

Table A.2 Small Business Lending in Nebraska Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Platte Valley Nb	Scottsbluff	97.5	9.0	10.0	10.0	10.0	\$100M-500M	35,732	626	100.0	100.0
Centennial Bk	Omaha	92.5	10.0	10.0	8.0	9.0	<\$100M	8,973	282	92.5	95.0
Dakota Cty St Bk	South Sioux City	90.0	10.0	8.0	9.0	9.0	<\$100M	24,026	442	95.0	95.0
First Ne Bk	Valley	87.5	9.0	8.0	9.0	9.0	\$100M-500M	29,649	321	95.0	95.0
Beatrice Nb&Tc	Beatrice	87.5	10.0	6.0	9.0	10.0	<\$100M	24,985	693	92.5	92.5
Exchange Bk	Gibbon	87.5	10.0	8.0	9.0	8.0	<\$100M	16,166	275	70.0	67.5
Farmers St Bk	Bennet	87.5	9.0	10.0	8.0	8.0	<\$100M	10,571	281	95.0	95.0
Midwest Bank Na	Pierce	85.0	7.0	9.0	9.0	9.0	\$100M-500M	27,281	506	92.5	95.0
Heritage Bk	Wood River	85.0	6.0	9.0	9.0	10.0	\$100M-500M	21,375	603	92.5	95.0
Gothenburg St B&Tc	Gothenburg	85.0	9.0	8.0	9.0	8.0	<\$100M	14,923	282	90.0	92.5
Commercial St Bk	Wausa	85.0	10.0	7.0	8.0	9.0	<\$100M	10,392	393	90.0	90.0
Pinnacle Bk	Papillion	82.5	10.0	3.0	10.0	10.0	\$500M-\$1B	295,527	2,969	70.0	65.0
American Nb Of Fremont	Fremont	82.5	10.0	6.0	9.0	8.0	<\$100M	26,183	274	62.5	52.5
Community Bk	Alma	82.5	9.0	10.0	7.0	7.0	<\$100M	6,174	175	87.5	87.5
Lancaster Cty Bk	Waverly	82.5	10.0	9.0	8.0	6.0	<\$100M	10,790	122	85.0	85.0
Cornhusker Bk	Lincoln	80.0	10.0	2.0	10.0	10.0	\$100M-500M	57,642	719	77.5	75.0
City B&Tc	Crete	80.0	10.0	3.0	10.0	9.0	\$100M-500M	46,722	434	77.5	72.5
First St Bk	Fremont	80.0	10.0	3.0	10.0	9.0	\$100M-500M	42,739	464	70.0	65.0
Valley B&Tc	Scottsbluff	80.0	9.0	3.0	10.0	10.0	\$100M-500M	36,536	1,112	82.5	80.0
York St B&Tc	York	80.0	9.0	4.0	10.0	9.0	\$100M-500M	33,849	453	70.0	75.0
Nebraska St Bk Of Omaha	Omaha	80.0	10.0	3.0	10.0	9.0	\$100M-500M	32,705	379	72.5	55.0
Hershey St Bk	Hershey	80.0	10.0	5.0	8.0	9.0	<\$100M	8,711	295	82.5	85.0
First Nb	Sidney	80.0	10.0	8.0	8.0	6.0	<\$100M	8,392	133	82.5	85.0
City St Bk	Sutton	80.0	9.0	9.0	7.0	7.0	<\$100M	8,024	192	87.5	90.0
Pinnacle Bk Na	Wisner	80.0	8.0	9.0	7.0	8.0	<\$100M	6,700	271	85.0	87.5
Security Nb Of Omaha	Omaha	77.5	10.0	1.0	10.0	10.0	\$100M-500M	86,720	1,509	77.5	72.5
Community First Nb	Alliance	77.5	9.0	2.0	10.0	10.0	\$100M-500M	53,806	1,036	72.5	70.0
West Gate Bk	Lincoln	77.5	10.0	2.0	10.0	9.0	\$100M-500M	38,344	337	80.0	75.0
Elkhorn Valley B&Tc	Norfolk	77.5	9.0	2.0	10.0	10.0	\$100M-500M	35,259	748	75.0	70.0
Great Western Bk	Omaha	77.5	10.0	1.0	10.0	10.0	\$500M-\$1B	189,774	2,071	75.0	65.0
Kearney St B&Tc	Kearney	77.5	10.0	3.0	9.0	9.0	<\$100M	28,795	380	77.5	67.5
Bank Of Ne	La Vista	77.5	10.0	3.0	9.0	9.0	<\$100M	26,984	287	60.0	50.0
Columbus B&Tc	Columbus	77.5	10.0	3.0	9.0	9.0	<\$100M	18,007	494	75.0	67.5
First St Bk	Shelton	77.5	9.0	8.0	6.0	8.0	<\$100M	5,382	221	82.5	85.0
Five Points Bk	Grand Island	75.0	9.0	1.0	10.0	10.0	\$100M-500M	66,990	1,081	72.5	72.5
First Westroads Bk	Omaha	75.0	10.0	1.0	10.0	9.0	\$100M-500M	43,160	521	67.5	62.5
First St Bk	Scottsbluff	75.0	10.0	1.0	10.0	9.0	\$100M-500M	41,920	356	62.5	52.5
Firststate Bk	Kimball	75.0	10.0	3.0	9.0	8.0	<\$100M	20,675	207	42.5	47.5
Bank Of Bennington	Bennington	75.0	10.0	4.0	8.0	8.0	<\$100M	12,702	217	75.0	72.5
Pinnacle Bk	Lexington	75.0	8.0	8.0	8.0	6.0	<\$100M	10,287	144	80.0	82.5
First Nb	Schuyler	75.0	5.0	9.0	8.0	8.0	<\$100M	8,429	215	57.5	60.0
Marquette Bk Nebraska Na	O'Neill	75.0	7.0	9.0	7.0	7.0	<\$100M	5,785	201	85.0	87.5
Citizens B&Tc In St Paul	Saint Paul	75.0	6.0	10.0	6.0	8.0	<\$100M	5,178	217	82.5	87.5
Security First Bk	Sidney	72.5	8.0	1.0	10.0	10.0	\$100M-500M	66,817	1,194	72.5	70.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Western Ne Nb	North Platte	72.5	8.0	1.0	10.0	10.0	\$100M-500M	43,281	872	72.5	72.5
Union B&Tc	Lincoln	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	137,273	2,750	75.0	77.5
American Nb	Omaha	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	113,591	1,363	65.0	60.0
Bank Of Norfolk	Norfolk	72.5	9.0	3.0	9.0	8.0	<\$100M	17,780	275	72.5	72.5
Home St Bk	Louisville	72.5	9.0	4.0	8.0	8.0	<\$100M	12,387	279	80.0	87.5
Bank Of Madison	Madison	72.5	8.0	4.0	8.0	9.0	<\$100M	10,980	396	80.0	85.0
First B&Tc	Cozad	72.5	7.0	6.0	8.0	8.0	<\$100M	9,744	212	80.0	82.5
Nebraska St B&Tc	Broken Bow	72.5	6.0	7.0	8.0	8.0	<\$100M	9,144	231	80.0	85.0
Cerescobank	Ceresco	72.5	9.0	5.0	7.0	8.0	<\$100M	6,094	206	75.0	72.5
First Nb In Ord	Ord	72.5	4.0	9.0	7.0	9.0	<\$100M	5,798	298	80.0	85.0
Wahoo St Bk	Wahoo	72.5	7.0	9.0	6.0	7.0	<\$100M	4,652	163	77.5	82.5
Peoples Webster Cty Bk	Red Cloud	72.5	5.0	9.0	6.0	9.0	<\$100M	4,366	389	77.5	82.5
Adams B&Tc	Ogallala	70.0	7.0	2.0	9.0	10.0	\$100M-500M	31,875	666	72.5	70.0
Washington Cty Bk	Blair	70.0	8.0	1.0	9.0	10.0	\$100M-500M	28,676	790	65.0	67.5
City Nb&Tc Hastings Ne	Hastings	70.0	7.0	2.0	9.0	10.0	\$100M-500M	24,830	525	70.0	65.0
Jones Nb&Tc Of Seward	Seward	70.0	8.0	2.0	9.0	9.0	\$100M-500M	21,559	440	62.5	57.5
First Nb&Tc Of Beatrice	Beatrice	70.0	8.0	3.0	9.0	8.0	\$100M-500M	18,439	264	55.0	52.5
Farmers & Mrch Bk	Milford	70.0	5.0	4.0	9.0	10.0	\$100M-500M	17,309	619	72.5	72.5
American Intrst Bk	Elkhorn	70.0	10.0	3.0	9.0	6.0	<\$100M	17,295	133	37.5	32.5
Hastings St Bk	Hastings	70.0	8.0	2.0	9.0	9.0	<\$100M	13,259	319	67.5	67.5
Two Rivers St Bk	Blair	70.0	9.0	3.0	8.0	8.0	<\$100M	11,473	251	67.5	67.5
Nebraska Nb	Kearney	70.0	10.0	3.0	8.0	7.0	<\$100M	10,760	167	70.0	52.5
First St Bk	Hickman	70.0	9.0	4.0	7.0	8.0	<\$100M	8,330	258	67.5	62.5
Saline St Bk	Wilber	70.0	7.0	7.0	7.0	7.0	<\$100M	7,773	167	77.5	82.5
Bank Of Doniphan	Doniphan	70.0	5.0	8.0	7.0	8.0	<\$100M	6,688	213	57.5	60.0
Deuel Cty St Bk	Chappell	70.0	8.0	8.0	6.0	6.0	<\$100M	5,022	148	77.5	85.0
Scribner Bk	Scribner	70.0	6.0	9.0	6.0	7.0	<\$100M	4,838	157	57.5	57.5
Bank Of Yutan	Yutan	70.0	9.0	8.0	6.0	5.0	<\$100M	4,026	114	75.0	80.0
State Bk Of Table Rock	Table Rock	70.0	8.0	9.0	5.0	6.0	<\$100M	3,716	145	75.0	82.5
United Ne Bk	Grand Island	67.5	5.0	2.0	10.0	10.0	\$100M-500M	47,570	1,120	67.5	67.5
Cornerstone Bk Na	York	67.5	7.0	1.0	10.0	9.0	\$100M-500M	38,399	457	55.0	52.5
Platte Valley St B&Tc	Kearney	67.5	6.0	2.0	10.0	9.0	\$100M-500M	32,176	429	62.5	65.0
Omaha St Bk	Omaha	67.5	9.0	1.0	9.0	8.0	\$100M-500M	31,858	216	55.0	42.5
First Nb&Tc Of Kearney	Kearney	67.5	6.0	2.0	9.0	10.0	\$100M-500M	26,976	690	62.5	60.0
Mid City Bk	Omaha	67.5	8.0	1.0	9.0	9.0	\$100M-500M	23,463	299	57.5	42.5
Overland Nb Of Grand Island	Grand Island	67.5	6.0	2.0	9.0	10.0	\$100M-500M	20,461	923	70.0	70.0
Plattsmouth St Bk	Plattsmouth	67.5	9.0	2.0	9.0	7.0	<\$100M	13,214	190	72.5	75.0
Otoe Cty B&Tc	Nebraska City	67.5	9.0	2.0	8.0	8.0	<\$100M	12,696	212	57.5	52.5
Nebraskaland Nb	North Platte	67.5	10.0	4.0	8.0	5.0	<\$100M	10,686	100	65.0	27.5
Bank Of Hartington	Hartington	67.5	9.0	4.0	8.0	6.0	<\$100M	8,987	141	72.5	80.0
Farmers & Mrch St Bk Broomfi	Bloomfield	67.5	5.0	7.0	7.0	8.0	<\$100M	7,652	274	75.0	82.5
First Nb	Beemer	67.5	6.0	10.0	6.0	5.0	<\$100M	5,132	110	50.0	50.0
First Nb Of Friend	Friend	67.5	7.0	7.0	6.0	7.0	<\$100M	4,511	182	75.0	80.0
Bank Of The Valley	Bellwood	67.5	8.0	7.0	6.0	6.0	<\$100M	4,097	124	72.5	75.0
Brunswick St Bk	Brunswick	67.5	7.0	7.0	5.0	8.0	<\$100M	3,890	209	72.5	80.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Citizens St Bk	Polk	67.5	9.0	9.0	3.0	6.0	<\$100M	1,917	133	72.5	75.0
Purdum St Bk	Purdum	67.5	7.0	10.0	5.0	5.0	<\$100M	2,885	111	70.0	77.5
First Nb	North Platte	65.0	4.0	2.0	10.0	10.0	\$100M-500M	37,515	621	60.0	65.0
First Nb Northeast	Lyons	65.0	6.0	2.0	9.0	9.0	\$100M-500M	16,383	361	65.0	60.0
Wells Fargo Bk Ne Na	Omaha	65.0	5.0	1.0	10.0	10.0	\$1B-\$10B	199,808	2,283	57.5	57.5
First Nb Of Wahoo	Wahoo	65.0	8.0	4.0	8.0	6.0	<\$100M	11,364	142	55.0	32.5
Amfirst Bk Na	Mccook	65.0	7.0	3.0	8.0	8.0	<\$100M	8,874	238	67.5	60.0
First Central Bk	Cambridge	65.0	8.0	4.0	8.0	6.0	<\$100M	8,835	147	42.5	40.0
First Nb Of Gordon	Gordon	65.0	5.0	4.0	8.0	9.0	<\$100M	8,522	354	72.5	80.0
First Nb&Tc Of Syracuse	Syracuse	65.0	6.0	7.0	7.0	6.0	<\$100M	6,181	128	62.5	47.5
Ravenna Bk	Ravenna	65.0	5.0	9.0	6.0	6.0	<\$100M	4,674	125	72.5	77.5
Pinnacle Bk	Mitchell	65.0	7.0	8.0	6.0	5.0	<\$100M	4,541	113	72.5	77.5
First Nb In Exeter	Exeter	65.0	8.0	10.0	5.0	3.0	<\$100M	3,036	53	67.5	72.5
Wymore St Bk	Wymore	65.0	8.0	8.0	4.0	6.0	<\$100M	2,421	125	70.0	77.5
Platte Valley Bk	North Bend	65.0	9.0	3.0	7.0	7.0	<\$100M	7,885	167	60.0	57.5
Auburn St Bk	Auburn	65.0	7.0	4.0	7.0	8.0	<\$100M	7,728	253	62.5	60.0
First Nb&Tc Of Columbus	Columbus	62.5	4.0	1.0	10.0	10.0	\$100M-500M	32,439	560	57.5	55.0
Geneva St Bk	Geneva	62.5	5.0	5.0	8.0	7.0	<\$100M	9,055	169	70.0	75.0
First Nb Of Chadron	Chadron	62.5	8.0	4.0	7.0	6.0	<\$100M	6,349	136	52.5	37.5
Pinnacle Bk	Schuyler	62.5	2.0	10.0	6.0	7.0	<\$100M	4,562	165	67.5	75.0
Tri-Cty Bk	Stuart	62.5	4.0	9.0	5.0	7.0	<\$100M	3,275	167	70.0	60.0
Sutton St Bk	Sutton	62.5	8.0	8.0	4.0	5.0	<\$100M	2,609	93	70.0	72.5
Minden Exch B&Tc	Minden	60.0	6.0	1.0	8.0	9.0	\$100M-500M	12,972	329	62.5	60.0
Enterprise Bk Na	Omaha	60.0	7.0	2.0	9.0	6.0	\$100M-500M	13,204	150	40.0	30.0
First Nb Of Mccook	Mccook	60.0	5.0	2.0	8.0	9.0	<\$100M	9,706	436	65.0	67.5
State Nb&Tc	Wayne	60.0	7.0	3.0	7.0	7.0	<\$100M	8,160	165	47.5	47.5
Farmers & Mrch Nb West Point	West Point	60.0	5.0	8.0	7.0	4.0	<\$100M	7,672	65	45.0	50.0
Siouxland Nb	South Sioux City	60.0	10.0	2.0	7.0	5.0	<\$100M	7,383	111	55.0	50.0
American Nb Of Sidney	Sidney	60.0	7.0	4.0	7.0	6.0	<\$100M	7,351	135	55.0	45.0
Richardson Cty B&Tc	Falls City	60.0	5.0	6.0	7.0	6.0	<\$100M	6,597	121	35.0	37.5
American Nb Of Kimball	Kimball	60.0	7.0	4.0	7.0	6.0	<\$100M	6,098	140	67.5	75.0
First Nb Of Ainsworth	Ainsworth	60.0	4.0	10.0	5.0	5.0	<\$100M	3,679	92	67.5	72.5
Clarkson Bk	Clarkson	60.0	4.0	10.0	5.0	5.0	<\$100M	3,385	115	42.5	35.0
Harvard St Bk	Harvard	60.0	4.0	7.0	5.0	8.0	<\$100M	2,793	209	67.5	75.0
Curtis St Bk	Curtis	60.0	8.0	6.0	5.0	5.0	<\$100M	2,788	98	65.0	60.0
Fremont Nb&Tc	Fremont	57.5	3.0	2.0	9.0	9.0	\$100M-500M	21,823	349	57.5	50.0
First Nb Of Holdrege	Holdrege	57.5	3.0	6.0	7.0	7.0	\$100M-500M	8,286	162	45.0	40.0
First Nb Of Omaha	Omaha	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	262,054	40,126	55.0	57.5
National Bk Of Cmrc Tr&Sa	Lincoln	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	92,932	1,992	55.0	55.0
Cozad St B&Tc	Cozad	57.5	6.0	1.0	8.0	8.0	<\$100M	10,841	256	55.0	50.0
Farmers Bk Of Cook	Cook	57.5	8.0	3.0	6.0	6.0	<\$100M	5,542	137	67.5	50.0
Bank Of Dixon Cty	Ponca	57.5	7.0	4.0	6.0	6.0	<\$100M	4,954	128	65.0	35.0
First Nb	Unadilla	57.5	7.0	3.0	6.0	7.0	<\$100M	4,669	164	45.0	37.5
Farmers St Bk	Dodge	57.5	7.0	5.0	6.0	5.0	<\$100M	4,667	96	52.5	37.5
Thayer Cty Bk	Hebron	57.5	5.0	5.0	6.0	7.0	<\$100M	4,249	180	65.0	70.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Oak Creek Valley Bk	Valparaiso	57.5	5.0	9.0	5.0	4.0	<\$100M	3,372	62	22.5	20.0
Tilden Bk	Tilden	57.5	6.0	7.0	5.0	5.0	<\$100M	3,207	106	50.0	52.5
Central Bk	Central City	57.5	8.0	5.0	5.0	5.0	<\$100M	2,850	111	62.5	70.0
Bank Of Paxton	Paxton	57.5	7.0	9.0	4.0	3.0	<\$100M	2,270	52	62.5	27.5
Battle Creek St Bk	Battle Creek	57.5	5.0	10.0	4.0	4.0	<\$100M	2,252	65	40.0	32.5
Farmers St Bk	Eustis	57.5	3.0	6.0	4.0	10.0	<\$100M	2,005	526	65.0	72.5
Farmers St Bk	Ewing	57.5	7.0	5.0	3.0	8.0	<\$100M	1,624	213	65.0	67.5
Carson Nb Of Auburn	Auburn	57.5	4.0	10.0	5.0	4.0	<\$100M	3,101	73	40.0	37.5
First St Bk	Beaver City	57.5	2.0	10.0	4.0	7.0	<\$100M	1,922	166	60.0	70.0
Umb Bk Omaha Na	Omaha	55.0	7.0	1.0	8.0	6.0	<\$100M	9,176	119	37.5	27.5
Security Nb Of Laurel	Laurel	55.0	6.0	2.0	7.0	7.0	<\$100M	8,317	180	52.5	55.0
First Western Bk Na	Atkinson	55.0	7.0	1.0	7.0	7.0	<\$100M	7,899	185	50.0	55.0
Sherman Cty Bk	Loup City	55.0	4.0	4.0	7.0	7.0	<\$100M	6,299	182	65.0	72.5
Charter West Nb	West Point	55.0	6.0	2.0	7.0	7.0	<\$100M	6,196	173	57.5	55.0
First Nb&Tc Of Minden	Minden	55.0	6.0	4.0	7.0	5.0	<\$100M	6,159	110	45.0	47.5
Burt Cty St Bk	Tekamah	55.0	7.0	3.0	6.0	6.0	<\$100M	5,040	135	40.0	42.5
Farmers & Mrch St Bk	Wayne	55.0	9.0	3.0	6.0	4.0	<\$100M	4,857	64	40.0	17.5
First Nb Of Fairbury	Fairbury	55.0	1.0	8.0	6.0	7.0	<\$100M	4,270	166	42.5	45.0
Pender St Bk	Pender	55.0	3.0	9.0	6.0	4.0	<\$100M	4,121	68	25.0	22.5
First Nb Of Marquette	Marquette	55.0	9.0	4.0	5.0	4.0	<\$100M	3,534	87	65.0	70.0
Commercial Bk	Blue Hill	55.0	4.0	8.0	5.0	5.0	<\$100M	3,150	113	65.0	67.5
Bank Of Keystone	Keystone	55.0	6.0	7.0	5.0	4.0	<\$100M	2,835	89	55.0	35.0
Cedar Security Bk	Fordyce	55.0	6.0	8.0	4.0	4.0	<\$100M	2,320	67	65.0	70.0
Cedar Rapids St Bk	Cedar Rapids	55.0	7.0	10.0	3.0	2.0	<\$100M	1,814	45	62.5	67.5
Farmers & Mrch Bk	Imperial	55.0	5.0	6.0	6.0	5.0	<\$100M	3,983	97	52.5	42.5
Farmers & Mrch Nb Of Ashland	Ashland	55.0	5.0	7.0	5.0	5.0	<\$100M	3,630	92	50.0	40.0
Western St Bk	Waterloo	55.0	8.0	5.0	4.0	5.0	<\$100M	2,072	112	62.5	65.0
Mccook Nb	Mccook	52.5	4.0	2.0	8.0	7.0	\$100M-500M	12,600	201	47.5	45.0
Cattle Nb Of Seward	Seward	52.5	5.0	1.0	8.0	7.0	\$100M-500M	9,999	163	40.0	37.5
First Nb Of West Point	West Point	52.5	4.0	3.0	7.0	7.0	<\$100M	8,022	202	57.5	52.5
Commercial Nb Of Ainsworth	Ainsworth	52.5	4.0	4.0	6.0	7.0	<\$100M	5,068	164	50.0	55.0
Farmers B&Tc	Nebraska City	52.5	5.0	7.0	5.0	4.0	<\$100M	3,669	68	62.5	67.5
Fort Calhoun St Bk	Fort Calhoun	52.5	6.0	5.0	5.0	5.0	<\$100M	3,042	96	52.5	55.0
Coleridge Nb	Coleridge	52.5	5.0	7.0	4.0	5.0	<\$100M	2,348	100	62.5	67.5
First Nb	Utica	52.5	6.0	7.0	4.0	4.0	<\$100M	2,142	70	55.0	60.0
Butte St Bk	Butte	52.5	5.0	10.0	3.0	3.0	<\$100M	1,829	60	60.0	67.5
Petersburg St Bk	Petersburg	52.5	3.0	9.0	3.0	6.0	<\$100M	1,613	129	60.0	65.0
Commercial St Bk	Republican City	52.5	1.0	10.0	2.0	8.0	<\$100M	932	205	52.5	55.0
First Nb Of Stromsburg	Stromsburg	52.5	4.0	8.0	4.0	5.0	<\$100M	2,273	112	60.0	70.0
Pinnacle Bk	Aurora	50.0	3.0	6.0	6.0	5.0	<\$100M	4,548	93	60.0	67.5
First Central Bk Mccook Na	Mccook	50.0	9.0	3.0	5.0	3.0	<\$100M	3,635	51	40.0	27.5
Murray St Bk	Murray	50.0	6.0	4.0	5.0	5.0	<\$100M	3,043	97	55.0	47.5
Farmers Bk	Lincoln	50.0	9.0	2.0	5.0	4.0	<\$100M	2,747	78	57.5	47.5
Bank Of Elgin	Elgin	50.0	4.0	7.0	5.0	4.0	<\$100M	2,695	84	30.0	27.5
Farmers St Bk	Humphrey	50.0	7.0	5.0	4.0	4.0	<\$100M	2,073	87	55.0	55.0

Table A.2 Small Business Lending in Nebraska Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Banner Cty Bk	Harrisburg	50.0	6.0	6.0	4.0	4.0	<\$100M	2,005	84	55.0	62.5
Farnam Bk	Farnam	50.0	8.0	7.0	3.0	2.0	<\$100M	1,799	35	57.5	62.5
Guide Rock St Bk	Guide Rock	50.0	6.0	5.0	4.0	5.0	<\$100M	2,300	103	60.0	52.5
Grafton St Bk	Grafton	50.0	8.0	5.0	3.0	4.0	<\$100M	1,777	74	57.5	62.5
First Nb Of Valentine	Valentine	47.5	3.0	2.0	7.0	7.0	\$100M-500M	7,162	169	47.5	45.0
Dewitt St Bk	De Witt	47.5	8.0	4.0	5.0	2.0	<\$100M	3,416	46	50.0	22.5
First Nb Of Wayne	Wayne	47.5	6.0	3.0	5.0	5.0	<\$100M	3,295	111	45.0	55.0
Stanton Nb	Stanton	47.5	5.0	6.0	4.0	4.0	<\$100M	2,458	68	57.5	62.5
First St Bk	Randolph	47.5	3.0	10.0	3.0	3.0	<\$100M	1,855	52	52.5	60.0
Commercial Bk	Bassett	47.5	2.0	10.0	3.0	4.0	<\$100M	1,825	80	52.5	62.5
Bank Of Prague	Prague	47.5	5.0	9.0	2.0	3.0	<\$100M	1,230	50	57.5	62.5
Kimball Cty Bk	Bushnell	47.5	8.0	8.0	2.0	1.0	<\$100M	720	26	50.0	52.5
State Bk Of Cairo	Cairo	47.5	3.0	5.0	6.0	5.0	<\$100M	4,243	102	52.5	60.0
Culbertson Bk	Culbertson	47.5	3.0	10.0	2.0	4.0	<\$100M	1,070	88	52.5	60.0
Nebraska St Bk	South Sioux City	45.0	3.0	1.0	7.0	7.0	\$100M-500M	7,658	152	42.5	45.0
First St Bk	Gothenburg	45.0	4.0	2.0	6.0	6.0	<\$100M	5,116	117	35.0	45.0
Bank Of Lindsay	Lindsay	45.0	6.0	5.0	4.0	3.0	<\$100M	2,610	57	35.0	30.0
First Nb&Tc Of Fullerton	Fullerton	45.0	2.0	6.0	4.0	6.0	<\$100M	2,370	152	55.0	62.5
Lisco St Bk	Lisco	45.0	9.0	3.0	4.0	2.0	<\$100M	2,330	33	40.0	12.5
Charter W Nb	Pender	45.0	4.0	7.0	4.0	3.0	<\$100M	2,037	62	52.5	57.5
Commercial Bk Of Nelson	Nelson	45.0	5.0	4.0	4.0	5.0	<\$100M	1,965	93	47.5	20.0
First Nb Of Belden	Belden	45.0	3.0	10.0	3.0	2.0	<\$100M	1,759	44	22.5	25.0
Pleasanton St Bk	Pleasanton	45.0	5.0	9.0	3.0	1.0	<\$100M	1,362	23	52.5	57.5
Platte Ctr Bk	Platte Center	45.0	7.0	9.0	1.0	1.0	<\$100M	567	19	50.0	52.5
First Nb&Tc	Falls City	42.5	2.0	4.0	5.0	6.0	<\$100M	3,805	117	47.5	45.0
Cass Cty Bk	Plattsmouth	42.5	5.0	3.0	5.0	4.0	<\$100M	2,908	75	50.0	35.0
Bank Of St Edward	St. Edward	42.5	2.0	10.0	3.0	2.0	<\$100M	1,665	46	47.5	55.0
Chambers St Bk	Chambers	42.5	2.0	7.0	3.0	5.0	<\$100M	1,590	91	47.5	57.5
State Bk Of Odell	Odell	42.5	4.0	6.0	3.0	4.0	<\$100M	1,555	78	47.5	57.5
Commercial Bk	Stratton	42.5	4.0	9.0	2.0	2.0	<\$100M	1,158	48	50.0	55.0
Bank Of Stapleton	Stapleton	42.5	4.0	8.0	2.0	3.0	<\$100M	1,128	53	52.5	57.5
Adams St Bk	Adams	42.5	4.0	6.0	3.0	4.0	<\$100M	1,903	64	40.0	40.0
First Nb Of Bancroft	Bancroft	42.5	3.0	10.0	2.0	2.0	<\$100M	956	45	45.0	55.0
Bruning St Bk	Bruning	40.0	3.0	1.0	6.0	6.0	<\$100M	5,720	121	35.0	30.0
American Exch Bk	Elmwood	40.0	6.0	2.0	4.0	4.0	<\$100M	2,679	84	45.0	47.5
Adams Cty Bk	Kenesaw	40.0	2.0	4.0	4.0	6.0	<\$100M	2,428	121	42.5	30.0
First Nb Of Albion	Albion	40.0	3.0	7.0	4.0	2.0	<\$100M	2,294	44	45.0	52.5
First St Bk	Enders	40.0	3.0	5.0	4.0	4.0	<\$100M	1,995	83	47.5	55.0
Security Home Bk	Malmo	40.0	5.0	6.0	3.0	2.0	<\$100M	1,522	39	45.0	52.5
State Bk Of Trenton	Trenton	40.0	3.0	8.0	3.0	2.0	<\$100M	1,421	37	47.5	55.0
First Tri-Cty Bk	Swanton	40.0	2.0	8.0	3.0	3.0	<\$100M	1,281	56	45.0	55.0
Bank Of Mead	Mead	40.0	4.0	5.0	3.0	4.0	<\$100M	1,254	84	47.5	60.0
Potter St Bk Of Potter	Potter	40.0	3.0	9.0	2.0	2.0	<\$100M	1,160	44	45.0	50.0
Shickley St Bk	Shickley	40.0	3.0	9.0	2.0	2.0	<\$100M	999	44	42.5	50.0
Jennings St Bk	Davenport	40.0	1.0	10.0	2.0	3.0	<\$100M	855	49	42.5	50.0

Table A.2 Small Business Lending in Nebraska Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Bertrand	Bertrand	40.0	4.0	6.0	4.0	2.0	<\$100M	1,942	43	47.5	52.5
Farmers & Mrch Bk	Axtell	40.0	4.0	10.0	1.0	1.0	<\$100M	346	15	42.5	47.5
State Bk	Benkelman	37.5	3.0	4.0	5.0	3.0	<\$100M	2,711	59	17.5	15.0
First Nb Of Johnson	Johnson	37.5	1.0	8.0	3.0	3.0	<\$100M	1,392	62	30.0	27.5
Byron St Bk	Byron	37.5	3.0	6.0	3.0	3.0	<\$100M	1,345	61	45.0	52.5
Bank Of Clarks	Clarks	37.5	4.0	5.0	3.0	3.0	<\$100M	1,238	60	42.5	52.5
Bank Of Leigh	Leigh	37.5	3.0	8.0	2.0	2.0	<\$100M	942	35	40.0	27.5
Farmers St Bk	Wallace	37.5	2.0	9.0	2.0	2.0	<\$100M	919	40	40.0	27.5
Eagle St Bk	Eagle	37.5	4.0	6.0	2.0	3.0	<\$100M	798	50	45.0	50.0
Citizens St Bk	Carleton	37.5	6.0	6.0	1.0	2.0	<\$100M	643	47	45.0	52.5
State Bk Of Bartley	Bartley	37.5	2.0	10.0	1.0	2.0	<\$100M	579	40	40.0	47.5
Genoa Nb	Genoa	37.5	4.0	1.0	6.0	4.0	<\$100M	4,012	68	22.5	22.5
State Bk Of Riverdale	Riverdale	37.5	1.0	9.0	2.0	3.0	<\$100M	740	48	40.0	42.5
Nebraska St Bk	Bristow	37.5	6.0	5.0	2.0	2.0	<\$100M	739	33	42.5	45.0
Farmers & Mrch Bk	Milligan	35.0	6.0	1.0	4.0	3.0	<\$100M	2,176	62	37.5	25.0
First St Bk	Loomis	35.0	2.0	5.0	4.0	3.0	<\$100M	1,938	51	40.0	52.5
First Nb Of Lewellen	Lewellen	35.0	3.0	4.0	3.0	4.0	<\$100M	1,408	66	42.5	52.5
First St Bk	Hordville	35.0	3.0	6.0	3.0	2.0	<\$100M	1,398	38	40.0	47.5
Farmers Bk	Oconto	35.0	2.0	8.0	2.0	2.0	<\$100M	985	48	40.0	47.5
Farmers St Bk	Carroll	35.0	3.0	7.0	2.0	2.0	<\$100M	904	35	40.0	47.5
Farmers St Bk Of Silver Cree	Silver Creek	35.0	2.0	9.0	1.0	2.0	<\$100M	644	43	37.5	42.5
Nebraska St Bk	Lynch	35.0	3.0	8.0	1.0	2.0	<\$100M	583	34	37.5	45.0
Security St Bk	Ansley	35.0	2.0	7.0	1.0	4.0	<\$100M	559	70	40.0	47.5
Bank Of Orchard	Orchard	35.0	1.0	9.0	1.0	3.0	<\$100M	436	54	35.0	37.5
State Bk Of Scotia	Scotia	35.0	1.0	10.0	1.0	2.0	<\$100M	464	42	35.0	35.0
State Bk Of Chester	Chester	32.5	3.0	7.0	2.0	1.0	<\$100M	1,046	28	37.5	45.0
Springfield St Bk	Springfield	32.5	2.0	8.0	2.0	1.0	<\$100M	1,005	24	25.0	20.0
Nebraska St Bk	Oshkosh	32.5	1.0	10.0	1.0	1.0	<\$100M	379	29	32.5	32.5
Commercial St Bk	Cedar Bluffs	32.5	4.0	7.0	1.0	1.0	<\$100M	574	18	37.5	45.0
Citizens Nb Of Wisner	Wisner	30.0	4.0	2.0	4.0	2.0	<\$100M	2,433	42	20.0	12.5
Farmers St Bk	Maywood	30.0	2.0	4.0	3.0	3.0	<\$100M	1,710	53	32.5	35.0
Franklin St Bk	Franklin	30.0	1.0	5.0	3.0	3.0	<\$100M	1,569	53	35.0	40.0
Jefferson Cty Bk	Daykin	30.0	2.0	6.0	3.0	1.0	<\$100M	1,315	22	22.5	12.5
First Nb Of Cambridge	Cambridge	30.0	1.0	6.0	2.0	3.0	<\$100M	1,144	56	35.0	37.5
Winside St Bk	Winside	30.0	2.0	7.0	2.0	1.0	<\$100M	1,012	32	35.0	45.0
Fullerton Nb	Fullerton	30.0	2.0	5.0	2.0	3.0	<\$100M	972	58	35.0	45.0
Citizens Bk	Bancroft	30.0	3.0	6.0	2.0	1.0	<\$100M	831	28	37.5	25.0
Farmers St Bk	Fairmont	30.0	2.0	8.0	1.0	1.0	<\$100M	444	27	35.0	40.0
Albion Nb	Albion	27.5	2.0	1.0	5.0	3.0	<\$100M	3,080	52	20.0	15.0
South Central St Bk	Campbell	27.5	1.0	5.0	2.0	3.0	<\$100M	911	49	25.0	30.0
State Bk Of Hildreth	Hildreth	27.5	2.0	5.0	2.0	2.0	<\$100M	892	34	32.5	37.5
Ericson St Bk	Ericson	27.5	1.0	5.0	2.0	3.0	<\$100M	758	62	35.0	37.5
North Loup Valley Bk	North Loup	27.5	1.0	4.0	1.0	5.0	<\$100M	587	94	32.5	35.0
Ashton St Bk	Ashton	27.5	3.0	6.0	1.0	1.0	<\$100M	500	25	35.0	40.0
Boelus St Bk	Boelus	27.5	2.0	7.0	1.0	1.0	<\$100M	460	10	30.0	35.0

Table A.2 Small Business Lending in Nebraska Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Spencer St Bk	Spencer	27.5	1.0	6.0	1.0	3.0	<\$100M	339	52	30.0	30.0
First Nb Of Newman Grove	Newman Grove	25.0	1.0	3.0	3.0	3.0	<\$100M	1,453	49	32.5	17.5
City Nb Of Greeley	Greeley	25.0	1.0	6.0	2.0	1.0	<\$100M	820	24	30.0	35.0
Nehawka Bk	Nehawka	25.0	2.0	5.0	2.0	1.0	<\$100M	709	30	30.0	37.5
Bank Of Steinauer	Steinauer	25.0	2.0	6.0	1.0	1.0	<\$100M	437	29	30.0	35.0
First Nb Of Elwood	Elwood	25.0	1.0	7.0	1.0	1.0	<\$100M	548	28	27.5	30.0
American Bk	Burr	25.0	1.0	7.0	1.0	1.0	<\$100M	465	7	30.0	35.0
Bank Of Talmage	Talmage	25.0	1.0	7.0	1.0	1.0	<\$100M	34	3	25.0	25.0
Commercial St Bk	Elsie	22.5	1.0	6.0	1.0	1.0	<\$100M	436	30	27.5	35.0
Citizens St Bk	Clearwater	20.0	1.0	5.0	1.0	1.0	<\$100M	410	25	22.5	25.0
Filley Bk	Filley	20.0	1.0	5.0	1.0	1.0	<\$100M	359	5	22.5	27.5
Corn Growers St Bk	Murdock	20.0	1.0	5.0	1.0	1.0	<\$100M	295	7	22.5	27.5
State Bk Of Colon	Colon	20.0	2.0	3.0	1.0	2.0	<\$100M	680	38	27.5	37.5
Farmers St Bk	Big Springs	20.0	1.0	5.0	1.0	1.0	<\$100M	382	20	22.5	22.5
Henderson St Bk	Henderson	17.5	1.0	1.0	3.0	2.0	<\$100M	1,525	42	15.0	17.5
Spalding City Bk	Spalding	12.5	1.0	1.0	2.0	1.0	<\$100M	929	32	20.0	22.5
Umb Usa Na	Falls City	-	-	-	-	-	\$100M-500M	-	-	.	.
Commercial St Bk	Clay Center	-	-	-	-	-	<\$100M	2,673	72	30.0	32.5
Commerce Bk Na	Omaha	-	-	-	-	-	<\$100M	-	-	.	.
Pier 1 Nb	Omaha	-	-	-	-	-	<\$100M	-	-	.	.

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.