

Table 3A. Banks' Small Business Lending in Missouri 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)
Mid-Missouri Bk	Springfield	97.5	0.264	1	87,028	1,043	\$100M-500M	80.0	23,377	842	0
First Mo St Bk	Poplar Bluff	95.0	0.337	1	47,398	935	\$100M-500M	97.5	47,398	935	0.001
First St Cmnty Bk	Farmington	92.5	0.273	1	135,459	1,305	\$100M-500M	70.0	23,936	955	0
Southwest Mo Bk	Carthage	90.0	0.222	1	91,310	1,560	\$100M-500M	97.5	91,310	1,560	0.005
Peoples Bk	Cuba	90.0	0.37	1	44,229	377	\$100M-500M	57.5	6,929	279	0
Central Bk Of Kansas City	Kansas City	87.5	0.425	1	52,111	546	\$100M-500M	70.0	11,503	381	0
First Community Bk	Poplar Bluff	87.5	0.246	1	42,832	799	\$100M-500M	100.0	42,832	799	0.004
Citizens Union St B&Tc	Clinton	85.0	0.258	1	72,644	741	\$100M-500M	60.0	10,880	603	0
First Cmnty Bk	Knob Noster	82.5	0.236	0.958	76,737	1,003	\$100M-500M	82.5	24,014	800	0
Community St Bk	Bowling Green	82.5	0.199	1	30,931	626	\$100M-500M	97.5	30,931	626	0
O'bannon Bkg Co	Buffalo	82.5	0.223	1	25,585	481	\$100M-500M	97.5	25,585	481	0
First Nb	Mountain View	80.0	0.24	1	42,447	1,190	\$100M-500M	95.0	42,447	1,190	0
Meramec Valley Bk	Valley Park	80.0	0.439	1	50,522	379	\$100M-500M	57.5	7,436	230	0.005
First Midwest Bk	Poplar Bluff	80.0	0.312	0.85	43,822	627	\$100M-500M	70.0	10,410	441	0.002
Empire Bk	Springfield	80.0	0.275	0.777	160,517	1,373	\$500M-\$1B	65.0	22,831	911	0.003
Platte Valley Bk Of Mo	Platte City	80.0	0.256	0.995	48,072	556	\$100M-500M	65.0	9,169	443	0
Belgrade St Bk	Belgrade	80.0	0.362	0.934	44,822	607	\$100M-500M	82.5	17,747	488	0
Kearney Tc	Kearney	80.0	0.24	1	27,364	674	\$100M-500M	97.5	27,364	674	0
First Nb	Malden	80.0	0.194	1	24,789	561	\$100M-500M	97.5	24,789	561	0
Community Bk Of The Ozarks	Sunrise Beach	80.0	0.237	1	15,635	383	<\$100M	92.5	15,635	383	0
Liberty Bk	Springfield	80.0	0.26	0.748	116,429	1,357	\$100M-500M	77.5	28,713	968	0
Southern Missouri Bk	Marshfield	80.0	0.206	1	17,739	665	<\$100M	97.5	17,739	665	0
Bank The	Springfield	80.0	0.323	0.736	88,653	694	\$100M-500M	55.0	11,581	397	0
First St Bk	Purdy	77.5	0.231	1	29,875	518	\$100M-500M	65.0	7,747	428	0
Maries County Bk	Vienna	77.5	0.175	1	37,313	985	\$100M-500M	85.0	18,279	900	0
Palmyra St Bk	Palmyra	77.5	0.292	1	24,268	372	<\$100M	92.5	24,268	372	0
Jefferson Bk Of Mo	Jefferson City	77.5	0.226	0.756	87,759	1,318	\$100M-500M	75.0	23,784	952	0.004
Citizens Nb	Maplewood	77.5	0.301	0.666	95,494	873	\$100M-500M	62.5	14,355	556	0
Commercial Bk	Maryland Heights	77.5	0.321	0.858	46,492	543	\$100M-500M	67.5	9,711	378	0.004
Bank Of Bolivar	Bolivar	77.5	0.182	1	19,458	479	\$100M-500M	72.5	8,410	412	0
Signature Bk	Springfield	77.5	0.311	0.55	94,934	692	\$100M-500M	52.5	11,402	371	0
Hometown Bk Na	Carthage	77.5	0.348	0.839	54,640	660	\$100M-500M	77.5	15,577	464	0
Cass Commercial Bk	Bridgeton	75.0	0.37	0.534	111,116	785	\$100M-500M	37.5	6,206	290	0
Farmers & Merchants Bk	Saint Clair	75.0	0.319	0.787	43,013	496	\$100M-500M	75.0	13,189	372	0.002

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Perry St Bk	Perry	75.0	0.214	1	26,770	694	\$100M-500M	95.0	26,770	694	0
Bremen B&Tc	Saint Louis	75.0	0.358	0.787	64,323	522	\$100M-500M	55.0	9,171	299	0
Wood & Huston Bk	Marshall	75.0	0.213	0.903	70,454	1,419	\$100M-500M	80.0	21,562	1,197	0.004
Csb Bk	Claycomo	75.0	0.56	1	49,064	131	<\$100M	15.0	1,509	61	0
Peoples Community Bk	Greenville	75.0	0.273	1	18,163	320	<\$100M	90.0	18,163	320	0.002
First St Bk Of Joplin	Joplin	75.0	0.343	0.892	38,317	440	\$100M-500M	57.5	6,820	288	0.002
Security Bk Of Sw Mo	Cassville	75.0	0.285	1	14,806	364	<\$100M	92.5	14,806	364	0
Century Bk Of The Ozarks	Gainesville	75.0	0.164	1	24,573	600	\$100M-500M	97.5	24,573	600	0
Hannibal Nb	Hannibal	75.0	0.208	1	27,616	262	\$100M-500M	57.5	7,124	198	0.001
Central Bk	Lebanon	75.0	0.236	0.956	41,589	682	\$100M-500M	65.0	9,265	563	0.005
Bank Of Grain Valley	Grain Valley	75.0	0.325	1	30,496	347	<\$100M	60.0	6,924	230	0
Central Bk Lake Of The Ozark	Osage Beach	75.0	0.214	0.778	81,404	1,170	\$100M-500M	67.5	17,126	873	0.002
Citizens Nb Springfield	Springfield	75.0	0.256	0.799	51,355	582	\$100M-500M	52.5	7,999	369	0
Village Bk	Springfield	75.0	0.389	0.914	31,750	443	<\$100M	42.5	3,968	156	0
Saint Johns B&Tc	Saint Johns	72.5	0.274	0.537	79,305	684	\$100M-500M	60.0	12,845	447	0
Metropolitan Nb	Springfield	72.5	0.225	0.683	63,100	938	\$100M-500M	67.5	12,639	667	0
Webb City Bk	Webb City	72.5	0.257	0.842	47,592	428	\$100M-500M	72.5	14,985	303	0
Town & Country Bk	Salem	72.5	0.131	1	34,538	888	\$100M-500M	92.5	34,538	888	0
Royal Bk Mo	University City	72.5	0.338	0.679	93,908	350	\$100M-500M	35.0	5,856	190	0
First Midwest Bk Piedmont	Piedmont	72.5	0.374	1	22,069	188	<\$100M	37.5	2,709	117	0
Missouri B&Tc	Kansas City	72.5	0.302	0.695	65,713	741	\$100M-500M	67.5	13,221	488	0
Exchange Nb Of Jefferson Cit	Jefferson City	72.5	0.203	0.583	98,549	865	\$100M-500M	52.5	12,923	546	0.004
Citizens Bk	Edina	72.5	0.283	1	17,678	285	<\$100M	87.5	17,678	285	0
Nodaway Valley Bk	Maryville	72.5	0.204	0.691	110,464	2,007	\$500M-\$1B	82.5	44,680	1,620	0.001
Farmers St Bk Of Northern Mo	Savannah	72.5	0.249	1	17,588	300	<\$100M	90.0	17,588	300	0
Garden City Bk	Garden City	72.5	0.247	1	16,183	267	<\$100M	90.0	16,183	267	0
Citizens Bk	New Haven	72.5	0.265	0.884	38,225	463	\$100M-500M	70.0	11,318	337	0
Enterprise Bk	Clayton	72.5	0.231	0.511	199,570	2,305	\$500M-\$1B	57.5	20,871	1,283	0
Town And Country Bk	Republic	72.5	0.299	1	14,486	197	<\$100M	47.5	2,865	148	0
Union Svg Bk	Sedalia	70.0	0.212	1	22,627	465	\$100M-500M	92.5	22,627	465	0
First Nb Of Clinton	Clinton	70.0	0.369	0.944	25,307	234	<\$100M	35.0	3,019	135	0
Peoples Bk	Nixa	70.0	0.206	0.72	47,459	666	\$100M-500M	55.0	8,274	506	0
Bank Of Sullivan	Sullivan	70.0	0.214	0.793	50,770	600	\$100M-500M	70.0	13,009	467	0
First St B&Tc	Caruthersville	70.0	0.203	0.785	35,128	1,018	\$100M-500M	85.0	17,292	888	0

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United Bk Of Union	Union	70.0	0.222	0.909	45,088	344	\$100M-500M	50.0	7,458	208	0
Union Bk	Kansas City	70.0	0.205	0.502	115,571	1,651	\$500M-\$1B	67.5	27,234	1,233	0
Northland Nb	Gladstone	70.0	0.303	1	17,898	219	<\$100M	65.0	6,400	179	0
Bank Of Bloomsdale	Bloomsdale	70.0	0.227	0.903	30,894	379	\$100M-500M	62.5	8,451	288	0
Reliance Bk	Des Peres	70.0	0.231	0.682	57,638	685	\$100M-500M	55.0	8,867	521	0
Community Bk Mo	Richmond	70.0	0.341	1	9,459	136	<\$100M	50.0	2,611	107	0
Missouri Bk The	Warrenton	67.5	0.254	1	26,625	210	\$100M-500M	65.0	9,329	138	0
First Nb	Camdenton	67.5	0.168	1	40,051	635	\$100M-500M	65.0	10,470	505	0
Cbc Bk	Bowling Green	67.5	0.526	1	21,392	164	<\$100M	45.0	3,327	106	0
Bank Of Weston	Weston	67.5	0.275	0.968	20,894	249	<\$100M	50.0	4,436	188	0
Southern Commercial Bk	Saint Louis	67.5	0.18	0.416	88,417	917	\$100M-500M	57.5	17,375	642	0.003
Bank Of Thayer	Thayer	67.5	0.225	0.999	17,572	502	<\$100M	77.5	7,332	447	0
Citizens Cmnty Bk	Pilot Grove	67.5	0.184	1	12,841	296	<\$100M	65.0	5,001	263	0
Jefferson B&Tc	Eureka	67.5	0.185	0.323	113,180	852	\$500M-\$1B	50.0	13,017	470	0
Missouri St B&Tc	Clayton	67.5	0.219	0.433	117,947	824	\$500M-\$1B	45.0	11,494	399	0
Lawson Bk	Lawson	67.5	0.257	0.905	23,891	326	<\$100M	57.5	6,139	245	0
Saint Clair Cty St Bk	Osceola	67.5	0.193	1	18,566	366	<\$100M	90.0	18,566	366	0
First Nb Of Mo	Lees Summit	67.5	0.248	0.704	45,110	416	\$100M-500M	45.0	5,706	264	0
Farmers & Mrch Bk&Tc	Hannibal	67.5	0.322	0.932	26,180	249	<\$100M	57.5	6,587	170	0.009
First Nb	Lamar	67.5	0.228	1	10,929	247	<\$100M	82.5	10,929	247	0
Metz Bkg Co	Metz	67.5	0.266	1	10,671	295	<\$100M	85.0	10,671	295	0
Bank Of Old Monroe	Old Monroe	67.5	0.144	1	19,284	300	\$100M-500M	55.0	5,479	236	0
Ozark Bk	Ozark	67.5	0.223	0.801	40,514	506	\$100M-500M	87.5	25,243	437	0
Mainstreet Bk	Bunceton	67.5	0.297	1	6,482	273	<\$100M	82.5	6,482	273	0
Btc Bk	Bethany	67.5	0.112	1	15,581	482	\$100M-500M	70.0	7,148	446	0
Freedom Bk	Cassville	67.5	0.2	1	8,355	263	<\$100M	85.0	8,355	263	0
First Nb&Tc	Columbia	65.0	0.187	0.611	65,990	848	\$100M-500M	55.0	11,466	592	0.002
Douglass Nb	Kansas City	65.0	0.278	0.964	25,817	215	<\$100M	47.5	5,175	133	0.002
Boone County Nb Of Columbia	Columbia	65.0	0.135	0.547	119,646	1,440	\$500M-\$1B	60.0	25,178	1,010	0.004
Phelps County Bk	Rolla	65.0	0.181	0.921	34,181	532	\$100M-500M	65.0	9,440	415	0
First St Bk Of St Charles	Saint Charles	65.0	0.217	0.85	32,486	374	\$100M-500M	42.5	5,324	233	0
Citizens Bk	Charleston	65.0	0.18	1	12,892	826	<\$100M	92.5	12,892	826	0
Allegiant Bk	Saint Louis	65.0	0.14	0.355	334,103	3,071	\$1B-\$10B	55.0	44,251	1,920	0
Bank Of Jacomo	Blue Springs	65.0	0.179	0.762	44,611	522	\$100M-500M	52.5	8,090	328	0.002

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Bank 10	Belton	65.0	0.199	0.901	28,453	336	\$100M-500M	65.0	8,688	251	0
First Midwest Bk Dexter	Dexter	65.0	0.27	0.693	28,552	329	\$100M-500M	45.0	5,114	220	0
Linn St Bk	Linn	65.0	0.156	1	29,393	527	\$100M-500M	70.0	9,638	432	0.002
Tipton Latham Bk Na	Tipton	65.0	0.155	1	9,697	354	<\$100M	90.0	9,697	354	0
Ralls County St Bk	New London	65.0	0.326	0.997	17,497	197	<\$100M	57.5	4,289	146	0
Community First Nb	West Plains	65.0	0.224	0.947	18,002	321	<\$100M	67.5	6,413	258	0
Old Missouri Nb	Springfield	65.0	0.182	1	11,196	215	<\$100M	65.0	5,371	191	0
Branson Bk	Branson	65.0	0.471	0.886	24,767	225	<\$100M	67.5	8,071	158	0
Farmers & Cmrl Bk	Holden	62.5	0.19	1	15,665	475	<\$100M	77.5	7,907	436	0
Community Bk Na	Summersville	62.5	0.246	1	8,886	328	<\$100M	85.0	8,886	328	0.004
Corner Stone Bk	South West City	62.5	0.154	1	15,315	497	<\$100M	77.5	8,475	463	0
Bank Of Missouri	Perryville	62.5	0.153	0.562	47,060	589	\$100M-500M	52.5	8,914	423	0
First Nb Of St Louis	Clayton	62.5	0.134	0.43	153,663	1,071	\$1B-\$10B	50.0	17,015	588	0.002
Southwest Bk	Saint Louis	62.5	0.128	0.25	286,729	1,547	\$1B-\$10B	52.5	22,589	653	0
Ozark Mountain Bk	Branson	62.5	0.184	0.544	49,011	508	\$100M-500M	52.5	8,764	346	0
Midwest Bankcentre	Lemay	62.5	0.137	0.426	125,378	1,037	\$500M-\$1B	62.5	28,525	666	0
Community Bk Of Raymore	Raymore	62.5	0.309	0.653	24,096	263	<\$100M	27.5	2,370	131	0
Allen B&Tc	Harrisonville	62.5	0.267	0.813	22,047	263	<\$100M	57.5	5,636	199	0
Martinsburg B&Tc	Mexico	62.5	0.153	1	18,727	271	\$100M-500M	50.0	4,938	207	0
Eagle B&Tc Of Missouri	Hillsboro	62.5	0.15	0.435	73,501	624	\$100M-500M	47.5	11,944	384	0
Norbank	North Kansas City	62.5	0.267	1	9,928	132	<\$100M	45.0	2,375	94	0
Peoples B&Tc	Troy	62.5	0.172	0.598	51,714	445	\$100M-500M	45.0	6,969	264	0
Blue Ridge B&Tc	Kansas City	62.5	0.162	0.557	72,534	602	\$100M-500M	50.0	12,332	383	0
Citizens B&Tc	Rock Port	62.5	0.171	1	7,418	213	<\$100M	62.5	3,587	188	0.001
Unico Bk	Irondale	62.5	0.117	1	17,100	272	\$100M-500M	45.0	4,147	212	0
Bay Hermann Berger Bk	Hermann	62.5	0.231	1	9,644	112	<\$100M	27.5	1,696	70	0
Chariton Cty Bk	Brunswick	62.5	0.23	1	8,416	128	<\$100M	77.5	8,416	128	0
Premier Bk	Jefferson City	62.5	0.205	0.604	47,650	337	\$100M-500M	45.0	6,774	212	0
Progress Bk	Sullivan	62.5	0.228	0.958	22,111	214	<\$100M	45.0	5,180	134	0.001
Northstar Bk Na	Kansas City	62.5	0.352	0.68	38,049	198	\$100M-500M	20.0	2,528	73	0
Bank Of Grandin	Grandin	60.0	0.188	0.816	18,284	618	<\$100M	82.5	11,644	581	0
Community First Bk	Madison	60.0	0.203	1	11,780	310	<\$100M	70.0	6,062	277	0
Adrian Bk	Adrian	60.0	0.226	0.999	14,981	243	<\$100M	60.0	4,915	191	0
Concordia Bk	Concordia	60.0	0.266	1	14,027	156	<\$100M	52.5	3,687	124	0.003

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First Bk	Saint Louis	60.0	0.099	0.241	698,563	5,859	\$1B-\$10B	55.0	89,932	3,026	0
Bc Nb	Butler	60.0	0.202	0.923	19,130	346	<\$100M	60.0	5,781	272	0
Farmers Bk Northern Mo Na	Unionville	60.0	0.11	0.951	27,105	715	\$100M-500M	85.0	18,660	681	0
First Midwest Bk	Van Buren	60.0	0.364	1	12,844	129	<\$100M	25.0	1,464	75	0
Bank Of Washington	Washington	60.0	0.167	0.432	55,145	734	\$100M-500M	60.0	13,338	510	0
Bank Of Versailles	Versailles	60.0	0.11	1	27,266	374	\$100M-500M	50.0	6,669	273	0
Bank Of Crocker	Waynesville	60.0	0.196	0.711	26,052	373	\$100M-500M	60.0	7,701	283	0
Bank Of Odessa	Odessa	60.0	0.053	1	15,528	406	\$100M-500M	77.5	15,528	406	0
Bank Star Of The Leadbelt	Park Hills	60.0	0.172	1	13,907	151	<\$100M	60.0	5,706	110	0
Peoples Cmnty St Bk	Doniphan	60.0	0.192	1	14,862	170	<\$100M	85.0	14,862	170	0.001
First Cmnty Bk	Branson	60.0	0.332	0.764	23,342	155	<\$100M	35.0	3,214	89	0
Business Bk	Clayton	60.0	0.338	0.715	31,690	127	<\$100M	17.5	2,168	47	0
Bank Of Holden	Holden	57.5	0.131	1	14,438	403	\$100M-500M	85.0	14,438	403	0
West Plains B&Tc	West Plains	57.5	0.166	0.64	30,803	508	\$100M-500M	55.0	7,996	390	0
Farmers St Bk	Schell City	57.5	0.214	1	11,465	236	<\$100M	57.5	3,465	198	0
Bank Of Urbana	Urbana	57.5	0.128	1	15,488	354	\$100M-500M	85.0	15,488	354	0
Citizens B&Tc	Chillicothe	57.5	0.077	0.369	74,683	1,066	\$500M-\$1B	60.0	24,668	840	0
First Central Bank	Warrensburg	57.5	0.171	0.971	15,373	341	<\$100M	65.0	5,909	284	0
Third Nb Of Sedalia	Sedalia	57.5	0.154	0.698	37,437	509	\$100M-500M	52.5	8,054	410	0
Montgomery First Nb	Sikeston	57.5	0.097	0.233	56,573	981	\$500M-\$1B	55.0	13,816	803	0.001
Pony Express Cmnty Bk	Saint Joseph	57.5	0.255	1	8,277	108	<\$100M	37.5	1,844	79	0.004
Bank Of New Madrid	New Madrid	57.5	0.15	1	12,129	201	<\$100M	80.0	12,129	201	0
First Bk Of The Lake	Osage Beach	57.5	0.196	1	9,234	146	<\$100M	52.5	3,434	116	0.002
Lamar B&Tc	Lamar	57.5	0.187	1	19,373	205	\$100M-500M	62.5	7,171	171	0
Central Tr Bk	Jefferson City	57.5	0.087	0.51	122,697	1,938	\$1B-\$10B	57.5	23,914	1,468	0.004
Bank Of La Belle	La Belle	57.5	0.281	1	5,890	97	<\$100M	42.5	1,587	78	0
Mid America Bk	Linn	57.5	0.191	1	10,648	155	<\$100M	82.5	10,648	155	0
Pony Express Bk	Braymer	57.5	0.227	0.728	19,744	192	<\$100M	30.0	2,521	113	0
First Bk Of Mo	Gladstone	57.5	0.167	0.336	63,204	437	\$100M-500M	35.0	6,404	241	0
Eminence Security Bk	Eminence	57.5	0.147	1	7,148	172	<\$100M	77.5	7,148	172	0
Bank Of Kimberling City	Kimberling City	57.5	0.179	0.842	22,893	323	\$100M-500M	52.5	5,535	252	0
Countryside Bk	Republic	57.5	0.22	0.93	15,136	237	<\$100M	60.0	5,025	198	0
Lindell B&Tc	Saint Louis	55.0	0.124	0.546	33,890	405	\$100M-500M	42.5	6,751	276	0
First St Bk Of St Robert	Saint Robert	55.0	0.206	1	11,883	159	<\$100M	55.0	3,898	126	0

Table 3A. Banks' Small Business Lending in Missouri 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)
Carroll Cty Tc	Carrollton	55.0	0.123	1	10,450	359	<\$100M	82.5	10,450	359	0
First Security St Bk	Charleston	55.0	0.171	0.701	22,730	337	\$100M-500M	55.0	6,100	263	0
State Bk Of Missouri	Concordia	55.0	0.205	1	10,009	139	<\$100M	42.5	2,624	106	0
Great Southern Bk	Reeds Spring	55.0	0.076	0.225	109,044	592	\$1B-\$10B	37.5	7,439	250	0
Commerce Bk Na	Kansas City	55.0	0.061	0.258	718,559	8,635	>\$10B	55.0	125,924	5,975	0.042
Bank Midwest Na	Kansas City	55.0	0.046	0.159	136,587	1,636	\$1B-\$10B	55.0	28,035	1,195	0.001
Bank Of La	Louisiana	55.0	0.331	0.922	14,961	125	<\$100M	35.0	2,366	83	0
Pioneer B&Tc	Maplewood	55.0	0.175	0.482	48,005	299	\$100M-500M	30.0	4,102	144	0
Callaway Bk	Fulton	55.0	0.133	0.645	28,724	522	\$100M-500M	75.0	12,819	456	0
Community First Bk	Butler	55.0	0.171	0.913	15,781	320	<\$100M	65.0	6,566	273	0
Community Bk Of El Dorado Sp	El Dorado Springs	55.0	0.139	1	8,910	266	<\$100M	82.5	8,910	266	0
Bank Of Cairo & Moberly	Moberly	55.0	0.222	0.929	13,755	195	<\$100M	42.5	3,276	143	0.003
Bank Of Advance	Advance	55.0	0.114	0.855	16,166	546	\$100M-500M	75.0	8,494	482	0
First Nb Of Audrain Cty	Mexico	55.0	0.149	0.88	17,880	375	\$100M-500M	65.0	7,007	311	0.002
Umb Bk Na	Kansas City	55.0	0.051	0.243	312,927	3,450	\$1B-\$10B	55.0	47,786	2,296	0
Sun Security Bk	Ellington	55.0	0.123	0.576	30,202	471	\$100M-500M	60.0	9,442	364	0
Independent Farmers Bk	Maysville	55.0	0.103	1	5,480	262	<\$100M	77.5	5,480	262	0.002
New Era Bk	Fredericktown	55.0	0.135	0.835	28,254	331	\$100M-500M	52.5	7,801	225	0
Truman Bk	Saint Louis	55.0	0.177	0.711	36,349	192	\$100M-500M	20.0	2,403	88	0
Concord Bk	Saint Louis	55.0	0.233	0.538	27,658	208	\$100M-500M	30.0	3,577	122	0
Southwest Cmnty Bk	Ozark	55.0	0.36	0.937	12,225	118	<\$100M	35.0	1,973	80	0
Citizens Bk	Rogersville	52.5	0.217	1	10,181	162	<\$100M	45.0	2,582	124	0
Citizens Farmers Bk Cole Cam	Cole Camp	52.5	0.117	1	7,859	345	<\$100M	80.0	7,859	345	0
Canton St Bk	Canton	52.5	0.196	1	7,718	104	<\$100M	37.5	1,929	76	0
Bank Northwest	Hamilton	52.5	0.194	0.986	11,319	186	<\$100M	55.0	3,712	150	0
Farmers & Merchants Bk	La Grange	52.5	0.405	0.98	8,892	95	<\$100M	47.5	2,357	69	0
Kearney Cmrl Bk	Kearney	52.5	0.189	0.835	17,372	285	<\$100M	50.0	4,881	244	0.002
Bank Of Minden	Mindenmines	52.5	0.232	1	6,551	80	<\$100M	70.0	6,551	80	0
Security Bk	Rich Hill	52.5	0.12	1	6,161	180	<\$100M	75.0	6,161	180	0
Mid America B&Tc	Dixon	52.5	0.197	0.694	18,002	313	<\$100M	47.5	4,013	254	0
Bank Of Monticello	Monticello	52.5	0.088	1	5,537	361	<\$100M	80.0	5,537	361	0
Rockwood Bk	Eureka	52.5	0.148	0.369	40,117	354	\$100M-500M	40.0	7,194	247	0
New Frontier Bk	Saint Charles	52.5	0.258	0.749	18,412	110	<\$100M	25.0	2,028	65	0.001
Stone County Nb	Crane	50.0	0.116	1	8,228	376	<\$100M	80.0	8,228	376	0

Table 3A. Banks' Small Business Lending in Missouri 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 Independent Bk	Aurora	50.0	0.18	0.832	13,725	280	<\$100M	55.0	4,446	211	0
Community Bk Of Shell Knob	Shell Knob	50.0	0.327	1	5,100	62	<\$100M	35.0	1,216	39	0.007
Security Bk Pulaski Cty	Waynesville	50.0	0.174	0.943	13,105	218	<\$100M	52.5	4,060	168	0
Exchange Bk Of Mo	Fayette	50.0	0.182	1	7,863	94	<\$100M	30.0	1,852	63	0
First Mo Nb	Brookfield	50.0	0.119	1	7,085	159	<\$100M	52.5	3,346	139	0
First Commercial Bk	Gideon	50.0	0.208	0.441	22,512	215	\$100M-500M	27.5	2,741	140	0
Farmers Bk Of Lincoln	Lincoln	50.0	0.152	0.947	10,569	236	<\$100M	40.0	2,626	183	0
Bank Of Kirksville	Kirksville	50.0	0.084	0.785	26,488	446	\$100M-500M	57.5	8,598	345	0
Commercial Bk Of Oak Grove	Oak Grove	50.0	0.087	1	11,786	155	\$100M-500M	30.0	2,105	121	0
Bank Of Orrick	Orrick	50.0	0.103	1	3,266	225	<\$100M	70.0	3,266	225	0
Bank Star	Pacific	50.0	0.227	0.872	12,641	134	<\$100M	37.5	2,633	96	0
Paris Nb	Paris	50.0	0.111	1	6,292	151	<\$100M	75.0	6,292	151	0
Alliance Bk	Cape Girardeau	50.0	0.21	0.542	15,862	277	<\$100M	52.5	5,168	198	0
Exchange Bk Ne Mo	Kahoka	50.0	0.187	1	6,857	58	<\$100M	12.5	730	32	0
Firstservice Bk	Crestwood	50.0	0.296	0.686	18,099	107	<\$100M	30.0	3,008	53	0
Macon Atlanta St Bk	Macon	47.5	0.091	1	12,665	251	\$100M-500M	80.0	12,665	251	0
Citizens Bk Of Newburg	Rolla	47.5	0.129	0.635	24,324	308	\$100M-500M	45.0	6,208	246	0
Community Bk Of Pettis Cty	Sedalia	47.5	0.148	0.771	18,736	212	\$100M-500M	40.0	4,177	151	0
First Security St Bk	Caruthersville	47.5	0.229	0.838	12,139	110	<\$100M	25.0	1,603	77	0.002
Bank Of Salem	Salem	47.5	0.094	1	7,642	270	<\$100M	75.0	7,642	270	0
First Country Bk	Blue Springs	47.5	0.277	0.998	8,852	37	<\$100M	10.0	498	12	0
Central Bk Of Mo	Sedalia	47.5	0.197	0.943	11,433	111	<\$100M	25.0	1,672	74	0
Bank Of Macks Creek	Macks Creek	47.5	0.176	1	3,424	105	<\$100M	65.0	3,424	105	0
Bank Of Mansfield	Mansfield	47.5	0.119	1	5,191	167	<\$100M	70.0	5,191	167	0
Alton Bk	Alton	47.5	0.116	1	4,471	137	<\$100M	50.0	2,306	127	0
Citizens Bk Of Blythedale	Blythedale	47.5	0.128	1	3,052	103	<\$100M	65.0	3,052	103	0
Citizens Bk	Eldon	47.5	0.104	0.959	8,673	330	<\$100M	62.5	4,983	308	0.004
Community B&Tc	Neosho	47.5	0.078	0.815	22,440	374	\$100M-500M	47.5	6,325	291	0
Merchants & Farmers Bk Salis	Salisbury	47.5	0.15	0.888	10,948	196	<\$100M	47.5	3,454	161	0
Kahoka St Bk	Kahoka	47.5	0.128	1	4,280	121	<\$100M	50.0	2,222	105	0.004
Bank Star One	Fulton	47.5	0.169	0.975	13,804	168	<\$100M	55.0	5,382	130	0
Frontenac Bk	Earth City	47.5	0.198	0.406	33,584	129	\$100M-500M	20.0	3,593	63	0
State Bk Of Slater	Slater	45.0	0.153	1	5,040	177	<\$100M	67.5	5,040	177	0
Bank Of Rothville	Rothville	45.0	0.152	1	6,657	175	<\$100M	70.0	6,657	175	0

Table 3A. Banks' Small Business Lending in Missouri 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 Nb Of Sarcoxie	Sarcoxie	45.0	0.259	0.862	6,941	78	<\$100M	45.0	2,352	52	0
Putnam Cty St Bk	Unionville	45.0	0.089	1	6,124	246	<\$100M	70.0	6,124	246	0
Chillicothe St Bk	Chillicothe	45.0	0.145	0.905	13,290	157	<\$100M	30.0	2,444	113	0
Farmers & Merchants Bk	Wright City	45.0	0.242	0.926	8,919	71	<\$100M	20.0	1,310	42	0
Citizens Bk Of Oregon	Oregon	45.0	0.207	1	4,426	46	<\$100M	22.5	779	37	0
United St Bk	Lewistown	45.0	0.116	1	6,414	226	<\$100M	65.0	4,023	211	0
Commercial Tc Of Fayette	Fayette	45.0	0.078	1	6,954	194	<\$100M	50.0	3,527	171	0.003
First Nb Of Mount Vernon	Mount Vernon	45.0	0.122	1	11,794	157	<\$100M	35.0	2,718	127	0
Horizon St Bk	Cameron	45.0	0.186	1	3,936	91	<\$100M	67.5	3,936	91	0
First Nb Of Nevada	Nevada	45.0	0.087	1	5,869	173	<\$100M	72.5	5,869	173	0
Tri-County Tc	Glasgow	45.0	0.101	1	3,037	159	<\$100M	67.5	3,037	159	0
Farmers Bk Of Gower	Gower	45.0	0.14	1	4,201	62	<\$100M	40.0	1,647	49	0
Peoples Bk	Seneca	45.0	0.138	1	4,306	75	<\$100M	65.0	4,306	75	0
Community Bk	Memphis	45.0	0.132	1	4,097	82	<\$100M	67.5	4,097	82	0
State Bk Of Sw Mo	Springfield	42.5	0.13	1	10,794	100	<\$100M	17.5	1,339	55	0
Regional Mo Bk	Marceline	42.5	0.125	1	7,624	98	<\$100M	70.0	7,624	98	0
First Cmnty Nb	Cuba	42.5	0.122	0.706	15,866	229	\$100M-500M	45.0	5,067	181	0
Bank Of Otterville	Otterville	42.5	0.146	1	2,703	96	<\$100M	60.0	2,703	96	0
Hamilton Bk	Hamilton	42.5	0.129	1	5,453	79	<\$100M	22.5	1,117	63	0.003
Farmers St Bk	Cameron	42.5	0.107	0.805	15,870	222	\$100M-500M	52.5	5,741	169	0
Peoples Bk Of Altenburg	Altenburg	42.5	0.106	1	4,232	76	<\$100M	30.0	1,290	62	0
Bank Of Lees Summit	Lees Summit	42.5	0.127	0.434	24,923	202	\$100M-500M	22.5	2,666	120	0.003
Park Bk	Parkville	42.5	0.077	1	5,486	89	<\$100M	25.0	1,325	64	0
Midwest Independent Bk	Jefferson City	42.5	0.156	0.542	20,478	122	\$100M-500M	12.5	1,319	30	0.035
Peoples Svg Bk Of Rhineland	Rhineland	40.0	0.097	0.6	11,009	344	\$100M-500M	60.0	6,118	292	0
Seymour Bk	Seymour	40.0	0.06	1	7,091	142	\$100M-500M	62.5	7,091	142	0
Bank Star Of The Bootheel	Steele	40.0	0.118	1	5,958	102	<\$100M	65.0	5,958	102	0
Bank Of St Elizabeth	Saint Elizabeth	40.0	0.11	1	4,995	110	<\$100M	50.0	2,880	87	0
Greene County Bk	Strafford	40.0	0.157	1	4,902	58	<\$100M	65.0	4,902	58	0.002
Bank 21	Carrollton	40.0	0.115	1	5,862	100	<\$100M	67.5	5,862	100	0
Community Bk Of Marshall	Marshall	40.0	0.104	0.954	6,776	219	<\$100M	55.0	3,516	201	0
Bank Of Iberia	Iberia	40.0	0.128	0.968	5,556	162	<\$100M	52.5	2,619	144	0.002
Kennett Nb	Kennett	40.0	0.085	0.975	9,299	219	\$100M-500M	45.0	3,519	182	0
Bank Of Franklin County	Washington	40.0	0.136	0.91	11,030	115	<\$100M	32.5	2,427	80	0



Table 3A. Banks' Small Business Lending in Missouri 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)
Guaranty Bk	Springfield	37.5	0.086	0.459	33,449	154	\$100M-500M	15.0	2,607	54	0
Gateway Nb	Saint Louis	37.5	0.173	0.859	6,290	85	<\$100M	22.5	1,142	62	0
Citizens Bk	Sparta	37.5	0.087	1	4,036	215	<\$100M	67.5	4,036	215	0
Legacy Bk & Tr Co	Plato	37.5	0.115	1	2,500	161	<\$100M	62.5	2,500	161	0
Jonesburg St Bk	Jonesburg	37.5	0.08	1	3,407	111	<\$100M	62.5	3,407	111	0
Montrose Svg Bk	Montrose	37.5	0.083	1	2,843	135	<\$100M	62.5	2,843	135	0
Lathrop Bk	Lathrop	37.5	0.116	1	3,273	67	<\$100M	60.0	3,273	67	0
Bank Of Birch Tree	Birch Tree	37.5	0.109	1	2,470	76	<\$100M	60.0	2,470	76	0
Security B&Tc	Scott City	37.5	0.05	1	3,211	106	<\$100M	57.5	3,211	106	0
Bank Of Houston	Houston	37.5	0.122	0.949	6,373	104	<\$100M	37.5	1,901	79	0
Home Exch Bk	Jamesport	37.5	0.064	1	4,242	119	<\$100M	42.5	2,010	110	0
Mercantile Bk	Louisiana	37.5	0.163	0.524	17,366	120	\$100M-500M	17.5	1,387	76	0
Hume Bk	Hume	37.5	0.116	1	1,426	67	<\$100M	57.5	1,426	67	0
Keystone Bk	Northwoods	37.5	0.119	0.685	14,339	176	\$100M-500M	32.5	3,234	124	0
Farley St Bk	Parkville	37.5	0.092	1	3,070	39	<\$100M	20.0	731	25	0
Bank Of Freeburg	Freeburg	37.5	0.077	1	2,601	68	<\$100M	42.5	1,635	62	0
Citizens Home Bk	Greenfield	35.0	0.041	1	4,785	152	\$100M-500M	42.5	2,909	140	0
Farmers Bk Of Green City	Green City	35.0	0.063	1	1,432	237	<\$100M	55.0	1,432	237	0
Citizens Bk	Amsterdam	35.0	0.132	1	2,818	91	<\$100M	52.5	1,980	87	0
Peoples Bk	Kahoka	35.0	0.064	1	3,556	185	<\$100M	57.5	3,556	185	0
Heritage St Bk	Nevada	35.0	0.092	0.982	6,676	141	<\$100M	40.0	2,341	115	0
Quad County St Bk	Viburnum	35.0	0.133	1	2,901	60	<\$100M	60.0	2,901	60	0
Bank Of Belton	Belton	35.0	0.146	0.812	8,715	85	<\$100M	22.5	1,676	57	0.009
United Security Bk	Fulton	35.0	0.115	1	3,647	91	<\$100M	62.5	3,647	91	0
La Plata St Bk	La Plata	35.0	0.058	1	3,319	174	<\$100M	60.0	3,319	174	0
Sherwood Cmnty Bk	Creighton	35.0	0.079	1	2,389	88	<\$100M	57.5	2,389	88	0
Pleasant Hill Bk	Pleasant Hill	35.0	0.06	1	4,263	88	<\$100M	32.5	1,824	75	0
Community Nb	Monett	35.0	0.217	0.927	3,393	37	<\$100M	22.5	646	24	0
Farmers & Mrch Bk	Hale	32.5	0.132	1	2,011	69	<\$100M	55.0	2,011	69	0
Bank Of Brookfield Purdin Na	Brookfield	32.5	0.044	1	2,767	140	<\$100M	45.0	2,182	136	0
Osage Valley Bk	Warsaw	32.5	0.072	1	6,034	91	<\$100M	30.0	1,883	69	0
Northeast Mo St Bk	Kirksville	32.5	0.102	1	2,276	36	<\$100M	20.0	489	27	0
State Bk The	Richmond	32.5	0.107	1	2,425	52	<\$100M	40.0	1,317	46	0
Investors Nb	Chillicothe	32.5	0.076	1	4,420	65	<\$100M	20.0	1,215	50	0

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

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of New Cambria	New Cambria	32.5	0.087	1	2,256	52	<\$100M	22.5	607	44	0
Exchange Bk	Mound City	32.5	0.076	1	1,519	47	<\$100M	32.5	772	23	0
Bank Of Hayti	Hayti	32.5	0.115	0.741	7,610	117	<\$100M	25.0	1,671	89	0
Peoples Bk Of Jamestown	Jamestown	32.5	0.069	1	1,830	70	<\$100M	52.5	1,830	70	0
Chester Nb	Perryville	32.5	0.027	1	251	5	<\$100M	15.0	33	3	0
First Security Bk	Union Star	30.0	0.1	1	1,692	68	<\$100M	50.0	1,692	68	0
Silex Bkg Co	Silex	30.0	0.079	1	4,198	67	<\$100M	32.5	1,556	54	0
Wells Bk Of Platte City	Platte City	30.0	0.073	1	3,579	96	<\$100M	57.5	3,579	96	0
Farmers Bk	Lohman	30.0	0.031	1	1,311	68	<\$100M	37.5	1,311	68	0
First Nb Of Cainsville	Cainsville	30.0	0.064	1	791	57	<\$100M	47.5	791	57	0
Glasgow Svg Bk	Glasgow	30.0	0.066	1	2,063	44	<\$100M	22.5	579	42	0
Bank Of Fairport	Fairport	30.0	0.054	1	1,052	51	<\$100M	45.0	1,052	51	0
Goodman St Bk	Goodman	30.0	0.035	1	448	18	<\$100M	37.5	448	18	0
Corder Bk	Corder	27.5	0.117	1	1,108	29	<\$100M	27.5	315	21	0
Farmers Bk	Portageville	27.5	0.097	0.698	4,920	165	<\$100M	42.5	2,007	156	0
Community St Bk	Shelbina	27.5	0.042	1	2,186	102	<\$100M	45.0	2,186	102	0.001
United Bk Of Chamois	Chamois	27.5	0.089	1	1,851	66	<\$100M	50.0	1,851	66	0
Clarence St Bk	Clarence	27.5	0.075	1	1,185	52	<\$100M	45.0	1,185	52	0
Exchange Bk Of Fairfax	Fairfax	27.5	0.013	1	221	14	<\$100M	30.0	221	14	0
Bank Of Leeton	Leeton	27.5	0.036	1	260	7	<\$100M	35.0	260	7	0
Napoleon Bk	Napoleon	27.5	0.084	0.886	3,122	100	<\$100M	42.5	1,909	89	0
City B&Tc Of Moberly	Moberly	27.5	0.049	0.388	7,446	189	\$100M-500M	30.0	2,492	156	0.003
Senath St Bk	Senath	25.0	0.053	1	2,144	77	<\$100M	47.5	2,144	77	0
First Nb Of Carrollton	Carrollton	25.0	0.076	1	2,562	45	<\$100M	25.0	758	35	0
Community Bk Russellville	Russellville	25.0	0.021	1	981	32	<\$100M	32.5	981	32	0
Bank Of Ash Grove	Ash Grove	25.0	0.036	1	2,699	58	<\$100M	32.5	1,776	52	0
Bank Of Billings	Billings	25.0	0.043	1	1,300	43	<\$100M	37.5	1,300	43	0
Rushville St Bk	Rushville	25.0	0.051	1	1,148	29	<\$100M	30.0	693	25	0
Bank Of Lincoln County	Elsberry	25.0	0.089	0.934	3,387	72	<\$100M	37.5	1,695	61	0
Citizens Bk Of Norborne	Norborne	25.0	0.114	1	2,683	62	<\$100M	35.0	1,034	54	0
Bank Of Hillsboro	Hillsboro	25.0	0.127	0.636	5,796	51	<\$100M	10.0	684	28	0
La Monte Cmnty Bk	La Monte	22.5	0.039	1	999	21	<\$100M	35.0	999	21	0
Farmers St Bk	Stanberry	22.5	0.043	0.999	1,764	72	<\$100M	27.5	875	64	0
First Bk Of Ks City	Kansas City	22.5	0.079	1	2,281	34	<\$100M	32.5	1,223	27	0

**Table 3A. Banks' Small Business Lending in Missouri 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)	Bank. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Cabool St Bk	Cabool	20.0	0.053	0.481	3,264	146	<\$100M	32.5	1,690	135	0
Bank Of Montgomery Cty	Wellsville	17.5	0.117	0.348	3,058	49	<\$100M	12.5	703	34	0
Umb Bk Warsaw Na	Warsaw	15.0	0.029	0.327	2,717	77	<\$100M	17.5	1,082	68	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/](http://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.