

Table 3A Expanded. Small Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of The Lakes NA	Owasso	97.5	0.552	1	79,781	538	\$100M-500M	60.0	7,465	403	0
First NB&TC	Chickasha	90.0	0.259	1	65,364	866	\$100M-500M	95.0	65,364	866	0
First B&Tc	Wagoner	90.0	0.328	1	46,989	669	\$100M-500M	77.5	12,322	559	0
First NB&TC	Miami	85.0	0.217	1	24,574	376	\$100M-500M	97.5	24,574	376	0
Pauls Valley NC	Pauls Valley	85.0	0.247	1	27,093	687	\$100M-500M	97.5	27,093	687	0
Community B&TC	Tulsa	85.0	0.416	0.818	78,191	770	\$100M-500M	85.0	24,579	569	0
First NC of OK	Ponca City	85.0	0.359	1	32,581	514	<\$100M	75.0	8,014	388	0
Community St Bk	Poteau	85.0	0.207	1	26,349	444	\$100M-500M	72.5	9,613	347	0
Security Bk	Pawnee	85.0	0.396	0.815	102,407	1,046	\$100M-500M	67.5	15,055	604	0
Pioneer B&TC	Ponca City	85.0	0.424	0.994	80,075	703	\$100M-500M	67.5	10,885	468	0
First NB&TC	Weatherford	82.5	0.249	1	22,629	369	<\$100M	95.0	22,629	369	0.008
Eastman NB of Newkirk	Newkirk	82.5	0.261	1	18,653	278	<\$100M	95.0	18,653	278	0.001
First Amer Bk	Purcell	82.5	0.266	0.832	64,166	1,205	\$100M-500M	80.0	18,407	954	0
Security NB of Enid	Enid	82.5	0.245	1	45,005	502	\$100M-500M	67.5	10,260	405	0
Vision Bk NA	Ada	82.5	0.183	1	70,943	871	\$100M-500M	65.0	13,314	628	0
Exchange NB	Moore	82.5	0.354	1	28,970	201	<\$100M	35.0	3,098	119	0
Bank Of Western OK	Elk City	80.0	0.224	1	31,288	663	\$100M-500M	95.0	31,288	663	0
Welch St Bk	Welch	80.0	0.191	1	26,428	420	\$100M-500M	95.0	26,428	420	0.001
First St Bk	Valliant	80.0	0.31	1	12,596	394	<\$100M	95.0	12,596	394	0
Great Plains NB	Elk City	80.0	0.231	0.862	54,276	1,257	\$100M-500M	85.0	20,728	1,059	0
First ENT Bk	Oklahoma City	80.0	0.402	0.881	53,673	596	\$100M-500M	67.5	8,928	404	0
First Texoma NB	Durant	80.0	0.338	0.733	68,440	577	\$100M-500M	65.0	11,528	366	0
Quail Creek Bk NA	Oklahoma City	80.0	0.403	0.648	118,664	785	\$100M-500M	55.0	12,062	375	0
Firstbank	Antlers	77.5	0.202	1	23,503	709	\$100M-500M	97.5	23,503	709	0
Chickasha B&TC	Chickasha	77.5	0.202	1	26,439	448	\$100M-500M	95.0	26,439	448	0
Bank of Cushing & TC	Cushing	77.5	0.24	1	17,944	367	<\$100M	90.0	17,944	367	0
Landmark Bk NA	Ada	77.5	0.185	0.812	79,235	1,445	\$100M-500M	77.5	24,523	1,149	0
NBANC	Tulsa	77.5	0.344	0.697	48,124	704	\$100M-500M	72.5	11,636	532	0
1st Bank Oklahoma	Claremore	77.5	0.257	0.825	38,578	565	\$100M-500M	70.0	10,156	412	0
Onb B&TC	Tulsa	77.5	0.268	0.642	82,444	744	\$100M-500M	57.5	11,061	383	0
Bank of Commerce	Chelsea	77.5	0.361	0.996	48,335	350	\$100M-500M	55.0	5,979	227	0
Bank of Nichols Hills	Oklahoma City	77.5	0.429	0.99	45,103	320	\$100M-500M	42.5	4,120	178	0
Stockmans Bank	Altus	75.0	0.189	1	18,766	412	<\$100M	95.0	18,766	412	0
American NB	Ardmore	75.0	0.184	1	24,658	335	\$100M-500M	90.0	24,658	335	0.003
First St Bk Porter	Porter	75.0	0.377	1	12,564	267	<\$100M	90.0	12,564	267	0
Nbanc	Oklahoma City	75.0	0.326	0.778	50,535	440	\$100M-500M	55.0	7,504	260	0
Citizens Bk Oklahoma	Pawhuska	75.0	0.425	0.903	30,666	276	<\$100M	45.0	3,896	169	0
First St Bk	Altus	72.5	0.215	1	20,175	284	<\$100M	92.5	20,175	284	0
American Exch Bk	Henryetta	72.5	0.143	1	9,157	466	<\$100M	90.0	9,157	466	0
Payne Cty Bk	Perkins	72.5	0.17	1	15,094	372	<\$100M	87.5	15,094	372	0
Bank of Beaver City	Beaver	72.5	0.273	1	17,569	270	<\$100M	85.0	17,569	270	0
First NB	Sallisaw	72.5	0.206	0.877	36,167	609	\$100M-500M	75.0	10,918	466	0
Liberty Nat Bk	Lawton	72.5	0.197	0.967	26,753	631	\$100M-500M	75.0	10,666	547	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB of Pawnee	Pawnee	72.5	0.217	1	11,011	314	<\$100M	75.0	5,356	288	0
Legacy Bk	Hinton	72.5	0.208	0.389	87,418	1,092	\$100M-500M	70.0	24,450	831	0
Citizens Security B&TC	Bixby	72.5	0.199	0.615	81,205	1,052	\$100M-500M	65.0	17,242	756	0.003
RCB Bk	Claremore	72.5	0.146	0.881	103,367	1,208	\$500M-\$1B	62.5	18,727	934	0
First Cmrl Bk	Edmond	72.5	0.291	0.774	50,288	447	\$100M-500M	60.0	9,061	290	0
First Capital Bk	Guthrie	72.5	0.302	0.802	26,571	351	<\$100M	60.0	5,699	248	0
Cleveland Bk	Cleveland	72.5	0.253	1	11,216	190	<\$100M	60.0	3,540	154	0
First Bethany Bk & TR	Bethany	72.5	0.25	0.943	30,697	348	\$100M-500M	57.5	6,032	240	0
Triad Bk NA	Tulsa	72.5	0.286	0.819	26,355	367	<\$100M	55.0	5,388	246	0
Union Bk of Chandler	Chandler	72.5	0.387	0.852	30,296	335	<\$100M	55.0	5,221	203	0
Mcclain Bk	Purcell	70.0	0.162	1	23,229	345	\$100M-500M	92.5	23,229	345	0
First B&TC	Broken Bow	70.0	0.154	1	13,561	431	<\$100M	90.0	13,561	431	0
Oklahoma Heritage Bk	Roff	70.0	0.206	1	5,417	238	<\$100M	82.5	5,417	238	0
First Nat Bk & TR Elk City O	Elk City	70.0	0.179	0.836	35,142	592	\$100M-500M	72.5	11,394	475	0
Bank NA	Mcalester	70.0	0.179	0.724	52,359	854	\$100M-500M	70.0	13,241	664	0
First NB&TC of Ardmore	Ardmore	70.0	0.157	0.797	43,891	819	\$100M-500M	70.0	12,449	669	0
First United B&TC	Durant	70.0	0.195	0.373	252,439	3,174	\$1B-\$10B	67.5	55,717	2,285	0
Citizens Bk of Ada	Ada	70.0	0.19	0.96	25,171	393	\$100M-500M	67.5	7,218	297	0
Bank of Union	Union City	70.0	0.227	0.68	28,663	450	\$100M-500M	67.5	8,007	356	0
Spiritbank	Tulsa	70.0	0.184	0.501	133,414	1,516	\$500M-\$1B	65.0	28,422	1,050	0
First NB Muskogee	Muskogee	70.0	0.255	0.735	27,047	382	\$100M-500M	57.5	5,807	249	0
Republic Bk & TR	Norman	70.0	0.217	0.615	47,600	484	\$100M-500M	50.0	6,903	282	0.002
Kirkpatrick Bk	Edmond	70.0	0.202	0.526	63,785	578	\$100M-500M	45.0	6,268	340	0
Farmers St Bk	Quinton	67.5	0.171	1	9,237	322	<\$100M	87.5	9,237	322	0
Community Bk	Bristow	67.5	0.164	1	9,605	260	<\$100M	85.0	9,605	260	0
First St Bk	Pond Creek	67.5	0.273	1	8,281	201	<\$100M	85.0	8,281	201	0
First Bk of Chandler	Chandler	67.5	0.3	1	18,938	140	<\$100M	82.5	18,938	140	0
Community St Bk	Hennessey	67.5	0.214	1	6,259	161	<\$100M	80.0	6,259	161	0
Security First NB of Hugo	Hugo	67.5	0.211	0.698	19,235	466	<\$100M	75.0	8,185	414	0
Farmers & Mrch Bk	Crescent	67.5	0.234	0.879	21,258	380	<\$100M	67.5	6,479	299	0.002
American Bk of OK	Collinsville	67.5	0.274	1	17,076	217	<\$100M	60.0	5,164	166	0
Exchange Bk	Skiatook	67.5	0.221	0.999	20,578	283	<\$100M	57.5	5,352	210	0
Peoples Bk	Tulsa	67.5	0.327	0.748	20,971	307	<\$100M	57.5	4,862	229	0
Arkansas Valley St Bk	Broken Arrow	67.5	0.187	0.544	52,468	549	\$100M-500M	55.0	10,576	377	0.001
First NB&TV	Vinita	67.5	0.163	0.853	29,049	455	\$100M-500M	55.0	6,509	354	0
Rose Rock Bk	Oklahoma City	67.5	0.184	0.395	74,894	568	\$100M-500M	47.5	8,443	346	0
Grand Svg Bk	Grove	67.5	0.183	1	28,731	309	\$100M-500M	45.0	4,922	192	0
First NB&TV of Broken Arrow	Broken Arrow	67.5	0.211	0.753	36,692	311	\$100M-500M	37.5	4,027	175	0
Edmond B&TC	Edmond	67.5	0.319	0.75	23,850	219	<\$100M	37.5	3,256	125	0
Peoples NB of Checotah	Checotah	65.0	0.09	1	9,598	405	\$100M-500M	87.5	9,598	405	0
First NB of Lindsay	Lindsay	65.0	0.214	1	5,976	226	<\$100M	82.5	5,976	226	0
Armstrong Bk	Muskogee	65.0	0.158	0.643	52,953	1,043	\$100M-500M	70.0	17,562	847	0
Bancfirst	Oklahoma City	65.0	0.155	0.464	465,685	8,080	\$1B-\$10B	67.5	120,908	6,322	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First B&TB	Duncan	65.0	0.129	0.762	39,420	784	\$100M-500M	67.5	11,835	627	0.006
Central NB of Poteau	Poteau	65.0	0.098	1	14,812	369	\$100M-500M	65.0	6,020	308	0.003
First NB&TV	Okmulgee	65.0	0.192	0.822	23,252	360	\$100M-500M	60.0	5,740	272	0.001
All Amer Bk	Oklahoma City	65.0	0.302	1	16,893	192	<\$100M	60.0	5,158	153	0
F&M B&TV	Tulsa	65.0	0.155	0.241	183,098	1,432	\$1B-\$10B	57.5	23,273	764	0
Home NB	Blackwell	65.0	0.158	0.414	131,849	1,226	\$500M-\$1B	57.5	21,660	761	0
Coppermark Bk	Oklahoma City	65.0	0.162	0.352	125,364	1,259	\$500M-\$1B	55.0	16,094	729	0.027
First Security B&TV	Oklahoma City	65.0	0.381	0.949	15,956	203	<\$100M	55.0	3,519	141	0
Citizens Bk of Edmond	Edmond	65.0	0.168	0.684	38,568	427	\$100M-500M	52.5	7,471	272	0.004
F & M Bk NS OK City OK	Yukon	65.0	0.292	0.922	15,446	234	<\$100M	52.5	3,406	182	0
First Bk of Owasso	Owasso	65.0	0.248	0.482	46,565	364	\$100M-500M	37.5	4,628	201	0
Southwestern Bk	Oklahoma City	65.0	0.256	0.516	32,544	246	\$100M-500M	30.0	3,512	130	0
Farmers Bk	Carnegie	62.5	0.162	1	5,652	253	<\$100M	82.5	5,652	253	0
First NB In Pawhuska	Pawhuska	62.5	0.206	1	6,756	153	<\$100M	80.0	6,756	153	0
Bank of Cordell	Cordell	62.5	0.272	1	8,400	112	<\$100M	80.0	8,400	112	0
First St Bk	Ketchum	62.5	0.167	1	4,585	243	<\$100M	80.0	4,585	243	0
Shamrock Bk NS	Coalgate	62.5	0.135	0.931	23,252	671	\$100M-500M	75.0	9,115	586	0
First St Bk	Waukomis	62.5	0.291	1	4,897	122	<\$100M	75.0	4,897	122	0
Mccurtain Cty NB	Broken Bow	62.5	0.151	1	16,127	355	\$100M-500M	72.5	6,765	299	0
Farmers Exch Bk	Cherokee	62.5	0.171	0.885	17,682	425	\$100M-500M	67.5	6,237	328	0
American Heritage Bk	Sapulpa	62.5	0.091	0.69	44,484	919	\$100M-500M	62.5	14,617	750	0.002
Sulphur Cmnty Bk	Sulphur	62.5	0.208	0.899	11,506	274	<\$100M	62.5	4,191	234	0
Stillwater NB&TC	Stillwater	62.5	0.135	0.326	265,560	1,911	\$1B-\$10B	55.0	27,780	905	0
First NB&TC	Shawnee	62.5	0.188	0.8	18,263	308	<\$100M	55.0	5,079	240	0
Central NB of Alva	Alva	62.5	0.163	0.794	31,053	419	\$100M-500M	50.0	6,754	269	0.001
Bank South	Tulsa	62.5	0.272	0.651	29,246	248	\$100M-500M	40.0	4,334	132	0
Valley NB	Tulsa	62.5	0.249	0.464	40,384	266	\$100M-500M	30.0	3,501	117	0
Bank of CMRC	Wetumka	60.0	0.145	1	5,228	267	<\$100M	80.0	5,228	267	0
First Bk of Haskell	Haskell	60.0	0.217	1	5,561	149	<\$100M	77.5	5,561	149	0
First Fidelity Bk NA	Oklahoma City	60.0	0.097	0.483	69,716	764	\$500M-\$1B	52.5	11,679	493	0
Canadian St Bk	Yukon	60.0	0.296	0.779	22,983	205	<\$100M	47.5	4,267	136	0
Oklahoma St Bk	Vinita	60.0	0.187	0.921	13,652	243	<\$100M	47.5	3,247	193	0
City NB&TC	Lawton	60.0	0.173	0.53	31,739	320	\$100M-500M	45.0	5,573	203	0
Citizens St Bk	Morrison	60.0	0.262	0.86	15,253	178	<\$100M	42.5	3,077	128	0
Fort Gibson St Bk	Fort Gibson	60.0	0.224	1	12,074	152	<\$100M	40.0	2,363	107	0
Bank of CMRC	Duncan	60.0	0.313	0.725	22,031	140	<\$100M	22.5	2,154	65	0
Wilburton St Bk	Wilburton	57.5	0.191	1	10,148	186	<\$100M	80.0	10,148	186	0
Alva St B&TC	Alva	57.5	0.115	0.777	19,622	459	\$100M-500M	62.5	6,580	404	0
First NB of Davis	Davis	57.5	0.216	0.874	13,809	197	<\$100M	62.5	5,263	163	0
Stroud NB	Stroud	57.5	0.208	0.881	9,721	221	<\$100M	62.5	3,976	192	0
State Bk of Wynnewood	Wynnewood	57.5	0.195	0.888	8,426	250	<\$100M	62.5	3,442	214	0
Farmers St Bk	Allen	57.5	0.185	1	5,907	232	<\$100M	62.5	3,282	209	0
Bank of Kremlin	Kremlin	57.5	0.16	0.741	22,608	390	\$100M-500M	60.0	6,080	305	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Stock Exch Bk	Woodward	57.5	0.123	0.954	15,918	356	\$100M-500M	57.5	4,903	288	0
Central NB&TC	Enid	57.5	0.093	0.517	32,768	572	\$100M-500M	55.0	10,216	451	0
First Bankcentre	Broken Arrow	57.5	0.333	0.927	9,253	82	<\$100M	55.0	3,518	54	0.017
Yukon NB	Yukon	57.5	0.141	0.879	24,246	333	\$100M-500M	47.5	4,991	251	0
Southwest NB	Weatherford	57.5	0.132	1	5,456	169	<\$100M	47.5	2,007	146	0.007
Community NC	Okarche	57.5	0.159	1	7,225	164	<\$100M	45.0	2,060	139	0
Freedom Bk Oklahoma	Tulsa	57.5	0.186	1	6,645	142	<\$100M	45.0	2,069	116	0
Bank of CMRC	Chouteau	57.5	0.173	1	6,003	110	<\$100M	45.0	2,077	86	0
Tulsa NB	Tulsa	57.5	0.168	0.608	30,502	295	\$100M-500M	40.0	4,746	178	0
Anadarko B&TC	Anadarko	55.0	0.157	1	11,851	242	<\$100M	82.5	11,851	242	0
Century NB of OK	Pryor	55.0	0.184	1	3,925	130	<\$100M	70.0	3,925	130	0
First Amer Bk	Stonewall	55.0	0.184	1	3,483	166	<\$100M	70.0	3,483	166	0
Interbank	Elk City	55.0	0.149	0.674	21,764	400	\$100M-500M	67.5	8,109	325	0
Bank of OK NA	Tulsa	55.0	0.053	0.185	678,241	3,773	>\$10B	55.0	71,943	2,046	0
City NB&TC of Guymn	Guymon	55.0	0.127	0.905	16,003	287	\$100M-500M	55.0	5,102	226	0.005
Midfirst Bank	Oklahoma City	55.0	0.012	0.068	111,947	903	\$1B-\$10B	50.0	12,056	478	0
Grand Bk	Tulsa	55.0	0.165	0.561	24,998	234	\$100M-500M	37.5	4,342	147	0
ACB Bk	Cherokee	55.0	0.304	0.903	9,537	81	<\$100M	25.0	1,223	56	0
Summit Bk	Tulsa	55.0	0.267	0.485	29,615	132	\$100M-500M	17.5	1,879	50	0
First St Bk	Noble	52.5	0.107	1	6,087	339	<\$100M	80.0	6,087	339	0
First NB	Heavener	52.5	0.116	1	9,232	205	<\$100M	77.5	9,232	205	0
Peoples Bk	Westville	52.5	0.138	1	6,096	153	<\$100M	77.5	6,096	153	0
Lakeside St Bk	Oologah	52.5	0.132	1	3,703	166	<\$100M	72.5	3,703	166	0
Bank of Vici	Vici	52.5	0.182	1	4,412	143	<\$100M	72.5	4,412	143	0
First NB of Stigler	Stigler	52.5	0.135	0.906	11,255	312	<\$100M	50.0	3,273	262	0
American St Bk	Tulsa	52.5	0.218	1	2,695	59	<\$100M	47.5	1,131	50	0
Bank2	Oklahoma City	52.5	0.205	0.852	15,082	141	<\$100M	32.5	2,364	98	0
First Bartlesville Bk	Bartlesville	52.5	0.341	0.722	12,807	77	<\$100M	30.0	1,659	42	0
Guarantee St Bk	Lawton	52.5	0.253	0.699	13,446	131	<\$100M	27.5	1,975	80	0
First NB of Coweta	Coweta	50.0	0.139	1	8,501	181	<\$100M	77.5	8,501	181	0
First NB	Altus	50.0	0.055	1	13,632	238	\$100M-500M	75.0	13,632	238	0
American Exch Bk	Lindsay	50.0	0.11	1	4,168	136	<\$100M	72.5	4,168	136	0
First St Bk	Camargo	50.0	0.214	1	3,457	104	<\$100M	67.5	3,457	104	0
Bank of Wyandotte	Wyandotte	50.0	0.254	1	3,327	86	<\$100M	62.5	3,327	86	0
State Exch Bk	Lamont	50.0	0.18	1	5,495	139	<\$100M	57.5	2,639	124	0.001
Idabel NB	Idabel	50.0	0.134	0.939	11,605	235	<\$100M	55.0	3,863	186	0.005
First NB of Texhoma	Texhoma	50.0	0.095	1	6,266	190	<\$100M	55.0	2,929	172	0
First NB&TC	Mcalester	50.0	0.079	0.437	30,544	553	\$100M-500M	52.5	8,387	441	0
Bank of Cherokee Cty	Hulbert	50.0	0.144	0.646	12,909	284	<\$100M	50.0	4,040	207	0
First St Bk	Watonga	50.0	0.116	1	3,848	106	<\$100M	42.5	1,591	90	0
First St Bk of Idabel	Idabel	50.0	0.162	0.754	15,388	249	<\$100M	40.0	3,256	177	0
Union Bk NA	Oklahoma City	50.0	0.104	0.218	40,454	315	\$100M-500M	37.5	5,664	179	0.001
First NB	Midwest City	50.0	0.092	0.351	27,874	352	\$100M-500M	35.0	3,782	241	0

Table 3A Expanded. Small Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of CMRC	Stilwell	50.0	0.177	0.692	13,837	159	<\$100M	35.0	2,587	114	0
Bank of The West	Thomas	50.0	0.167	0.644	18,123	164	\$100M-500M	27.5	2,580	95	0
Citizens B&TC of Ardmore	Ardmore	50.0	0.167	0.792	23,580	155	\$100M-500M	20.0	2,153	82	0
Valliance Bk NA	Oklahoma City	50.0	0.373	0.672	12,797	67	<\$100M	15.0	934	26	0
Southwest St Bk	Sentinel	47.5	0.143	1	6,083	134	<\$100M	75.0	6,083	134	0
Farmers & Mrch NB	Fairview	47.5	0.089	1	5,482	210	<\$100M	70.0	5,482	210	0
First NB In Hominy	Hominy	47.5	0.117	1	4,136	137	<\$100M	70.0	4,136	137	0
Spiro St Bk	Spiro	47.5	0.071	1	3,472	187	<\$100M	67.5	3,472	187	0
First Bk of Okarche	Okarche	47.5	0.104	1	4,348	100	<\$100M	67.5	4,348	100	0
Advantage Bk	Spencer	47.5	0.157	0.998	6,569	172	<\$100M	57.5	2,945	154	0
Sooner St Bk	Tuttle	47.5	0.146	0.515	16,268	237	\$100M-500M	47.5	4,356	176	0.001
Bank of The Wichitas	Snyder	47.5	0.097	1	7,129	184	<\$100M	45.0	2,681	166	0
Peoples Bk	Oklahoma City	47.5	0.183	1	5,874	93	<\$100M	45.0	1,992	76	0
Peoples St Bk	Blair	47.5	0.156	1	2,336	58	<\$100M	45.0	945	50	0
Regent Bk & Tr Co NA	Nowata	47.5	0.172	0.658	13,165	156	<\$100M	32.5	2,797	99	0
First NB In Marlow	Marlow	47.5	0.16	1	9,222	101	<\$100M	32.5	2,024	71	0
Morris St Bk	Morris	45.0	0.101	1	5,305	221	<\$100M	72.5	5,305	221	0
Bank of Eufaula	Eufaula	45.0	0.076	1	5,648	132	<\$100M	70.0	5,648	132	0
Park St Bk	Nicomia Park	45.0	0.088	1	3,841	110	<\$100M	67.5	3,841	110	0
Exchange B&TC	Perry	45.0	0.078	0.853	8,580	270	\$100M-500M	57.5	4,307	246	0
First St Bk	Picher	45.0	0.189	1	1,163	37	<\$100M	57.5	1,163	37	0
Bank of The Panhandle	Guymon	45.0	0.139	0.748	9,983	227	<\$100M	52.5	3,598	176	0.004
Oklahoma St Bk	Oklahoma City	45.0	0.18	0.868	6,616	149	<\$100M	52.5	2,510	130	0
First NB	Henryetta	45.0	0.181	0.792	10,915	139	<\$100M	50.0	3,627	109	0
First Priority Bk	Pryor	45.0	0.111	0.81	14,420	180	\$100M-500M	47.5	4,703	139	0
First St Bk	Ryan	45.0	0.155	1	5,282	132	<\$100M	45.0	1,707	117	0
First Security Bk	Beaver	45.0	0.157	0.766	11,562	172	<\$100M	40.0	2,908	131	0
Bank of Verden	Verden	42.5	0.134	1	2,802	76	<\$100M	62.5	2,802	76	0
Community St Bk of Canton	Canton	42.5	0.132	1	3,446	108	<\$100M	50.0	1,664	98	0
Farmers & Mrch Bk	Arnett	42.5	0.122	1	3,043	122	<\$100M	50.0	1,644	112	0
Territory Bk	Muskogee	42.5	0.188	1	1,312	15	<\$100M	37.5	505	11	0
Shattuck NB	Shattuck	42.5	0.111	1	3,813	76	<\$100M	32.5	1,231	67	0
Peoples B&TC	Ryan	42.5	0.181	1	2,905	57	<\$100M	25.0	569	46	0
First St Bk	Canute	42.5	0.138	1	2,084	20	<\$100M	10.0	163	14	0
Latimer St Bk	Wilburton	40.0	0.083	1	5,765	148	<\$100M	70.0	5,765	148	0
Bank of Hydro	Hydro	40.0	0.159	0.58	11,324	142	<\$100M	35.0	2,775	99	0
First St Bk	Keyes	40.0	0.08	1	3,208	68	<\$100M	35.0	1,395	57	0
National Bk of Sallisaw	Sallisaw	40.0	0.147	0.406	12,764	135	<\$100M	22.5	2,317	93	0
American B&TC	Tulsa	40.0	0.135	0.327	17,132	135	\$100M-500M	20.0	1,930	76	0
Ameristate Bk	Atoka	40.0	0.124	0.616	15,430	151	\$100M-500M	20.0	1,662	71	0
Hopeton St Bk	Hopeton	40.0	0.092	1	1,985	13	<\$100M	10.0	141	8	0
Bank of Laverne	Laverne	37.5	0.089	1	4,422	123	<\$100M	65.0	4,422	123	0
First NB In Wewoka	Wewoka	37.5	0.104	1	3,863	125	<\$100M	62.5	3,863	125	0

Table 3A Expanded. Small Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Watonga St Bk	Watonga	37.5	0.069	0.999	4,556	162	<\$100M	45.0	2,302	139	0
First NB of Thomas	Thomas	37.5	0.098	1	3,405	70	<\$100M	22.5	776	55	0.007
Osage Federal Bank	Pawhuska	37.5	0.05	1	4,942	47	<\$100M	20.0	1,115	28	0
Liberty FSB	Enid	37.5	0.124	0.555	18,045	73	\$100M-500M	10.0	555	26	0
First B&TC	Perry	35.0	0.05	0.997	4,895	205	<\$100M	50.0	3,234	194	0
Walters B&TC	Walters	35.0	0.037	1	1,745	123	<\$100M	50.0	1,745	123	0
Citizens Bk	Velma	35.0	0.185	0.678	3,432	96	<\$100M	47.5	1,581	85	0
First NB of Seiling	Seiling	35.0	0.037	1	1,934	98	<\$100M	45.0	1,934	98	0.001
Cyril St Bk	Cyril	35.0	0.088	1	2,023	61	<\$100M	40.0	1,124	54	0
Community NB	Alva	35.0	0.114	0.893	4,883	93	<\$100M	37.5	1,651	73	0
State Guaranty Bk	Okeene	35.0	0.113	0.999	3,478	77	<\$100M	35.0	1,296	65	0.005
First St Bk	Anadarko	35.0	0.063	1	4,076	95	<\$100M	32.5	1,388	80	0
First St Bk	Tahlequah	35.0	0.132	0.346	8,868	140	<\$100M	27.5	2,349	103	0
Farmers & Mrch Bk	Maysville	35.0	0.15	1	2,500	45	<\$100M	22.5	569	35	0
First St Bk	Fairfax	32.5	0.077	1	2,918	73	<\$100M	55.0	2,918	73	0
Bank of Locust Grove	Locust Grove	32.5	0.076	1	2,134	119	<\$100M	52.5	2,134	119	0
American Bk	Wagoner	32.5	0.066	1	1,844	62	<\$100M	52.5	1,844	62	0
First NB of Chelsea	Chelsea	32.5	0.088	1	1,898	50	<\$100M	52.5	1,898	50	0.001
Okemah NB	Okemah	32.5	0.043	1	2,557	58	<\$100M	50.0	2,557	58	0
Farmers & Mrch Bk	Duke	32.5	0.101	1	1,220	14	<\$100M	50.0	1,220	14	0
Lakeside Bk of Salina	Salina	32.5	0.061	1	1,502	27	<\$100M	45.0	1,502	27	0
Security St Bk	Cheyenne	32.5	0.095	0.669	7,731	149	<\$100M	40.0	2,910	125	0
Security St Bk	Wewoka	32.5	0.108	0.823	3,971	88	<\$100M	40.0	1,648	74	0
First St Bk In Temple	Temple	32.5	0.078	1	1,565	58	<\$100M	37.5	780	54	0
Grant Cty Bk	Medford	32.5	0.04	1	2,516	48	<\$100M	30.0	1,027	43	0
Frontier St Bk	Oklahoma City	32.5	0.032	0.437	13,300	181	\$100M-500M	27.5	3,059	129	0
First B&Tc	Clinton	32.5	0.065	1	2,379	50	<\$100M	27.5	764	37	0
Meno Guaranty Bk	Meno	32.5	0.028	1	740	11	<\$100M	25.0	327	9	0
First Amer Bk	Erick	32.5	0.082	1	2,283	45	<\$100M	17.5	470	30	0
Bankers Bk	Oklahoma City	32.5	0.111	0.547	18,345	47	\$100M-500M	10.0	515	8	0.009
First St Bk	Jones	30.0	0.059	1	1,795	109	<\$100M	52.5	1,795	109	0
First St Bk	Grandfield	30.0	0.062	1	1,528	53	<\$100M	47.5	1,528	53	0
Waurika NB	Waurika	30.0	0.058	1	942	48	<\$100M	47.5	942	48	0
First St Bk	Elmore City	30.0	0.097	1	730	29	<\$100M	45.0	730	29	0
Oklahoma St Bk	Buffalo	30.0	0.038	1	1,368	66	<\$100M	42.5	1,368	66	0
First Farmers NB Waurika	Waurika	30.0	0.047	1	1,735	77	<\$100M	40.0	1,442	72	0
First NB of Hooker	Hooker	30.0	0.062	0.981	3,181	86	<\$100M	32.5	1,105	73	0
First St Bk	Boise City	30.0	0.057	1	1,869	64	<\$100M	32.5	862	58	0
Security B&TC	Miami	30.0	0.131	0.458	9,892	64	<\$100M	10.0	771	30	0
Washita Valley Bk	Fort Cobb	27.5	0.058	1	1,651	61	<\$100M	45.0	1,651	61	0
First Bk of Fairland	Fairland	27.5	0.078	1	741	31	<\$100M	42.5	741	31	0
Oklahoma B&TC	Clinton	27.5	0.051	0.672	5,389	143	\$100M-500M	40.0	2,516	121	0
Carney St Bk	Carney	27.5	0.029	1	462	19	<\$100M	32.5	462	19	0

Table 3A Expanded. Small Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Freedom St Bk	Freedom	27.5	0.078	1	1,213	33	<\$100M	32.5	647	30	0
Barnsdall St Bk	Barnsdall	27.5	0.072	1	836	37	<\$100M	32.5	460	35	0
Cleo St Bk	Cleo Springs	27.5	0.048	1	1,849	34	<\$100M	20.0	526	30	0
First NB of Fletcher	Fletcher	25.0	0.05	1	973	41	<\$100M	42.5	973	41	0
First NC of Nash	Nash	25.0	0.079	1	672	23	<\$100M	42.5	672	23	0
Allnations Bk	Calumet	25.0	0.008	1	130	8	<\$100M	27.5	130	8	0
Glencoe St Bk	Glencoe	22.5	0.041	1	502	20	<\$100M	35.0	502	20	0
First St Bk	Waynoka	22.5	0.037	0.999	1,035	60	<\$100M	27.5	542	55	0
Bank of Quapaw	Quapaw	20.0	0.048	0.997	351	7	<\$100M	32.5	282	6	0
Washita St Bk	Burns Flat	20.0	0.017	0.403	3,451	100	\$100M-500M	27.5	1,790	89	0
Bank 7	Medford	20.0	0.095	0.37	2,665	49	<\$100M	15.0	625	27	0
Citizens St Bk	Okemah	17.5	0.059	0.233	1,824	82	<\$100M	42.5	1,824	82	0
Fairview S&LA	Fairview	17.5	0.079	0.569	1,910	28	<\$100M	15.0	463	18	0
Fort Sill NB	Fort Sill	12.5	0.007	0.305	1,873	21	\$100M-500M	10.0	432	12	0.003
First NB In Okeene	Okeene	10.0	0.012	0.294	822	7	<\$100M	10.0	131	5	0
Bank of Grove F.S.B.	Grove	NR	0		0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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.

Table 3B Expanded. Micro Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB&TC	OK	97.5	0.217	1	24,574	376	\$100M-500M	85.0	24,574	376	0
Pauls Valley NB	OK	97.5	0.247	1	27,093	687	\$100M-500M	85.0	27,093	687	0
Firstbank	OK	97.5	0.202	1	23,503	709	\$100M-500M	77.5	23,503	709	0
First NB&TC	OK	95.0	0.259	1	65,364	866	\$100M-500M	90.0	65,364	866	0
First NB&TC	OK	95.0	0.249	1	22,629	369	<\$100M	82.5	22,629	369	0.008
Eastman NB Of Newkirk	OK	95.0	0.261	1	18,653	278	<\$100M	82.5	18,653	278	0.001
Bank of Western OK	OK	95.0	0.224	1	31,288	663	\$100M-500M	80.0	31,288	663	0
Welch St Bk	OK	95.0	0.191	1	26,428	420	\$100M-500M	80.0	26,428	420	0.001
First St Bk	OK	95.0	0.31	1	12,596	394	<\$100M	80.0	12,596	394	0
Chickasha B&TC	OK	95.0	0.202	1	26,439	448	\$100M-500M	77.5	26,439	448	0
Stockmans Bank	OK	95.0	0.189	1	18,766	412	<\$100M	75.0	18,766	412	0
First St Bk	OK	92.5	0.215	1	20,175	284	<\$100M	72.5	20,175	284	0
Mcclain Bk	OK	92.5	0.162	1	23,229	345	\$100M-500M	70.0	23,229	345	0
Bank of Cushing & TC	OK	90.0	0.24	1	17,944	367	<\$100M	77.5	17,944	367	0
American NB	OK	90.0	0.184	1	24,658	335	\$100M-500M	75.0	24,658	335	0.003
First St Bk Porter	OK	90.0	0.377	1	12,564	267	<\$100M	75.0	12,564	267	0
American Exch Bk	OK	90.0	0.143	1	9,157	466	<\$100M	72.5	9,157	466	0
First B&TC	OK	90.0	0.154	1	13,561	431	<\$100M	70.0	13,561	431	0
Payne Cty Bk	OK	87.5	0.17	1	15,094	372	<\$100M	72.5	15,094	372	0
Farmers St Bk	OK	87.5	0.171	1	9,237	322	<\$100M	67.5	9,237	322	0
Peoples NB of Checotah	OK	87.5	0.09	1	9,598	405	\$100M-500M	65.0	9,598	405	0
Community B&TC	OK	85.0	0.131	0.257	24,579	569	\$100M-500M	85.0	78,191	770	0
Great Plains NB	OK	85.0	0.088	0.329	20,728	1,059	\$100M-500M	80.0	54,276	1,257	0
Bank of Beaver City	OK	85.0	0.273	1	17,569	270	<\$100M	72.5	17,569	270	0
Community Bk	OK	85.0	0.164	1	9,605	260	<\$100M	67.5	9,605	260	0
First St Bk	OK	85.0	0.273	1	8,281	201	<\$100M	67.5	8,281	201	0
Oklahoma Heritage Bk	OK	82.5	0.206	1	5,417	238	<\$100M	70.0	5,417	238	0
First Bk of Chandler	OK	82.5	0.3	1	18,938	140	<\$100M	67.5	18,938	140	0
First NB of Lindsay	OK	82.5	0.214	1	5,976	226	<\$100M	65.0	5,976	226	0
Farmers Bk	OK	82.5	0.162	1	5,652	253	<\$100M	62.5	5,652	253	0
Anadarko B&TC	OK	82.5	0.157	1	11,851	242	<\$100M	55.0	11,851	242	0
First Amer Bk	OK	80.0	0.076	0.239	18,407	954	\$100M-500M	82.5	64,166	1,205	0
Community St Bk	OK	80.0	0.214	1	6,259	161	<\$100M	67.5	6,259	161	0
First NB In Pawhuska	OK	80.0	0.206	1	6,756	153	<\$100M	62.5	6,756	153	0
Bank of Cordell	OK	80.0	0.272	1	8,400	112	<\$100M	62.5	8,400	112	0
First St Bk	OK	80.0	0.167	1	4,585	243	<\$100M	62.5	4,585	243	0
Bank of Cmrc	OK	80.0	0.145	1	5,228	267	<\$100M	60.0	5,228	267	0
Wilburton St Bk	OK	80.0	0.191	1	10,148	186	<\$100M	57.5	10,148	186	0
First St Bk	OK	80.0	0.107	1	6,087	339	<\$100M	52.5	6,087	339	0
First B&TC	OK	77.5	0.086	0.262	12,322	559	\$100M-500M	90.0	46,989	669	0

Table 3B Expanded. Micro Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Landmark Bk NA	OK	77.5	0.057	0.251	24,523	1,149	\$100M-500M	77.5	79,235	1,445	0
First Bk of Haskell	OK	77.5	0.217	1	5,561	149	<\$100M	60.0	5,561	149	0
First NB	OK	77.5	0.116	1	9,232	205	<\$100M	52.5	9,232	205	0
Peoples Bk	OK	77.5	0.138	1	6,096	153	<\$100M	52.5	6,096	153	0
First NB of Coweta	OK	77.5	0.139	1	8,501	181	<\$100M	50.0	8,501	181	0
First NB of OK	OK	75.0	0.088	0.246	8,014	388	<\$100M	85.0	32,581	514	0
First NB	OK	75.0	0.062	0.265	10,918	466	\$100M-500M	72.5	36,167	609	0
Liberty Nat Bk	OK	75.0	0.078	0.385	10,666	547	\$100M-500M	72.5	26,753	631	0
First NB of Pawnee	OK	75.0	0.106	0.486	5,356	288	<\$100M	72.5	11,011	314	0
Security First NB of Hugo	OK	75.0	0.09	0.297	8,185	414	<\$100M	67.5	19,235	466	0
Shamrock Bk NA	OK	75.0	0.053	0.365	9,115	586	\$100M-500M	62.5	23,252	671	0
First St Bk	OK	75.0	0.291	1	4,897	122	<\$100M	62.5	4,897	122	0
First NB	OK	75.0	0.055	1	13,632	238	\$100M-500M	50.0	13,632	238	0
Southwest St Bk	OK	75.0	0.143	1	6,083	134	<\$100M	47.5	6,083	134	0
Community St Bk	OK	72.5	0.076	0.365	9,613	347	\$100M-500M	85.0	26,349	444	0
NBANC	OK	72.5	0.083	0.169	11,636	532	\$100M-500M	77.5	48,124	704	0
First Nat Bk & TR Elk City O	OK	72.5	0.058	0.271	11,394	475	\$100M-500M	70.0	35,142	592	0
Mccurtain Cty NB	OK	72.5	0.064	0.419	6,765	299	\$100M-500M	62.5	16,127	355	0
Lakeside St Bk	OK	72.5	0.132	1	3,703	166	<\$100M	52.5	3,703	166	0
Bank of Vici	OK	72.5	0.182	1	4,412	143	<\$100M	52.5	4,412	143	0
American Exch Bk	OK	72.5	0.11	1	4,168	136	<\$100M	50.0	4,168	136	0
Morris St Bk	OK	72.5	0.101	1	5,305	221	<\$100M	45.0	5,305	221	0
1st Bank Oklahoma	OK	70.0	0.068	0.217	10,156	412	\$100M-500M	77.5	38,578	565	0
Legacy Bk	OK	70.0	0.058	0.109	24,450	831	\$100M-500M	72.5	87,418	1,092	0
Bank NA	OK	70.0	0.045	0.183	13,241	664	\$100M-500M	70.0	52,359	854	0
First NB&TC of Ardmore	OK	70.0	0.044	0.226	12,449	669	\$100M-500M	70.0	43,891	819	0
Armstrong Bk	OK	70.0	0.052	0.213	17,562	847	\$100M-500M	65.0	52,953	1,043	0
Century NB of OK	OK	70.0	0.184	1	3,925	130	<\$100M	55.0	3,925	130	0
First Amer Bk	OK	70.0	0.184	1	3,483	166	<\$100M	55.0	3,483	166	0
Farmers & Mrch NB	OK	70.0	0.089	1	5,482	210	<\$100M	47.5	5,482	210	0
First NB In Hominy	OK	70.0	0.117	1	4,136	137	<\$100M	47.5	4,136	137	0
Bank of Eufaula	OK	70.0	0.076	1	5,648	132	<\$100M	45.0	5,648	132	0
Latimer St Bk	OK	70.0	0.083	1	5,765	148	<\$100M	40.0	5,765	148	0
Security Bk	OK	67.5	0.058	0.12	15,055	604	\$100M-500M	85.0	102,407	1,046	0
Pioneer B&TC	OK	67.5	0.058	0.135	10,885	468	\$100M-500M	85.0	80,075	703	0
Security NB of Enid	OK	67.5	0.056	0.228	10,260	405	\$100M-500M	82.5	45,005	502	0
First ENT Bk	OK	67.5	0.067	0.147	8,928	404	\$100M-500M	80.0	53,673	596	0
First United B&TC	OK	67.5	0.043	0.082	55,717	2,285	\$1B-\$10B	70.0	252,439	3,174	0
Citizens Bk of Ada	OK	67.5	0.055	0.275	7,218	297	\$100M-500M	70.0	25,171	393	0
Bank of Union	OK	67.5	0.063	0.19	8,007	356	\$100M-500M	70.0	28,663	450	0
Farmers & Mrch Bk	OK	67.5	0.071	0.268	6,479	299	<\$100M	67.5	21,258	380	0.002

Table 3B Expanded. Micro Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Bancfirst	OK	67.5	0.04	0.12	120,908	6,322	\$1B-\$10B	65.0	465,685	8,080	0
First B&TC	OK	67.5	0.039	0.229	11,835	627	\$100M-500M	65.0	39,420	784	0.006
Farmers Exch Bk	OK	67.5	0.06	0.312	6,237	328	\$100M-500M	62.5	17,682	425	0
Interbank	OK	67.5	0.056	0.251	8,109	325	\$100M-500M	55.0	21,764	400	0
First St Bk	OK	67.5	0.214	1	3,457	104	<\$100M	50.0	3,457	104	0
Spiro St Bk	OK	67.5	0.071	1	3,472	187	<\$100M	47.5	3,472	187	0
First Bk of Okarche	OK	67.5	0.104	1	4,348	100	<\$100M	47.5	4,348	100	0
Park St Bk	OK	67.5	0.088	1	3,841	110	<\$100M	45.0	3,841	110	0
Vision Bk NA	OK	65.0	0.034	0.188	13,314	628	\$100M-500M	82.5	70,943	871	0
First Texoma NB	OK	65.0	0.057	0.123	11,528	366	\$100M-500M	80.0	68,440	577	0
Citizens Security B&TC	OK	65.0	0.042	0.131	17,242	756	\$100M-500M	72.5	81,205	1,052	0.003
Spiritbank	OK	65.0	0.039	0.107	28,422	1,050	\$500M-\$1B	70.0	133,414	1,516	0
Central NB of Poteau	OK	65.0	0.04	0.406	6,020	308	\$100M-500M	65.0	14,812	369	0.003
Bank of Laverne	OK	65.0	0.089	1	4,422	123	<\$100M	37.5	4,422	123	0
RCB Bk	OK	62.5	0.026	0.16	18,727	934	\$500M-\$1B	72.5	103,367	1,208	0
American Heritage Bk	OK	62.5	0.03	0.227	14,617	750	\$100M-500M	62.5	44,484	919	0.002
Sulphur Cmnty Bk	OK	62.5	0.076	0.327	4,191	234	<\$100M	62.5	11,506	274	0
Alva St B&TC	OK	62.5	0.039	0.261	6,580	404	\$100M-500M	57.5	19,622	459	0
First NB of Davis	OK	62.5	0.082	0.333	5,263	163	<\$100M	57.5	13,809	197	0
Stroud NB	OK	62.5	0.085	0.361	3,976	192	<\$100M	57.5	9,721	221	0
State Bk of Wynnewood	OK	62.5	0.08	0.363	3,442	214	<\$100M	57.5	8,426	250	0
Farmers St Bk	OK	62.5	0.103	0.556	3,282	209	<\$100M	57.5	5,907	232	0
Bank of Wyandotte	OK	62.5	0.254	1	3,327	86	<\$100M	50.0	3,327	86	0
Bank of Verden	OK	62.5	0.134	1	2,802	76	<\$100M	42.5	2,802	76	0
First NB In Wewoka	OK	62.5	0.104	1	3,863	125	<\$100M	37.5	3,863	125	0
Bank of The Lakes NA	OK	60.0	0.052	0.094	7,465	403	\$100M-500M	97.5	79,781	538	0
First Cmrl Bk	OK	60.0	0.052	0.139	9,061	290	\$100M-500M	72.5	50,288	447	0
First Capital Bk	OK	60.0	0.065	0.172	5,699	248	<\$100M	72.5	26,571	351	0
Cleveland Bk	OK	60.0	0.08	0.316	3,540	154	<\$100M	72.5	11,216	190	0
American Bk Of OK	OK	60.0	0.083	0.302	5,164	166	<\$100M	67.5	17,076	217	0
First NB&TC	OK	60.0	0.047	0.203	5,740	272	\$100M-500M	65.0	23,252	360	0.001
All Amer Bk	OK	60.0	0.092	0.305	5,158	153	<\$100M	65.0	16,893	192	0
Bank of Kremlin	OK	60.0	0.043	0.199	6,080	305	\$100M-500M	57.5	22,608	390	0
Onb B&TC	OK	57.5	0.036	0.086	11,061	383	\$100M-500M	77.5	82,444	744	0
First Bethany Bk & TR	OK	57.5	0.049	0.185	6,032	240	\$100M-500M	72.5	30,697	348	0
First NB Muskogee	OK	57.5	0.055	0.158	5,807	249	\$100M-500M	70.0	27,047	382	0
Exchange Bk	OK	57.5	0.057	0.26	5,352	210	<\$100M	67.5	20,578	283	0
Peoples Bk	OK	57.5	0.076	0.173	4,862	229	<\$100M	67.5	20,971	307	0
F&M B&TC	OK	57.5	0.02	0.031	23,273	764	\$1B-\$10B	65.0	183,098	1,432	0
Home NB	OK	57.5	0.026	0.068	21,660	761	\$500M-\$1B	65.0	131,849	1,226	0
Stock Exch Bk	OK	57.5	0.038	0.294	4,903	288	\$100M-500M	57.5	15,918	356	0

Table 3B Expanded. Micro Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
State Exch Bk	OK	57.5	0.086	0.48	2,639	124	<\$100M	50.0	5,495	139	0.001
Advantage Bk	OK	57.5	0.07	0.447	2,945	154	<\$100M	47.5	6,569	172	0
Exchange B&TC	OK	57.5	0.039	0.428	4,307	246	\$100M-500M	45.0	8,580	270	0
First St Bk	OK	57.5	0.189	1	1,163	37	<\$100M	45.0	1,163	37	0
Quail Creek Bk NA	OK	55.0	0.041	0.066	12,062	375	\$100M-500M	80.0	118,664	785	0
Bank of Commerce	OK	55.0	0.045	0.123	5,979	227	\$100M-500M	77.5	48,335	350	0
NBANC	OK	55.0	0.048	0.116	7,504	260	\$100M-500M	75.0	50,535	440	0
Triad Bk NA	OK	55.0	0.058	0.167	5,388	246	<\$100M	72.5	26,355	367	0
Union Bk of Chandler	OK	55.0	0.067	0.147	5,221	203	<\$100M	72.5	30,296	335	0
Arkansas Valley St Bk	OK	55.0	0.038	0.11	10,576	377	\$100M-500M	67.5	52,468	549	0.001
First NB&TC	OK	55.0	0.036	0.191	6,509	354	\$100M-500M	67.5	29,049	455	0
Coppermark Bk	OK	55.0	0.021	0.045	16,094	729	\$500M-\$1B	65.0	125,364	1,259	0.027
First Security B&TC	OK	55.0	0.084	0.209	3,519	141	<\$100M	65.0	15,956	203	0
Stillwater NB&TA	OK	55.0	0.014	0.034	27,780	905	\$1B-\$10B	62.5	265,560	1,911	0
First NB&TC	OK	55.0	0.052	0.222	5,079	240	<\$100M	62.5	18,263	308	0
Central NB&TA	OK	55.0	0.029	0.161	10,216	451	\$100M-500M	57.5	32,768	572	0
First Bankcentre	OK	55.0	0.127	0.353	3,518	54	<\$100M	57.5	9,253	82	0.017
Bank of OK NA	OK	55.0	0.006	0.02	71,943	2,046	\$50B-\$10B	55.0	678,241	3,773	0
City NB&TC of Guymn	OK	55.0	0.041	0.289	5,102	226	\$100M-500M	55.0	16,003	287	0.005
Idabel NB	OK	55.0	0.045	0.313	3,863	186	<\$100M	50.0	11,605	235	0.005
First NB of Texhoma	OK	55.0	0.045	0.467	2,929	172	<\$100M	50.0	6,266	190	0
First St Bk	OK	55.0	0.077	1	2,918	73	<\$100M	32.5	2,918	73	0
Citizens Bk of Edmond	OK	52.5	0.033	0.133	7,471	272	\$100M-500M	65.0	38,568	427	0.004
F & M Bk NA OK City OK	OK	52.5	0.064	0.203	3,406	182	<\$100M	65.0	15,446	234	0
First Fidelity Bk NA	OK	52.5	0.016	0.081	11,679	493	\$500M-\$1B	60.0	69,716	764	0
First NB&TC	OK	52.5	0.022	0.12	8,387	441	\$100M-500M	50.0	30,544	553	0
Bank of The Panhandle	OK	52.5	0.05	0.27	3,598	176	<\$100M	45.0	9,983	227	0.004
Oklahoma St Bk	OK	52.5	0.068	0.329	2,510	130	<\$100M	45.0	6,616	149	0
Bank of Locust Grove	OK	52.5	0.076	1	2,134	119	<\$100M	32.5	2,134	119	0
American Bk	OK	52.5	0.066	1	1,844	62	<\$100M	32.5	1,844	62	0
First NB of Chelsea	OK	52.5	0.088	1	1,898	50	<\$100M	32.5	1,898	50	0.001
First St Bk	OK	52.5	0.059	1	1,795	109	<\$100M	30.0	1,795	109	0
Republic Bk & TR	OK	50.0	0.031	0.089	6,903	282	\$100M-500M	70.0	47,600	484	0.002
Central NB of Alva	OK	50.0	0.036	0.173	6,754	269	\$100M-500M	62.5	31,053	419	0.001
Midfirst Bank	OK	50.0	0.001	0.007	12,056	478	\$1B-\$10B	55.0	111,947	903	0
First NB of Stigler	OK	50.0	0.039	0.263	3,273	262	<\$100M	52.5	11,255	312	0
Bank of Cherokee Cty	OK	50.0	0.045	0.202	4,040	207	<\$100M	50.0	12,909	284	0
First NB	OK	50.0	0.06	0.263	3,627	109	<\$100M	45.0	10,915	139	0
Community St Bk of Canton	OK	50.0	0.064	0.483	1,664	98	<\$100M	42.5	3,446	108	0
Farmers & Mrch Bk	OK	50.0	0.066	0.54	1,644	112	<\$100M	42.5	3,043	122	0
First B&TC	OK	50.0	0.033	0.659	3,234	194	<\$100M	35.0	4,895	205	0

Table 3B Expanded. Micro Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Walters B&TC	OK	50.0	0.037	1	1,745	123	<\$100M	35.0	1,745	123	0
Okemah NB	OK	50.0	0.043	1	2,557	58	<\$100M	32.5	2,557	58	0
Farmers & Mrch Bk	OK	50.0	0.101	1	1,220	14	<\$100M	32.5	1,220	14	0
Rose Rock Bk	OK	47.5	0.021	0.045	8,443	346	\$100M-500M	67.5	74,894	568	0
Canadian St Bk	OK	47.5	0.055	0.145	4,267	136	<\$100M	60.0	22,983	205	0
Oklahoma St Bk	OK	47.5	0.044	0.219	3,247	193	<\$100M	60.0	13,652	243	0
Yukon NB	OK	47.5	0.029	0.181	4,991	251	\$100M-500M	57.5	24,246	333	0
Southwest NB	OK	47.5	0.049	0.368	2,007	146	<\$100M	57.5	5,456	169	0.007
American St Bk	OK	47.5	0.092	0.42	1,131	50	<\$100M	52.5	2,695	59	0
Sooner St Bk	OK	47.5	0.039	0.138	4,356	176	\$100M-500M	47.5	16,268	237	0.001
First Pryority Bk	OK	47.5	0.036	0.264	4,703	139	\$100M-500M	45.0	14,420	180	0
Citizens Bk	OK	47.5	0.085	0.312	1,581	85	<\$100M	35.0	3,432	96	0
First St Bk	OK	47.5	0.062	1	1,528	53	<\$100M	30.0	1,528	53	0
Waurika NB	OK	47.5	0.058	1	942	48	<\$100M	30.0	942	48	0
Citizens Bk Oklahoma	OK	45.0	0.054	0.115	3,896	169	<\$100M	75.0	30,666	276	0
Kirkpatrick Bk	OK	45.0	0.02	0.052	6,268	340	\$100M-500M	70.0	63,785	578	0
Grand Svg Bk	OK	45.0	0.031	0.171	4,922	192	\$100M-500M	67.5	28,731	309	0
City NB&TC	OK	45.0	0.03	0.093	5,573	203	\$100M-500M	60.0	31,739	320	0
Community NB	OK	45.0	0.045	0.285	2,060	139	<\$100M	57.5	7,225	164	0
Freedom Bk Oklahoma	OK	45.0	0.058	0.311	2,069	116	<\$100M	57.5	6,645	142	0
Bank of Cmrc	OK	45.0	0.06	0.346	2,077	86	<\$100M	57.5	6,003	110	0
Bank of The Wichitas	OK	45.0	0.036	0.376	2,681	166	<\$100M	47.5	7,129	184	0
Peoples Bk	OK	45.0	0.062	0.339	1,992	76	<\$100M	47.5	5,874	93	0
Peoples St Bk	OK	45.0	0.063	0.405	945	50	<\$100M	47.5	2,336	58	0
First St Bk	OK	45.0	0.05	0.323	1,707	117	<\$100M	45.0	5,282	132	0
Watonga St Bk	OK	45.0	0.035	0.505	2,302	139	<\$100M	37.5	4,556	162	0
First NB of Seiling	OK	45.0	0.037	1	1,934	98	<\$100M	35.0	1,934	98	0.001
Lakeside Bk of Salina	OK	45.0	0.061	1	1,502	27	<\$100M	32.5	1,502	27	0
First St Bk	OK	45.0	0.097	1	730	29	<\$100M	30.0	730	29	0
Washita Valley Bk	OK	45.0	0.058	1	1,651	61	<\$100M	27.5	1,651	61	0
Bank of Nichols Hills	OK	42.5	0.039	0.09	4,120	178	\$100M-500M	77.5	45,103	320	0
Citizens St Bk	OK	42.5	0.053	0.173	3,077	128	<\$100M	60.0	15,253	178	0
First St Bk	OK	42.5	0.048	0.413	1,591	90	<\$100M	50.0	3,848	106	0
Oklahoma St Bk	OK	42.5	0.038	1	1,368	66	<\$100M	30.0	1,368	66	0
First Bk of Fairland	OK	42.5	0.078	1	741	31	<\$100M	27.5	741	31	0
First NB of Fletcher	OK	42.5	0.05	1	973	41	<\$100M	25.0	973	41	0
First NB of Nash	OK	42.5	0.079	1	672	23	<\$100M	25.0	672	23	0
Citizens St Bk	OK	42.5	0.059	0.233	1,824	82	<\$100M	17.5	1,824	82	0
Bank South	OK	40.0	0.04	0.097	4,334	132	\$100M-500M	62.5	29,246	248	0
Fort Gibson St Bk	OK	40.0	0.044	0.196	2,363	107	<\$100M	60.0	12,074	152	0
Tulsa NB	OK	40.0	0.026	0.095	4,746	178	\$100M-500M	57.5	30,502	295	0

Table 3B Expanded. Micro Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First St Bk of Idabel	OK	40.0	0.034	0.16	3,256	177	<\$100M	50.0	15,388	249	0
First Security Bk	OK	40.0	0.04	0.193	2,908	131	<\$100M	45.0	11,562	172	0
Cyril St Bk	OK	40.0	0.049	0.556	1,124	54	<\$100M	35.0	2,023	61	0
Security St Bk	OK	40.0	0.036	0.252	2,910	125	<\$100M	32.5	7,731	149	0
Security St Bk	OK	40.0	0.045	0.342	1,648	74	<\$100M	32.5	3,971	88	0
First Farmers NB Waurika	OK	40.0	0.039	0.831	1,442	72	<\$100M	30.0	1,735	77	0
Oklahoma B&TC	OK	40.0	0.024	0.314	2,516	121	\$100M-500M	27.5	5,389	143	0
First NB&TC of Broken Arrow	OK	37.5	0.023	0.083	4,027	175	\$100M-500M	67.5	36,692	311	0
Edmond B&TC	OK	37.5	0.044	0.102	3,256	125	<\$100M	67.5	23,850	219	0
First Bk of Owasso	OK	37.5	0.025	0.048	4,628	201	\$100M-500M	65.0	46,565	364	0
Grand Bk	OK	37.5	0.029	0.097	4,342	147	\$100M-500M	55.0	24,998	234	0
Union Bk NA	OK	37.5	0.015	0.03	5,664	179	\$100M-500M	50.0	40,454	315	0.001
Territory Bk	OK	37.5	0.072	0.385	505	11	<\$100M	42.5	1,312	15	0
Community NB	OK	37.5	0.039	0.302	1,651	73	<\$100M	35.0	4,883	93	0
First St Bk In Temple	OK	37.5	0.039	0.498	780	54	<\$100M	32.5	1,565	58	0
Exchange NB	OK	35.0	0.038	0.107	3,098	119	<\$100M	82.5	28,970	201	0
First NB	OK	35.0	0.012	0.048	3,782	241	\$100M-500M	50.0	27,874	352	0
Bank of Cmrc	OK	35.0	0.033	0.129	2,587	114	<\$100M	50.0	13,837	159	0
Bank of Hydro	OK	35.0	0.039	0.142	2,775	99	<\$100M	40.0	11,324	142	0
First St Bk	OK	35.0	0.035	0.435	1,395	57	<\$100M	40.0	3,208	68	0
State Guaranty Bk	OK	35.0	0.042	0.372	1,296	65	<\$100M	35.0	3,478	77	0.005
Glencoe St Bk	OK	35.0	0.041	1	502	20	<\$100M	22.5	502	20	0
Bank2	OK	32.5	0.032	0.134	2,364	98	<\$100M	52.5	15,082	141	0
Regent Bk & TR Co NA	OK	32.5	0.036	0.14	2,797	99	<\$100M	47.5	13,165	156	0
First NB In Marlow	OK	32.5	0.035	0.219	2,024	71	<\$100M	47.5	9,222	101	0
Shattuck NB	OK	32.5	0.036	0.323	1,231	67	<\$100M	42.5	3,813	76	0
First St Bk	OK	32.5	0.022	0.341	1,388	80	<\$100M	35.0	4,076	95	0
First NB of Hooker	OK	32.5	0.022	0.341	1,105	73	<\$100M	30.0	3,181	86	0
First St Bk	OK	32.5	0.026	0.461	862	58	<\$100M	30.0	1,869	64	0
Carney St Bk	OK	32.5	0.029	1	462	19	<\$100M	27.5	462	19	0
Freedom St Bk	OK	32.5	0.042	0.533	647	30	<\$100M	27.5	1,213	33	0
Barnsdall St Bk	OK	32.5	0.04	0.55	460	35	<\$100M	27.5	836	37	0
Bank of Quapaw	OK	32.5	0.039	0.801	282	6	<\$100M	20.0	351	7	0
Southwestern Bk	OK	30.0	0.028	0.056	3,512	130	\$100M-500M	65.0	32,544	246	0
Valley NB	OK	30.0	0.022	0.04	3,501	117	\$100M-500M	62.5	40,384	266	0
First Bartlesville Bk	OK	30.0	0.044	0.093	1,659	42	<\$100M	52.5	12,807	77	0
Grant Cty Bk	OK	30.0	0.016	0.408	1,027	43	<\$100M	32.5	2,516	48	0
Guarantee St Bk	OK	27.5	0.037	0.103	1,975	80	<\$100M	52.5	13,446	131	0
Bank of The West	OK	27.5	0.024	0.092	2,580	95	\$100M-500M	50.0	18,123	164	0
First St Bk	OK	27.5	0.035	0.092	2,349	103	<\$100M	35.0	8,868	140	0
Frontier St Bk	OK	27.5	0.007	0.1	3,059	129	\$100M-500M	32.5	13,300	181	0

Table 3B Expanded. Micro Business Lending Institutions in Oklahoma Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First B&TC	OK	27.5	0.021	0.321	764	37	<\$100M	32.5	2,379	50	0
Allnations Bk	OK	27.5	0.008	1	130	8	<\$100M	25.0	130	8	0
First St Bk	OK	27.5	0.02	0.523	542	55	<\$100M	22.5	1,035	60	0
Washita St Bk	OK	27.5	0.009	0.209	1,790	89	\$100M-500M	20.0	3,451	100	0
ACB Bk	OK	25.0	0.039	0.116	1,223	56	<\$100M	55.0	9,537	81	0
Peoples B&TC	OK	25.0	0.035	0.196	569	46	<\$100M	42.5	2,905	57	0
Meno Guaranty Bk	OK	25.0	0.012	0.442	327	9	<\$100M	32.5	740	11	0
Bank Of Cmrc	OK	22.5	0.031	0.071	2,154	65	<\$100M	60.0	22,031	140	0
National Bk Of Sallisaw	OK	22.5	0.027	0.074	2,317	93	<\$100M	40.0	12,764	135	0
First NB Of Thomas	OK	22.5	0.022	0.228	776	55	<\$100M	37.5	3,405	70	0.007
Farmers & Mrch Bk	OK	22.5	0.034	0.228	569	35	<\$100M	35.0	2,500	45	0
Citizens B&TB Of Ardmore	OK	20.0	0.015	0.072	2,153	82	\$100M-500M	50.0	23,580	155	0
American B&TB	OK	20.0	0.015	0.037	1,930	76	\$100M-500M	40.0	17,132	135	0
Ameristate Bk	OK	20.0	0.013	0.066	1,662	71	\$100M-500M	40.0	15,430	151	0
Osage Federal Bank	OK	20.0	0.011	0.226	1,115	28	<\$100M	37.5	4,942	47	0
Cleo St Bk	OK	20.0	0.014	0.284	526	30	<\$100M	27.5	1,849	34	0
Summit Bk	OK	17.5	0.017	0.031	1,879	50	\$100M-500M	55.0	29,615	132	0
First Amer Bk	OK	17.5	0.017	0.206	470	30	<\$100M	32.5	2,283	45	0
Valliance Bk NA	OK	15.0	0.027	0.049	934	26	<\$100M	50.0	12,797	67	0
Bank 7	OK	15.0	0.022	0.087	625	27	<\$100M	20.0	2,665	49	0
Fairview S&LA	OK	15.0	0.019	0.138	463	18	<\$100M	17.5	1,910	28	0
First St Bk	OK	10.0	0.011	0.078	163	14	<\$100M	42.5	2,084	20	0
Hopeton St Bk	OK	10.0	0.007	0.071	141	8	<\$100M	40.0	1,985	13	0
Liberty FSB	OK	10.0	0.004	0.017	555	26	\$100M-500M	37.5	18,045	73	0
Bankers Bk	OK	10.0	0.003	0.015	515	8	\$100M-500M	32.5	18,345	47	0.009
Security B&TC	OK	10.0	0.01	0.036	771	30	<\$100M	30.0	9,892	64	0
Fort Sill NB	OK	10.0	0.002	0.07	432	12	\$100M-500M	12.5	1,873	21	0.003
First NB In Okeene	OK	10.0	0.002	0.047	131	5	<\$100M	10.0	822	7	0
Bank Of Grove F.S.B.	OK	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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.