	45.0	0.096	0.809	9,681	117	\$100M-500M	32.5	2,148	98	0
State Bk Of Blue Rapids	Blue Rapids	45.0	0.111	1	3,402	95	<\$100M	35.0	1,167	82	0
Farmers & Mrch St Bk	Argonia	45.0	0.131	1	2,262	84	<\$100M	60.0	2,262	84	0
First Nb Of Sedan	Sedan	45.0	0.077	1	3,345	123	<\$100M	62.5	3,345	123	0
Troy St Bk	Troy	45.0	0.097	1	1,992	100	<\$100M	62.5	1,992	100	0.009
Prescott St Bk	Prescott	45.0	0.166	1	1,946	34	<\$100M	35.0	735	27	0
Montezuma St Bk	Montezuma	45.0	0.077	1	3,732	80	<\$100M	62.5	3,732	80	0
State Exch Bk	Mankato	45.0	0.086	1	2,272	79	<\$100M	40.0	1,178	74	0
Citizens St B&Tc	Ellsworth	45.0	0.07	1	3,838	98	<\$100M	65.0	3,838	98	0
Gorham St Bk	Gorham	45.0	0.107	1	1,385	70	<\$100M	60.0	1,385	70	0
Hanston St Bk	Hanston	45.0	0.084	1	2,449	62	<\$100M	57.5	2,449	62	0
Farmers St Bk	Circleville	45.0	0.063	1	2,513	91	<\$100M	62.5	2,513	91	0
Farmers & Mrch St Bk	Wakefield	42.5	0.112	1	1,998	99	<\$100M	57.5	1,998	99	0
Johnson St Bk	Johnson	42.5	0.079	1	3,873	98	<\$100M	62.5	3,873	98	0
Farmers & Mrch Bk Mound City	Mound City	42.5	0.098	1	3,129	71	<\$100M	62.5	3,129	71	0
Plains St Bk	Plains	42.5	0.095	0.984	4,389	130	<\$100M	50.0	2,409	120	0
Nekoma St Bk	La Crosse	42.5	0.101	1	2,551	95	<\$100M	60.0	2,551	95	0
First Nb Of Smith Center	Smith Center	42.5	0.091	1	3,198	65	<\$100M	32.5	1,197	54	0
State Bk Of Spring Hill	Spring Hill	42.5	0.103	1	4,083	55	<\$100M	22.5	941	40	0
First Nb Of Syracuse	Syracuse	42.5	0.085	0.741	7,383	158	<\$100M	45.0	2,920	134	0
Citizens St Bk	Morland	42.5	0.123	0.998	3,094	79	<\$100M	40.0	1,382	69	0
First Nb Of Dighton	Dighton	42.5	0.064	1	3,135	60	<\$100M	60.0	3,135	60	0
Greensburg St Bk	Greensburg	42.5	0.066	1	2,418	102	<\$100M	60.0	2,418	102	0
Freeport St Bk	Harper	42.5	0.103	1	1,364	38	<\$100M	55.0	1,364	38	0
Fowler St Bk	Fowler	42.5	0.053	1	2,059	91	<\$100M	42.5	1,533	86	0
Haviland St Bk	Haviland	42.5	0.098	1	1,905	42	<\$100M	27.5	642	37	0
Downs Nb	Downs	42.5	0.106	1	1,638	44	<\$100M	57.5	1,638	44	0
Chetopa St B&Tc	Chetopa	42.5	0.063	1	1,525	58	<\$100M	55.0	1,525	58	0
First Nb Of Harveyville	Harveyville	42.5	0.097	1	933	47	<\$100M	55.0	933	47	0

Table 3A. Banks' Small Business Lending in Kansas Using Call Report Data, June 2003

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Farmers St Bk Of Highland Ks	Highland	42.5	0.081	1	1,086	35	<\$100M	52.5	1,086	35	0
Horizon Nb	Leawood	42.5	0.069	0.996	13,124	101	\$100M-500M	20.0	1,339	61	0
Fidelity St B&Tc	Topeka	40.0	0.107	0.475	10,556	88	<\$100M	17.5	1,447	49	0
Farmers Nb Of Lincoln	Lincoln	40.0	0.125	1	2,509	60	<\$100M	57.5	2,509	60	0
Security St Bk	Scott City	40.0	0.055	0.536	9,003	228	\$100M-500M	45.0	3,687	205	0.001
Marquette Farmers St Bk	Marquette	40.0	0.09	1	1,942	61	<\$100M	55.0	1,942	61	0
Americus St Bk	Americus	40.0	0.112	1	1,327	39	<\$100M	52.5	1,327	39	0
Farmers Nb Of Osborne	Osborne	40.0	0.056	1	2,247	80	<\$100M	52.5	2,247	80	0
Smith Cty St B&Tc	Smith Center	40.0	0.048	1	2,932	96	<\$100M	55.0	2,932	96	0
Walton St Bk	Walton	40.0	0.127	1	700	36	<\$100M	52.5	700	36	0
Peabody St Bk	Peabody	40.0	0.109	0.998	4,007	58	<\$100M	17.5	711	41	0
Bank Of Protection	Protection	40.0	0.096	1	1,837	78	<\$100M	47.5	1,254	70	0
Twin Lakes Nb	Wichita	40.0	0.064	0.673	9,182	160	\$100M-500M	32.5	2,233	130	0
Farmers & Mrch St Bk Of Cawk	Cawker City	40.0	0.12	1	1,082	29	<\$100M	52.5	1,082	29	0
Bank Of Greeley	Greeley	40.0	0.069	1	1,907	62	<\$100M	42.5	1,590	60	0
State Bk Of Canton	Canton	40.0	0.064	1	1,316	62	<\$100M	55.0	1,316	62	0
Farmers B&Tc	Atwood	40.0	0.049	1	2,386	56	<\$100M	27.5	920	49	0
First Nb&Tc In Larned	Larned	37.5	0.059	1	4,251	88	<\$100M	32.5	1,317	76	0
State Bk Of Burrton	Burrton	37.5	0.157	0.999	1,281	52	<\$100M	40.0	646	45	0
Marion Nb	Marion	37.5	0.07	1	1,415	131	<\$100M	55.0	1,415	131	0
Citizens St Bk Of Pomona	Pomona	37.5	0.09	1	1,230	97	<\$100M	55.0	1,230	97	0
First Nb Of Washington	Washington	37.5	0.067	1	3,626	79	<\$100M	30.0	1,227	67	0
Stockgrowers St Bk	Maple Hill	37.5	0.079	0.856	4,123	120	<\$100M	45.0	2,036	109	0
Piqua St Bk	Piqua	37.5	0.084	1	1,790	87	<\$100M	52.5	1,790	87	0
Elk St Bk	Clyde	37.5	0.064	1	1,652	78	<\$100M	55.0	1,652	78	0
State Bk Of Conway Springs	Conway Springs	37.5	0.086	1	1,372	42	<\$100M	30.0	625	38	0
First Nb Of Cunningham	Cunningham	37.5	0.049	1	1,020	69	<\$100M	50.0	1,020	69	0
Union St Bk	Olsburg	37.5	0.052	1	890	86	<\$100M	52.5	890	86	0
Pilsen St Bk	Lincolnville	35.0	0.127	1	1,207	34	<\$100M	47.5	1,207	34	0
First Nb Of Spearville	Spearville	35.0	0.107	1	1,815	46	<\$100M	50.0	1,815	46	0
Alliant Bk	Sedgwick	35.0	0.126	0.82	2,890	64	<\$100M	37.5	1,163	55	0
Alta Vista St Bk	Alta Vista	35.0	0.059	1	995	58	<\$100M	47.5	995	58	0
First Security Bk	Overbrook	35.0	0.092	1	2,204	27	<\$100M	25.0	695	19	0
First Bk Of Troy	Troy	35.0	0.092	1	1,656	35	<\$100M	50.0	1,656	35	0.005

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Caldwell St Bk In Caldwell K	Caldwell	35.0	0.149	0.722	4,377	26	<\$100M	10.0	303	17	0
Farmers & Drovers Bk	Council Grove	35.0	0.071	0.649	6,872	129	<\$100M	35.0	2,206	106	0
De Soto St Bk	De Soto	35.0	0.047	1	1,546	38	<\$100M	45.0	1,546	38	0
Bank Of Cmrc	Chanute	35.0	0.062	0.602	7,320	84	\$100M-500M	25.0	1,856	61	0
First St Bk Kiowa Ks	Kiowa	32.5	0.081	1	2,708	54	<\$100M	17.5	585	46	0
Farmers St Bk Of Bucklin Ks	Bucklin	32.5	0.068	1	1,936	65	<\$100M	47.5	1,936	65	0
State Bk Of Leon	Leon	32.5	0.117	1	1,198	26	<\$100M	45.0	1,198	26	0
Grant Cty Bk	Ulysses	32.5	0.052	0.475	7,428	117	\$100M-500M	22.5	1,659	89	0.007
Industrial St Bk	Kansas City	32.5	0.051	0.127	7,943	111	\$100M-500M	27.5	2,529	78	0
First St Bk Of Ransom	Ransom	32.5	0.081	1	2,807	35	<\$100M	12.5	441	30	0
First Nb Of Tribune	Tribune	32.5	0.031	1	1,116	43	<\$100M	37.5	1,116	43	0
First St Bk Of Goff	Goff	32.5	0.081	1	483	17	<\$100M	45.0	483	17	0
Stock Exch Bk	Caldwell	32.5	0.049	1	1,431	40	<\$100M	47.5	1,431	40	0
City St Bk	Fort Scott	32.5	0.05	1	1,362	46	<\$100M	47.5	1,362	46	0
Peoples St Bk	Cherryvale	32.5	0.041	1	647	40	<\$100M	40.0	647	40	0
Fort Riley Nb	Fort Riley	32.5	0.035	1	976	10	<\$100M	20.0	332	6	0
First Nb Of Howard	Howard	32.5	0.059	1	415	24	<\$100M	42.5	415	24	0
Bank Of Denton	Denton	32.5	0.054	1	544	22	<\$100M	40.0	544	22	0
Farmers St Bk	Dwight	32.5	0.038	1	472	21	<\$100M	37.5	472	21	0
First Nb Of Beloit	Beloit	32.5	0.085	0.545	4,506	81	<\$100M	25.0	1,340	67	0
State Bk Of Burden	Burden	30.0	0.097	1	887	57	<\$100M	47.5	887	57	0
First Nb Of Le Roy	Le Roy	30.0	0.073	1	1,694	47	<\$100M	45.0	1,694	47	0
Tricentury Bk	Simpson	30.0	0.1	1	288	8	<\$100M	42.5	288	8	0
First St Bk	Arma	30.0	0.088	1	973	38	<\$100M	45.0	973	38	0
Vermillion St Bk	Vermillion	30.0	0.038	1	598	53	<\$100M	40.0	598	53	0
Farmers St Bk	Fairview	30.0	0.027	1	424	40	<\$100M	35.0	424	40	0
Citizens St Bk	Grainfield	30.0	0.059	1	488	23	<\$100M	27.5	289	19	0
Citizens St Bk	Geneseo	30.0	0.027	1	151	5	<\$100M	32.5	151	5	0
Farmers St Bk	Hazelton	30.0	0.004	1	20	1	<\$100M	32.5	20	1	0
Hoisington Nb	Hoisington	30.0	0.037	1	858	28	<\$100M	40.0	858	28	0
Coldwater Nb	Coldwater	30.0	0.015	1	241	29	<\$100M	32.5	241	29	0
State Bk Of Colony	Colony	27.5	0.089	1	1,121	24	<\$100M	20.0	307	19	0
National Fam Bk	Munden	27.5	0.028	1	488	48	<\$100M	32.5	488	48	0
First St Bk Thayer	Thayer	27.5	0.069	1	663	16	<\$100M	42.5	663	16	0

Table 3A. Banks' Small Business Lending in Kansas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Home St Bk	Erie	27.5	0.073	0.949	1,481	46	<\$100M	35.0	791	40	0
State Bk Of Lebo	Lebo	25.0	0.069	1	1,256	22	<\$100M	40.0	1,256	22	0
Bank Of Cmrc	Udall	25.0	0.06	1	472	38	<\$100M	37.5	472	38	0
Lorraine St Bk	Lorraine	25.0	0.061	1	784	49	<\$100M	42.5	784	49	0
State Bk Of Oskaloosa	Oskaloosa	25.0	0.03	1	933	46	<\$100M	35.0	933	46	0
Bank Of Whitewater	Whitewater	25.0	0.052	1	593	35	<\$100M	40.0	593	35	0
Bank Of Parsons	Parsons	25.0	0.027	1	261	7	<\$100M	30.0	261	7	0
Farmers & Mrch Bk Of Colby	Colby	25.0	0.062	0.568	4,434	63	<\$100M	22.5	1,388	50	0
Citizens Bk Of Weir Ks	Weir	22.5	0.066	1	457	20	<\$100M	35.0	457	20	0
Farmers St Bk Of Aliceville	Aliceville	22.5	0.037	0.808	1,686	65	<\$100M	35.0	1,285	62	0
Farmers St Bk	Atwood	22.5	0.052	1	746	36	<\$100M	40.0	746	36	0
Peoples St Bk Of Minneola Ks	Minneola	22.5	0.045	1	559	26	<\$100M	32.5	559	26	0
Bank Of Palmer	Palmer	22.5	0.033	1	749	31	<\$100M	22.5	421	29	0
First Nb Of Summerfield	Summerfield	22.5	0.126	0.713	734	21	<\$100M	27.5	280	14	0
Farmers St Bk Of Jetmore Ks	Jetmore	22.5	0.049	1	785	29	<\$100M	37.5	785	29	0
Jamestown St Bk	Jamestown	22.5	0.015	1	258	23	<\$100M	25.0	258	23	0
Citizens St Bk	Miltonvale	22.5	0.031	1	880	28	<\$100M	32.5	880	28	0
Bison St Bk	Bison	20.0	0.046	1	385	19	<\$100M	30.0	385	19	0
Leonardville St Bk	Leonardville	20.0	0.006	1	39	2	<\$100M	22.5	39	2	0
Towanda St Bk	Towanda	20.0	0.038	1	313	18	<\$100M	27.5	313	18	0
Farmers St Bk	Corning	20.0	0.069	0.998	459	27	<\$100M	35.0	459	27	0
Armed Forces Bk Na	Fort Leavenworth	15.0	0.005	0.052	2,587	26	\$500M-\$1B	10.0	377	21	0.005

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.