

Table 1 Small-Business-Friendly Banks in Kansas, June 1999.

| Bank Name | Location | Total Score | Bank Asset Size | Small Business Loans* | |
|----------------------------|----------------|-------------|-----------------|-----------------------|--------|
| | | | | Dollar Amount | Number |
| STATE BK OF COLWICH | COLWICH | 100.0 | <\$100M | 39,623 | 1,583 |
| FIRST ST B&TC | TONGANOXIE | 97.5 | \$100M-500M | 29,232 | 615 |
| MIDLAND NB OF NEWTON | NEWTON | 97.5 | <\$100M | 35,695 | 355 |
| FIRST NB OF CONWAY SPRINGS | CONWAY SPRINGS | 97.5 | <\$100M | 29,365 | 604 |
| KANSAS ST BK OF MANHATTAN | MANHATTAN | 95.0 | \$100M-500M | 42,005 | 517 |
| CENTRAL B&TC | HUTCHINSON | 95.0 | \$100M-500M | 63,581 | 701 |
| GARDNER NB | GARDNER | 92.5 | <\$100M | 10,708 | 301 |
| PEOPLES B&TC | MCPHERSON | 92.5 | \$100M-500M | 40,729 | 788 |
| ROSE HILL ST BK | ROSE HILL | 92.5 | <\$100M | 19,137 | 413 |
| FIRST NB OF SOUTHERN KS | MOUNT HOPE | 92.5 | <\$100M | 10,388 | 286 |
| COMMERCE B&TC | TOPEKA | 70.0 | \$500M-\$1B | 76,061 | 1,234 |
| INTRUST BK NA | WICHITA | 67.5 | \$1B-\$10B | 277,085 | 8,092 |

*Figures reflect business loans of less than \$ 1 million

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.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research from the call report data collected by the Federal Reserve.

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

| State | 1998 | 1999 | 1999 Bank Asset Size Class | | | | |
|----------------------|--------------|-------------|----------------------------|---------------|-------------|------------|-----------|
| | | | <\$100M | \$100M-\$500M | \$500M-\$1B | \$1B-\$10B | >\$10B |
| Alabama | 170 | 158 | 92 | 56 | 5 | 0 | 5 |
| Alaska | 6 | 6 | 1 | 2 | 1 | 2 | 0 |
| Arizona | 42 | 46 | 27 | 10 | 3 | 4 | 2 |
| Arkansas | 221 | 200 | 113 | 79 | 7 | 1 | 0 |
| California | 336 | 334 | 127 | 142 | 29 | 33 | 3 |
| Colorado | 210 | 191 | 121 | 62 | 4 | 3 | 1 |
| Connecticut | 27 | 26 | 11 | 14 | 1 | 0 | 0 |
| Delaware | 34 | 33 | 9 | 8 | 2 | 10 | 4 |
| District of Columbia | 6 | 6 | 2 | 4 | 0 | 0 | 0 |
| Florida | 259 | 260 | 137 | 96 | 5 | 22 | 0 |
| Georgia | 346 | 336 | 196 | 121 | 13 | 5 | 1 |
| Hawaii | 13 | 11 | 5 | 1 | 2 | 3 | 0 |
| Idaho | 18 | 17 | 9 | 8 | 0 | 0 | 0 |
| Illinois | 772 | 732 | 449 | 231 | 31 | 15 | 6 |
| Indiana | 184 | 165 | 74 | 70 | 12 | 7 | 2 |
| Iowa | 443 | 441 | 358 | 75 | 5 | 3 | 0 |
| Kansas | 399 | 391 | 324 | 59 | 5 | 3 | 0 |
| Kentucky | 269 | 255 | 155 | 88 | 4 | 7 | 1 |
| Louisiana | 155 | 155 | 103 | 47 | 1 | 2 | 2 |
| Maine | 17 | 16 | 4 | 10 | 1 | 1 | 0 |
| Maryland | 82 | 78 | 18 | 47 | 6 | 6 | 1 |
| Massachusetts | 46 | 45 | 13 | 20 | 3 | 7 | 2 |
| Michigan | 163 | 169 | 82 | 74 | 4 | 5 | 4 |
| Minnesota | 520 | 507 | 404 | 92 | 4 | 5 | 2 |
| Mississippi | 101 | 99 | 48 | 43 | 4 | 4 | 0 |
| Missouri | 397 | 377 | 268 | 93 | 9 | 6 | 1 |
| Montana | 91 | 88 | 71 | 14 | 0 | 3 | 0 |
| Nebraska | 325 | 309 | 261 | 42 | 3 | 3 | 0 |
| Nevada | 25 | 25 | 10 | 6 | 0 | 9 | 0 |
| New Hampshire | 19 | 20 | 9 | 7 | 1 | 3 | 0 |
| New Jersey | 72 | 75 | 18 | 41 | 5 | 9 | 2 |
| New Mexico | 57 | 55 | 25 | 23 | 4 | 3 | 0 |
| New York | 152 | 153 | 39 | 70 | 12 | 21 | 11 |
| North Carolina | 63 | 70 | 27 | 26 | 7 | 6 | 4 |
| North Dakota | 117 | 114 | 96 | 15 | 1 | 2 | 0 |
| Ohio | 224 | 217 | 119 | 65 | 14 | 13 | 6 |
| Oklahoma | 317 | 305 | 233 | 64 | 3 | 5 | 0 |
| Oregon | 42 | 44 | 24 | 18 | 1 | 1 | 0 |
| Pennsylvania | 209 | 194 | 44 | 114 | 17 | 16 | 3 |
| Rhode Island | 7 | 7 | 1 | 1 | 1 | 3 | 1 |
| South Carolina | 77 | 79 | 49 | 23 | 2 | 5 | 0 |
| South Dakota | 105 | 103 | 77 | 18 | 6 | 1 | 1 |
| Tennessee | 214 | 204 | 108 | 85 | 4 | 4 | 3 |
| Texas | 818 | 770 | 528 | 210 | 16 | 13 | 3 |
| Utah | 50 | 49 | 24 | 16 | 3 | 4 | 2 |
| Vermont | 21 | 20 | 4 | 11 | 3 | 2 | 0 |
| Virginia | 150 | 151 | 51 | 83 | 8 | 8 | 1 |
| Washington | 78 | 78 | 45 | 29 | 1 | 3 | 0 |
| West Virginia | 95 | 83 | 38 | 36 | 3 | 6 | 0 |
| Wisconsin | 350 | 343 | 218 | 101 | 13 | 10 | 1 |
| Wyoming | 52 | 49 | 33 | 13 | 1 | 2 | 0 |
| National | 8,966 | 8659 | 5302 | 2683 | 290 | 309 | 75 |

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|-----------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| State Bk Of Colwich | Colwich | 100.0 | 25.0 | 25.0 | 25.0 | 25.0 | <\$100M | 39,623 | 1,583 | 100.0 | 100.0 |
| Midland Nb Of Newton | Newton | 97.5 | 25.0 | 25.0 | 25.0 | 22.5 | <\$100M | 35,695 | 355 | 70.0 | 55.0 |
| First St B&Tc | Tonganoxie | 97.5 | 22.5 | 25.0 | 25.0 | 25.0 | \$100M-500M | 29,232 | 615 | 75.0 | 60.0 |
| First Nb Of Conway Springs | Conway Spring | 97.5 | 25.0 | 22.5 | 25.0 | 25.0 | <\$100M | 29,365 | 604 | 100.0 | 100.0 |
| Kansas St Bk Of Manhattan | Manhattan | 95.0 | 22.5 | 22.5 | 25.0 | 25.0 | \$100M-500M | 42,005 | 517 | 67.5 | 65.0 |
| Central B&Tc | Hutchinson | 95.0 | 25.0 | 20.0 | 25.0 | 25.0 | \$100M-500M | 63,581 | 701 | 72.5 | 70.0 |
| Peoples B&Tc | Mcperson | 92.5 | 25.0 | 17.5 | 25.0 | 25.0 | \$100M-500M | 40,729 | 788 | 92.5 | 92.5 |
| Rose Hill St Bk | Hill | 92.5 | 22.5 | 25.0 | 22.5 | 22.5 | <\$100M | 19,137 | 413 | 97.5 | 100.0 |
| First Nb Of Southern Ks | Mount Hope | 92.5 | 25.0 | 25.0 | 20.0 | 22.5 | <\$100M | 10,388 | 286 | 95.0 | 95.0 |
| Gardner Nb | Gardner | 92.5 | 25.0 | 25.0 | 20.0 | 22.5 | <\$100M | 10,708 | 301 | 95.0 | 97.5 |
| Midamerican B&Tc Na | Leavenworth | 90.0 | 22.5 | 25.0 | 22.5 | 20.0 | <\$100M | 16,957 | 284 | 97.5 | 97.5 |
| First Nb Of Wawego | Wamego | 90.0 | 25.0 | 20.0 | 22.5 | 22.5 | <\$100M | 20,444 | 422 | 95.0 | 97.5 |
| Community Nb | Chanute | 90.0 | 22.5 | 20.0 | 22.5 | 25.0 | \$100M-500M | 21,024 | 548 | 95.0 | 95.0 |
| First Nb Of Scott City | Scott City | 87.5 | 22.5 | 22.5 | 20.0 | 22.5 | <\$100M | 10,189 | 342 | 92.5 | 92.5 |
| First Nb | Palco | 87.5 | 25.0 | 22.5 | 20.0 | 20.0 | <\$100M | 13,431 | 267 | 90.0 | 95.0 |
| Garden Plain St Bk | Wichita | 87.5 | 25.0 | 25.0 | 20.0 | 17.5 | <\$100M | 10,497 | 196 | 65.0 | 52.5 |
| Union St Bk | Arkansas City | 82.5 | 25.0 | 12.5 | 22.5 | 22.5 | <\$100M | 17,241 | 339 | 72.5 | 67.5 |
| First Option Bk | Osawatomie | 82.5 | 17.5 | 25.0 | 20.0 | 20.0 | <\$100M | 12,058 | 242 | 90.0 | 92.5 |
| Kaw Valley St B&Tc | Wamego | 82.5 | 22.5 | 20.0 | 20.0 | 20.0 | <\$100M | 12,785 | 268 | 90.0 | 95.0 |
| Citizens St Bk | Paola | 82.5 | 20.0 | 25.0 | 20.0 | 17.5 | <\$100M | 10,000 | 213 | 90.0 | 92.5 |
| Peoples Bk | Pratt | 82.5 | 15.0 | 20.0 | 22.5 | 25.0 | \$100M-500M | 21,864 | 622 | 92.5 | 92.5 |
| Citizens St Bk Of Marysville | Marysville | 82.5 | 17.5 | 17.5 | 25.0 | 22.5 | \$100M-500M | 29,311 | 408 | 57.5 | 55.0 |
| Community Bk | Liberal | 82.5 | 25.0 | 22.5 | 20.0 | 15.0 | <\$100M | 10,158 | 148 | 85.0 | 85.0 |
| Lyons St Bk | Lyons | 80.0 | 20.0 | 22.5 | 20.0 | 17.5 | <\$100M | 11,889 | 230 | 57.5 | 55.0 |
| First Nb&Tc | Phillipsburg | 80.0 | 15.0 | 20.0 | 22.5 | 22.5 | \$100M-500M | 15,377 | 319 | 82.5 | 87.5 |
| United Nb | Natoma | 80.0 | 20.0 | 20.0 | 17.5 | 22.5 | <\$100M | 8,338 | 294 | 85.0 | 87.5 |
| Farmers B&Tc Na | Great Bend | 80.0 | 20.0 | 10.0 | 25.0 | 25.0 | \$100M-500M | 41,764 | 1,175 | 80.0 | 67.5 |
| Kaw Valley St B&Tc | Topeka | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 61,870 | 1,210 | 80.0 | 75.0 |
| Exchange St Bk | Saint Paul | 80.0 | 25.0 | 20.0 | 17.5 | 17.5 | <\$100M | 9,718 | 231 | 72.5 | 60.0 |
| Country Club Bk Na | Prairie Village | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 57,491 | 768 | 70.0 | 62.5 |
| First Nb Of Clifton | Clifton | 80.0 | 20.0 | 25.0 | 15.0 | 20.0 | <\$100M | 5,723 | 263 | 87.5 | 92.5 |
| Community St Bk | Coffeyville | 80.0 | 25.0 | 17.5 | 17.5 | 20.0 | <\$100M | 8,771 | 230 | 85.0 | 87.5 |
| First Nb | Independence | 80.0 | 25.0 | 17.5 | 17.5 | 20.0 | <\$100M | 7,951 | 238 | 85.0 | 87.5 |
| Bankwest | Goodland | 80.0 | 17.5 | 22.5 | 20.0 | 20.0 | <\$100M | 12,778 | 250 | 60.0 | 55.0 |
| Peoples Bk | Overland Park | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 37,187 | 560 | 77.5 | 65.0 |
| First Cmnty Bk | Kansas City | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 47,498 | 844 | 80.0 | 75.0 |
| First Cmrl Bk Na | Overland Park | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 37,620 | 533 | 75.0 | 67.5 |
| Douglas Cty Bk | Lawrence | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 37,711 | 638 | 75.0 | 62.5 |
| First Bk | Sterling | 77.5 | 15.0 | 22.5 | 17.5 | 22.5 | <\$100M | 8,053 | 286 | 85.0 | 90.0 |
| Stockton Nb | Stockton | 77.5 | 17.5 | 22.5 | 15.0 | 22.5 | <\$100M | 6,671 | 335 | 82.5 | 87.5 |
| Guaranty B&Tc | Kansas City | 77.5 | 25.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 39,262 | 656 | 72.5 | 62.5 |
| Saint Marys St Bk | Saint Marys | 77.5 | 22.5 | 20.0 | 17.5 | 17.5 | <\$100M | 9,796 | 211 | 87.5 | 90.0 |

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| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|----------------------------|----------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (4) | SBL(#) (5) | | | | | |
| First Bk Of Newton | Newton | 77.5 | 15.0 | 25.0 | 17.5 | 20.0 | <\$100M | 9,917 | 279 | 90.0 | 92.5 |
| Capital City St B&Tc | Topeka | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 38,460 | 711 | 70.0 | 65.0 |
| Morrill St B&Tc | Sabetha | 77.5 | 22.5 | 17.5 | 20.0 | 17.5 | <\$100M | 13,113 | 178 | 85.0 | 87.5 |
| First Nb Of Olathe | Olathe | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 80,924 | 1,083 | 70.0 | 65.0 |
| Southwest Nb Of Wichita | Wichita | 77.5 | 25.0 | 5.0 | 25.0 | 22.5 | \$100M-500M | 31,841 | 436 | 65.0 | 60.0 |
| Gold Bank Na | Marysville | 77.5 | 25.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 89,400 | 1,158 | 72.5 | 65.0 |
| Farmers St Bk | Mcperson | 77.5 | 22.5 | 17.5 | 17.5 | 20.0 | <\$100M | 8,441 | 249 | 82.5 | 85.0 |
| Western St Bk | Garden City | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 37,620 | 652 | 72.5 | 62.5 |
| Valley St Bk | Belle Plaine | 77.5 | 25.0 | 7.5 | 22.5 | 22.5 | <\$100M | 14,160 | 322 | 70.0 | 62.5 |
| Bank Of Blue Valley | Overland Park | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 66,830 | 858 | 72.5 | 65.0 |
| Community Nb | Topeka | 77.5 | 22.5 | 25.0 | 15.0 | 15.0 | <\$100M | 7,020 | 171 | 67.5 | 60.0 |
| Linn Cty Bk | La Cygne | 75.0 | 20.0 | 15.0 | 17.5 | 22.5 | <\$100M | 9,306 | 292 | 85.0 | 87.5 |
| First St Bk Of Burlingame | Burlingame | 75.0 | 20.0 | 20.0 | 17.5 | 17.5 | <\$100M | 8,381 | 180 | 82.5 | 85.0 |
| Cornerbank Na | Winfield | 75.0 | 17.5 | 12.5 | 22.5 | 22.5 | \$100M-500M | 22,415 | 338 | 82.5 | 82.5 |
| Citizens St Bk | Liberal | 75.0 | 25.0 | 5.0 | 22.5 | 22.5 | <\$100M | 21,676 | 351 | 75.0 | 65.0 |
| Mulvane St Bk | Mulvane | 75.0 | 15.0 | 22.5 | 17.5 | 20.0 | <\$100M | 7,583 | 253 | 82.5 | 87.5 |
| Citizens St Bk | Moundridge | 75.0 | 12.5 | 17.5 | 20.0 | 25.0 | \$100M-500M | 11,525 | 996 | 80.0 | 85.0 |
| Farmers St Bk | Sabetha | 75.0 | 25.0 | 17.5 | 22.5 | 10.0 | <\$100M | 14,055 | 82 | 30.0 | 30.0 |
| Sedgwick St Bk | Sedgwick | 75.0 | 25.0 | 25.0 | 15.0 | 10.0 | <\$100M | 4,811 | 104 | 50.0 | 42.5 |
| Silver Lake Bk | Topeka | 75.0 | 25.0 | 5.0 | 22.5 | 22.5 | <\$100M | 27,687 | 304 | 62.5 | 50.0 |
| First Nb Of Medicine Lodge | Medicine Lodge | 75.0 | 22.5 | 10.0 | 22.5 | 20.0 | <\$100M | 15,241 | 231 | 52.5 | 37.5 |
| Labette Cty St Bk | Altamont | 75.0 | 17.5 | 15.0 | 20.0 | 22.5 | <\$100M | 12,019 | 350 | 67.5 | 67.5 |
| Metcalf Bk | Overland Park | 75.0 | 22.5 | 2.5 | 25.0 | 25.0 | \$100M-500M | 39,141 | 525 | 72.5 | 57.5 |
| First St Bk | Junction City | 75.0 | 25.0 | 12.5 | 20.0 | 17.5 | <\$100M | 13,160 | 219 | 65.0 | 57.5 |
| First Kansas B&Tc | Gardner | 75.0 | 25.0 | 5.0 | 22.5 | 22.5 | <\$100M | 23,455 | 330 | 72.5 | 60.0 |
| Girard Nb | Girard | 75.0 | 20.0 | 7.5 | 22.5 | 25.0 | \$100M-500M | 23,516 | 865 | 80.0 | 72.5 |
| Western Nb | Lenexa | 75.0 | 25.0 | 5.0 | 25.0 | 20.0 | <\$100M | 27,855 | 281 | 70.0 | 55.0 |
| Alliance Bk | Topeka | 75.0 | 25.0 | 25.0 | 15.0 | 10.0 | <\$100M | 5,145 | 77 | 75.0 | 77.5 |
| American Bk | Wichita | 72.5 | 22.5 | 2.5 | 25.0 | 22.5 | \$100M-500M | 53,904 | 277 | 50.0 | 40.0 |
| National Bk Of Andover | Andover | 72.5 | 22.5 | 25.0 | 15.0 | 10.0 | <\$100M | 6,514 | 105 | 80.0 | 82.5 |
| First Neodesha Bk | Neodesha | 72.5 | 15.0 | 25.0 | 15.0 | 17.5 | <\$100M | 5,444 | 199 | 80.0 | 85.0 |
| Almena St Bk | Almena | 72.5 | 17.5 | 20.0 | 10.0 | 25.0 | <\$100M | 2,473 | 797 | 77.5 | 80.0 |
| Central Nb | Junction City | 72.5 | 20.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 66,801 | 1,074 | 65.0 | 60.0 |
| Brotherhood B&Tc | Kansas City | 72.5 | 20.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 62,024 | 1,209 | 62.5 | 60.0 |
| First St Bk Of Kc | Kansas City | 72.5 | 25.0 | 5.0 | 22.5 | 20.0 | <\$100M | 17,801 | 232 | 60.0 | 47.5 |
| First Security B&Tc | Norton | 72.5 | 15.0 | 20.0 | 17.5 | 20.0 | <\$100M | 8,498 | 262 | 80.0 | 85.0 |
| Hillcrest Bk | Overland Park | 72.5 | 20.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 90,425 | 767 | 62.5 | 57.5 |
| Bank Of Cmrc & Tc | Wellington | 72.5 | 20.0 | 22.5 | 15.0 | 15.0 | <\$100M | 6,311 | 143 | 77.5 | 82.5 |
| Plainville St Bk | Plainville | 72.5 | 17.5 | 22.5 | 15.0 | 17.5 | <\$100M | 4,904 | 213 | 77.5 | 82.5 |
| Community Bk | Chapman | 72.5 | 22.5 | 12.5 | 20.0 | 17.5 | <\$100M | 10,502 | 196 | 57.5 | 52.5 |
| Kansas St Bk | Holton | 72.5 | 20.0 | 7.5 | 22.5 | 22.5 | <\$100M | 17,007 | 415 | 75.0 | 72.5 |
| Halstead Bk | Halstead | 72.5 | 15.0 | 25.0 | 15.0 | 17.5 | <\$100M | 5,223 | 215 | 60.0 | 60.0 |
| First Nb In Fredonia | Fredonia | 72.5 | 12.5 | 25.0 | 15.0 | 20.0 | <\$100M | 5,391 | 238 | 75.0 | 85.0 |

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|----------------------------|----------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Citizens St Bk Of Cheney K | Cheney | 72.5 | 17.5 | 25.0 | 15.0 | 15.0 | <\$100M | 4,903 | 143 | 77.5 | 80.0 |
| Columbus St Bk | Columbus | 72.5 | 22.5 | 10.0 | 22.5 | 17.5 | <\$100M | 15,622 | 202 | 45.0 | 42.5 |
| Consolidated St Bk | Hill City | 72.5 | 20.0 | 12.5 | 17.5 | 22.5 | <\$100M | 7,316 | 308 | 82.5 | 82.5 |
| Guaranty St B&Tc | Beloit | 72.5 | 20.0 | 17.5 | 20.0 | 15.0 | <\$100M | 10,308 | 147 | 80.0 | 80.0 |
| Bennington St Bk | Salina | 72.5 | 17.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 30,131 | 807 | 75.0 | 70.0 |
| State Bk Of Kingman | Kingman | 70.0 | 17.5 | 15.0 | 17.5 | 20.0 | <\$100M | 8,939 | 231 | 62.5 | 57.5 |
| Emprise Bk | Wichita | 70.0 | 17.5 | 2.5 | 25.0 | 25.0 | \$100M-500M | 77,045 | 1,077 | 62.5 | 57.5 |
| Southwest Ks Nb | Ulysses | 70.0 | 20.0 | 15.0 | 17.5 | 17.5 | <\$100M | 8,945 | 193 | 75.0 | 80.0 |
| Lyndon St Bk | Lyndon | 70.0 | 15.0 | 20.0 | 15.0 | 20.0 | <\$100M | 5,215 | 262 | 75.0 | 80.0 |
| Peoples Nb&Tc | Ottawa | 70.0 | 22.5 | 5.0 | 22.5 | 20.0 | <\$100M | 18,217 | 251 | 60.0 | 50.0 |
| First Nb In Pratt | Pratt | 70.0 | 17.5 | 20.0 | 17.5 | 15.0 | <\$100M | 9,074 | 158 | 80.0 | 85.0 |
| Commerce B&Tc | Topeka | 70.0 | 17.5 | 2.5 | 25.0 | 25.0 | \$500M-\$1B | 76,061 | 1,234 | 60.0 | 57.5 |
| First Nb&Tc | Parsons | 70.0 | 17.5 | 15.0 | 17.5 | 20.0 | <\$100M | 8,714 | 269 | 77.5 | 85.0 |
| Sunflower Bk Na | Salina | 70.0 | 17.5 | 2.5 | 25.0 | 25.0 | \$500M-\$1B | 96,016 | 1,518 | 60.0 | 57.5 |
| Security Nb | Manhattan | 70.0 | 20.0 | 5.0 | 22.5 | 22.5 | \$100M-500M | 25,202 | 388 | 67.5 | 65.0 |
| Admire Bk | Emporia | 70.0 | 25.0 | 17.5 | 15.0 | 12.5 | <\$100M | 6,226 | 133 | 72.5 | 77.5 |
| Bank Of Ks | South Hutchins | 70.0 | 22.5 | 5.0 | 20.0 | 22.5 | <\$100M | 12,849 | 318 | 72.5 | 57.5 |
| Kaw Valley St Bk | Eudora | 70.0 | 17.5 | 25.0 | 12.5 | 15.0 | <\$100M | 4,748 | 165 | 77.5 | 82.5 |
| Lyon Cty St Bk | Emporia | 70.0 | 20.0 | 17.5 | 17.5 | 15.0 | <\$100M | 7,592 | 168 | 77.5 | 82.5 |
| Citizens Bk Na | Fort Scott | 70.0 | 20.0 | 2.5 | 25.0 | 22.5 | \$100M-500M | 31,338 | 404 | 60.0 | 57.5 |
| Denison St Bk | Holton | 70.0 | 12.5 | 15.0 | 20.0 | 22.5 | \$100M-500M | 11,673 | 362 | 62.5 | 57.5 |
| State Bk Of Fredonia | Fredonia | 70.0 | 25.0 | 5.0 | 22.5 | 17.5 | <\$100M | 17,628 | 178 | 55.0 | 40.0 |
| Bankers Bk Of Ks Na | Wichita | 70.0 | 22.5 | 25.0 | 17.5 | 5.0 | <\$100M | 9,216 | 24 | 17.5 | 10.0 |
| Centera Bk | Sublette | 67.5 | 17.5 | 5.0 | 22.5 | 22.5 | \$100M-500M | 15,981 | 430 | 67.5 | 62.5 |
| Bank Of Tescott | Tescott | 67.5 | 7.5 | 20.0 | 17.5 | 22.5 | \$100M-500M | 8,870 | 348 | 72.5 | 80.0 |
| Farmers St Bk | Wathena | 67.5 | 20.0 | 7.5 | 17.5 | 22.5 | <\$100M | 7,127 | 319 | 72.5 | 70.0 |
| First St Bk | Leoti | 67.5 | 7.5 | 25.0 | 12.5 | 22.5 | <\$100M | 4,460 | 315 | 72.5 | 80.0 |
| First Cmnty Bk | Emporia | 67.5 | 25.0 | 7.5 | 20.0 | 15.0 | <\$100M | 11,324 | 141 | 55.0 | 47.5 |
| Valley View St Bk | Overland Park | 67.5 | 15.0 | 2.5 | 25.0 | 25.0 | \$500M-\$1B | 66,251 | 487 | 55.0 | 50.0 |
| Community Nb | Seneca | 67.5 | 15.0 | 17.5 | 17.5 | 17.5 | <\$100M | 7,368 | 188 | 77.5 | 82.5 |
| First Nb Of Anthony | Anthony | 67.5 | 20.0 | 15.0 | 17.5 | 15.0 | <\$100M | 9,225 | 166 | 77.5 | 80.0 |
| Columbian B&Tc | Topeka | 67.5 | 20.0 | 2.5 | 22.5 | 22.5 | \$100M-500M | 22,458 | 370 | 65.0 | 50.0 |
| Farmers Nb Of Oberlin | Oberlin | 67.5 | 25.0 | 12.5 | 20.0 | 10.0 | <\$100M | 13,489 | 92 | 30.0 | 17.5 |
| Peoples St Bk | Colby | 67.5 | 20.0 | 22.5 | 12.5 | 12.5 | <\$100M | 4,439 | 124 | 75.0 | 80.0 |
| State Bk | Winfield | 67.5 | 22.5 | 7.5 | 20.0 | 17.5 | <\$100M | 10,331 | 227 | 60.0 | 52.5 |
| Intrust Bk Na | Wichita | 67.5 | 15.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 277,085 | 8,092 | 60.0 | 57.5 |
| First St B&Tc | Pittsburg | 67.5 | 17.5 | 5.0 | 22.5 | 22.5 | \$100M-500M | 18,164 | 320 | 55.0 | 50.0 |
| Fidelity St B&Tc | Dodge City | 67.5 | 15.0 | 5.0 | 22.5 | 25.0 | \$100M-500M | 17,197 | 530 | 70.0 | 70.0 |
| Caney Valley Nb | Caney | 67.5 | 20.0 | 17.5 | 15.0 | 15.0 | <\$100M | 5,572 | 156 | 75.0 | 80.0 |
| Peoples Nb Of Clay Center | Clay Center | 67.5 | 17.5 | 7.5 | 22.5 | 20.0 | \$100M-500M | 17,067 | 282 | 52.5 | 52.5 |
| Prairie St Bk | Augusta | 67.5 | 17.5 | 2.5 | 22.5 | 25.0 | \$100M-500M | 27,715 | 709 | 70.0 | 70.0 |
| First St B&Tc Of Larned | Larned | 65.0 | 10.0 | 20.0 | 17.5 | 17.5 | <\$100M | 7,242 | 221 | 75.0 | 77.5 |
| Premier Bk | Lenexa | 65.0 | 22.5 | 2.5 | 22.5 | 17.5 | \$100M-500M | 22,936 | 193 | 45.0 | 30.0 |

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of 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&Tc Of Junction Ci | Junction City | 65.0 | 22.5 | 7.5 | 20.0 | 15.0 | <\$100M | 9,987 | 146 | 40.0 | 32.5 |
| State Bk Of Meriden | Meriden | 65.0 | 22.5 | 7.5 | 17.5 | 17.5 | <\$100M | 7,251 | 202 | 65.0 | 57.5 |
| First Nb Of Onaga | Onaga | 65.0 | 22.5 | 5.0 | 22.5 | 15.0 | <\$100M | 17,061 | 151 | 37.5 | 27.5 |
| Mercantile Bk | Overland Park | 65.0 | 12.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 476,531 | 4,410 | 57.5 | 55.0 |
| Chisholm Trail St Bk | Wichita | 65.0 | 20.0 | 5.0 | 20.0 | 20.0 | <\$100M | 11,228 | 238 | 55.0 | 47.5 |
| Citizens St B&Tc | Seneca | 65.0 | 20.0 | 7.5 | 20.0 | 17.5 | <\$100M | 12,181 | 185 | 52.5 | 47.5 |
| Farmers St Bk | Phillipsburg | 65.0 | 22.5 | 20.0 | 12.5 | 10.0 | <\$100M | 3,521 | 91 | 67.5 | 72.5 |
| Emprise Bk Na | Hays | 65.0 | 20.0 | 2.5 | 22.5 | 20.0 | <\$100M | 15,167 | 274 | 60.0 | 45.0 |
| Condon Nb Of Coffeyville | Coffeyville | 65.0 | 17.5 | 7.5 | 20.0 | 20.0 | <\$100M | 11,599 | 234 | 55.0 | 47.5 |
| Community Bk Of The Mid | Great Bend | 65.0 | 25.0 | 10.0 | 15.0 | 15.0 | <\$100M | 6,992 | 149 | 70.0 | 72.5 |
| Citizens St Bk | Gridley | 65.0 | 17.5 | 10.0 | 17.5 | 20.0 | <\$100M | 8,001 | 279 | 77.5 | 80.0 |
| Union St Bk | Clay Center | 65.0 | 20.0 | 7.5 | 20.0 | 17.5 | <\$100M | 13,139 | 235 | 67.5 | 62.5 |
| Iola B&Tc | Iola | 65.0 | 17.5 | 7.5 | 20.0 | 20.0 | <\$100M | 12,548 | 261 | 75.0 | 80.0 |
| State Bk Of Bern | Bern | 65.0 | 20.0 | 20.0 | 12.5 | 12.5 | <\$100M | 4,475 | 120 | 72.5 | 75.0 |
| University Nb Of Lawrence | Lawrence | 65.0 | 20.0 | 7.5 | 20.0 | 17.5 | <\$100M | 10,224 | 194 | 62.5 | 47.5 |
| First Nb Of Louisburg | Louisburg | 62.5 | 10.0 | 25.0 | 15.0 | 12.5 | <\$100M | 5,918 | 124 | 42.5 | 37.5 |
| Home St B&Tc | Mcperson | 62.5 | 17.5 | 7.5 | 20.0 | 17.5 | <\$100M | 10,268 | 233 | 60.0 | 52.5 |
| Alden St Bk | Alden | 62.5 | 20.0 | 22.5 | 10.0 | 10.0 | <\$100M | 2,129 | 81 | 65.0 | 65.0 |
| Commerce Bk Na | Wichita | 62.5 | 10.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 95,936 | 1,693 | 57.5 | 55.0 |
| City Nb Of Pittsburg | Pittsburg | 62.5 | 15.0 | 5.0 | 22.5 | 20.0 | \$100M-500M | 16,510 | 291 | 62.5 | 57.5 |
| Kansas St Bk | Overbrook | 62.5 | 15.0 | 20.0 | 12.5 | 15.0 | <\$100M | 4,505 | 169 | 72.5 | 77.5 |
| Union St Bk | Everest | 62.5 | 15.0 | 10.0 | 15.0 | 22.5 | <\$100M | 6,266 | 301 | 72.5 | 77.5 |
| First Nb Of Girard | Girard | 62.5 | 12.5 | 12.5 | 15.0 | 22.5 | <\$100M | 6,092 | 291 | 72.5 | 77.5 |
| State Bk Of Downs | Downs | 62.5 | 12.5 | 20.0 | 12.5 | 17.5 | <\$100M | 4,440 | 181 | 67.5 | 72.5 |
| Home B&Tc | Eureka | 62.5 | 22.5 | 7.5 | 17.5 | 15.0 | <\$100M | 7,460 | 172 | 52.5 | 55.0 |
| Emporia St B&Tc | Emporia | 62.5 | 15.0 | 7.5 | 20.0 | 20.0 | <\$100M | 13,639 | 244 | 67.5 | 67.5 |
| First Nb Of Centralia | Centralia | 62.5 | 20.0 | 7.5 | 17.5 | 17.5 | <\$100M | 9,493 | 220 | 60.0 | 47.5 |
| Commercial St Bk Of Bonn | Bonner Springs | 60.0 | 17.5 | 5.0 | 20.0 | 17.5 | <\$100M | 10,342 | 191 | 52.5 | 42.5 |
| State Bk Of Burrton | Burrton | 60.0 | 20.0 | 25.0 | 7.5 | 7.5 | <\$100M | 1,498 | 73 | 62.5 | 65.0 |
| First Nb Of Liberal | Liberal | 60.0 | 12.5 | 2.5 | 22.5 | 22.5 | \$100M-500M | 15,554 | 394 | 60.0 | 50.0 |
| Farmers Nb | Phillipsburg | 60.0 | 12.5 | 20.0 | 15.0 | 12.5 | <\$100M | 6,122 | 134 | 70.0 | 75.0 |
| Exchange Nb&Tc Of Atchis | Atchison | 60.0 | 12.5 | 5.0 | 22.5 | 20.0 | \$100M-500M | 14,425 | 286 | 52.5 | 45.0 |
| First Bk Ks | Salina | 60.0 | 12.5 | 7.5 | 20.0 | 20.0 | \$100M-500M | 11,929 | 293 | 60.0 | 52.5 |
| Andover St Bk | Andover | 60.0 | 7.5 | 25.0 | 12.5 | 15.0 | <\$100M | 3,559 | 149 | 65.0 | 70.0 |
| Kansas St Bk | Garnett | 60.0 | 17.5 | 7.5 | 17.5 | 17.5 | <\$100M | 7,333 | 213 | 70.0 | 75.0 |
| Bank | Oberlin | 60.0 | 12.5 | 12.5 | 20.0 | 15.0 | <\$100M | 10,622 | 172 | 72.5 | 77.5 |
| Stanley Bk | Stanley | 60.0 | 17.5 | 2.5 | 20.0 | 20.0 | <\$100M | 14,034 | 250 | 50.0 | 42.5 |
| Roxbury Bk | Roxbury | 60.0 | 25.0 | 7.5 | 15.0 | 12.5 | <\$100M | 5,498 | 128 | 57.5 | 47.5 |
| First Nb | Abilene | 60.0 | 15.0 | 7.5 | 20.0 | 17.5 | <\$100M | 12,398 | 208 | 52.5 | 40.0 |
| First Nb In Cimarron | Cimarron | 60.0 | 12.5 | 15.0 | 15.0 | 17.5 | <\$100M | 5,027 | 204 | 65.0 | 72.5 |
| First St Bk | Edna | 60.0 | 10.0 | 15.0 | 15.0 | 20.0 | <\$100M | 5,739 | 270 | 70.0 | 77.5 |
| Bank Of Holyrood | Holyrood | 60.0 | 22.5 | 12.5 | 12.5 | 12.5 | <\$100M | 3,804 | 138 | 65.0 | 55.0 |
| State Bk | Hoxie | 60.0 | 7.5 | 22.5 | 15.0 | 15.0 | <\$100M | 4,804 | 149 | 62.5 | 70.0 |

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|----------------------------|--------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (4) | SBL(#) (5) | | | | | |
| Baldwin St Bk | Baldwin City | 60.0 | 7.5 | 25.0 | 12.5 | 15.0 | <\$100M | 4,257 | 158 | 45.0 | 47.5 |
| Peoples Exch Bk | Belleville | 60.0 | 15.0 | 22.5 | 12.5 | 10.0 | <\$100M | 4,702 | 88 | 67.5 | 72.5 |
| Citizens Bk Of Ks Na | Kingman | 60.0 | 12.5 | 7.5 | 20.0 | 20.0 | \$100M-500M | 11,453 | 257 | 52.5 | 55.0 |
| University Nb | Pittsburg | 60.0 | 22.5 | 12.5 | 12.5 | 12.5 | <\$100M | 4,107 | 123 | 67.5 | 70.0 |
| Mission Bk | Mission | 57.5 | 10.0 | 2.5 | 25.0 | 20.0 | \$100M-500M | 29,876 | 229 | 45.0 | 32.5 |
| Grant Cty Bk | Ulysses | 57.5 | 7.5 | 15.0 | 17.5 | 17.5 | \$100M-500M | 8,228 | 193 | 65.0 | 70.0 |
| Johnson St Bk | Johnson | 57.5 | 10.0 | 22.5 | 12.5 | 12.5 | <\$100M | 4,005 | 112 | 65.0 | 70.0 |
| Heartland Bk Na | Jewell | 57.5 | 22.5 | 15.0 | 12.5 | 7.5 | <\$100M | 3,790 | 58 | 42.5 | 37.5 |
| Nekoma St Bk | La Crosse | 57.5 | 12.5 | 22.5 | 10.0 | 12.5 | <\$100M | 2,163 | 133 | 60.0 | 65.0 |
| Tampa St Bk | Tampa | 57.5 | 12.5 | 17.5 | 10.0 | 17.5 | <\$100M | 2,591 | 186 | 62.5 | 67.5 |
| First Nb Of Smith Center | Smith Center | 57.5 | 10.0 | 22.5 | 10.0 | 15.0 | <\$100M | 3,235 | 144 | 62.5 | 70.0 |
| Ford Cty St Bk | Spearville | 57.5 | 20.0 | 12.5 | 10.0 | 15.0 | <\$100M | 2,729 | 153 | 67.5 | 67.5 |
| First Nb Of Syracuse | Syracuse | 57.5 | 12.5 | 15.0 | 15.0 | 15.0 | <\$100M | 6,597 | 163 | 62.5 | 72.5 |
| Trego Wakeeney St Bk | Wakeeney | 57.5 | 10.0 | 22.5 | 12.5 | 12.5 | <\$100M | 3,343 | 118 | 62.5 | 67.5 |
| State Bk Of Delphos | Delphos | 57.5 | 15.0 | 20.0 | 10.0 | 12.5 | <\$100M | 2,701 | 109 | 62.5 | 65.0 |
| Suburban West St Bk | Goddard | 57.5 | 20.0 | 7.5 | 15.0 | 15.0 | <\$100M | 5,876 | 156 | 55.0 | 45.0 |
| Hartford St Bk | Hartford | 57.5 | 22.5 | 17.5 | 10.0 | 7.5 | <\$100M | 3,285 | 65 | 62.5 | 65.0 |
| First Nb Of Hoxie | Hoxie | 57.5 | 12.5 | 22.5 | 15.0 | 7.5 | <\$100M | 5,967 | 74 | 65.0 | 72.5 |
| First Nb Of Hutchinson | Hutchinson | 57.5 | 10.0 | 2.5 | 22.5 | 22.5 | \$100M-500M | 27,749 | 436 | 50.0 | 47.5 |
| First Nb Of Elkhart | Elkhart | 57.5 | 10.0 | 17.5 | 12.5 | 17.5 | <\$100M | 3,966 | 198 | 67.5 | 70.0 |
| First Nb In Belleville | Belleville | 57.5 | 12.5 | 20.0 | 15.0 | 10.0 | <\$100M | 5,523 | 93 | 67.5 | 72.5 |
| Farmers & Mrch Bk Of Coll | Colby | 57.5 | 12.5 | 22.5 | 15.0 | 7.5 | <\$100M | 4,862 | 78 | 35.0 | 25.0 |
| Security St Bk | Wellington | 55.0 | 20.0 | 5.0 | 15.0 | 15.0 | <\$100M | 7,048 | 182 | 60.0 | 47.5 |
| Union St Bk | Uniontown | 55.0 | 15.0 | 10.0 | 12.5 | 17.5 | <\$100M | 3,504 | 185 | 62.5 | 67.5 |
| First Nb Of Washington | Washington | 55.0 | 7.5 | 25.0 | 12.5 | 10.0 | <\$100M | 3,637 | 95 | 25.0 | 35.0 |
| Farmers St Bk Of Oakley | Oakley | 55.0 | 10.0 | 17.5 | 15.0 | 12.5 | <\$100M | 5,897 | 130 | 62.5 | 70.0 |
| Kansas St Bk | Ottawa | 55.0 | 10.0 | 12.5 | 17.5 | 15.0 | <\$100M | 7,832 | 144 | 37.5 | 37.5 |
| Commercial Bk | Parsons | 55.0 | 10.0 | 5.0 | 22.5 | 17.5 | \$100M-500M | 15,003 | 201 | 50.0 | 42.5 |
| Stockgrowers St Bk | Ashland | 55.0 | 7.5 | 10.0 | 17.5 | 20.0 | <\$100M | 7,249 | 258 | 65.0 | 67.5 |
| Citizens St Bk | Ashland | 55.0 | 22.5 | 10.0 | 15.0 | 7.5 | <\$100M | 5,261 | 66 | 60.0 | 65.0 |
| Farmers St Bk | Westmoreland | 55.0 | 5.0 | 20.0 | 10.0 | 20.0 | <\$100M | 2,343 | 235 | 57.5 | 65.0 |
| Twin Lakes Nb | Wichita | 55.0 | 10.0 | 5.0 | 20.0 | 20.0 | \$100M-500M | 11,658 | 280 | 47.5 | 50.0 |
| Morrill & Janes B&Tc | Hiawatha | 55.0 | 15.0 | 10.0 | 17.5 | 12.5 | <\$100M | 9,200 | 107 | 30.0 | 30.0 |
| First Nb | Derby | 55.0 | 15.0 | 7.5 | 17.5 | 15.0 | <\$100M | 9,680 | 177 | 47.5 | 40.0 |
| Farmers St Bk | Hardtner | 55.0 | 17.5 | 10.0 | 12.5 | 15.0 | <\$100M | 3,623 | 140 | 62.5 | 65.0 |
| Farmers St Bk | Circleville | 55.0 | 15.0 | 15.0 | 12.5 | 12.5 | <\$100M | 3,789 | 129 | 60.0 | 70.0 |
| Citizens St Bk | Hugoton | 55.0 | 7.5 | 22.5 | 15.0 | 10.0 | <\$100M | 5,619 | 104 | 62.5 | 70.0 |
| State Bk Of Axtell | Axtell | 55.0 | 17.5 | 17.5 | 10.0 | 10.0 | <\$100M | 2,750 | 97 | 65.0 | 65.0 |
| Security Bk Of Kansas City | Kansas City | 55.0 | 12.5 | 2.5 | 25.0 | 15.0 | \$100M-500M | 39,485 | 120 | 32.5 | 27.5 |
| Farmers & Mrch Bk Of Hill | Hill City | 55.0 | 17.5 | 12.5 | 12.5 | 12.5 | <\$100M | 4,442 | 134 | 67.5 | 70.0 |
| State Bk Of Leon | Leon | 52.5 | 17.5 | 25.0 | 5.0 | 5.0 | <\$100M | 1,193 | 36 | 55.0 | 60.0 |
| Farmers Nb Of Stafford | Stafford | 52.5 | 12.5 | 7.5 | 15.0 | 17.5 | <\$100M | 6,442 | 187 | 55.0 | 45.0 |
| Sylvan St Bk | Sylvan Grove | 52.5 | 20.0 | 15.0 | 10.0 | 7.5 | <\$100M | 2,387 | 64 | 57.5 | 60.0 |

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|----------------------------|----------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (4) | SBL(#) (5) | | | | | |
| Farmers & Mrch St Bk | Macksville | 52.5 | 12.5 | 22.5 | 10.0 | 7.5 | <\$100M | 2,855 | 67 | 60.0 | 62.5 |
| Industrial St Bk | Kansas City | 52.5 | 15.0 | 2.5 | 22.5 | 12.5 | \$100M-500M | 21,492 | 114 | 27.5 | 25.0 |
| Farmers & Mrch Bk Mound | Mound City | 52.5 | 15.0 | 15.0 | 10.0 | 12.5 | <\$100M | 3,155 | 108 | 62.5 | 65.0 |
| First St Bk | Ness City | 52.5 | 7.5 | 20.0 | 10.0 | 15.0 | <\$100M | 2,498 | 155 | 55.0 | 65.0 |
| Solomon St Bk | Solomon | 52.5 | 15.0 | 5.0 | 17.5 | 15.0 | <\$100M | 9,048 | 164 | 45.0 | 32.5 |
| Farmers St Bk | Mankato | 52.5 | 7.5 | 15.0 | 12.5 | 17.5 | <\$100M | 4,506 | 206 | 62.5 | 70.0 |
| Olpe St Bk | Olpe | 52.5 | 10.0 | 17.5 | 10.0 | 15.0 | <\$100M | 2,830 | 150 | 60.0 | 62.5 |
| Saint John Nb | Saint John | 52.5 | 7.5 | 22.5 | 10.0 | 12.5 | <\$100M | 2,252 | 110 | 57.5 | 62.5 |
| Valley St Bk | Syracuse | 52.5 | 17.5 | 7.5 | 15.0 | 12.5 | <\$100M | 5,455 | 137 | 50.0 | 45.0 |
| First Nb In Alma | Alma | 52.5 | 17.5 | 7.5 | 15.0 | 12.5 | <\$100M | 4,867 | 121 | 45.0 | 32.5 |
| Citizens Nb&Tc | Anthony | 52.5 | 10.0 | 15.0 | 12.5 | 15.0 | <\$100M | 3,435 | 154 | 55.0 | 62.5 |
| Umb Nb Of Amer | Salina | 52.5 | 2.5 | 2.5 | 22.5 | 25.0 | \$500M-\$1B | 27,830 | 524 | 52.5 | 50.0 |
| Citizens St Bk | Grainfield | 52.5 | 22.5 | 12.5 | 10.0 | 7.5 | <\$100M | 2,227 | 65 | 47.5 | 45.0 |
| State Bk Of Conway Spring | Conway Spring | 52.5 | 12.5 | 22.5 | 7.5 | 10.0 | <\$100M | 2,008 | 102 | 62.5 | 50.0 |
| Emprise Bk Na | Hillsboro | 52.5 | 12.5 | 5.0 | 20.0 | 15.0 | <\$100M | 10,057 | 159 | 40.0 | 30.0 |
| First Nb | Goodland | 52.5 | 5.0 | 2.5 | 22.5 | 22.5 | \$100M-500M | 16,440 | 488 | 57.5 | 60.0 |
| Flint Hills Bk Of Eskridge | Eskridge | 52.5 | 12.5 | 22.5 | 10.0 | 7.5 | <\$100M | 2,764 | 61 | 62.5 | 65.0 |
| First St Bk Of Healy | Healy | 52.5 | 10.0 | 15.0 | 12.5 | 15.0 | <\$100M | 3,477 | 163 | 60.0 | 67.5 |
| First Nb Of Holcomb | Holcomb | 52.5 | 15.0 | 12.5 | 12.5 | 12.5 | <\$100M | 3,629 | 109 | 57.5 | 62.5 |
| First Nb&Tc Of Leavenwort | Leavenworth | 50.0 | 12.5 | 5.0 | 17.5 | 15.0 | <\$100M | 9,139 | 160 | 42.5 | 35.0 |
| Farmers & Mrch St Bk | Argonia | 50.0 | 10.0 | 22.5 | 7.5 | 10.0 | <\$100M | 1,414 | 91 | 52.5 | 57.5 |
| First St Bk | Norton | 50.0 | 12.5 | 2.5 | 17.5 | 17.5 | <\$100M | 7,127 | 192 | 52.5 | 50.0 |
| Wellsville Bk | Wellsville | 50.0 | 17.5 | 12.5 | 12.5 | 7.5 | <\$100M | 3,301 | 76 | 57.5 | 62.5 |
| Montezuma St Bk | Montezuma | 50.0 | 12.5 | 15.0 | 12.5 | 10.0 | <\$100M | 4,747 | 91 | 57.5 | 62.5 |
| First Nb Of Ks | Burlington | 50.0 | 15.0 | 10.0 | 12.5 | 12.5 | <\$100M | 4,715 | 136 | 60.0 | 65.0 |
| Gorham St Bk | Gorham | 50.0 | 15.0 | 22.5 | 5.0 | 7.5 | <\$100M | 1,187 | 73 | 55.0 | 60.0 |
| State Bk Of Carbondale | Carbondale | 50.0 | 12.5 | 20.0 | 7.5 | 10.0 | <\$100M | 1,490 | 78 | 55.0 | 57.5 |
| First Nb In Frankfort | Frankfort | 50.0 | 12.5 | 17.5 | 10.0 | 10.0 | <\$100M | 2,665 | 88 | 57.5 | 62.5 |
| Swedish-American St Bk | Courtland | 50.0 | 10.0 | 20.0 | 7.5 | 12.5 | <\$100M | 1,946 | 115 | 57.5 | 62.5 |
| Citizens Nb Of Greenleaf | Greenleaf | 50.0 | 7.5 | 5.0 | 17.5 | 20.0 | \$100M-500M | 9,862 | 286 | 50.0 | 50.0 |
| American Bk Of Baxter Spr | Baxter Springs | 50.0 | 15.0 | 5.0 | 17.5 | 12.5 | <\$100M | 7,382 | 121 | 47.5 | 30.0 |
| Marshall Cty Bk Of Beattie | Beattie | 50.0 | 20.0 | 17.5 | 5.0 | 7.5 | <\$100M | 963 | 59 | 55.0 | 57.5 |
| Farmers St Bk Of Blue Mou | Blue Mound | 50.0 | 7.5 | 17.5 | 10.0 | 15.0 | <\$100M | 2,593 | 140 | 52.5 | 60.0 |
| First Nb&Tc In Larned | Larned | 47.5 | 5.0 | 20.0 | 12.5 | 10.0 | <\$100M | 4,024 | 84 | 30.0 | 25.0 |
| Bank Of Mclouth | Mclouth | 47.5 | 10.0 | 15.0 | 10.0 | 12.5 | <\$100M | 2,475 | 122 | 55.0 | 60.0 |
| First Nb&Tc | Saint John | 47.5 | 5.0 | 22.5 | 10.0 | 10.0 | <\$100M | 2,344 | 94 | 50.0 | 55.0 |
| Home St Bk | Erie | 47.5 | 22.5 | 5.0 | 12.5 | 7.5 | <\$100M | 4,202 | 77 | 40.0 | 35.0 |
| Downs Nb | Downs | 47.5 | 12.5 | 20.0 | 7.5 | 7.5 | <\$100M | 1,409 | 57 | 50.0 | 52.5 |
| Citizens Nb | Arlington | 47.5 | 10.0 | 20.0 | 10.0 | 7.5 | <\$100M | 2,563 | 71 | 52.5 | 60.0 |
| Baileyville St Bk | Seneca | 47.5 | 10.0 | 20.0 | 7.5 | 10.0 | <\$100M | 1,940 | 80 | 55.0 | 57.5 |
| Farmers & Mrch St Bk | Wakefield | 45.0 | 15.0 | 10.0 | 7.5 | 12.5 | <\$100M | 1,681 | 136 | 55.0 | 60.0 |
| First Nb Of Summerfield | Summerfield | 45.0 | 20.0 | 17.5 | 5.0 | 2.5 | <\$100M | 1,069 | 26 | 50.0 | 52.5 |
| Bank Of Whitewater | Whitewater | 45.0 | 10.0 | 25.0 | 5.0 | 5.0 | <\$100M | 858 | 47 | 47.5 | 52.5 |

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|----------------------------|----------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Farmers Nb Of Osborne | Osborne | 45.0 | 5.0 | 20.0 | 7.5 | 12.5 | <\$100M | 1,870 | 110 | 47.5 | 52.5 |
| Smith Cty St B&Tc | Smith Center | 45.0 | 2.5 | 22.5 | 10.0 | 10.0 | <\$100M | 2,397 | 100 | 47.5 | 55.0 |
| Riley St Bk | Riley | 45.0 | 15.0 | 7.5 | 10.0 | 12.5 | <\$100M | 2,761 | 122 | 47.5 | 50.0 |
| Farmers Nb Of Kansas | Walnut | 45.0 | 15.0 | 12.5 | 10.0 | 7.5 | <\$100M | 2,128 | 75 | 50.0 | 55.0 |
| Citizens St B&Tc | Hiawatha | 45.0 | 7.5 | 10.0 | 12.5 | 15.0 | <\$100M | 4,775 | 160 | 55.0 | 62.5 |
| Farmers & Mrch St Bk Of C | Cawker City | 45.0 | 17.5 | 17.5 | 5.0 | 5.0 | <\$100M | 985 | 39 | 52.5 | 52.5 |
| Garnett St Svg Bk | Garnett | 45.0 | 7.5 | 7.5 | 12.5 | 17.5 | <\$100M | 4,240 | 219 | 55.0 | 62.5 |
| State Bk Of Burden | Burden | 42.5 | 17.5 | 10.0 | 7.5 | 7.5 | <\$100M | 1,321 | 58 | 50.0 | 50.0 |
| First Nb Of Sedan | Sedan | 42.5 | 7.5 | 10.0 | 10.0 | 15.0 | <\$100M | 2,755 | 151 | 50.0 | 55.0 |
| Bank Of Perry | Perry | 42.5 | 10.0 | 15.0 | 10.0 | 7.5 | <\$100M | 2,414 | 70 | 25.0 | 22.5 |
| Piqua St Bk | Piqua | 42.5 | 5.0 | 25.0 | 5.0 | 7.5 | <\$100M | 1,071 | 63 | 45.0 | 47.5 |
| Security St Bk | Scott City | 42.5 | 5.0 | 2.5 | 15.0 | 20.0 | \$100M-500M | 7,047 | 234 | 47.5 | 47.5 |
| Kendall St Bk | Valley Falls | 42.5 | 10.0 | 15.0 | 10.0 | 7.5 | <\$100M | 2,502 | 70 | 30.0 | 30.0 |
| Munden St Bk | Munden | 42.5 | 7.5 | 20.0 | 5.0 | 10.0 | <\$100M | 1,192 | 90 | 47.5 | 55.0 |
| Troy St Bk | Troy | 42.5 | 10.0 | 12.5 | 7.5 | 12.5 | <\$100M | 1,613 | 135 | 52.5 | 57.5 |
| State Exch Bk | Mankato | 42.5 | 12.5 | 15.0 | 7.5 | 7.5 | <\$100M | 2,126 | 76 | 55.0 | 57.5 |
| Stock Exch Bk | Caldwell | 42.5 | 7.5 | 22.5 | 7.5 | 5.0 | <\$100M | 1,985 | 49 | 50.0 | 52.5 |
| Fowler St Bk | Fowler | 42.5 | 5.0 | 17.5 | 7.5 | 12.5 | <\$100M | 1,736 | 119 | 35.0 | 37.5 |
| Chetopa St B&Tc | Chetopa | 42.5 | 10.0 | 15.0 | 7.5 | 10.0 | <\$100M | 1,647 | 84 | 47.5 | 55.0 |
| Haven St Bk | Haven | 42.5 | 17.5 | 7.5 | 12.5 | 5.0 | <\$100M | 3,552 | 41 | 27.5 | 17.5 |
| Baxter St Bk | Baxter Springs | 42.5 | 17.5 | 2.5 | 12.5 | 10.0 | <\$100M | 4,540 | 89 | 37.5 | 27.5 |
| Farmers Nb Of Lincoln | Lincoln | 40.0 | 10.0 | 15.0 | 7.5 | 7.5 | <\$100M | 1,598 | 56 | 47.5 | 52.5 |
| Pilsen St Bk | Lincolnville | 40.0 | 12.5 | 17.5 | 5.0 | 5.0 | <\$100M | 1,222 | 46 | 47.5 | 50.0 |
| Stockgrowers St Bk Maple I | Maple Hill | 40.0 | 5.0 | 22.5 | 5.0 | 7.5 | <\$100M | 903 | 68 | 42.5 | 45.0 |
| Alta Vista St Bk | Alta Vista | 40.0 | 5.0 | 22.5 | 5.0 | 7.5 | <\$100M | 918 | 65 | 45.0 | 50.0 |
| Valley St Bk | Atchison | 40.0 | 12.5 | 7.5 | 12.5 | 7.5 | <\$100M | 3,325 | 66 | 37.5 | 30.0 |
| State Bk Of Spring Hill | Spring Hill | 40.0 | 2.5 | 25.0 | 7.5 | 5.0 | <\$100M | 1,393 | 50 | 42.5 | 45.0 |
| Americus St Bk | Americus | 40.0 | 12.5 | 17.5 | 5.0 | 5.0 | <\$100M | 1,212 | 32 | 45.0 | 50.0 |
| First Security Bk | Overbrook | 40.0 | 5.0 | 20.0 | 7.5 | 7.5 | <\$100M | 1,281 | 56 | 42.5 | 45.0 |
| Bank Of Parsons | Parsons | 40.0 | 15.0 | 15.0 | 5.0 | 5.0 | <\$100M | 915 | 33 | 47.5 | 50.0 |
| Walton St Bk | Walton | 40.0 | 10.0 | 25.0 | 2.5 | 2.5 | <\$100M | 365 | 24 | 45.0 | 47.5 |
| Wilson St Bk | Wilson | 40.0 | 10.0 | 12.5 | 7.5 | 10.0 | <\$100M | 1,943 | 104 | 50.0 | 55.0 |
| Scandia St Bk Of Scandia | Scandia | 40.0 | 7.5 | 20.0 | 7.5 | 5.0 | <\$100M | 1,283 | 39 | 45.0 | 47.5 |
| Elk St Bk | Clyde | 40.0 | 12.5 | 10.0 | 7.5 | 10.0 | <\$100M | 2,046 | 97 | 50.0 | 52.5 |
| Peoples Bk Na | Coldwater | 40.0 | 10.0 | 10.0 | 10.0 | 10.0 | <\$100M | 2,540 | 92 | 45.0 | 50.0 |
| Citizens St B&Tc | Ellsworth | 40.0 | 5.0 | 12.5 | 10.0 | 12.5 | <\$100M | 2,970 | 134 | 47.5 | 55.0 |
| Caldwell St Bk In Caldwell | Caldwell | 40.0 | 15.0 | 7.5 | 12.5 | 5.0 | <\$100M | 3,383 | 49 | 25.0 | 12.5 |
| Emprise Bk | Iola | 40.0 | 7.5 | 7.5 | 12.5 | 12.5 | <\$100M | 4,528 | 132 | 50.0 | 57.5 |
| State Bk Of Canton | Canton | 40.0 | 7.5 | 17.5 | 7.5 | 7.5 | <\$100M | 1,265 | 65 | 42.5 | 45.0 |
| Ellis St Bk | Ellis | 40.0 | 5.0 | 12.5 | 10.0 | 12.5 | <\$100M | 2,128 | 114 | 45.0 | 50.0 |
| Dickinson Cty Bk | Enterprise | 40.0 | 15.0 | 12.5 | 5.0 | 7.5 | <\$100M | 1,194 | 57 | 45.0 | 50.0 |
| Farmers B&Tc | Atwood | 40.0 | 5.0 | 20.0 | 7.5 | 7.5 | <\$100M | 1,730 | 55 | 25.0 | 22.5 |
| Fidelity St B&Tc | Topeka | 37.5 | 10.0 | 2.5 | 15.0 | 10.0 | <\$100M | 6,837 | 95 | 27.5 | 20.0 |

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|---------------------------|---------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Mitchell Cty Bk | Simpson | 37.5 | 15.0 | 17.5 | 2.5 | 2.5 | <\$100M | 260 | 14 | 45.0 | 45.0 |
| Plains St Bk | Plains | 37.5 | 7.5 | 7.5 | 10.0 | 12.5 | <\$100M | 2,771 | 113 | 37.5 | 40.0 |
| State Bk Of Oskaloosa | Oskaloosa | 37.5 | 5.0 | 15.0 | 7.5 | 10.0 | <\$100M | 1,725 | 81 | 42.5 | 50.0 |
| Marquette Farmers St Bk | Marquette | 37.5 | 7.5 | 17.5 | 5.0 | 7.5 | <\$100M | 1,226 | 54 | 42.5 | 45.0 |
| Emprise Bk | Potwin | 37.5 | 5.0 | 25.0 | 5.0 | 2.5 | <\$100M | 798 | 28 | 40.0 | 42.5 |
| First Nb Of Dighton | Dighton | 37.5 | 5.0 | 15.0 | 10.0 | 7.5 | <\$100M | 2,808 | 68 | 45.0 | 50.0 |
| Greensburg St Bk | Greensburg | 37.5 | 5.0 | 15.0 | 7.5 | 10.0 | <\$100M | 1,710 | 98 | 42.5 | 50.0 |
| Farmers St Bk | Corning | 37.5 | 7.5 | 17.5 | 2.5 | 10.0 | <\$100M | 406 | 100 | 42.5 | 50.0 |
| City St Bk | Fort Scott | 37.5 | 12.5 | 10.0 | 10.0 | 5.0 | <\$100M | 2,173 | 46 | 42.5 | 47.5 |
| Freeport St Bk | Harper | 37.5 | 12.5 | 15.0 | 5.0 | 5.0 | <\$100M | 1,183 | 47 | 40.0 | 47.5 |
| Citizens St Bk | Geneseo | 37.5 | 10.0 | 22.5 | 2.5 | 2.5 | <\$100M | 361 | 12 | 40.0 | 45.0 |
| Union St Bk | Olsburg | 37.5 | 5.0 | 20.0 | 2.5 | 10.0 | <\$100M | 749 | 80 | 42.5 | 47.5 |
| First Nb Of Harveyville | Harveyville | 37.5 | 7.5 | 22.5 | 2.5 | 5.0 | <\$100M | 616 | 38 | 42.5 | 45.0 |
| Beverly St Bk | Beverly | 35.0 | 10.0 | 15.0 | 5.0 | 5.0 | <\$100M | 908 | 44 | 42.5 | 45.0 |
| State Bk Of Blue Rapids | Blue Rapids | 35.0 | 7.5 | 7.5 | 10.0 | 10.0 | <\$100M | 2,377 | 92 | 40.0 | 40.0 |
| State Bk Of Whiting | Whiting | 35.0 | 7.5 | 15.0 | 5.0 | 7.5 | <\$100M | 1,218 | 63 | 40.0 | 42.5 |
| First Nb Of Le Roy | Le Roy | 35.0 | 7.5 | 10.0 | 7.5 | 10.0 | <\$100M | 1,299 | 82 | 40.0 | 42.5 |
| Farmers St Bk | Ludell | 35.0 | 7.5 | 20.0 | 5.0 | 2.5 | <\$100M | 814 | 21 | 40.0 | 42.5 |
| Citizens St B&Tc | Woodbine | 35.0 | 15.0 | 12.5 | 5.0 | 2.5 | <\$100M | 904 | 22 | 42.5 | 45.0 |
| Prescott St Bk | Prescott | 35.0 | 12.5 | 15.0 | 5.0 | 2.5 | <\$100M | 1,050 | 17 | 40.0 | 42.5 |
| Bank Of Protection | Protection | 35.0 | 10.0 | 10.0 | 7.5 | 7.5 | <\$100M | 1,422 | 66 | 40.0 | 45.0 |
| Miners St Bk Of Frontenac | Frontenac | 35.0 | 5.0 | 12.5 | 7.5 | 10.0 | <\$100M | 1,900 | 90 | 35.0 | 45.0 |
| Peoples St Bk | Cherryvale | 35.0 | 7.5 | 17.5 | 5.0 | 5.0 | <\$100M | 902 | 52 | 42.5 | 47.5 |
| Hanston St Bk | Hanston | 35.0 | 7.5 | 15.0 | 7.5 | 5.0 | <\$100M | 1,525 | 45 | 40.0 | 45.0 |
| First Nb Of Cunningham | Cunningham | 35.0 | 5.0 | 15.0 | 5.0 | 10.0 | <\$100M | 1,050 | 103 | 40.0 | 45.0 |
| Exchange Nb | Cottonwood Fa | 35.0 | 7.5 | 10.0 | 10.0 | 7.5 | <\$100M | 2,267 | 68 | 42.5 | 47.5 |
| De Soto St Bk | De Soto | 35.0 | 2.5 | 25.0 | 5.0 | 2.5 | <\$100M | 1,160 | 29 | 35.0 | 45.0 |
| Bank Of Cmrc | Chanute | 35.0 | 5.0 | 2.5 | 15.0 | 12.5 | <\$100M | 6,421 | 133 | 32.5 | 32.5 |
| First Nb Of Beloit | Beloit | 35.0 | 10.0 | 5.0 | 12.5 | 7.5 | <\$100M | 4,149 | 75 | 27.5 | 20.0 |
| Towanda St Bk | Towanda | 32.5 | 2.5 | 25.0 | 2.5 | 2.5 | <\$100M | 42 | 2 | 32.5 | 32.5 |
| Marion Nb | Marion | 32.5 | 5.0 | 17.5 | 5.0 | 5.0 | <\$100M | 1,213 | 37 | 37.5 | 40.0 |
| Bank Of Palmer | Palmer | 32.5 | 2.5 | 22.5 | 5.0 | 2.5 | <\$100M | 829 | 25 | 37.5 | 40.0 |
| First Nb Of Spearville | Spearville | 32.5 | 5.0 | 12.5 | 5.0 | 10.0 | <\$100M | 800 | 86 | 37.5 | 40.0 |
| First St Bk | Arma | 32.5 | 10.0 | 12.5 | 5.0 | 5.0 | <\$100M | 763 | 32 | 35.0 | 42.5 |
| Hillsboro St Bk | Hillsboro | 32.5 | 7.5 | 17.5 | 2.5 | 5.0 | <\$100M | 731 | 37 | 37.5 | 42.5 |
| Farmers & Drovers Bk | Council Grove | 32.5 | 5.0 | 2.5 | 12.5 | 12.5 | <\$100M | 4,629 | 135 | 35.0 | 37.5 |
| People First Bk | Elkhart | 32.5 | 2.5 | 17.5 | 7.5 | 5.0 | <\$100M | 1,286 | 38 | 37.5 | 40.0 |
| First Nb Of Hope | Hope | 32.5 | 2.5 | 12.5 | 7.5 | 10.0 | <\$100M | 1,371 | 81 | 37.5 | 40.0 |
| Cottonwood Valley Bk | Cedar Point | 32.5 | 5.0 | 10.0 | 7.5 | 10.0 | <\$100M | 1,292 | 87 | 37.5 | 40.0 |
| Citizens St Bk | Haddam | 32.5 | 2.5 | 25.0 | 2.5 | 2.5 | <\$100M | 25 | 1 | 32.5 | 32.5 |
| Bendena St Bk | Bendena | 32.5 | 10.0 | 12.5 | 5.0 | 5.0 | <\$100M | 1,071 | 32 | 37.5 | 42.5 |
| First Ks Bk | Hoisington | 32.5 | 2.5 | 10.0 | 7.5 | 12.5 | <\$100M | 2,096 | 112 | 40.0 | 42.5 |
| Horizon Nb | Leawood | 32.5 | 2.5 | 25.0 | 2.5 | 2.5 | <\$100M | 230 | 4 | 32.5 | 32.5 |

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|-----------------------------|--------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Bison St Bk | Bison | 30.0 | 2.5 | 22.5 | 2.5 | 2.5 | <\$100M | 327 | 20 | 32.5 | 35.0 |
| Farmers St Bk Of Bucklin K | Bucklin | 30.0 | 5.0 | 12.5 | 7.5 | 5.0 | <\$100M | 1,409 | 53 | 35.0 | 40.0 |
| State Bk Of Lebo | Lebo | 30.0 | 7.5 | 10.0 | 7.5 | 5.0 | <\$100M | 1,237 | 42 | 35.0 | 37.5 |
| Leonardville St Bk | Leonardville | 30.0 | 2.5 | 22.5 | 2.5 | 2.5 | <\$100M | 33 | 9 | 30.0 | 30.0 |
| Peoples St Bk | Mcdonald | 30.0 | 5.0 | 20.0 | 2.5 | 2.5 | <\$100M | 528 | 19 | 35.0 | 37.5 |
| First Bk Of Troy | Troy | 30.0 | 7.5 | 12.5 | 5.0 | 5.0 | <\$100M | 1,154 | 44 | 35.0 | 42.5 |
| Farmers St Bk | Dwight | 30.0 | 5.0 | 17.5 | 2.5 | 5.0 | <\$100M | 597 | 38 | 32.5 | 35.0 |
| Howard St Bk | Howard | 30.0 | 5.0 | 12.5 | 5.0 | 7.5 | <\$100M | 1,191 | 66 | 35.0 | 42.5 |
| First St Bk | Kiowa | 27.5 | 5.0 | 10.0 | 7.5 | 5.0 | <\$100M | 1,701 | 48 | 20.0 | 25.0 |
| Kearny Cty Bk | Lakin | 27.5 | 2.5 | 2.5 | 10.0 | 12.5 | <\$100M | 3,251 | 114 | 27.5 | 25.0 |
| Citizens St Bk Of Pomona | Pomona | 27.5 | 5.0 | 12.5 | 2.5 | 7.5 | <\$100M | 612 | 64 | 32.5 | 37.5 |
| First St Bk Thayer | Thayer | 27.5 | 10.0 | 7.5 | 5.0 | 5.0 | <\$100M | 1,111 | 34 | 22.5 | 17.5 |
| Peabody St Bk | Peabody | 27.5 | 5.0 | 7.5 | 7.5 | 7.5 | <\$100M | 1,809 | 81 | 30.0 | 27.5 |
| Vermillion St Bk | Vermillion | 27.5 | 2.5 | 17.5 | 2.5 | 5.0 | <\$100M | 556 | 32 | 32.5 | 35.0 |
| Citizens St Bk | Morland | 27.5 | 5.0 | 12.5 | 5.0 | 5.0 | <\$100M | 978 | 52 | 32.5 | 37.5 |
| Farmers St Bk Of Highland | Highland | 27.5 | 7.5 | 12.5 | 2.5 | 5.0 | <\$100M | 736 | 37 | 35.0 | 37.5 |
| Lorraine St Bk | Lorraine | 25.0 | 5.0 | 12.5 | 2.5 | 5.0 | <\$100M | 658 | 45 | 30.0 | 37.5 |
| Farmers St Bk Of Jetmore K | Jetmore | 25.0 | 2.5 | 15.0 | 2.5 | 5.0 | <\$100M | 689 | 38 | 27.5 | 22.5 |
| First St Bk Of Ransom | Ransom | 25.0 | 7.5 | 2.5 | 10.0 | 5.0 | <\$100M | 2,158 | 30 | 10.0 | 10.0 |
| Reading St Bk | Reading | 25.0 | 2.5 | 17.5 | 2.5 | 2.5 | <\$100M | 150 | 12 | 25.0 | 27.5 |
| First St Bk Of Goff | Goff | 25.0 | 2.5 | 17.5 | 2.5 | 2.5 | <\$100M | 228 | 15 | 30.0 | 32.5 |
| Fort Riley Nb | Fort Riley | 25.0 | 5.0 | 12.5 | 5.0 | 2.5 | <\$100M | 1,211 | 17 | 20.0 | 10.0 |
| First Nb Of Howard | Howard | 25.0 | 7.5 | 12.5 | 2.5 | 2.5 | <\$100M | 460 | 26 | 32.5 | 35.0 |
| Haviland St Bk | Haviland | 25.0 | 2.5 | 15.0 | 2.5 | 5.0 | <\$100M | 734 | 40 | 30.0 | 35.0 |
| Mid-America Bk | Esbon | 25.0 | 2.5 | 15.0 | 2.5 | 5.0 | <\$100M | 574 | 48 | 30.0 | 32.5 |
| Security St Bk | Bird City | 22.5 | 5.0 | 10.0 | 5.0 | 2.5 | <\$100M | 881 | 27 | 25.0 | 27.5 |
| Jamestown St Bk | Jamestown | 22.5 | 5.0 | 10.0 | 5.0 | 2.5 | <\$100M | 808 | 13 | 25.0 | 30.0 |
| Centerville St Bk | Centerville | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 206 | 8 | 25.0 | 27.5 |
| Bank Of Cmrc | Udall | 20.0 | 2.5 | 12.5 | 2.5 | 2.5 | <\$100M | 311 | 29 | 20.0 | 22.5 |
| Peoples St Bk Of Minneola | Minneola | 20.0 | 5.0 | 10.0 | 2.5 | 2.5 | <\$100M | 650 | 31 | 25.0 | 30.0 |
| Bank Of Denton | Denton | 20.0 | 2.5 | 12.5 | 2.5 | 2.5 | <\$100M | 226 | 12 | 22.5 | 22.5 |
| Bank Of Greeley | Greeley | 20.0 | 2.5 | 10.0 | 5.0 | 2.5 | <\$100M | 794 | 32 | 22.5 | 25.0 |
| Farmers & Mrch St Bk | Effingham | 20.0 | 2.5 | 10.0 | 2.5 | 5.0 | <\$100M | 694 | 40 | 22.5 | 27.5 |
| Citizens Bk Of Weir Ks | Weir | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 178 | 12 | 20.0 | 22.5 |
| Farmers St Bk Of Aliceville | Aliceville | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 519 | 31 | 22.5 | 22.5 |
| Citizens St Bk | Miltonvale | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 252 | 21 | 20.0 | 20.0 |
| Wilmore St Bk | Wilmore | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 84 | 4 | 20.0 | 20.0 |
| First Nb Of Tribune | Tribune | 17.5 | 2.5 | 2.5 | 7.5 | 5.0 | <\$100M | 1,237 | 58 | 27.5 | 25.0 |
| Farmers St Bk | Fairview | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 382 | 26 | 20.0 | 22.5 |
| Farmers St Bk | Hazelton | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 160 | 7 | 20.0 | 22.5 |
| Hoisington Nb | Hoisington | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 360 | 22 | 20.0 | 20.0 |
| Coldwater Nb | Coldwater | 17.5 | 2.5 | 10.0 | 2.5 | 2.5 | <\$100M | 254 | 16 | 20.0 | 20.0 |
| State Bk Of Colony | Colony | 15.0 | 2.5 | 7.5 | 2.5 | 2.5 | <\$100M | 187 | 17 | 17.5 | 20.0 |

Table A.1 Small Business Lending in Kansas, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------|----------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (4) | SBL(#) (5) | | | | | |
| Armed Forces Bk Na | Fort Leavenwoi | 15.0 | 2.5 | 2.5 | 7.5 | 2.5 | \$100M-500M | 1,248 | 28 | 10.0 | 10.0 |
| First Nb Of Wellington | Wellington | 12.5 | 2.5 | 2.5 | 5.0 | 2.5 | <\$100M | 1,166 | 18 | 10.0 | 10.0 |
| State Bk Of Lancaster | Lancaster | 10.0 | 2.5 | 2.5 | 2.5 | 2.5 | <\$100M | 105 | 11 | 15.0 | 17.5 |
| Fnb Of Ks | Overland Park | 0.0 | 2.5 | 2.5 | 22.5 | 22.5 | \$500M-\$1B | 21,785 | 334 | 0.0 | 0.0 |
| Mcfc Nb | Lenexa | 0.0 | 2.5 | 0.0 | 2.5 | 2.5 | <\$100M | 0 | 0 | 0.0 | 0.0 |

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.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve

A.2 Top Small Business Lenders in Kansas under the CRA Reporting Program, 1998

| NAME | HQ STATE | SBL\$ (<\$1 M) (1) | SBL# (<\$1 M) (2) | BK SIZE (3) | SBL\$ (<\$250K) (4) | SBL# (<\$250K) (5) | SBL\$ (<\$100K) (6) | SBL# (<\$100K) (7) | Credit Cd/TA (8) |
|------------------------------|----------|-----------------------|----------------------|----------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|
| INTRUST FINANCIAL CORPORATIO | KS | 331,446 | 3,244 | \$1B-\$10B | 139,742 | 2,876 | 69,582 | 2,470 | |
| BANK OF AMERICA CORPORATION | NC | 217,027 | 1,720 | >\$50B | 88,924 | 1,480 | 46,985 | 1,235 | |
| COMMERCE BANCSHARES INC. | MO | 193,453 | 2,375 | \$10B-\$50B | 90,228 | 2,171 | 51,984 | 1,945 | |
| UMB FINANCIAL CORPORATION | MO | 135,409 | 1,043 | \$1B-\$10B | 42,797 | 882 | 18,817 | 751 | |
| MERCANTILE BANCORPORATION IN | MO | 132,980 | 1,230 | \$10B-\$50B | 59,508 | 1,078 | 28,636 | 900 | |
| SUNFLOWER BANKS INC. | KS | 74,103 | 1,021 | <\$1B | 44,215 | 954 | 24,809 | 837 | |
| CENTRAL OF KANSAS INC. | KS | 66,410 | 1,049 | <\$1B | 34,587 | 988 | 20,633 | 902 | |
| COMMERCE FINANCIAL CORPORATI | KS | 60,828 | 873 | <\$1B | 31,643 | 818 | 18,201 | 737 | |
| VALLEY VIEW BANCSHARES INC. | KS | 47,315 | 371 | \$1B-\$10B | 16,522 | 313 | 8,640 | 264 | |
| FIRST KANSAS BANCSHARES INC | KS | 34,411 | 402 | <\$1B | 15,208 | 366 | 8,577 | 329 | |
| EMPRISE FINANCIAL CORPORATIO | KS | 34,030 | 453 | <\$1B | 18,024 | 418 | 10,184 | 367 | |
| FIRST OLATHE BANCSHARES INC | MO | 27,681 | 321 | <\$1B | 14,101 | 293 | 7,497 | 255 | |
| FIDELITY BANK | KS | 13,812 | 72 | N/A | 4,409 | 57 | 2,163 | 44 | |
| ADVANTA BK CORP | UT | 11,857 | 1,174 | <\$1B | 11,857 | 1,174 | 11,857 | 1,174 | |
| DFC ACQUISITION CORPORATION | MO | 11,041 | 128 | \$1B-\$10B | 5,625 | 115 | 2,720 | 98 | |
| BROTHERHOOD BANCSHARES INC. | KS | 10,106 | 154 | <\$1B | 5,138 | 144 | 3,615 | 134 | |
| U.S. BANCORP | MN | 9,485 | 480 | >\$50B | 7,685 | 477 | 7,185 | 475 | |
| WELLS FARGO & COMPANY | CA | 8,219 | 325 | >\$50B | 6,993 | 322 | 6,594 | 320 | |
| MORGAN STANLEY DEAN WITTER B | UT | 7,373 | 2,222 | <\$1B | 7,373 | 2,222 | 7,373 | 2,222 | |
| HSBC BK USA | NY | 4,484 | 18 | \$10B-\$50B | 972 | 12 | 344 | 9 | |
| PINNACLE BANCORP INC. | NE | 4,003 | 127 | \$1B-\$10B | 3,703 | 126 | 2,141 | 116 | |
| MIDLAND BANK | MO | 3,708 | 13 | N/A | 434 | 7 | 189 | 6 | |
| NORTH AMERICAN SAVINGS BANK | MO | 2,873 | 6 | N/A | 423 | 3 | 80 | 1 | |
| BANK ONE CORPORATION | IL | 2,579 | 49 | >\$50B | 1,161 | 46 | 1,028 | 45 | |
| HARRINGTON BANK FSB | IN | 2,491 | 12 | N/A | 798 | 9 | 237 | 5 | |
| CITY NATIONAL BANCSHARES IN | FL | 2,320 | 4 | \$1B-\$10B | 0 | 0 | 0 | 0 | |
| GREAT WESTERN SECURITIES INC | NE | 2,030 | 7 | <\$1B | 602 | 4 | 32 | 1 | |
| NATIONAL BK OF CMRC TR&SA | NE | 1,935 | 23 | \$1B-\$10B | 1,120 | 21 | 415 | 17 | |
| CHASE MANHATTAN CORPORATION | NY | 1,560 | 66 | >\$50B | 1,560 | 66 | 1,560 | 66 | |
| 1ST SOURCE CORPORATION | IN | 1,412 | 5 | \$1B-\$10B | 181 | 1 | 0 | 0 | |
| KEYCORP | OH | 1,300 | 3 | >\$50B | 100 | 1 | 100 | 1 | |
| GUARANTY CORPORATION | CO | 1,141 | 3 | <\$1B | 141 | 2 | 16 | 1 | |
| ARVEST BANK GROUP INC. | AR | 1,076 | 7 | \$1B-\$10B | 276 | 6 | 76 | 5 | |
| BLUE RIDGE BANCSHARES INC. | MO | 1,030 | 11 | <\$1B | 632 | 10 | 266 | 8 | |
| REPUBLIC NEW YORK CORPORATIO | NY | 1,000 | 1 | \$10B-\$50B | 0 | 0 | 0 | 0 | |
| FIRST NATIONAL OF NEBRASKA | NE | 21,761 | 334 | \$1B-\$10B | 10,317 | 309 | 6,791 | 291 | 0.35 |
| AMERICAN EXPRESS CENTURION B | UT | 17,143 | 2,603 | \$10B-\$50B | 17,143 | 2,603 | 17,143 | 2,603 | 0.81 |
| MBNA CORPORATION | DE | 2,851 | 318 | \$10B-\$50B | 2,851 | 318 | 2,851 | 318 | 0.55 |

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.