

Table A.2 Small Business Lending in Oklahoma 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)
Republic Bk	Norman	95.0	10.0	10.0	9.0	9.0	\$100M-500M	35,722	515	80.0	70.0
Bank Of The Lakes Na	Owasso	95.0	10.0	9.0	10.0	9.0	<\$100M	40,782	558	70.0	67.5
Armstrong Bk	Checotah	92.5	9.0	8.0	10.0	10.0	\$100M-500M	52,685	806	97.5	97.5
Rcb Bk	Claremore	92.5	7.0	10.0	10.0	10.0	\$500M-\$1B	96,879	1,435	62.5	65.0
First Nb Of Ok	Ponca City	90.0	10.0	9.0	9.0	8.0	<\$100M	24,399	354	62.5	52.5
First B&Tc	Wagoner	87.5	10.0	7.0	9.0	9.0	\$100M-500M	34,121	631	92.5	95.0
Landmark Bk Na	Ada	87.5	7.0	10.0	9.0	9.0	\$100M-500M	25,614	720	97.5	97.5
First Nb Of Edmond	Edmond	87.5	10.0	10.0	8.0	7.0	<\$100M	20,035	257	65.0	47.5
Community St Bk	Poteau	85.0	8.0	9.0	8.0	9.0	\$100M-500M	23,994	575	95.0	97.5
First United Bk	Sapulpa	85.0	10.0	7.0	9.0	8.0	<\$100M	29,630	381	90.0	90.0
Security First Nb Of Hugo	Hugo	85.0	9.0	8.0	8.0	9.0	<\$100M	19,067	472	92.5	95.0
Community B&Tc	Tulsa	82.5	10.0	3.0	10.0	10.0	\$100M-500M	65,410	935	82.5	75.0
Tulsa Nb	Tulsa	82.5	9.0	7.0	9.0	8.0	\$100M-500M	36,372	382	57.5	52.5
Citizens B&Tc	Okmulgee	82.5	8.0	9.0	8.0	8.0	\$100M-500M	22,370	421	52.5	47.5
Pauls Valley Nb	Pauls Valley	82.5	8.0	8.0	8.0	9.0	<\$100M	18,427	556	90.0	95.0
First Nb&Tc	Weatherford	82.5	8.0	9.0	8.0	8.0	<\$100M	17,916	403	87.5	95.0
Mccurtain Cty Nb	Broken Bow	82.5	8.0	8.0	8.0	9.0	<\$100M	17,635	533	90.0	92.5
First St Bk	Pond Creek	82.5	10.0	9.0	7.0	7.0	<\$100M	14,036	336	87.5	90.0
Citizens Bk Of Tulsa	Tulsa	80.0	10.0	2.0	10.0	10.0	\$100M-500M	115,782	1,588	80.0	72.5
Bank Na	Mcalester	80.0	8.0	4.0	10.0	10.0	\$100M-500M	51,484	785	70.0	62.5
National Bk Cmrc	Tulsa	80.0	10.0	3.0	10.0	9.0	\$100M-500M	46,598	667	77.5	62.5
First Nb&Tc Of Ada	Ada	80.0	6.0	6.0	10.0	10.0	\$100M-500M	43,696	859	77.5	75.0
First Nb	Sallisaw	80.0	10.0	4.0	9.0	9.0	\$100M-500M	37,352	684	72.5	72.5
First Ent Bk	Oklahoma City	80.0	10.0	2.0	10.0	10.0	\$100M-500M	65,961	953	72.5	62.5
Security Bank Na	Pawnee	80.0	9.0	8.0	8.0	7.0	<\$100M	20,586	304	87.5	92.5
Bank Of Union	Union City	80.0	9.0	9.0	8.0	6.0	<\$100M	19,181	205	85.0	87.5
Chickasha B&Tc	Chickasha	80.0	9.0	7.0	8.0	8.0	<\$100M	18,968	365	87.5	90.0
Bank South	Tulsa	80.0	10.0	10.0	8.0	4.0	<\$100M	17,969	163	50.0	27.5
Bank Of Western Ok	Elk City	80.0	9.0	6.0	8.0	9.0	<\$100M	16,062	530	87.5	87.5
First St Bk	Tahlequah	80.0	7.0	9.0	7.0	9.0	<\$100M	14,808	551	90.0	90.0
Bank Of Cherokee Cty	Hulbert	80.0	9.0	9.0	7.0	7.0	<\$100M	14,299	265	87.5	90.0
Peoples Nb Of Checotah	Checotah	80.0	5.0	10.0	7.0	10.0	<\$100M	12,419	726	87.5	92.5
First Nb Of Davis	Davis	80.0	9.0	10.0	6.0	7.0	<\$100M	8,763	295	62.5	62.5
Oklahoma St Bk	Oklahoma City	80.0	9.0	10.0	6.0	7.0	<\$100M	8,656	286	85.0	90.0
Quail Creek Bk Na	Oklahoma City	77.5	10.0	2.0	10.0	9.0	\$100M-500M	85,403	645	72.5	55.0
First Nb In Durant	Durant	77.5	10.0	4.0	10.0	7.0	\$100M-500M	47,314	340	47.5	45.0
National Bk Of Cmrc	Oklahoma City	77.5	10.0	3.0	9.0	9.0	\$100M-500M	38,113	548	75.0	62.5
Grand Lake Bk	Tulsa	77.5	10.0	5.0	9.0	7.0	\$100M-500M	35,204	332	50.0	47.5
First Nb&Tc	Chickasha	77.5	8.0	5.0	9.0	9.0	\$100M-500M	28,723	523	85.0	85.0
Landmark Bk Co Na	Ardmore	77.5	7.0	7.0	8.0	9.0	\$100M-500M	22,475	520	87.5	90.0
First Nb	Antlers	77.5	8.0	7.0	7.0	9.0	<\$100M	13,306	493	82.5	90.0
Tri Star Nb	Blanchard	77.5	7.0	8.0	6.0	10.0	<\$100M	9,334	749	87.5	90.0
Guaranty B&Tc	Oklahoma City	75.0	9.0	1.0	10.0	10.0	\$100M-500M	122,268	2,027	75.0	70.0
Spiritbank	Tulsa	75.0	9.0	1.0	10.0	10.0	\$100M-500M	76,248	738	62.5	62.5

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Legacy Bk	Hinton	75.0	9.0	1.0	10.0	10.0	\$100M-500M	45,810	733	72.5	62.5
Valley Nb	Tulsa	75.0	10.0	2.0	10.0	8.0	\$100M-500M	44,497	350	67.5	45.0
First Amer B&Tc	Purcell	75.0	9.0	3.0	9.0	9.0	\$100M-500M	32,994	669	77.5	67.5
Citizens Bk Of Edmond	Edmond	75.0	8.0	4.0	9.0	9.0	\$100M-500M	32,489	560	72.5	72.5
Central Nb Of Alva	Alva	75.0	7.0	6.0	9.0	8.0	\$100M-500M	28,730	353	85.0	85.0
Interbank Na	Elk City	75.0	7.0	8.0	8.0	7.0	\$100M-500M	19,945	287	45.0	42.5
Bank Of Nichols Hills	Oklahoma City	75.0	10.0	3.0	9.0	8.0	<\$100M	33,645	347	65.0	52.5
First Bethany B&Tc Na	Oklahoma City	75.0	10.0	3.0	9.0	8.0	<\$100M	27,139	402	70.0	57.5
Lincoln Nb	Oklahoma City	75.0	7.0	7.0	8.0	8.0	<\$100M	16,544	358	70.0	65.0
First B&Tc	Broken Bow	75.0	7.0	8.0	7.0	8.0	<\$100M	13,413	452	85.0	90.0
American St Bk	Broken Bow	75.0	9.0	8.0	6.0	7.0	<\$100M	11,289	337	85.0	87.5
Community Bk	Bristow	75.0	7.0	10.0	6.0	7.0	<\$100M	9,645	297	82.5	87.5
First St Bk	Valliant	75.0	9.0	8.0	5.0	8.0	<\$100M	7,609	345	82.5	87.5
First Nb&Tc Of Ardmore	Ardmore	72.5	7.0	2.0	10.0	10.0	\$100M-500M	42,829	1,132	75.0	70.0
American Nb&Tc	Sapulpa	72.5	6.0	3.0	10.0	10.0	\$100M-500M	40,027	1,116	65.0	67.5
Pioneer B&Tc	Ponca City	72.5	9.0	2.0	9.0	9.0	\$100M-500M	38,291	507	55.0	50.0
Great Plains Nb	Elk City	72.5	8.0	2.0	9.0	10.0	\$100M-500M	28,510	937	77.5	77.5
Stillwater Nb&Tc	Stillwater	72.5	8.0	1.0	10.0	10.0	\$1B-\$10B	249,106	2,558	62.5	57.5
Arvest Bk	Duncan	72.5	9.0	3.0	8.0	9.0	<\$100M	24,058	518	75.0	70.0
Bank Of Kremlin	Kremlin	72.5	8.0	4.0	8.0	9.0	<\$100M	19,850	500	67.5	62.5
Bank Of Elgin Na	Lawton	72.5	9.0	5.0	7.0	8.0	<\$100M	13,959	455	77.5	75.0
First St Bk Of Idabel	Idabel	72.5	10.0	7.0	7.0	5.0	<\$100M	11,872	193	77.5	82.5
American Heritage Bk	El Reno	72.5	5.0	10.0	7.0	7.0	<\$100M	11,409	259	60.0	50.0
First Nb Of Pawnee	Pawnee	72.5	8.0	9.0	6.0	6.0	<\$100M	10,184	224	52.5	47.5
American B&Tc	Edmond	70.0	8.0	2.0	9.0	9.0	\$100M-500M	38,362	631	62.5	55.0
Security Nb Of Enid	Enid	70.0	8.0	2.0	9.0	9.0	\$100M-500M	28,268	494	60.0	57.5
First Nb&Tc	Okmulgee	70.0	9.0	2.0	9.0	8.0	\$100M-500M	25,485	349	62.5	50.0
F&M B&Tc	Tulsa	70.0	7.0	1.0	10.0	10.0	\$500M-\$1B	147,443	1,394	60.0	57.5
Union Bk Of Chandler	Chandler	70.0	10.0	3.0	8.0	7.0	<\$100M	19,774	266	57.5	47.5
Farmers St Bk	Quinton	70.0	6.0	9.0	5.0	8.0	<\$100M	6,939	350	77.5	82.5
First Bk Of Cleveland	Cleveland	70.0	9.0	10.0	5.0	4.0	<\$100M	6,108	140	72.5	77.5
Home Nb	Blackwell	67.5	6.0	1.0	10.0	10.0	\$100M-500M	73,194	1,299	65.0	65.0
People First Bk	Hennessey	67.5	6.0	1.0	10.0	10.0	\$100M-500M	69,519	1,441	60.0	62.5
City Nb&Tc	Lawton	67.5	8.0	2.0	9.0	8.0	\$100M-500M	26,193	421	55.0	50.0
Yukon Nb	Yukon	67.5	3.0	10.0	7.0	7.0	\$100M-500M	12,194	258	50.0	42.5
First B&Tc	Duncan	67.5	6.0	2.0	9.0	10.0	\$100M-500M	28,580	745	67.5	62.5
Bancfirst	Oklahoma City	67.5	6.0	1.0	10.0	10.0	\$1B-\$10B	378,590	7,304	62.5	62.5
First Nb&Tc	Vinita	67.5	6.0	6.0	7.0	8.0	<\$100M	15,059	413	80.0	85.0
Oklahoma St Bk	Vinita	67.5	8.0	6.0	7.0	6.0	<\$100M	11,335	223	75.0	80.0
Welch St Bk	Welch	67.5	5.0	8.0	6.0	8.0	<\$100M	10,666	342	77.5	80.0
Payne Cty Bk	Perkins	67.5	5.0	8.0	6.0	8.0	<\$100M	9,752	358	77.5	82.5
Citizens St Bk	Morrison	67.5	6.0	9.0	6.0	6.0	<\$100M	8,734	239	77.5	85.0
First St Bk	Noble	67.5	7.0	5.0	6.0	9.0	<\$100M	8,309	503	75.0	80.0
American Exch Bk	Henryetta	67.5	5.0	9.0	5.0	8.0	<\$100M	7,794	432	77.5	87.5
Pontotoc Cty Bk	Roff	67.5	6.0	9.0	4.0	8.0	<\$100M	4,219	412	77.5	85.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Fidelity Bk Na	Oklahoma City	65.0	5.0	1.0	10.0	10.0	\$500M-\$1B	73,349	1,168	62.5	62.5
State Nb Of Heavener	Heavener	65.0	9.0	5.0	7.0	5.0	<\$100M	11,813	194	72.5	77.5
First St Bk	Altus	65.0	6.0	6.0	7.0	7.0	<\$100M	11,785	290	75.0	82.5
First Bk Of Haskell	Haskell	65.0	10.0	6.0	5.0	5.0	<\$100M	5,973	194	67.5	75.0
First Amer Bk	Stonewall	65.0	9.0	7.0	4.0	6.0	<\$100M	3,968	215	70.0	72.5
Community St Bk	Hennessey	65.0	8.0	10.0	4.0	4.0	<\$100M	3,965	140	70.0	72.5
First Nb&Tc	Shawnee	65.0	9.0	3.0	7.0	7.0	<\$100M	13,506	306	67.5	57.5
Metrobank Na	Oklahoma City	65.0	10.0	4.0	6.0	6.0	<\$100M	11,112	249	57.5	45.0
Peoples Nb	Oklahoma City	65.0	9.0	8.0	5.0	4.0	<\$100M	5,247	134	60.0	42.5
Farmers Exch Bk	Antlers	65.0	9.0	7.0	4.0	6.0	<\$100M	4,317	209	72.5	75.0
Weststar Bk	Bartlesville	62.5	4.0	1.0	10.0	10.0	\$100M-500M	52,893	937	57.5	57.5
Arvest Bk	Norman	62.5	5.0	2.0	9.0	9.0	\$100M-500M	35,327	572	62.5	55.0
Arkansas Valley St Bk	Broken Arrow	62.5	6.0	1.0	9.0	9.0	\$100M-500M	28,746	486	62.5	52.5
Citizens Security B&Tc	Bixby	62.5	6.0	2.0	9.0	8.0	\$100M-500M	25,194	444	55.0	50.0
Will Rogers Bk	Oklahoma City	62.5	6.0	2.0	8.0	9.0	\$100M-500M	23,565	513	65.0	60.0
Central Nb Of Poteau	Poteau	62.5	4.0	8.0	7.0	6.0	\$100M-500M	13,753	224	47.5	32.5
First United B&Tc	Durant	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	92,590	3,780	65.0	62.5
City Nb&Tc Of Guymn	Guymon	62.5	6.0	5.0	7.0	7.0	<\$100M	13,835	295	60.0	57.5
Farmers & Mrch Bk	Crescent	62.5	7.0	5.0	7.0	6.0	<\$100M	12,212	237	72.5	80.0
Bank Of Cordell	Cordell	62.5	9.0	8.0	5.0	3.0	<\$100M	7,113	117	70.0	75.0
Watonga St Bk	Watonga	62.5	5.0	9.0	5.0	6.0	<\$100M	6,639	202	70.0	75.0
Nbc Bk	Pawhuska	62.5	8.0	8.0	5.0	4.0	<\$100M	6,250	128	52.5	37.5
Citizens St Bk	Okemah	62.5	6.0	10.0	4.0	5.0	<\$100M	4,157	166	70.0	72.5
Bank Of Cushing & Tc	Cushing	62.5	8.0	1.0	8.0	8.0	<\$100M	15,838	394	67.5	67.5
First Security B&Tc	Oklahoma City	62.5	10.0	4.0	6.0	5.0	<\$100M	10,684	178	62.5	57.5
First Nb&Tc	Mcalester	60.0	3.0	1.0	10.0	10.0	\$100M-500M	42,432	1,517	55.0	57.5
Stock Exch Bk	Woodward	60.0	5.0	4.0	7.0	8.0	\$100M-500M	14,493	415	57.5	60.0
First Bk Of Owasso	Owasso	60.0	7.0	1.0	9.0	7.0	\$100M-500M	25,626	315	47.5	40.0
Citizens Bk Of Ada	Ada	60.0	6.0	3.0	8.0	7.0	\$100M-500M	15,782	320	57.5	47.5
Bank Of Hydro	Hydro	60.0	10.0	2.0	8.0	4.0	<\$100M	19,719	133	40.0	20.0
First Nb&Tc	Miami	60.0	7.0	2.0	8.0	7.0	<\$100M	16,599	335	57.5	55.0
Farmers Exch Bk	Cherokee	60.0	7.0	3.0	7.0	7.0	<\$100M	12,487	326	60.0	55.0
F & M Bk Na Ok City Ok	Yukon	60.0	10.0	3.0	6.0	5.0	<\$100M	10,352	200	40.0	25.0
First American Bk Na	Woodward	60.0	9.0	3.0	6.0	6.0	<\$100M	9,900	218	45.0	52.5
First Bk Of Chandler	Chandler	60.0	7.0	5.0	6.0	6.0	<\$100M	8,339	231	70.0	75.0
Sulphur Cmnty Bk	Sulphur	60.0	7.0	4.0	6.0	7.0	<\$100M	8,318	264	65.0	62.5
First B&Tc	Perry	60.0	3.0	9.0	6.0	6.0	<\$100M	8,016	211	37.5	40.0
First St Bk	Keyes	60.0	3.0	10.0	5.0	6.0	<\$100M	5,118	220	65.0	72.5
Farmers Bk	Carnegie	60.0	6.0	10.0	3.0	5.0	<\$100M	3,612	186	65.0	72.5
Bank Of Cmrc	Wetumka	60.0	8.0	10.0	3.0	3.0	<\$100M	2,968	109	62.5	65.0
Frontier St Bk	Oklahoma City	60.0	10.0	1.0	6.0	7.0	<\$100M	11,058	258	60.0	55.0
First Nb In Pawhuska	Pawhuska	60.0	8.0	8.0	4.0	4.0	<\$100M	4,531	158	70.0	75.0
Southwestern Bk	Oklahoma City	57.5	8.0	2.0	8.0	5.0	\$100M-500M	21,453	184	45.0	25.0
Arvest Bk	Shawnee	57.5	5.0	3.0	8.0	7.0	\$100M-500M	18,716	324	50.0	45.0
First Nb	Altus	57.5	4.0	3.0	8.0	8.0	\$100M-500M	17,749	400	47.5	45.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nat Bk & Tr Elk City O	Elk City	57.5	4.0	2.0	7.0	10.0	\$100M-500M	12,239	1,979	60.0	70.0
Bank Of Ok Na	Tulsa	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	493,777	3,264	55.0	55.0
Local Oklahoma Bk Na	Oklahoma City	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	187,691	1,528	55.0	55.0
National Bk Of Sallisaw	Sallisaw	57.5	9.0	1.0	8.0	5.0	<\$100M	16,240	170	37.5	30.0
Bank Of Cmrc	Stilwell	57.5	8.0	2.0	7.0	6.0	<\$100M	15,721	233	52.5	37.5
Idabel Nb	Idabel	57.5	7.0	3.0	7.0	6.0	<\$100M	13,575	253	57.5	42.5
Triad Bk Na	Tulsa	57.5	5.0	6.0	7.0	5.0	<\$100M	12,955	171	40.0	32.5
Bank Of The Panhandle	Guymon	57.5	7.0	3.0	6.0	7.0	<\$100M	10,730	270	60.0	55.0
First Capital Bk	Guthrie	57.5	8.0	3.0	6.0	6.0	<\$100M	10,527	248	60.0	55.0
Exchange Bk	Skiatook	57.5	6.0	7.0	6.0	4.0	<\$100M	9,634	141	67.5	72.5
First St Bk	Watonga	57.5	5.0	10.0	4.0	4.0	<\$100M	3,864	137	45.0	42.5
First Bk Of Turley	Tulsa	57.5	6.0	6.0	5.0	6.0	<\$100M	6,927	253	70.0	75.0
Union B&Tc	Oklahoma City	55.0	4.0	1.0	9.0	8.0	\$100M-500M	36,197	348	42.5	32.5
Mcclain Cty Nb	Purcell	55.0	3.0	9.0	6.0	4.0	\$100M-500M	11,166	158	62.5	75.0
Bank One Oklahoma Na	Oklahoma City	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	114,591	2,027	55.0	55.0
Security B&Tc	Miami	55.0	8.0	1.0	8.0	5.0	<\$100M	17,972	177	30.0	22.5
Atoka St Bk	Atoka	55.0	3.0	8.0	6.0	5.0	<\$100M	8,604	191	62.5	72.5
First Nb In Coalgate	Coalgate	55.0	6.0	7.0	5.0	4.0	<\$100M	6,465	149	65.0	72.5
Bank Of Chelsea	Chelsea	55.0	8.0	5.0	5.0	4.0	<\$100M	6,177	128	47.5	40.0
Wilburton St Bk	Wilburton	55.0	8.0	4.0	5.0	5.0	<\$100M	6,104	179	62.5	70.0
Bank Of Cmrc	Chouteau	55.0	5.0	10.0	4.0	3.0	<\$100M	3,938	112	40.0	32.5
Bryan Cty Nb	Caddo	55.0	4.0	7.0	4.0	7.0	<\$100M	3,820	260	62.5	70.0
First Nb	Grove	55.0	5.0	10.0	4.0	3.0	<\$100M	3,795	115	60.0	67.5
First St Bk Porter	Porter	55.0	7.0	8.0	3.0	4.0	<\$100M	3,322	131	65.0	65.0
Citizens Bk	Velma	55.0	7.0	8.0	3.0	4.0	<\$100M	2,726	140	62.5	65.0
First Nb	Midwest City	52.5	3.0	1.0	9.0	8.0	\$100M-500M	25,547	356	40.0	30.0
Central Nb&Tc	Enid	52.5	2.0	1.0	9.0	9.0	\$100M-500M	24,442	511	50.0	50.0
First Nb&Tc Of Broken Arrow	Broken Arrow	52.5	3.0	3.0	8.0	7.0	\$100M-500M	17,006	272	45.0	47.5
First Nb Of Nowata	Nowata	52.5	7.0	2.0	7.0	5.0	<\$100M	15,516	180	42.5	27.5
American Nb	Ardmore	52.5	3.0	6.0	6.0	6.0	<\$100M	10,022	227	62.5	72.5
U S Nb	Midwest City	52.5	10.0	2.0	6.0	3.0	<\$100M	8,831	116	50.0	32.5
Community Nb	Okarche	52.5	8.0	4.0	5.0	4.0	<\$100M	7,732	157	37.5	35.0
Stockmans Bank	Altus	52.5	4.0	6.0	5.0	6.0	<\$100M	6,784	231	62.5	72.5
First Nb Of Stigler	Stigler	52.5	3.0	7.0	5.0	6.0	<\$100M	6,683	249	62.5	70.0
First Nb	Henryetta	52.5	6.0	7.0	5.0	3.0	<\$100M	6,674	114	60.0	65.0
Stroud Nb	Stroud	52.5	4.0	8.0	4.0	5.0	<\$100M	4,896	173	62.5	70.0
Peoples Bk	Westville	52.5	4.0	9.0	4.0	4.0	<\$100M	4,337	165	62.5	67.5
American St Bk	Tulsa	52.5	7.0	8.0	3.0	3.0	<\$100M	3,006	115	60.0	65.0
First Nb Of Lindsay	Lindsay	52.5	5.0	7.0	3.0	6.0	<\$100M	2,869	228	60.0	67.5
First Southwest Bk	Frederick	50.0	3.0	2.0	7.0	8.0	\$100M-500M	12,540	397	55.0	55.0
American B&Tc	Tulsa	50.0	5.0	1.0	8.0	6.0	\$100M-500M	21,880	203	37.5	27.5
Bank Of Cmrc	Catoosa	50.0	8.0	2.0	6.0	4.0	<\$100M	8,963	140	45.0	27.5
Exchange Nb	Moore	50.0	6.0	3.0	6.0	5.0	<\$100M	8,442	173	45.0	35.0
Heritage Bk	Mannford	50.0	2.0	7.0	5.0	6.0	<\$100M	6,509	254	62.5	70.0
Bank Of Beaver City	Beaver	50.0	5.0	5.0	5.0	5.0	<\$100M	6,354	175	60.0	65.0

Table A.2 Small Business Lending in Oklahoma 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)
Rockwell Bk	Oklahoma City	50.0	4.0	9.0	5.0	2.0	<\$100M	5,515	79	32.5	22.5
Guarantee St Bk	Mangum	50.0	4.0	10.0	4.0	2.0	<\$100M	4,964	81	57.5	62.5
American Exch Bk	Lindsay	50.0	3.0	9.0	3.0	5.0	<\$100M	3,467	181	60.0	67.5
First St Bk	Covington	50.0	6.0	10.0	2.0	2.0	<\$100M	2,302	50	55.0	60.0
First St Bk	Wister	50.0	7.0	10.0	2.0	1.0	<\$100M	1,639	29	55.0	32.5
First St Bk	Oklahoma City	47.5	5.0	1.0	7.0	6.0	\$100M-500M	14,017	256	35.0	27.5
Citizens B&Tc Of Ardmore	Ardmore	47.5	4.0	3.0	7.0	5.0	\$100M-500M	13,850	192	37.5	27.5
First Nb Of Pryor	Pryor	47.5	4.0	2.0	7.0	6.0	\$100M-500M	12,838	230	40.0	40.0
Oklahoma B&Tc	Clinton	47.5	2.0	5.0	6.0	6.0	<\$100M	7,886	204	57.5	65.0
Latimer St Bk	Wilburton	47.5	4.0	4.0	5.0	6.0	<\$100M	5,601	221	57.5	62.5
State Bk Of Wynnewood	Wynnewood	47.5	6.0	3.0	5.0	5.0	<\$100M	5,517	196	45.0	47.5
Fort Gibson St Bk	Fort Gibson	47.5	5.0	6.0	4.0	4.0	<\$100M	4,850	133	57.5	62.5
Spencer St Bk	Spencer	47.5	4.0	8.0	3.0	4.0	<\$100M	3,516	129	57.5	65.0
Cleveland Bk	Cleveland	47.5	3.0	10.0	3.0	3.0	<\$100M	2,760	94	52.5	60.0
Century Nb Of Ok	Pryor	47.5	5.0	9.0	2.0	3.0	<\$100M	2,120	106	52.5	57.5
First Bk Of Okarche	Okarche	47.5	3.0	10.0	3.0	3.0	<\$100M	3,591	97	55.0	60.0
First Nb In Hominy	Hominy	47.5	4.0	7.0	3.0	5.0	<\$100M	3,251	173	52.5	60.0
Sooner St Bk	Tuttle	45.0	2.0	4.0	5.0	7.0	<\$100M	6,251	331	42.5	47.5
First Nb In Marlow	Marlow	45.0	5.0	4.0	5.0	4.0	<\$100M	5,854	143	52.5	62.5
Anadarko B&Tc	Anadarko	45.0	4.0	4.0	5.0	5.0	<\$100M	5,363	189	55.0	62.5
Farmers St Bk	Allen	45.0	6.0	3.0	4.0	5.0	<\$100M	4,459	172	52.5	50.0
Morris St Bk	Morris	45.0	5.0	5.0	4.0	4.0	<\$100M	4,085	163	55.0	60.0
First Nb In Wewoka	Wewoka	45.0	4.0	4.0	4.0	6.0	<\$100M	3,845	256	57.5	62.5
Alfalfa Cty Bk	Cherokee	45.0	6.0	6.0	4.0	2.0	<\$100M	3,806	63	52.5	57.5
Okemah Nb	Okemah	45.0	2.0	7.0	4.0	5.0	<\$100M	3,790	179	50.0	57.5
First Nb	Mountain View	45.0	5.0	7.0	3.0	3.0	<\$100M	3,366	94	55.0	60.0
Spiro St Bk	Spiro	45.0	2.0	8.0	3.0	5.0	<\$100M	3,258	196	47.5	57.5
First St Bk	Jones	45.0	4.0	5.0	3.0	6.0	<\$100M	2,619	237	50.0	60.0
First St Bk	Ketchum	45.0	2.0	10.0	2.0	4.0	<\$100M	1,714	133	47.5	52.5
Park St Bk	Nicoma Park	45.0	2.0	9.0	3.0	4.0	<\$100M	2,544	135	47.5	55.0
Oklahoma Nat Bk	Tulsa	42.5	7.0	2.0	6.0	2.0	<\$100M	7,896	60	30.0	10.0
Bank Of The West	Thomas	42.5	3.0	4.0	5.0	5.0	<\$100M	7,232	185	50.0	37.5
Security St Bk	Cheyenne	42.5	2.0	4.0	4.0	7.0	<\$100M	5,113	267	52.5	60.0
Farmers & Mrch Nb	Fairview	42.5	3.0	5.0	4.0	5.0	<\$100M	4,414	202	52.5	60.0
First Nb	Heavener	42.5	4.0	6.0	4.0	3.0	<\$100M	4,015	94	50.0	55.0
Bank Of Locust Grove	Locust Grove	42.5	5.0	4.0	4.0	4.0	<\$100M	3,924	139	50.0	55.0
First Nb Of Hooker	Hooker	42.5	2.0	9.0	3.0	3.0	<\$100M	3,254	101	30.0	25.0
First St Bk	Ryan	42.5	4.0	8.0	3.0	2.0	<\$100M	2,714	84	50.0	55.0
First St Bk	Waynoka	42.5	5.0	8.0	2.0	2.0	<\$100M	2,472	77	52.5	55.0
Clayton St Bk	Clayton	42.5	3.0	8.0	2.0	4.0	<\$100M	1,668	131	45.0	50.0
Lakeside St Bk	Oologah	42.5	3.0	9.0	3.0	2.0	<\$100M	2,876	83	35.0	32.5
First Nb Of Coweta	Coweta	40.0	4.0	5.0	4.0	3.0	<\$100M	4,555	119	50.0	57.5
Community St Bk Of Canton	Canton	40.0	5.0	5.0	3.0	3.0	<\$100M	3,156	106	47.5	52.5
Weleetka St Bk	Weleetka	40.0	5.0	7.0	2.0	2.0	<\$100M	2,472	59	47.5	50.0
Security St Bk	Wewoka	40.0	6.0	2.0	5.0	3.0	<\$100M	5,140	115	42.5	35.0

Table A.2 Small Business Lending in Oklahoma 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)
First Nb Of Medford	Medford	40.0	7.0	3.0	4.0	2.0	<\$100M	4,685	54	15.0	10.0
First Nb Of Seiling	Seiling	40.0	2.0	7.0	3.0	4.0	<\$100M	3,749	156	45.0	57.5
American Bk	Wagoner	40.0	4.0	6.0	3.0	3.0	<\$100M	2,736	113	45.0	52.5
Eastman Nb Of Newkirk	Newkirk	37.5	1.0	9.0	2.0	3.0	<\$100M	1,834	102	40.0	47.5
First Nb Of Chelsea	Chelsea	37.5	4.0	5.0	3.0	3.0	<\$100M	2,776	115	45.0	52.5
Alva St B&Tc	Alva	35.0	1.0	2.0	6.0	5.0	\$100M-500M	9,593	189	25.0	22.5
Exchange B&Tc	Perry	35.0	1.0	1.0	4.0	8.0	<\$100M	3,750	415	30.0	27.5
Bank Of The Wichitas	Snyder	35.0	2.0	6.0	3.0	3.0	<\$100M	2,824	99	37.5	45.0
Edmond B&Tc	Edmond	35.0	7.0	3.0	3.0	1.0	<\$100M	2,769	39	32.5	20.0
Lakeside Bk Of Salina	Salina	35.0	3.0	7.0	2.0	2.0	<\$100M	1,977	64	40.0	47.5
Bank Of Wyandotte	Wyandotte	35.0	4.0	5.0	2.0	3.0	<\$100M	1,606	114	42.5	47.5
Peoples St Bk	Blair	35.0	2.0	10.0	1.0	1.0	<\$100M	1,223	17	37.5	45.0
First St Bk	Elmore City	35.0	6.0	5.0	1.0	2.0	<\$100M	1,181	56	42.5	37.5
Bank Of Quapaw	Quapaw	35.0	3.0	9.0	1.0	1.0	<\$100M	641	21	37.5	42.5
Grant Cty Bk	Medford	35.0	2.0	7.0	3.0	2.0	<\$100M	3,470	55	20.0	17.5
Peoples B&Tc	Ryan	35.0	4.0	6.0	2.0	2.0	<\$100M	1,911	57	42.5	47.5
Waurika Nb	Waurika	35.0	3.0	8.0	2.0	1.0	<\$100M	1,449	26	40.0	45.0
Barnsdall St Bk	Barnsdall	35.0	3.0	5.0	1.0	5.0	<\$100M	1,024	170	32.5	40.0
State Nb Of Eufaula	Eufaula	32.5	1.0	7.0	3.0	2.0	<\$100M	3,321	89	40.0	45.0
First Nb Of Thomas	Thomas	32.5	2.0	7.0	2.0	2.0	<\$100M	2,497	58	27.5	27.5
First St Bk In Temple	Temple	32.5	2.0	7.0	2.0	2.0	<\$100M	1,499	59	37.5	42.5
Farmers & Mrch Bk	Maysville	32.5	1.0	9.0	1.0	2.0	<\$100M	885	50	37.5	42.5
Hopeton St Bk	Hopeton	32.5	1.0	10.0	1.0	1.0	<\$100M	884	3	10.0	10.0
Territory Nb	Muskogee	32.5	3.0	6.0	1.0	3.0	<\$100M	766	118	40.0	47.5
First St Bk	Canute	32.5	1.0	10.0	1.0	1.0	<\$100M	479	45	35.0	40.0
Peoples St Bk	Tulsa	32.5	2.0	3.0	4.0	4.0	<\$100M	4,312	162	42.5	40.0
First St Bk	Anadarko	32.5	2.0	4.0	4.0	3.0	<\$100M	4,114	125	32.5	35.0
Cyril St Bk	Cyril	32.5	3.0	6.0	2.0	2.0	<\$100M	1,910	68	37.5	45.0
Farmers & Mrch Bk	Arnett	32.5	2.0	6.0	2.0	3.0	<\$100M	1,631	109	32.5	30.0
Freedom St Bk	Freedom	32.5	4.0	6.0	2.0	1.0	<\$100M	1,513	41	30.0	27.5
Farmers & Mrch Bk	Duke	32.5	5.0	6.0	1.0	1.0	<\$100M	1,414	17	42.5	45.0
Walters B&Tc	Walters	32.5	1.0	9.0	1.0	2.0	<\$100M	910	67	32.5	32.5
Community Nb	Alva	30.0	3.0	2.0	4.0	3.0	<\$100M	4,298	118	27.5	22.5
Southwest Nb	Weatherford	30.0	3.0	1.0	4.0	4.0	<\$100M	4,181	128	32.5	37.5
First Amer Bk	Erick	30.0	4.0	4.0	2.0	2.0	<\$100M	2,494	46	17.5	15.0
Bank Of Laverne	Laverne	30.0	1.0	5.0	2.0	4.0	<\$100M	2,408	126	37.5	42.5
Southwest St Bk	Sentinel	30.0	2.0	6.0	2.0	2.0	<\$100M	2,266	84	37.5	42.5
Washita Valley Bk	Fort Cobb	30.0	2.0	6.0	2.0	2.0	<\$100M	2,027	74	35.0	42.5
Bank Of Vici	Vici	30.0	2.0	6.0	2.0	2.0	<\$100M	1,753	85	37.5	45.0
Shattuck Nb	Shattuck	30.0	1.0	8.0	1.0	2.0	<\$100M	1,298	63	30.0	37.5
First St Bk	Davidson	30.0	5.0	5.0	1.0	1.0	<\$100M	1,139	27	37.5	42.5
Washita St Bk	Burns Flat	30.0	6.0	4.0	1.0	1.0	<\$100M	1,034	41	35.0	42.5
First St Bk	Picher	30.0	1.0	9.0	1.0	1.0	<\$100M	351	21	35.0	40.0
First St Bk	Fairfax	30.0	1.0	6.0	2.0	3.0	<\$100M	2,209	100	35.0	42.5
Bank Of Verden	Verden	30.0	2.0	8.0	1.0	1.0	<\$100M	1,347	44	35.0	42.5

Table A.2 Small Business Lending in Oklahoma 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)					
First Security Bk	Beaver	27.5	2.0	4.0	3.0	2.0	<\$100M	3,488	88	37.5	47.5
State Guaranty Bk	Okeene	27.5	2.0	5.0	2.0	2.0	<\$100M	2,438	64	35.0	42.5
Delaware Cty Bk	Jay	27.5	2.0	4.0	2.0	3.0	<\$100M	2,424	105	30.0	32.5
State Exch Bk	Lamont	27.5	3.0	4.0	2.0	2.0	<\$100M	1,749	92	32.5	37.5
Oklahoma St Bk	Buffalo	27.5	1.0	7.0	1.0	2.0	<\$100M	1,099	75	30.0	35.0
First Farmers Nb Waurika	Waurika	27.5	2.0	4.0	2.0	3.0	<\$100M	2,088	93	30.0	32.5
Bankers Bk	Oklahoma City	25.0	2.0	2.0	5.0	1.0	<\$100M	6,767	34	12.5	10.0
Canadian St Bk	Yukon	25.0	3.0	1.0	3.0	3.0	<\$100M	3,423	122	30.0	25.0
First Nb Of Texhoma	Texhoma	25.0	1.0	3.0	2.0	4.0	<\$100M	2,501	128	35.0	35.0
Meno Guaranty Bk	Meno	25.0	3.0	4.0	2.0	1.0	<\$100M	1,963	24	12.5	10.0
First St Bk	Camargo	25.0	4.0	4.0	1.0	1.0	<\$100M	1,435	45	37.5	45.0
First Amer Bk	Minco	25.0	1.0	7.0	1.0	1.0	<\$100M	35	4	27.5	27.5
First Nb Of Fletcher	Fletcher	22.5	1.0	6.0	1.0	1.0	<\$100M	1,104	44	25.0	32.5
First Bk Of Apache	Apache	22.5	1.0	6.0	1.0	1.0	<\$100M	931	31	25.0	27.5
First Bk Of Fairland	Fairland	22.5	1.0	6.0	1.0	1.0	<\$100M	513	34	27.5	32.5
First St Bk	Boise City	22.5	1.0	5.0	2.0	1.0	<\$100M	1,453	38	27.5	32.5
Carney St Bk	Carney	22.5	1.0	6.0	1.0	1.0	<\$100M	413	27	25.0	27.5
First Nb&Tc Clinton	Clinton	20.0	1.0	5.0	1.0	1.0	<\$100M	1,377	46	27.5	30.0
All Amer Bk	Oklahoma City	20.0	1.0	4.0	1.0	2.0	<\$100M	1,077	67	22.5	30.0
Cleo St Bk	Cleo Springs	20.0	1.0	5.0	1.0	1.0	<\$100M	1,001	34	20.0	17.5
First St Bk	Grandfield	20.0	1.0	5.0	1.0	1.0	<\$100M	833	37	25.0	30.0
First Nb Of Calumet	Calumet	20.0	1.0	5.0	1.0	1.0	<\$100M	430	29	22.5	22.5
Glencoe St Bk	Glencoe	20.0	1.0	5.0	1.0	1.0	<\$100M	252	21	22.5	22.5
First Nb Of Nash	Nash	17.5	1.0	4.0	1.0	1.0	<\$100M	240	15	20.0	25.0
Fort Sill Nb	Fort Sill	15.0	1.0	3.0	1.0	1.0	\$100M-500M	1,352	14	15.0	12.5
First Nb In Okeene	Okeene	15.0	1.0	1.0	3.0	1.0	<\$100M	3,173	12	10.0	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.