

Table 3A. Banks' Small Business Lending in Oklahoma 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)
Bank Of The Lakes Na	Owasso	97.5	0.552	1	67,846	631	\$100M-500M	65.0	10,035	470	0
First Amer B&Tc	Purcell	95.0	0.298	1	67,383	1,453	\$100M-500M	97.5	67,383	1,453	0
First Nb	Sallisaw	90.0	0.279	1	48,396	637	\$100M-500M	62.5	9,729	472	0
Bank Of Union	Union City	90.0	0.32	1	31,191	367	<\$100M	92.5	31,191	367	0.001
Bank Of Nichols Hills	Oklahoma City	90.0	0.478	1	37,922	286	<\$100M	42.5	4,377	161	0
Tulsa Nb	Tulsa	87.5	0.299	1	41,975	397	\$100M-500M	50.0	5,835	276	0.001
First Nb&Tc Of Ada	Ada	85.0	0.23	1	69,009	974	\$100M-500M	75.0	18,126	770	0
First Nb&Tc	Weatherford	85.0	0.255	1	23,250	353	<\$100M	95.0	23,250	353	0.007
Chickasha B&Tc	Chickasha	82.5	0.201	1	21,098	457	\$100M-500M	92.5	21,098	457	0
First B&Tc	Wagoner	82.5	0.35	1	42,052	600	\$100M-500M	70.0	10,010	495	0
Pauls Valley Nb	Pauls Valley	82.5	0.199	1	21,328	600	\$100M-500M	97.5	21,328	600	0
Security Bk	Pawnee	82.5	0.415	0.886	88,129	1,014	\$100M-500M	75.0	17,772	672	0
Community St Bk	Poteau	82.5	0.177	1	23,387	562	\$100M-500M	95.0	23,387	562	0
Pioneer B&Tc	Ponca City	82.5	0.401	0.998	67,794	587	\$100M-500M	62.5	10,544	393	0
Firstbank	Antlers	80.0	0.203	1	21,046	747	\$100M-500M	95.0	21,046	747	0
First Ent Bk	Oklahoma City	80.0	0.379	0.67	60,858	871	\$100M-500M	62.5	10,149	595	0
Community B&Tc	Tulsa	80.0	0.437	0.736	63,261	856	\$100M-500M	75.0	15,437	616	0
Security First Nb Of Hugo	Hugo	80.0	0.309	1	24,936	507	<\$100M	82.5	14,562	425	0
Bridgeview Bk Na	Oklahoma City	80.0	0.471	1	17,413	166	<\$100M	25.0	1,717	101	0
First St Bk	Valliant	80.0	0.302	1	10,152	357	<\$100M	87.5	10,152	357	0
Nbanc	Oklahoma City	77.5	0.36	0.874	46,633	476	\$100M-500M	62.5	8,939	346	0
Nbanc	Tulsa	77.5	0.333	0.698	46,995	724	\$100M-500M	70.0	11,813	547	0
Bank Of Western Ok	Elk City	77.5	0.238	1	17,571	506	<\$100M	90.0	17,571	506	0
First Security B&Tc	Oklahoma City	77.5	0.443	1	17,211	238	<\$100M	87.5	17,211	238	0
Welch St Bk	Welch	77.5	0.186	1	20,624	443	\$100M-500M	95.0	20,624	443	0.001
Quail Creek Bk Na	Oklahoma City	77.5	0.369	0.693	96,148	757	\$100M-500M	57.5	13,013	395	0
First Nb Of Ok	Ponca City	77.5	0.219	1	13,765	381	<\$100M	65.0	5,108	334	0
First Nb Of Pawnee	Pawnee	77.5	0.232	1	11,544	309	<\$100M	67.5	5,201	273	0
Bank Na	Mcalester	77.5	0.172	0.94	52,072	867	\$100M-500M	67.5	13,345	687	0
Exchange Nb	Moore	77.5	0.289	1	18,962	185	<\$100M	45.0	4,231	133	0
Oklahoma Nat B&Tc	Tulsa	77.5	0.344	0.765	70,856	556	\$100M-500M	55.0	10,201	291	0
Liberty Nat Bk	Lawton	75.0	0.2	1	18,154	523	<\$100M	90.0	18,154	523	0
Bank Of Cushing & Tc	Cushing	75.0	0.213	1	15,869	409	<\$100M	90.0	15,869	409	0
Legacy Bk	Hinton	75.0	0.237	0.457	72,776	978	\$100M-500M	72.5	24,011	784	0

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First St Bk Porter	Porter	75.0	0.332	1	10,147	217	<\$100M	85.0	10,147	217	0
First St Bk	Pond Creek	75.0	0.296	1	10,687	204	<\$100M	87.5	10,687	204	0
Rcb Bk	Claremore	75.0	0.138	0.999	92,611	1,140	\$500M-\$1B	60.0	16,882	892	0
First Nb&Tc Of Ardmore	Ardmore	75.0	0.184	0.831	50,630	1,095	\$100M-500M	77.5	18,008	924	0
Great Plains Nb	Elk City	75.0	0.21	0.893	39,522	991	\$100M-500M	85.0	21,103	875	0
American B&Tc	Edmond	72.5	0.214	0.686	53,455	579	\$100M-500M	45.0	7,690	379	0
First St Bk	Altus	72.5	0.228	1	19,064	268	<\$100M	87.5	19,064	268	0
Stockmans Bank	Altus	72.5	0.163	1	15,326	489	<\$100M	87.5	15,326	489	0
First Nb In Durant	Durant	72.5	0.235	0.821	38,926	391	\$100M-500M	82.5	22,731	321	0
Citizens B&Tc	Okmulgee	72.5	0.2	0.895	26,980	482	\$100M-500M	62.5	7,058	385	0.008
Southwest Nb	Weatherford	72.5	0.204	1	8,200	223	<\$100M	87.5	8,200	223	0.006
Spiritbank	Tulsa	70.0	0.168	0.659	95,832	1,268	\$500M-\$1B	62.5	22,954	938	0
First Nb&Tc	Chickasha	70.0	0.192	0.717	44,003	913	\$100M-500M	72.5	14,701	734	0
Citizens Bk Of Edmond	Edmond	70.0	0.185	0.797	39,667	481	\$100M-500M	52.5	7,868	326	0.003
Oklahoma St Bk	Vinita	70.0	0.236	1	13,021	216	<\$100M	82.5	13,021	216	0
City Nb&Tc	Lawton	70.0	0.203	0.686	34,244	563	\$100M-500M	57.5	7,793	444	0
Shamrock Bk Na	Coalgate	70.0	0.134	1	19,478	670	\$100M-500M	72.5	8,737	604	0
Exchange Bk	Skiatook	70.0	0.195	1	16,395	264	<\$100M	57.5	5,090	207	0
Bank Of Cordell	Cordell	70.0	0.317	1	10,623	132	<\$100M	77.5	10,623	132	0
First St Bk	Tahlequah	70.0	0.188	1	11,327	214	<\$100M	85.0	11,327	214	0
Bank Of Cherokee Cty	Hulbert	70.0	0.242	1	18,203	291	<\$100M	50.0	4,071	205	0
Citizens St Bk	Morrison	70.0	0.195	1	11,176	171	<\$100M	42.5	2,998	138	0
Landmark Bk Na	Ada	70.0	0.148	0.958	44,172	1,116	\$100M-500M	75.0	17,789	957	0
Union Bk Of Chandler	Chandler	70.0	0.405	0.884	24,279	303	<\$100M	55.0	4,613	196	0
Republic Bk & Tr	Norman	70.0	0.272	0.72	40,823	443	\$100M-500M	50.0	6,166	277	0.002
First Cmrl Bk	Edmond	70.0	0.275	0.693	35,788	422	\$100M-500M	55.0	7,463	289	0
American Bk Of Ok	Collinsville	70.0	0.195	1	9,945	172	<\$100M	82.5	9,945	172	0
Americrest Bk	Oklahoma City	67.5	0.171	0.417	116,811	1,257	\$500M-\$1B	57.5	20,426	896	0.038
First Bk Of Chandler	Chandler	67.5	0.244	1	13,426	223	<\$100M	82.5	13,426	223	0
Triad Bk Na	Tulsa	67.5	0.234	0.926	21,243	228	<\$100M	42.5	4,250	142	0
First Nb&Tc	Vinita	67.5	0.147	1	16,321	385	\$100M-500M	87.5	16,321	385	0
Lincoln Nb	Oklahoma City	67.5	0.211	0.946	24,708	301	\$100M-500M	57.5	7,001	231	0
Valley Nb	Tulsa	67.5	0.322	0.526	41,985	293	\$100M-500M	30.0	3,484	141	0
Stillwater Nb&Tc	Stillwater	67.5	0.168	0.355	255,019	2,062	\$1B-\$10B	55.0	33,429	1,122	0

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F&M B&Tc	Tulsa	67.5	0.165	0.27	161,208	1,415	\$500M-\$1B	55.0	22,864	817	0
First B&Tc	Broken Bow	67.5	0.154	1	12,574	381	<\$100M	87.5	12,574	381	0
Payne Cty Bk	Perkins	67.5	0.157	1	13,396	293	<\$100M	87.5	13,396	293	0
First United B&Tc	Durant	67.5	0.158	0.311	145,851	2,232	\$500M-\$1B	60.0	39,418	1,747	0
First Nb&Tc	Okmulgee	67.5	0.222	0.868	25,894	384	\$100M-500M	57.5	6,528	286	0.001
First Bk Of Owasso	Owasso	67.5	0.243	0.545	40,326	340	\$100M-500M	37.5	4,579	213	0
Mcclain Bk Na	Purcell	67.5	0.12	1	17,406	269	\$100M-500M	85.0	17,406	269	0
American Exch Bk	Henryetta	67.5	0.136	1	8,194	447	<\$100M	90.0	8,194	447	0
Peoples Nb Of Checotah	Checotah	67.5	0.102	1	10,607	340	\$100M-500M	82.5	10,607	340	0
First B&Tc	Duncan	67.5	0.156	0.792	42,400	931	\$100M-500M	67.5	13,692	783	0.007
Bank South	Tulsa	67.5	0.337	0.833	26,957	226	<\$100M	37.5	3,610	114	0
Bank Of Cmrc	Duncan	67.5	0.428	0.939	20,064	168	<\$100M	37.5	3,443	104	0
First Nat Bk & Tr Elk City O	Elk City	65.0	0.157	0.825	26,591	500	\$100M-500M	67.5	9,736	416	0
Security Nb Of Enid	Enid	65.0	0.17	0.645	28,290	484	\$100M-500M	60.0	7,952	393	0
Citizens Security B&Tc	Bixby	65.0	0.168	0.785	32,904	505	\$100M-500M	60.0	8,871	392	0
Bank Of Commerce	Chelsea	65.0	0.227	0.902	25,012	257	\$100M-500M	47.5	4,818	181	0
Arkansas Valley St Bk	Broken Arrow	65.0	0.175	0.603	39,531	510	\$100M-500M	47.5	7,505	342	0.001
Gold Bk	Hennessey	65.0	0.137	0.379	152,667	1,641	\$1B-\$10B	57.5	26,513	1,168	0
Bank Of The West	Thomas	65.0	0.272	0.846	25,585	243	<\$100M	52.5	5,868	158	0
Central Nb Of Poteau	Poteau	65.0	0.113	1	15,532	348	\$100M-500M	55.0	5,143	280	0.003
Armstrong Bk	Muskogee	65.0	0.164	0.6	46,531	772	\$100M-500M	67.5	14,846	599	0
Home Nb	Blackwell	65.0	0.155	0.428	116,323	1,241	\$500M-\$1B	57.5	21,381	800	0
Southwestern Bk	Oklahoma City	65.0	0.282	0.536	36,329	313	\$100M-500M	35.0	4,326	180	0
First Bethany B&Tc Na	Bethany	65.0	0.191	0.96	23,702	323	\$100M-500M	47.5	5,255	232	0
Community St Bk	Hennessey	65.0	0.201	1	5,429	155	<\$100M	80.0	5,429	155	0
Bancfirst	Oklahoma City	65.0	0.149	0.547	418,652	7,497	\$1B-\$10B	62.5	112,500	5,887	0
First Nb Muskogee	Muskogee	65.0	0.279	0.85	22,219	250	<\$100M	45.0	4,273	163	0
First Capital Bk	Guthrie	62.5	0.24	0.794	17,381	298	<\$100M	55.0	4,637	225	0
First Fidelity Bk Na	Oklahoma City	62.5	0.118	0.548	67,745	792	\$500M-\$1B	50.0	11,523	524	0
Community Nb	Alva	62.5	0.264	0.91	11,761	204	<\$100M	67.5	6,083	157	0
Central Nb Of Alva	Alva	62.5	0.164	0.761	28,982	378	\$100M-500M	52.5	6,774	274	0.001
American Nb	Ardmore	62.5	0.134	1	16,901	261	\$100M-500M	80.0	16,901	261	0.004
First Bk Of Haskell	Haskell	62.5	0.266	1	6,320	185	<\$100M	77.5	6,320	185	0
Interbank	Elk City	62.5	0.171	0.869	19,544	306	\$100M-500M	55.0	5,427	244	0.001

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Farmers St Bk	Quinton	62.5	0.128	1	6,842	351	<\$100M	82.5	6,842	351	0
Pontotoc Cty Bk	Roff	62.5	0.162	1	4,594	245	<\$100M	80.0	4,594	245	0
Grand Svg Bk	Grove	62.5	0.157	0.992	22,690	328	\$100M-500M	55.0	6,385	238	0
First Nb&Tc	Miami	62.5	0.177	0.84	20,190	321	\$100M-500M	55.0	5,584	256	0.001
Oklahoma St Bk	Oklahoma City	62.5	0.209	1	9,136	271	<\$100M	67.5	4,739	249	0
First Nb Of Davis	Davis	62.5	0.311	0.993	12,741	203	<\$100M	55.0	4,186	167	0
Farmers Bk	Carnegie	62.5	0.153	1	4,474	228	<\$100M	80.0	4,474	228	0
All Amer Bk	Oklahoma City	60.0	0.282	1	13,725	153	<\$100M	77.5	13,725	153	0
Farmers & Mrch Bk	Crescent	60.0	0.174	0.865	15,237	317	<\$100M	60.0	5,380	260	0.002
Peoples St Bk	Tulsa	60.0	0.163	1	9,029	220	<\$100M	52.5	3,494	195	0
American Heritage Bk	Sapulpa	60.0	0.089	0.624	39,278	867	\$100M-500M	60.0	13,487	716	0.003
Mccurtain Cty Nb	Broken Bow	60.0	0.168	0.976	14,456	391	<\$100M	70.0	7,273	348	0
First Nb In Pawhuska	Pawhuska	60.0	0.178	1	5,151	132	<\$100M	70.0	5,151	132	0
Community Bk	Bristow	60.0	0.18	1	9,240	253	<\$100M	57.5	3,780	219	0
Stock Exch Bk	Woodward	60.0	0.151	0.947	17,873	359	\$100M-500M	60.0	5,659	299	0
Farmers Exch Bk	Cherokee	60.0	0.162	0.906	16,333	368	\$100M-500M	57.5	5,262	294	0
First Bankcentre	Broken Arrow	60.0	0.231	1	6,350	69	<\$100M	35.0	1,696	50	0.029
First St Bk	Noble	57.5	0.129	1	7,608	414	<\$100M	77.5	7,608	414	0
City Nb&Tc Of Guymn	Guymon	57.5	0.136	0.978	17,471	420	\$100M-500M	60.0	6,128	365	0.004
Idabel Nb	Idabel	57.5	0.145	1	11,619	253	<\$100M	47.5	3,586	206	0.006
First Nb	Altus	57.5	0.078	1	16,811	329	\$100M-500M	42.5	3,847	258	0
Citizens B&Tc Of Ardmore	Ardmore	57.5	0.173	0.942	21,811	162	\$100M-500M	40.0	5,227	103	0
First Nb Of Lindsay	Lindsay	57.5	0.181	1	4,541	200	<\$100M	75.0	4,541	200	0
First St Bk	Ryan	57.5	0.156	1	4,648	128	<\$100M	70.0	4,648	128	0
Stroud Nb	Stroud	57.5	0.147	1	6,000	178	<\$100M	77.5	6,000	178	0
First Nb&Tc	Mcalester	57.5	0.085	0.493	36,284	1,472	\$100M-500M	60.0	13,221	1,371	0
Bank Of Kremlin	Kremlin	57.5	0.146	0.813	18,897	373	\$100M-500M	55.0	5,584	304	0
First Nb	Grove	57.5	0.137	1	7,354	126	<\$100M	30.0	1,886	97	0
Edmond B&Tc	Edmond	57.5	0.264	0.776	15,090	202	<\$100M	35.0	2,673	133	0
Anadarko B&Tc	Anadarko	55.0	0.164	1	9,888	226	<\$100M	77.5	9,888	226	0
Bank Of The Panhandle	Guymon	55.0	0.162	0.919	12,329	242	<\$100M	55.0	4,396	196	0.003
Central Nb&Tc	Enid	55.0	0.082	0.673	30,200	570	\$100M-500M	57.5	10,077	457	0
First Bk Of Turley	Tulsa	55.0	0.186	1	7,209	153	<\$100M	42.5	2,207	124	0
Weleetka St Bk	Weleetka	55.0	0.165	1	3,538	228	<\$100M	70.0	3,538	228	0

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First Nb Of Stigler	Stigler	55.0	0.124	1	9,951	337	<\$100M	55.0	3,723	301	0
First Amer Bk	Stonewall	55.0	0.19	1	3,440	193	<\$100M	70.0	3,440	193	0
Bank Of Ok Na	Tulsa	55.0	0.054	0.193	620,016	3,918	>\$10B	55.0	78,829	2,310	0
Community Nb	Okarche	55.0	0.201	1	7,933	164	<\$100M	42.5	2,374	136	0
Sulphur Cmnty Bk	Sulphur	55.0	0.134	1	6,886	224	<\$100M	55.0	3,367	198	0
Century Nb Of Ok	Pryor	55.0	0.175	1	2,908	106	<\$100M	62.5	2,908	106	0
First Priority Bk	Pryor	55.0	0.109	1	14,048	148	\$100M-500M	77.5	14,048	148	0
Local Oklahoma Bk	Oklahoma City	55.0	0.051	0.123	144,110	994	\$1B-\$10B	50.0	15,931	508	0
Citizens Bk Of Ada	Ada	55.0	0.135	0.981	16,382	325	\$100M-500M	52.5	5,104	249	0
Canadian St Bk	Yukon	55.0	0.231	0.764	15,257	191	<\$100M	30.0	2,474	132	0
Guarantee St Bk	Lawton	55.0	0.248	0.927	12,302	121	<\$100M	27.5	2,064	79	0
Bank Of Cmrc	Chouteau	55.0	0.142	1	4,725	105	<\$100M	37.5	1,855	86	0
First St Bk	Waukomis	55.0	0.19	1	2,871	61	<\$100M	65.0	2,871	61	0
Yukon Nb	Yukon	55.0	0.135	0.951	19,146	305	\$100M-500M	47.5	4,884	245	0
Wilburton St Bk	Wilburton	52.5	0.169	1	8,111	180	<\$100M	75.0	8,111	180	0
Grand Lake Bk	Tulsa	52.5	0.17	0.642	20,315	202	\$100M-500M	32.5	3,636	133	0
Bank Of Beaver City	Beaver	52.5	0.129	1	7,409	221	<\$100M	72.5	7,409	221	0
First Nb&Tc Of Broken Arrow	Broken Arrow	52.5	0.126	0.654	22,861	271	\$100M-500M	37.5	4,411	170	0
Alfalpa Cty Bk	Cherokee	52.5	0.329	0.941	9,917	73	<\$100M	20.0	1,089	41	0
State Exch Bk	Lamont	52.5	0.169	1	4,298	143	<\$100M	55.0	2,730	133	0.001
First Nb&Tc	Shawnee	52.5	0.151	0.84	12,591	289	<\$100M	52.5	4,369	232	0
Advantage Bk	Spencer	52.5	0.128	1	4,866	183	<\$100M	72.5	4,866	183	0
American B&Tc	Tulsa	52.5	0.184	0.354	22,879	190	\$100M-500M	27.5	3,460	116	0
Nbc Bk	Pawhuska	52.5	0.309	0.905	9,095	105	<\$100M	35.0	1,892	79	0
First B&Tc	Perry	52.5	0.071	1	7,115	226	\$100M-500M	75.0	7,115	226	0
American Exch Bk	Lindsay	52.5	0.087	1	3,418	166	<\$100M	65.0	3,418	166	0
Citizens St Bk	Okemah	52.5	0.146	1	3,865	96	<\$100M	67.5	3,865	96	0
F & M Bk Na Ok City Ok	Yukon	52.5	0.251	0.935	11,709	82	<\$100M	10.0	605	19	0
Bank 2	Oklahoma City	50.0	0.199	0.979	7,381	123	<\$100M	27.5	1,338	87	0
First Nb	Heavener	50.0	0.134	1	8,981	165	<\$100M	72.5	8,981	165	0
Alva St B&Tc	Alva	50.0	0.096	0.764	15,574	443	\$100M-500M	55.0	5,415	398	0
Bank Of The Wichitas	Snyder	50.0	0.106	1	5,459	209	<\$100M	62.5	4,958	205	0
First Nb	Henryetta	50.0	0.138	1	9,501	127	<\$100M	72.5	9,501	127	0
First St Bk Of Idabel	Idabel	50.0	0.197	0.877	9,870	140	<\$100M	35.0	2,579	103	0

Table 3A. Banks' Small Business Lending in Oklahoma 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)
American St Bk	Broken Bow	50.0	0.22	0.862	10,247	141	<\$100M	35.0	2,428	97	0
Peoples Bk	Oklahoma City	50.0	0.291	0.936	7,301	89	<\$100M	35.0	1,823	63	0
Ameristate Bk	Atoka	50.0	0.098	0.992	11,527	256	\$100M-500M	47.5	4,068	194	0
Sooner St Bk	Tuttle	50.0	0.123	0.739	12,473	333	\$100M-500M	47.5	3,752	284	0.001
State Bk Of Wynnewood	Wynnewood	50.0	0.183	0.917	6,924	197	<\$100M	52.5	3,087	168	0
Cleveland Bk	Cleveland	50.0	0.104	1	4,238	146	<\$100M	70.0	4,238	146	0
Union Bk Na	Oklahoma City	50.0	0.114	0.271	35,105	231	\$100M-500M	27.5	4,066	131	0
Security B&Tc	Miami	47.5	0.2	0.572	17,161	106	<\$100M	15.0	1,621	57	0
Farmers St Bk	Allen	47.5	0.155	1	4,705	201	<\$100M	57.5	2,862	182	0
First Security Bk	Beaver	47.5	0.137	1	8,452	132	<\$100M	70.0	8,452	132	0
Farmers & Mrch Nb	Fairview	47.5	0.096	1	5,220	213	<\$100M	65.0	5,220	213	0
Morris St Bk	Morris	47.5	0.129	1	5,533	179	<\$100M	70.0	5,533	179	0
Bank Of Hydro	Hydro	47.5	0.181	0.866	11,150	127	<\$100M	25.0	2,053	85	0
First Nb In Hominy	Hominy	47.5	0.104	1	3,594	171	<\$100M	62.5	3,594	171	0
Spiro St Bk	Spiro	47.5	0.084	1	4,055	191	<\$100M	67.5	4,055	191	0
National Bk Of Sallisaw	Sallisaw	47.5	0.193	0.424	14,226	175	<\$100M	30.0	2,842	127	0
American St Bk	Tulsa	47.5	0.166	1	2,467	103	<\$100M	60.0	2,467	103	0
Citizens Bk	Velma	47.5	0.153	1	2,621	127	<\$100M	62.5	2,621	127	0
Watonga St Bk	Watonga	47.5	0.078	1	4,866	163	<\$100M	70.0	4,866	163	0
First St Bk	Ketchum	47.5	0.097	1	2,266	143	<\$100M	62.5	2,266	143	0
First Nb Of Medford	Medford	45.0	0.203	1	4,907	48	<\$100M	10.0	471	32	0
First Nb Of Coweta	Coweta	45.0	0.139	1	7,718	114	<\$100M	70.0	7,718	114	0
Southwest St Bk	Sentinel	45.0	0.12	1	4,148	148	<\$100M	65.0	4,148	148	0
Bank Of Cmrc	Stilwell	45.0	0.19	0.572	14,351	158	<\$100M	30.0	2,826	102	0
First Nb Of Texhoma	Texhoma	45.0	0.063	1	3,867	186	<\$100M	45.0	2,468	179	0
Peoples Bk	Westville	45.0	0.082	1	3,746	162	<\$100M	67.5	3,746	162	0
Lakeside St Bk	Oologah	45.0	0.108	1	3,278	101	<\$100M	62.5	3,278	101	0
First Nb	Midwest City	45.0	0.075	0.333	22,924	317	\$100M-500M	35.0	3,605	218	0
Park St Bk	Nicoma Park	45.0	0.081	1	3,721	119	<\$100M	65.0	3,721	119	0
Community St Bk Of Canton	Canton	42.5	0.151	1	3,747	109	<\$100M	60.0	3,747	109	0
Fort Gibson St Bk	Fort Gibson	42.5	0.138	0.988	6,700	142	<\$100M	40.0	2,268	113	0
Farmers & Mrch Bk	Duke	42.5	0.184	1	1,925	15	<\$100M	12.5	236	9	0
Exchange B&Tc	Perry	42.5	0.092	0.812	9,860	213	\$100M-500M	40.0	3,244	179	0
First St Bk	Keyes	42.5	0.071	1	2,609	101	<\$100M	42.5	1,989	96	0

Table 3A. Banks' Small Business Lending in Oklahoma 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 Bk Of Okarche	Okarche	42.5	0.068	1	2,934	71	<\$100M	55.0	2,934	71	0
Bank Of Cmrc	Wetumka	42.5	0.114	1	1,703	60	<\$100M	55.0	1,703	60	0
Summit Bk	Tulsa	42.5	0.238	0.498	10,334	70	<\$100M	15.0	1,219	30	0
First Nb In Marlow	Marlow	40.0	0.118	1	6,387	101	<\$100M	60.0	6,387	101	0
State Guaranty Bk	Okeene	40.0	0.119	1	3,633	86	<\$100M	57.5	3,633	86	0.005
Barnsdall St Bk	Barnsdall	40.0	0.118	1	1,291	182	<\$100M	37.5	481	178	0
Cyril St Bk	Cyril	40.0	0.125	1	2,742	82	<\$100M	40.0	1,214	76	0
Regent Bk & Tr Co Na	Nowata	40.0	0.152	0.617	10,433	139	<\$100M	27.5	2,396	88	0
Bank Of Verden	Verden	40.0	0.135	1	2,590	75	<\$100M	55.0	2,590	75	0
First St Bk	Picher	40.0	0.146	1	1,074	19	<\$100M	55.0	1,074	19	0
Hopeton St Bk	Hopeton	40.0	0.099	1	2,116	10	<\$100M	10.0	147	5	0
First St Bk	Canute	40.0	0.119	1	1,349	43	<\$100M	55.0	1,349	43	0
Bank Of Locust Grove	Locust Grove	37.5	0.11	1	2,915	152	<\$100M	57.5	2,915	152	0
First St Bk	Anadarko	37.5	0.077	1	5,195	144	<\$100M	35.0	1,949	122	0
Latimer St Bk	Wilburton	37.5	0.079	1	4,848	152	<\$100M	62.5	4,848	152	0
First Nb In Wewoka	Wewoka	37.5	0.105	1	3,570	155	<\$100M	60.0	3,570	155	0
Bank Of Laverne	Laverne	37.5	0.067	1	3,214	137	<\$100M	52.5	3,214	137	0
Farmers & Mrch Bk	Arnett	37.5	0.107	1	2,657	119	<\$100M	42.5	1,338	111	0
Bank Of Vici	Vici	37.5	0.109	1	2,451	105	<\$100M	55.0	2,451	105	0
State Nb Of Eufaula	Eufaula	37.5	0.053	1	3,686	116	<\$100M	55.0	3,686	116	0
Frontier St Bk	Oklahoma City	37.5	0.059	0.608	14,516	221	\$100M-500M	30.0	2,946	168	0
Security St Bk	Wewoka	35.0	0.091	1	3,362	91	<\$100M	52.5	3,362	91	0
Oklahoma B&Tc	Clinton	35.0	0.041	1	4,152	132	\$100M-500M	47.5	4,152	132	0
First St Bk	Waynoka	35.0	0.075	1	1,301	58	<\$100M	50.0	1,301	58	0
Farmers & Mrch Bk	Maysville	35.0	0.065	1	980	35	<\$100M	25.0	446	31	0
Eastman Nb Of Newkirk	Newkirk	35.0	0.027	1	1,326	60	<\$100M	40.0	1,326	60	0.002
Bankers Bk	Oklahoma City	35.0	0.14	0.627	13,859	40	<\$100M	10.0	176	4	0.014
First St Bk	Watonga	35.0	0.105	1	3,429	125	<\$100M	47.5	2,049	114	0
First St Bk	Camargo	32.5	0.125	1	1,695	59	<\$100M	37.5	919	54	0
Bank Of Wyandotte	Wyandotte	32.5	0.131	1	1,690	83	<\$100M	50.0	1,690	83	0
First St Bk	Jones	32.5	0.076	0.981	2,041	166	<\$100M	47.5	1,706	163	0
First St Bk	Elmore City	32.5	0.14	1	977	42	<\$100M	47.5	977	42	0
First Nb Of Chelsea	Chelsea	32.5	0.091	1	2,120	67	<\$100M	47.5	2,120	67	0.001
American Bk	Wagoner	32.5	0.084	1	2,222	69	<\$100M	50.0	2,222	69	0

Table 3A. Banks' Small Business Lending in Oklahoma 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 Seiling	Seiling	32.5	0.035	1	2,003	93	<\$100M	42.5	2,003	93	0.001
First St Bk In Temple	Temple	32.5	0.078	1	1,621	54	<\$100M	30.0	848	50	0
Grant Cty Bk	Medford	32.5	0.042	1	2,596	63	<\$100M	25.0	948	52	0
Shattuck Nb	Shattuck	32.5	0.053	1	1,838	69	<\$100M	45.0	1,838	69	0
Meno Guaranty Bk	Meno	32.5	0.037	1	1,012	27	<\$100M	20.0	417	25	0
First St Bk	Grandfield	30.0	0.075	1	1,831	57	<\$100M	42.5	1,831	57	0
First St Bk	Boise City	30.0	0.078	1	2,245	71	<\$100M	47.5	2,245	71	0
First St Bk	Fairfax	30.0	0.046	1	1,897	84	<\$100M	45.0	1,897	84	0
Washita Valley Bk	Fort Cobb	30.0	0.08	1	2,349	67	<\$100M	50.0	2,349	67	0
Territory Bk	Muskogee	30.0	0.17	0.973	1,441	38	<\$100M	37.5	674	34	0
Okemah Nb	Okemah	30.0	0.044	1	2,549	63	<\$100M	42.5	2,549	63	0
Oklahoma St Bk	Buffalo	30.0	0.023	1	807	58	<\$100M	30.0	807	58	0
First Farmers Nb Waurika	Waurika	30.0	0.041	1	1,625	67	<\$100M	30.0	1,197	65	0.001
Waurika Nb	Waurika	30.0	0.068	1	982	44	<\$100M	47.5	982	44	0
Bank Of Quapaw	Quapaw	30.0	0.032	1	268	11	<\$100M	32.5	268	11	0
Walters B&Tc	Walters	30.0	0.019	1	1,023	45	<\$100M	35.0	1,023	45	0
Security St Bk	Cheyenne	27.5	0.069	0.559	5,310	143	<\$100M	35.0	2,645	130	0
First B&Tc	Clinton	27.5	0.049	1	1,913	59	<\$100M	40.0	1,913	59	0
Freedom St Bk	Freedom	27.5	0.114	1	1,486	47	<\$100M	30.0	624	42	0
Peoples B&Tc	Ryan	27.5	0.068	1	1,137	37	<\$100M	17.5	330	33	0
Lakeside Bk Of Salina	Salina	27.5	0.058	1	1,468	42	<\$100M	42.5	1,468	42	0
Washita St Bk	Burns Flat	25.0	0.058	1	2,356	64	<\$100M	40.0	2,356	64	0
First Bk Of Fairland	Fairland	25.0	0.072	1	693	37	<\$100M	40.0	693	37	0
Carney St Bk	Carney	25.0	0.03	1	444	19	<\$100M	30.0	444	19	0
First Amer Bk	Erick	25.0	0.084	1	2,275	50	<\$100M	15.0	490	38	0
First Nb Of Thomas	Thomas	25.0	0.11	0.814	3,728	49	<\$100M	10.0	462	30	0.008
Glencoe St Bk	Glencoe	22.5	0.035	1	370	20	<\$100M	30.0	370	20	0
First Nb Of Calumet	Calumet	22.5	0.017	1	333	29	<\$100M	25.0	333	29	0
First Nb Of Fletcher	Fletcher	22.5	0.045	1	791	29	<\$100M	35.0	791	29	0
First Nb Of Nash	Nash	20.0	0.05	1	380	19	<\$100M	32.5	380	19	0
Cleo St Bk	Cleo Springs	17.5	0.013	0.934	506	20	<\$100M	20.0	164	17	0
First Nb Of Hooker	Hooker	17.5	0.055	0.744	2,584	68	<\$100M	17.5	767	53	0
Peoples St Bk	Blair	17.5	0.068	0.806	1,196	19	<\$100M	17.5	410	14	0
Fort Sill Nb	Fort Sill	10.0	0.006	0.318	1,398	12	\$100M-500M	10.0	240	6	0.003

Table 3A. Banks' Small Business Lending in Oklahoma 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 In Okeene	Okeene	10.0	0.019	0.208	1,272	14	<\$100M	10.0	67	10	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.