

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
LEMAY B&TC	LEMAY	100.0	\$500M-\$1B	180,041	1,051
ENTERPRISE BK	CLAYTON	100.0	\$100M-500M	133,854	1,150
LIBERTY BK	SPRINGFIELD	100.0	\$100M-500M	91,461	1,168
UNITED BK OF UNION	UNION	92.5	\$100M-500M	45,679	550
PEOPLES BK	CUBA	92.5	\$100M-500M	26,866	562
PEOPLES B&TC OF LINCOLN CTY	TROY	90.0	\$100M-500M	46,968	470
KEARNEY TC	KEARNEY	87.5	<\$100M	22,769	632
NODAWAY VALLEY BK	MARYVILLE	87.5	\$100M-500M	63,518	951
MISSOURI BK THE	WARRENTON	87.5	<\$100M	21,936	327
PLATTE VALLEY BK OF MO	PLATTE CITY	87.5	<\$100M	22,315	464
SOUTHWEST BK	SAINT LOUIS	70.0	\$1B-\$10B	249,566	2,475
MERCANTILE BK NA	SAINT LOUIS	55.0	>\$10B	1,013,206	11,744

*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 Missouri, 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)
Lemay B&Tc	Lemay	100.0	25.0	25.0	25.0	25.0	\$500M-\$1B	180,041	1,051	70.0	65.0
Enterprise Bk	Clayton	100.0	25.0	25.0	25.0	25.0	\$100M-500M	133,854	1,150	80.0	70.0
Liberty Bk	Springfield	100.0	25.0	25.0	25.0	25.0	\$100M-500M	91,461	1,168	80.0	77.5
United Bk Of Union	Union	92.5	22.5	25.0	22.5	22.5	\$100M-500M	45,679	550	97.5	97.5
Peoples Bk	Cuba	92.5	22.5	25.0	22.5	22.5	\$100M-500M	26,866	562	95.0	97.5
Peoples B&Tc Of Lincoln C	Troy	90.0	22.5	25.0	22.5	20.0	\$100M-500M	46,968	470	60.0	50.0
Missouri Bk The	Warrenton	87.5	25.0	25.0	20.0	17.5	<\$100M	21,936	327	70.0	70.0
Platte Valley Bk Of Mo	Platte City	87.5	22.5	22.5	20.0	22.5	<\$100M	22,315	464	95.0	97.5
Nodaway Valley Bk	Maryville	87.5	20.0	17.5	25.0	25.0	\$100M-500M	63,518	951	95.0	95.0
Kearney Tc	Kearney	87.5	22.5	22.5	20.0	22.5	<\$100M	22,769	632	95.0	100.0
Pioneer B&Tc	Maplewood	85.0	22.5	25.0	22.5	15.0	\$100M-500M	33,794	210	42.5	25.0
Bank 10	Belton	85.0	22.5	22.5	20.0	20.0	<\$100M	21,300	392	92.5	95.0
Southwest Mo Bk	Carthage	85.0	15.0	22.5	22.5	25.0	\$100M-500M	44,105	1,404	92.5	95.0
Bank Of Bloomsdale	Bloomsdale	85.0	22.5	20.0	22.5	20.0	\$100M-500M	27,897	389	90.0	92.5
State Bk Of Dixon	Dixon	85.0	22.5	20.0	20.0	22.5	<\$100M	17,513	536	92.5	92.5
Bank Of St Charles County	Saint Charles	82.5	25.0	25.0	20.0	12.5	<\$100M	22,637	168	47.5	25.0
First Mo St Bk	Poplar Bluff	82.5	25.0	10.0	22.5	25.0	<\$100M	26,814	785	87.5	90.0
Boonslick Bk	Boonville	82.5	25.0	12.5	22.5	22.5	\$100M-500M	39,243	534	90.0	90.0
First Midwest Bk	Poplar Bluff	80.0	25.0	10.0	22.5	22.5	\$100M-500M	37,018	476	65.0	62.5
Union Svg Bk	Sedalia	80.0	20.0	17.5	20.0	22.5	<\$100M	19,411	656	90.0	95.0
Metropolitan Nb	Springfield	80.0	25.0	5.0	25.0	25.0	\$100M-500M	67,755	1,042	77.5	70.0
Perry St Bk	Perry	80.0	17.5	20.0	17.5	25.0	<\$100M	15,860	699	92.5	92.5
Missouri St B&Tc	Clayton	80.0	25.0	5.0	25.0	25.0	\$100M-500M	71,926	848	75.0	67.5
Lawson Bk	Lawson	80.0	22.5	22.5	17.5	17.5	<\$100M	12,889	292	70.0	57.5
Bannister B&Tc	Kansas City	80.0	25.0	5.0	25.0	25.0	\$100M-500M	79,645	959	80.0	65.0
Northland Nb	Gladstone	80.0	25.0	22.5	17.5	15.0	<\$100M	13,254	270	70.0	65.0
First Bk Cbc	Maryville	80.0	20.0	17.5	22.5	20.0	\$100M-500M	25,735	404	87.5	92.5
Peoples Community Bk	Greenville	80.0	22.5	22.5	17.5	17.5	<\$100M	13,071	285	85.0	87.5
Citizens Nb	Maplewood	80.0	25.0	5.0	25.0	25.0	\$100M-500M	88,574	1,096	72.5	65.0
Cass Commercial Bk	Bridgeton	77.5	25.0	2.5	25.0	25.0	\$100M-500M	90,441	857	70.0	57.5
Douglass Nb	Kansas City	77.5	22.5	22.5	17.5	15.0	<\$100M	16,898	248	85.0	87.5
First Security St Bk	Charleston	77.5	20.0	17.5	20.0	20.0	<\$100M	18,975	427	65.0	60.0
Bank Of Belton	Belton	77.5	25.0	22.5	17.5	12.5	<\$100M	15,879	193	52.5	40.0
First Midwest Bk Piedmont	Piedmont	77.5	25.0	22.5	17.5	12.5	<\$100M	14,005	181	50.0	42.5
Bank Of Crocker	Waynesville	77.5	20.0	20.0	20.0	17.5	\$100M-500M	22,660	337	67.5	67.5
Community St Bk	Bowling Green	77.5	15.0	20.0	20.0	22.5	\$100M-500M	18,693	460	85.0	87.5
Jefferson Bk Of Mo	Jefferson City	77.5	22.5	5.0	25.0	25.0	\$100M-500M	80,945	1,315	75.0	70.0
Century Bk Of The Ozarks	Gainesville	77.5	15.0	17.5	20.0	25.0	\$100M-500M	21,221	869	87.5	92.5
First Community Bk	Bernie	77.5	15.0	20.0	20.0	22.5	\$100M-500M	22,486	645	87.5	95.0
Bank Of Grain Valley	Grain Valley	77.5	25.0	10.0	22.5	20.0	<\$100M	26,966	502	80.0	67.5
Ralls County St Bk	New London	77.5	22.5	20.0	15.0	20.0	<\$100M	12,131	389	87.5	90.0
First Business Bk Ks City N	Kansas City	77.5	25.0	2.5	25.0	25.0	\$100M-500M	56,443	977	80.0	72.5

Table A.1 Small Business Lending in Missouri, 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)					
Centennial Bk	Saint Ann	77.5	25.0	5.0	25.0	22.5	\$100M-500M	66,280	594	62.5	52.5
Commercial Bk	Maryland Heigl	77.5	25.0	7.5	22.5	22.5	\$100M-500M	37,907	658	80.0	72.5
First Nb	Mountain View	75.0	20.0	15.0	17.5	22.5	<\$100M	14,833	583	85.0	87.5
Saint Johns B&Tc	Saint Johns	75.0	22.5	2.5	25.0	25.0	\$100M-500M	70,711	850	70.0	60.0
Meramec Valley Bk	Valley Park	75.0	25.0	5.0	22.5	22.5	\$100M-500M	34,550	558	77.5	72.5
Empire Bk	Springfield	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B	102,323	1,475	67.5	62.5
Allegiant Bk	Saint Louis	75.0	22.5	2.5	25.0	25.0	\$500M-\$1B	153,969	1,289	62.5	57.5
Missouri B&Tc	Kansas City	75.0	25.0	5.0	22.5	22.5	<\$100M	35,448	530	75.0	62.5
Wood & Huston Bk	Marshall	75.0	17.5	7.5	25.0	25.0	\$100M-500M	50,936	1,397	75.0	77.5
First St Cmnty Bk	Farmington	75.0	20.0	5.0	25.0	25.0	\$100M-500M	65,734	1,094	72.5	72.5
First Commercial Bk	Gideon	75.0	25.0	17.5	17.5	15.0	<\$100M	14,108	189	50.0	40.0
First Midwest Bk Dexter	Dexter	75.0	25.0	7.5	22.5	20.0	<\$100M	25,574	355	57.5	50.0
State Bk Of Jefferson Cty	De Soto	75.0	20.0	25.0	17.5	12.5	<\$100M	13,183	182	45.0	40.0
Norbank	North Kansas C	75.0	25.0	22.5	15.0	12.5	<\$100M	10,655	169	57.5	55.0
Normandy Bk	Northwoods	75.0	20.0	25.0	17.5	12.5	<\$100M	14,072	166	52.5	45.0
Irondale Bk	Irondale	75.0	17.5	22.5	15.0	20.0	<\$100M	9,431	419	82.5	87.5
Central Bk Lake Of The Oz	Osage Beach	75.0	20.0	5.0	25.0	25.0	\$100M-500M	65,123	1,385	72.5	70.0
Citizens Nb Springfield	Springfield	75.0	22.5	7.5	22.5	22.5	\$100M-500M	30,903	570	67.5	57.5
Bank Of Grandin	Grandin	72.5	20.0	12.5	17.5	22.5	<\$100M	15,238	533	77.5	72.5
First St Bk	Purdy	72.5	20.0	10.0	20.0	22.5	\$100M-500M	21,490	493	70.0	70.0
Union St B&Tc Of Clinton	Clinton	72.5	15.0	15.0	20.0	22.5	\$100M-500M	23,434	585	82.5	90.0
Bank Of Washington	Washington	72.5	20.0	2.5	25.0	25.0	\$100M-500M	62,957	973	72.5	70.0
Jefferson B&Tc	Eureka	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	107,318	877	57.5	52.5
Citizens Bk	Edina	72.5	22.5	15.0	17.5	17.5	<\$100M	12,758	290	80.0	82.5
First Cmnty Bk	Knob Noster	72.5	20.0	7.5	22.5	22.5	\$100M-500M	33,826	728	77.5	70.0
Central Bk Of Kansas City	Kansas City	72.5	25.0	7.5	20.0	20.0	<\$100M	22,855	379	72.5	65.0
Belle St Bk	Belle	72.5	22.5	17.5	15.0	17.5	<\$100M	11,781	264	82.5	85.0
American Sterling Bk Nb	Sugar Creek	72.5	12.5	22.5	22.5	15.0	\$100M-500M	26,212	264	50.0	35.0
Mercantile Bk	Louisiana	72.5	17.5	20.0	20.0	15.0	<\$100M	17,548	195	37.5	45.0
First St Bk Of Joplin	Joplin	72.5	22.5	7.5	22.5	20.0	<\$100M	25,719	415	67.5	57.5
Central Bk	Lebanon	72.5	15.0	15.0	20.0	22.5	\$100M-500M	23,089	642	70.0	62.5
Citizens Bk	New Haven	72.5	22.5	7.5	22.5	20.0	<\$100M	25,079	401	72.5	62.5
Southwest Cmnty Bk	Ozark	72.5	22.5	25.0	15.0	10.0	<\$100M	9,157	155	52.5	45.0
Hometown Bk Na	Carthage	72.5	22.5	22.5	15.0	12.5	<\$100M	10,543	181	62.5	55.0
First Nb&Tc	Columbia	70.0	17.5	2.5	25.0	25.0	\$100M-500M	54,412	857	57.5	60.0
Concordia Bk	Concordia	70.0	22.5	22.5	15.0	10.0	<\$100M	9,047	141	75.0	80.0
Citizens Bk	Rogersville	70.0	20.0	25.0	12.5	12.5	<\$100M	6,960	159	72.5	80.0
Bank Of Missouri	Perryville	70.0	22.5	5.0	22.5	20.0	\$100M-500M	32,964	436	62.5	52.5
Phelps County Bk	Rolla	70.0	12.5	20.0	20.0	17.5	\$100M-500M	19,694	330	80.0	85.0
Bank Of Urbana	Urbana	70.0	17.5	12.5	17.5	22.5	<\$100M	16,876	541	85.0	85.0
First Nb Of Clinton	Clinton	70.0	25.0	15.0	17.5	12.5	<\$100M	14,316	188	57.5	40.0
Peoples Bk	Nixa	70.0	20.0	7.5	20.0	22.5	\$100M-500M	21,696	489	70.0	67.5
Southern Commercial Bk	Saint Louis	70.0	20.0	2.5	25.0	22.5	\$100M-500M	71,418	671	60.0	55.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maries County Bk	Vienna	70.0	12.5	17.5	17.5	22.5	\$100M-500M	15,122	531	70.0	75.0
Bremen B&Tc	Saint Louis	70.0	22.5	5.0	22.5	20.0	\$100M-500M	31,934	468	70.0	60.0
Southwest Bk	Saint Louis	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	249,566	2,475	62.5	60.0
Exchange Nb Of Jefferson C	Jefferson City	70.0	20.0	2.5	25.0	22.5	\$100M-500M	65,049	703	57.5	55.0
Palmyra St Bk	Palmyra	70.0	17.5	17.5	17.5	17.5	<\$100M	13,267	327	80.0	85.0
Farmers & Mrch Bk&Tc	Hannibal	70.0	22.5	7.5	22.5	17.5	<\$100M	24,832	328	62.5	60.0
Community First Bk	Appleton City	70.0	17.5	20.0	15.0	17.5	<\$100M	10,446	320	80.0	87.5
Belgrade St Bk	Belgrade	70.0	22.5	5.0	20.0	22.5	<\$100M	21,533	565	72.5	72.5
Bank Of Cairo & Moberly	Moberly	70.0	20.0	20.0	15.0	15.0	<\$100M	12,375	214	82.5	85.0
Security Bk Of Sw Mo	Cassville	70.0	22.5	10.0	17.5	20.0	<\$100M	13,507	412	80.0	85.0
O'Bannon Bkg Co	Buffalo	70.0	15.0	12.5	20.0	22.5	\$100M-500M	17,974	534	85.0	85.0
Bank The	Springfield	70.0	25.0	7.5	22.5	15.0	<\$100M	36,993	174	42.5	30.0
Teambank Na	Freeman	67.5	15.0	5.0	22.5	25.0	\$100M-500M	46,647	1,117	75.0	75.0
Boone County Nb Of Colum	Columbia	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	112,523	1,685	65.0	62.5
West Plains B&Tc	West Plains	67.5	17.5	7.5	22.5	20.0	\$100M-500M	26,589	397	50.0	42.5
Clifford Bkg Co	Bowling Green	67.5	25.0	20.0	12.5	10.0	<\$100M	7,646	127	70.0	72.5
First Commercial Bk Of Se	Chaffee	67.5	25.0	20.0	15.0	7.5	<\$100M	10,811	66	20.0	20.0
First Nb Of St Louis	Clayton	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	124,812	939	57.5	50.0
Pony Express Cmnty Bk	Saint Joseph	67.5	22.5	25.0	10.0	10.0	<\$100M	6,518	122	72.5	75.0
Saint Clair Cty St Bk	Osceola	67.5	15.0	20.0	15.0	17.5	<\$100M	12,255	274	80.0	85.0
Town & Country Bk	Bourbon	67.5	15.0	25.0	12.5	15.0	<\$100M	8,586	218	75.0	82.5
Metz Bkg Co	Metz	67.5	20.0	20.0	10.0	17.5	<\$100M	6,553	259	77.5	80.0
Eagle B&Tc Of Jefferson Ct	Hillsboro	67.5	17.5	5.0	22.5	22.5	\$100M-500M	39,833	510	57.5	52.5
Bank Of Advance	Advance	67.5	17.5	7.5	20.0	22.5	\$100M-500M	17,782	652	75.0	72.5
Ozark Bk	Ozark	67.5	20.0	5.0	22.5	20.0	\$100M-500M	32,313	350	55.0	57.5
Laclede County Bk	Lebanon	67.5	15.0	15.0	12.5	25.0	<\$100M	8,784	696	77.5	85.0
Hannibal Nb	Hannibal	67.5	15.0	17.5	17.5	17.5	\$100M-500M	17,317	297	57.5	50.0
Pony Express Bk	Braymer	67.5	25.0	7.5	20.0	15.0	<\$100M	19,758	249	62.5	45.0
Citizens Bk Of Newburg	Newburg	65.0	20.0	7.5	20.0	17.5	\$100M-500M	24,096	326	60.0	47.5
First St Bk Of St Robert	Saint Robert	65.0	17.5	20.0	12.5	15.0	<\$100M	8,204	186	72.5	75.0
First Nb	Summersville	65.0	17.5	20.0	10.0	17.5	<\$100M	6,434	329	77.5	82.5
First St B&Tc	Caruthersville	65.0	15.0	5.0	22.5	22.5	\$100M-500M	25,185	636	62.5	60.0
First Nb Of The Mid South	Sikeston	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	85,325	796	57.5	50.0
Bank Of La	Louisiana	65.0	25.0	20.0	15.0	5.0	<\$100M	10,625	67	17.5	17.5
Callaway Bk	Fulton	65.0	12.5	10.0	20.0	22.5	\$100M-500M	21,952	458	77.5	82.5
Farmers St Bk Of Northern	Savannah	65.0	17.5	25.0	10.0	12.5	<\$100M	5,379	165	55.0	52.5
Ripley County St Bk	Doniphan	65.0	17.5	20.0	15.0	12.5	<\$100M	9,557	157	75.0	77.5
Citizens Bk	Eldon	65.0	12.5	17.5	15.0	20.0	<\$100M	11,205	450	65.0	67.5
First Bk Of Mo	Gladstone	65.0	17.5	2.5	25.0	20.0	\$100M-500M	52,707	360	50.0	37.5
Rockwood Bk	Eureka	65.0	17.5	5.0	22.5	20.0	\$100M-500M	34,630	429	57.5	50.0
Bank Of Bolivar	Bolivar	65.0	17.5	20.0	12.5	15.0	<\$100M	7,061	230	70.0	75.0
Bank Of Holden	Holden	62.5	12.5	15.0	15.0	20.0	<\$100M	11,433	438	75.0	82.5
First Bk	Creve Coeur	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	382,079	6,068	60.0	60.0

Table A.1 Small Business Lending in Missouri, 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 & Merchants Bk	Saint Clair	62.5	20.0	5.0	20.0	17.5	<\$100M	19,432	333	57.5	52.5
Umb Bk Northwest	Saint Joseph	62.5	7.5	25.0	17.5	12.5	\$100M-500M	15,233	185	72.5	80.0
Webb City Bk	Webb City	62.5	12.5	22.5	15.0	12.5	<\$100M	9,310	198	55.0	47.5
First St Bk Of St Charles	Saint Charles	62.5	17.5	5.0	20.0	20.0	\$100M-500M	24,077	399	52.5	42.5
First Central Bank	Warrensburg	62.5	17.5	7.5	17.5	20.0	<\$100M	13,422	431	67.5	70.0
Bank Of Thayer	Thayer	62.5	20.0	7.5	15.0	20.0	<\$100M	12,062	443	65.0	67.5
Royal Bk Mo	University City	62.5	20.0	2.5	22.5	17.5	\$100M-500M	41,551	346	47.5	37.5
Bank Of Jacomo	Blue Springs	62.5	15.0	2.5	22.5	22.5	\$100M-500M	36,610	535	60.0	52.5
Great Southern Bk	Springfield	62.5	12.5	2.5	25.0	22.5	\$500M-\$1B	122,259	554	50.0	42.5
Third Nb Of Sedalia	Sedalia	62.5	12.5	5.0	22.5	22.5	\$100M-500M	30,998	510	55.0	47.5
First Cmnty Nb	Cuba	62.5	7.5	25.0	15.0	15.0	\$100M-500M	10,995	232	70.0	77.5
Farmers & Merchants Bk	La Grange	62.5	25.0	15.0	15.0	7.5	<\$100M	9,045	119	70.0	72.5
First Nb	Lamar	62.5	20.0	10.0	15.0	17.5	<\$100M	9,471	266	75.0	77.5
Central Tr Bk	Jefferson City	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	114,438	1,881	57.5	60.0
Bank Of Old Monroe	Old Monroe	62.5	10.0	25.0	12.5	15.0	<\$100M	8,802	255	72.5	80.0
Tipton Latham Bk	Tipton	62.5	15.0	17.5	12.5	17.5	<\$100M	7,431	348	77.5	80.0
New Era Bk	Fredericktown	62.5	15.0	7.5	22.5	17.5	\$100M-500M	26,513	363	65.0	45.0
Bank Star One	Fulton	62.5	20.0	10.0	20.0	12.5	<\$100M	18,051	179	55.0	40.0
South Side Nb In St Louis	Saint Louis	60.0	12.5	2.5	25.0	20.0	\$100M-500M	58,538	472	65.0	72.5
Peoples Svg Bk Of Rhinelar	Rhineland	60.0	12.5	17.5	15.0	15.0	<\$100M	10,755	222	70.0	75.0
Heritage Bk Of St Joseph	Saint Joseph	60.0	15.0	5.0	20.0	20.0	\$100M-500M	19,963	438	57.5	57.5
Carter County St Bk	Van Buren	60.0	25.0	12.5	12.5	10.0	<\$100M	8,121	146	65.0	70.0
Corner Stone Bk	South West Cit	60.0	10.0	15.0	15.0	20.0	<\$100M	10,051	444	67.5	67.5
First Nb	Camdenton	60.0	12.5	5.0	20.0	22.5	\$100M-500M	24,757	696	67.5	62.5
Security Bk Pulaski Cty	Waynesville	60.0	12.5	20.0	15.0	12.5	<\$100M	9,137	157	70.0	75.0
Bank Of Weston	Weston	60.0	20.0	7.5	17.5	15.0	<\$100M	12,807	258	55.0	50.0
Bank Of Sullivan	Sullivan	60.0	12.5	2.5	22.5	22.5	\$100M-500M	27,832	498	57.5	52.5
Central Bk Of Mo	Sedalia	60.0	17.5	17.5	15.0	10.0	<\$100M	9,450	154	42.5	32.5
Farmers & Merchants Bk	Wright City	60.0	17.5	25.0	10.0	7.5	<\$100M	5,138	86	65.0	67.5
Ozark Mountain Bk	Branson	60.0	15.0	2.5	22.5	20.0	\$100M-500M	37,243	418	50.0	45.0
Commerce Bk Na	Kansas City	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	772,960	11,786	55.0	55.0
Kearney Cmrl Bk	Kearney	60.0	20.0	7.5	17.5	15.0	<\$100M	12,986	209	55.0	47.5
Lamar B&Tc	Lamar	60.0	17.5	10.0	17.5	15.0	<\$100M	14,960	196	42.5	45.0
Allen B&Tc	Harrisonville	60.0	15.0	22.5	12.5	10.0	<\$100M	8,128	131	70.0	75.0
Charter 1 Bk	Owensville	60.0	22.5	12.5	12.5	12.5	<\$100M	8,088	165	70.0	72.5
Commercial Bk Of Oak Gro	Oak Grove	60.0	15.0	7.5	17.5	20.0	\$100M-500M	17,316	401	62.5	60.0
Linn St Bk	Linn	60.0	10.0	17.5	17.5	15.0	\$100M-500M	14,689	247	72.5	80.0
Blue Ridge B&Tc	Kansas City	60.0	12.5	2.5	25.0	20.0	\$100M-500M	47,274	396	47.5	40.0
Truman Bk	Saint Louis Cot	60.0	20.0	5.0	20.0	15.0	\$100M-500M	23,839	218	42.5	32.5
Community Bk Of The Ozar	Sunrise Beach	60.0	22.5	10.0	12.5	15.0	<\$100M	8,748	233	70.0	77.5
Founders Bk	Chesterfield	60.0	25.0	7.5	17.5	10.0	<\$100M	16,282	133	35.0	27.5
Stone County Nb	Crane	57.5	10.0	20.0	10.0	17.5	<\$100M	6,263	322	67.5	77.5
Farmers St Bk Of Schell Cit	Schell City	57.5	17.5	20.0	10.0	10.0	<\$100M	6,366	134	67.5	72.5

Table A.1 Small Business Lending in Missouri, 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)					
Citizens B&Tc	Chillicothe	57.5	7.5	2.5	22.5	25.0	\$100M-500M	46,463	882	60.0	57.5
Lafayette Cty Bk Of Lexing	Lexington	57.5	12.5	22.5	10.0	12.5	<\$100M	6,030	176	67.5	75.0
Bank Northwest	Hamilton	57.5	17.5	10.0	15.0	15.0	<\$100M	8,876	205	67.5	72.5
Martinsburg B&Tc	Mexico	57.5	12.5	10.0	17.5	17.5	<\$100M	13,617	320	60.0	57.5
Bank Of Odessa	Odessa	57.5	2.5	22.5	15.0	17.5	\$100M-500M	12,458	348	70.0	77.5
Bank Of La Belle	La Belle	57.5	25.0	15.0	10.0	7.5	<\$100M	6,489	90	62.5	67.5
Peoples Security Bk	Licking	57.5	10.0	20.0	10.0	17.5	<\$100M	5,426	287	67.5	75.0
Umb Bk Na	Kansas City	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	267,780	3,051	55.0	55.0
Farmers Bk	Antonia	57.5	12.5	25.0	12.5	7.5	<\$100M	6,640	108	65.0	75.0
Polk County Bk	Bolivar	57.5	12.5	7.5	17.5	20.0	\$100M-500M	15,397	372	62.5	55.0
Bank Of Kimberling City	Kimberling City	57.5	15.0	5.0	20.0	17.5	\$100M-500M	17,322	331	55.0	47.5
Concord Bk	Saint Louis	57.5	22.5	2.5	20.0	12.5	<\$100M	18,251	194	45.0	25.0
Southern Missouri Bk	Marshfield	57.5	17.5	25.0	7.5	7.5	<\$100M	4,784	113	45.0	42.5
Countryside Bk	Republic	57.5	20.0	25.0	7.5	5.0	<\$100M	4,361	90	47.5	42.5
Farmers & Cmrl Bk	Holden	55.0	12.5	15.0	12.5	15.0	<\$100M	8,668	239	67.5	77.5
Macon Atlanta St Bk	Macon	55.0	7.5	15.0	15.0	17.5	\$100M-500M	8,913	259	62.5	72.5
Adrian Bk	Adrian	55.0	15.0	10.0	15.0	15.0	<\$100M	9,252	223	70.0	72.5
State Bk Of Slater	Slater	55.0	15.0	20.0	7.5	12.5	<\$100M	4,236	153	65.0	70.0
Bc Nb	Butler	55.0	15.0	10.0	15.0	15.0	<\$100M	11,378	248	70.0	77.5
Mercantile Bk Of Trenton	Trenton	55.0	12.5	15.0	15.0	12.5	<\$100M	10,672	177	67.5	72.5
First Nb Of Sarcoxie	Sarcoxie	55.0	17.5	22.5	7.5	7.5	<\$100M	4,655	92	62.5	67.5
Citizens Bk	Charleston	55.0	7.5	17.5	10.0	20.0	<\$100M	6,341	386	65.0	72.5
Seymour Bk	Seymour	55.0	5.0	25.0	12.5	12.5	<\$100M	7,377	176	65.0	72.5
First Country Bk	Urich	55.0	25.0	15.0	10.0	5.0	<\$100M	6,334	77	45.0	22.5
Chillicothe St Bk	Chillicothe	55.0	17.5	7.5	17.5	12.5	<\$100M	13,922	188	37.5	35.0
First Nb	Houston	55.0	10.0	20.0	10.0	15.0	<\$100M	5,706	210	67.5	72.5
Mercantile Bk Na	Saint Louis	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	11,744	55.0	55.0
Bank Midwest Na	Kansas City	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	100,576	1,509	55.0	55.0
First Mo Nb	Brookfield	55.0	12.5	15.0	12.5	15.0	<\$100M	7,606	205	67.5	72.5
Community Bk Of Raymore	Raymore	55.0	22.5	2.5	17.5	12.5	<\$100M	14,175	164	40.0	20.0
Bank Of Mansfield	Mansfield	55.0	12.5	22.5	10.0	10.0	<\$100M	5,989	147	67.5	72.5
First Nb Of Mount Vernon	Mount Vernon	55.0	10.0	15.0	15.0	15.0	<\$100M	10,348	211	67.5	72.5
Kennett Nb	Kennett	55.0	10.0	7.5	17.5	20.0	\$100M-500M	12,817	424	57.5	57.5
Bank Of Kirksville	Kirksville	55.0	5.0	10.0	20.0	20.0	\$100M-500M	19,133	421	67.5	75.0
Mid America Bk	Linn	55.0	17.5	17.5	10.0	10.0	<\$100M	6,376	137	65.0	70.0
Bank Of Monticello	Monticello	55.0	10.0	15.0	10.0	20.0	<\$100M	5,441	418	70.0	77.5
Bethany Tc	Bethany	55.0	7.5	15.0	15.0	17.5	\$100M-500M	11,017	333	67.5	75.0
Premier Bk	Jefferson City	55.0	22.5	5.0	17.5	10.0	<\$100M	16,856	126	32.5	32.5
Community First Nb	West Plains	55.0	20.0	7.5	12.5	15.0	<\$100M	8,127	219	60.0	47.5
Community Bk Of Pettis Cty	Sedalia	52.5	15.0	7.5	17.5	12.5	<\$100M	15,702	187	45.0	30.0
State Bk Of Sw Mo	Springfield	52.5	10.0	25.0	12.5	5.0	<\$100M	7,204	96	35.0	17.5
First Independent Bk	Seligman	52.5	12.5	10.0	15.0	15.0	<\$100M	9,097	244	67.5	72.5
State Bk Of Missouri	Concordia	52.5	22.5	10.0	12.5	7.5	<\$100M	7,054	123	50.0	40.0

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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)					
Bank Of Minden	Mindenmines	52.5	20.0	10.0	10.0	12.5	<\$100M	5,221	182	65.0	67.5
Commercial Tc Of Fayette	Fayette	52.5	7.5	15.0	12.5	17.5	<\$100M	8,177	302	60.0	60.0
Union Bk	Kansas City	52.5	10.0	5.0	20.0	17.5	\$100M-500M	22,290	319	52.5	52.5
First Nb Of Audrain Cty	Mexico	52.5	10.0	7.5	17.5	17.5	\$100M-500M	13,330	341	52.5	55.0
Bank Of Lees Summit	Lee'S Summit	52.5	10.0	5.0	20.0	17.5	\$100M-500M	17,483	275	45.0	35.0
Eminence Security Bk	Eminence	52.5	17.5	20.0	7.5	7.5	<\$100M	3,944	119	65.0	70.0
Community B&Tc	Neosho	52.5	5.0	7.5	20.0	20.0	\$100M-500M	18,985	438	55.0	47.5
First Nb	Malden	52.5	12.5	12.5	12.5	15.0	<\$100M	8,015	204	65.0	70.0
Bank Of Orrick	Orrick	52.5	7.5	25.0	5.0	15.0	<\$100M	2,327	192	55.0	65.0
Security Pacific Bk	Pacific	52.5	10.0	25.0	12.5	5.0	<\$100M	6,894	71	22.5	17.5
Alliance Bk	Cape Girardeau	52.5	22.5	10.0	12.5	7.5	<\$100M	8,575	90	32.5	25.0
Citizens Bk Of Princeton	Princeton	50.0	20.0	7.5	12.5	10.0	<\$100M	7,753	117	35.0	35.0
Citizens Bk	Sparta	50.0	5.0	25.0	7.5	12.5	<\$100M	3,080	169	52.5	65.0
Security Bk Pemiscot Cty	Caruthersville	50.0	15.0	17.5	10.0	7.5	<\$100M	6,463	115	37.5	27.5
Bank Of Salem	Salem	50.0	7.5	12.5	12.5	17.5	<\$100M	6,996	313	60.0	72.5
Carroll Cty Tc	Carrollton	50.0	7.5	12.5	10.0	20.0	<\$100M	5,593	372	60.0	67.5
Bank 21	Carrollton	50.0	10.0	12.5	10.0	17.5	<\$100M	6,165	329	60.0	70.0
Bank Of New Madrid	New Madrid	50.0	10.0	17.5	12.5	10.0	<\$100M	8,534	143	62.5	72.5
Farmers Bk Of Lincoln	Lincoln	50.0	10.0	10.0	12.5	17.5	<\$100M	8,059	279	65.0	70.0
Napoleon Bk	Napoleon	50.0	12.5	22.5	7.5	7.5	<\$100M	4,558	119	40.0	47.5
Umb Bk Of St Louis Na	Saint Louis	50.0	2.5	2.5	22.5	22.5	\$1B-\$10B	42,988	450	45.0	35.0
First Nb Of Nevada	Nevada	50.0	7.5	20.0	10.0	12.5	<\$100M	5,645	170	60.0	70.0
First Bk Of Ks City	Kansas City	50.0	17.5	22.5	5.0	5.0	<\$100M	2,126	62	57.5	60.0
Garden City Bk	Garden City	50.0	7.5	22.5	7.5	12.5	<\$100M	3,377	155	57.5	65.0
Pleasant Hill Bk	Pleasant Hill	50.0	5.0	22.5	10.0	12.5	<\$100M	4,847	171	55.0	65.0
Citizens Bk Of Blythedale	Blythedale	50.0	10.0	15.0	5.0	20.0	<\$100M	2,686	353	60.0	65.0
Sun Security Bk	Ellington	50.0	10.0	5.0	17.5	17.5	\$100M-500M	15,866	331	52.5	45.0
Citizens B&Tc	Rock Port	50.0	12.5	10.0	12.5	15.0	<\$100M	6,968	226	52.5	55.0
First Cmnty Bk	Branson	50.0	20.0	5.0	15.0	10.0	<\$100M	9,173	140	42.5	32.5
Village Bk	Springfield	50.0	12.5	25.0	10.0	2.5	<\$100M	5,816	43	20.0	15.0
Progress Bk	Sullivan	50.0	20.0	10.0	12.5	7.5	<\$100M	7,569	122	52.5	30.0
Heritage St Bk	Nevada	47.5	7.5	20.0	10.0	10.0	<\$100M	6,180	159	40.0	37.5
Citizens Farmers Bk Cole C	Cole Camp	47.5	10.0	10.0	10.0	17.5	<\$100M	6,040	306	60.0	70.0
Bank Of Ste Genevieve	Sainte Genevieve	47.5	15.0	2.5	17.5	12.5	<\$100M	13,604	184	42.5	45.0
Dent County Bk	Salem	47.5	7.5	12.5	10.0	17.5	<\$100M	6,049	282	60.0	67.5
Sun Security Bk Of Mid-An	Holts Summit	47.5	15.0	10.0	10.0	12.5	<\$100M	6,288	157	62.5	65.0
Regional Mo Bk	Marceline	47.5	15.0	15.0	10.0	7.5	<\$100M	6,472	110	60.0	67.5
United St Bk	Lewistown	47.5	10.0	15.0	10.0	12.5	<\$100M	5,284	172	45.0	42.5
First Nb Of Mo	Lee'S Summit	47.5	12.5	5.0	20.0	10.0	\$100M-500M	19,150	135	32.5	27.5
Hamilton Bk	Hamilton	47.5	17.5	10.0	12.5	7.5	<\$100M	6,649	99	32.5	27.5
First Bk Of The Lake	Osage Beach	47.5	17.5	10.0	10.0	10.0	<\$100M	6,179	149	62.5	65.0
State Bk The	Richmond	47.5	15.0	22.5	5.0	5.0	<\$100M	3,038	64	57.5	62.5
Bank Of Hayti	Hayti	47.5	12.5	10.0	12.5	12.5	<\$100M	8,728	165	30.0	30.0

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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	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers Exch Bk	Parkville	47.5	5.0	25.0	7.5	10.0	<\$100M	4,743	140	52.5	65.0
Merchants & Farmers Bk Sa	Salisbury	47.5	12.5	12.5	12.5	10.0	<\$100M	7,081	146	60.0	67.5
Midwest Independent Bk	Jefferson City	47.5	15.0	12.5	15.0	5.0	<\$100M	10,408	55	12.5	10.0
Peoples Nb	Seneca	47.5	15.0	22.5	5.0	5.0	<\$100M	2,459	56	55.0	57.5
Waverly Bk	Waverly	45.0	10.0	22.5	5.0	7.5	<\$100M	2,635	104	52.5	60.0
Farmers Bk	Portageville	45.0	7.5	17.5	10.0	10.0	<\$100M	5,181	116	20.0	22.5
Silex Bkg Co	Silex	45.0	5.0	25.0	7.5	7.5	<\$100M	3,264	91	50.0	57.5
Clayco St Bk	Claycomo	45.0	7.5	22.5	7.5	7.5	<\$100M	3,480	104	52.5	60.0
Tri Cty St Bk Of El Dorado	El Dorado Spri	45.0	5.0	12.5	12.5	15.0	<\$100M	7,024	221	52.5	62.5
Community Bk Of Marshall	Marshall	45.0	7.5	20.0	7.5	10.0	<\$100M	4,349	138	55.0	65.0
Bank Of Birch Tree	Birch Tree	45.0	10.0	20.0	5.0	10.0	<\$100M	2,700	132	55.0	62.5
Tri-County Tc	Glasgow	45.0	10.0	15.0	5.0	15.0	<\$100M	2,744	196	55.0	62.5
Bank Of Creighton	Creighton	45.0	7.5	22.5	5.0	10.0	<\$100M	1,868	124	52.5	60.0
Bay Hermann Berger Bk	Hermann	45.0	15.0	12.5	10.0	7.5	<\$100M	5,335	89	55.0	60.0
Town And Country Bk	Republic	45.0	10.0	25.0	5.0	5.0	<\$100M	2,005	56	52.5	57.5
Citizens Bk	Amsterdam	42.5	17.5	10.0	5.0	10.0	<\$100M	3,022	135	55.0	57.5
Citizens Bk Of The Ozarks	Camdenton	42.5	17.5	10.0	10.0	5.0	<\$100M	6,615	81	37.5	32.5
First Nb Of Carrollton	Carrollton	42.5	15.0	12.5	10.0	5.0	<\$100M	5,385	70	25.0	17.5
Putnam Cty St Bk	Unionville	42.5	5.0	20.0	7.5	10.0	<\$100M	3,421	144	47.5	57.5
Bank Of Plato	Plato	42.5	10.0	20.0	2.5	10.0	<\$100M	1,424	147	52.5	57.5
Quad County St Bk	Viburnum	42.5	12.5	15.0	7.5	7.5	<\$100M	3,394	119	52.5	57.5
Bank Of Montgomery Cty	Wellsville	42.5	12.5	17.5	5.0	7.5	<\$100M	2,070	87	50.0	55.0
Bank Of Ash Grove	Ash Grove	42.5	5.0	25.0	7.5	5.0	<\$100M	4,707	71	50.0	57.5
Winona Svg Bk	Winona	42.5	7.5	20.0	5.0	10.0	<\$100M	2,267	124	47.5	57.5
Bank Of Versailles	Versailles	42.5	2.5	17.5	12.5	10.0	\$100M-500M	8,168	151	50.0	57.5
La Plata St Bk	La Plata	42.5	5.0	15.0	7.5	15.0	<\$100M	3,312	216	47.5	57.5
Jonesburg St Bk	Jonesburg	42.5	7.5	17.5	7.5	10.0	<\$100M	4,084	148	55.0	62.5
Alton Bk	Alton	42.5	10.0	17.5	7.5	7.5	<\$100M	3,586	111	52.5	60.0
Peoples Bk Of Altenburg	Altenburg	42.5	10.0	17.5	7.5	7.5	<\$100M	3,432	114	40.0	37.5
Bank Of St Elizabeth	Saint Elizabeth	40.0	7.5	17.5	7.5	7.5	<\$100M	3,569	104	50.0	55.0
Greene County Bk	Strafford	40.0	7.5	25.0	5.0	2.5	<\$100M	2,926	47	47.5	57.5
Security B&Tc	Scott City	40.0	5.0	20.0	7.5	7.5	<\$100M	3,757	96	50.0	57.5
Security Bk	Rich Hill	40.0	15.0	10.0	7.5	7.5	<\$100M	3,626	122	45.0	42.5
Bank Of Hillsboro	Hillsboro	40.0	17.5	5.0	12.5	5.0	<\$100M	7,827	64	22.5	17.5
Paris Nb	Paris	40.0	5.0	17.5	7.5	10.0	<\$100M	3,092	133	45.0	52.5
Peoples Bk	Kahoka	37.5	5.0	12.5	7.5	12.5	<\$100M	3,493	160	47.5	52.5
Winterset St Bk	Harrisonville	37.5	5.0	22.5	5.0	5.0	<\$100M	1,984	77	40.0	50.0
Bank Of Rothville	Rothville	37.5	10.0	12.5	7.5	7.5	<\$100M	3,348	98	45.0	52.5
Bank Of The Bootheel	Steele	37.5	7.5	17.5	7.5	5.0	<\$100M	3,622	67	45.0	52.5
Citizens Bk Of Pilot Grove	Pilot Grove	37.5	12.5	7.5	10.0	7.5	<\$100M	5,649	92	22.5	25.0
Cabool St Bk	Cabool	37.5	10.0	5.0	10.0	12.5	<\$100M	6,286	173	35.0	37.5
Bank Of Lincoln County	Elsberry	37.5	5.0	25.0	5.0	2.5	<\$100M	2,015	55	40.0	22.5
Montrose Svg Bk	Montrose	37.5	7.5	15.0	5.0	10.0	<\$100M	2,232	128	42.5	50.0

Table A.1 Small Business Lending in Missouri, 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)
Horizon St Bk	Cameron	37.5	15.0	12.5	5.0	5.0	<\$100M	3,063	79	50.0	57.5
First Nb Of Gallatin	Gallatin	37.5	2.5	12.5	7.5	15.0	<\$100M	4,023	210	47.5	55.0
Citizens Bk Of Mo	Harrisonville	37.5	7.5	22.5	5.0	2.5	<\$100M	2,302	37	45.0	52.5
Bunceton St Bk	Bunceton	37.5	22.5	7.5	5.0	2.5	<\$100M	1,884	30	47.5	25.0
Kahoka St Bk	Kahoka	37.5	10.0	12.5	7.5	7.5	<\$100M	3,154	120	45.0	37.5
City B&Tc Of Moberly	Moberly	37.5	5.0	2.5	15.0	15.0	\$100M-500M	12,257	231	32.5	30.0
Chariton Cty Bk	Brunswick	37.5	10.0	12.5	7.5	7.5	<\$100M	3,313	115	47.5	52.5
Corder Bk	Corder	35.0	7.5	22.5	2.5	2.5	<\$100M	769	23	20.0	15.0
Osage Valley Bk	Warsaw	35.0	7.5	10.0	10.0	7.5	<\$100M	5,092	111	35.0	27.5
Wells Bk Of Platte City	Platte City	35.0	2.5	22.5	5.0	5.0	<\$100M	2,401	79	40.0	50.0
Umb Bk Northeast	Monroe City	35.0	2.5	17.5	7.5	7.5	<\$100M	3,088	88	40.0	45.0
Umb Bk Boonville	Boonville	35.0	7.5	12.5	7.5	7.5	<\$100M	3,866	98	27.5	27.5
Independent Farmers Bk	Maysville	35.0	5.0	12.5	5.0	12.5	<\$100M	3,049	166	45.0	57.5
Citizens Home Bk	Greenfield	32.5	2.5	12.5	7.5	10.0	<\$100M	3,590	127	40.0	47.5
Madison Hunnewell Bk	Madison	32.5	5.0	17.5	2.5	7.5	<\$100M	1,310	87	40.0	47.5
Lindell B&Tc	Saint Louis	32.5	2.5	2.5	15.0	12.5	\$100M-500M	12,273	169	30.0	22.5
Bank Of Brookfield Purdin	Brookfield	32.5	2.5	15.0	5.0	10.0	<\$100M	2,250	128	37.5	45.0
Bank Of Billings	Billings	32.5	2.5	25.0	2.5	2.5	<\$100M	757	22	32.5	37.5
Citizens St Bk Of Calhoun	Clinton	32.5	2.5	15.0	7.5	7.5	<\$100M	3,485	120	42.5	47.5
Umb Bk Southwest	Carthage	32.5	2.5	2.5	15.0	12.5	\$100M-500M	11,721	157	25.0	22.5
Lathrop Bk	Lathrop	32.5	5.0	22.5	2.5	2.5	<\$100M	1,604	30	40.0	45.0
State Bk Of Hallsville	Hallsville	32.5	2.5	22.5	2.5	5.0	<\$100M	1,083	77	35.0	42.5
Bank Of The Leadbelt	Park Hills	32.5	7.5	7.5	12.5	5.0	<\$100M	8,188	90	30.0	22.5
First Scy St Bk	Hornersville	32.5	12.5	12.5	5.0	2.5	<\$100M	2,762	43	15.0	17.5
Peoples Bk Of Jamestown	Jamestown	32.5	7.5	17.5	2.5	5.0	<\$100M	1,559	67	42.5	47.5
Farmers Bk Of Gower	Gower	32.5	5.0	22.5	2.5	2.5	<\$100M	1,706	52	42.5	47.5
Exchange Bk Ne Mo	Kahoka	32.5	7.5	12.5	7.5	5.0	<\$100M	4,167	76	32.5	25.0
Reliance Bk	Des Peres	32.5	2.5	25.0	2.5	2.5	<\$100M	835	6	12.5	12.5
Farmers Bk Of Green City	Green City	30.0	5.0	20.0	2.5	2.5	<\$100M	1,235	51	32.5	45.0
Farmers & Mrch Bk	Hale	30.0	10.0	12.5	2.5	5.0	<\$100M	1,619	76	40.0	45.0
Gateway Nb	Saint Louis	30.0	12.5	5.0	7.5	5.0	<\$100M	4,414	65	25.0	22.5
Community Bk Of Shell Knob	Shell Knob	30.0	12.5	7.5	5.0	5.0	<\$100M	2,298	122	47.5	32.5
Canton St Bk	Canton	30.0	7.5	15.0	5.0	2.5	<\$100M	2,374	36	17.5	17.5
United Security Bk	Fulton	30.0	5.0	10.0	5.0	10.0	<\$100M	1,983	121	37.5	47.5
Bank Of Otterville	Otterville	30.0	10.0	12.5	2.5	5.0	<\$100M	1,255	86	45.0	50.0
Peoples Bk Of Fordland	Fordland	30.0	7.5	10.0	7.5	5.0	<\$100M	4,111	68	22.5	27.5
Bank Of Iberia	Iberia	30.0	5.0	17.5	2.5	5.0	<\$100M	1,527	57	20.0	25.0
Umb Bk Cass Cty	Peculiar	30.0	2.5	22.5	2.5	2.5	<\$100M	695	25	32.5	32.5
Glasgow Svg Bk	Glasgow	30.0	7.5	15.0	5.0	2.5	<\$100M	2,397	34	10.0	10.0
Bank Of Freeburg	Freeburg	30.0	5.0	17.5	5.0	2.5	<\$100M	2,074	52	25.0	25.0
Community St Bk	Shelbina	27.5	5.0	7.5	5.0	10.0	<\$100M	2,901	152	32.5	32.5
Clarence St Bk	Clarence	27.5	2.5	20.0	2.5	2.5	<\$100M	527	38	32.5	35.0
Citizens Bk Of Oregon	Oregon	27.5	5.0	15.0	2.5	5.0	<\$100M	1,330	53	35.0	42.5

Table A.1 Small Business Lending in Missouri, 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)
Bank Of Macks Creek	Macks Creek	27.5	7.5	10.0	2.5	7.5	<\$100M	1,606	102	40.0	45.0
Umb Bk Jefferson City	Jefferson City	27.5	5.0	12.5	5.0	5.0	<\$100M	2,993	76	35.0	45.0
Northeast Mo St Bk	Kirksville	27.5	2.5	20.0	2.5	2.5	<\$100M	622	43	30.0	32.5
Farmers St Bk	Cameron	27.5	5.0	2.5	12.5	7.5	\$100M-500M	8,083	107	20.0	22.5
Bank Of Houston	Houston	27.5	7.5	5.0	7.5	7.5	<\$100M	4,793	119	32.5	27.5
Signature Bk Of Sw Missou	Springfield	27.5	7.5	2.5	12.5	5.0	<\$100M	8,188	67	17.5	12.5
La Monte Cmnty Bk	La Monte	25.0	2.5	17.5	2.5	2.5	<\$100M	1,017	25	30.0	35.0
United Bk Of Chamois	Chamois	25.0	2.5	17.5	2.5	2.5	<\$100M	759	44	30.0	32.5
Umb Bk North Central	Brookfield	25.0	2.5	15.0	5.0	2.5	<\$100M	2,108	37	15.0	12.5
Exchange Bk Of Mo	Fayette	25.0	2.5	15.0	2.5	5.0	<\$100M	1,689	67	32.5	30.0
Investors Fed Bk Na	Chillicothe	25.0	2.5	15.0	5.0	2.5	<\$100M	3,011	16	10.0	10.0
First Nb Of Cainsville	Cainsville	25.0	5.0	15.0	2.5	2.5	<\$100M	654	40	32.5	37.5
Bank Of New Cambria	New Cambria	25.0	2.5	17.5	2.5	2.5	<\$100M	137	11	27.5	27.5
Bank Of Fairport	Fairport	25.0	5.0	12.5	2.5	5.0	<\$100M	1,278	58	32.5	40.0
Exchange Bk	Mound City	25.0	5.0	15.0	2.5	2.5	<\$100M	1,643	51	22.5	20.0
Citizens Bk Of Norborne	Norborne	25.0	5.0	12.5	2.5	5.0	<\$100M	1,863	65	22.5	27.5
Chester Nb	Perryville	25.0	2.5	17.5	2.5	2.5	<\$100M	590	8	22.5	17.5
First Security Bk	Union Star	22.5	5.0	12.5	2.5	2.5	<\$100M	845	38	30.0	35.0
Farmers St Bk	Stanberry	22.5	2.5	12.5	2.5	5.0	<\$100M	1,153	63	27.5	32.5
Umb Bk Warrensburg	Warrensburg	22.5	2.5	5.0	5.0	10.0	\$100M-500M	2,486	130	30.0	30.0
Community Bk Russellville	Russellville	22.5	2.5	12.5	2.5	5.0	<\$100M	1,288	63	25.0	27.5
Bank Of Leeton	Leeton	22.5	2.5	15.0	2.5	2.5	<\$100M	135	19	25.0	25.0
Farmers Bk	Lohman	22.5	2.5	12.5	2.5	5.0	<\$100M	1,104	76	25.0	32.5
Community Bk Of El Dorad	El Dorado Spri	22.5	2.5	12.5	5.0	2.5	<\$100M	2,095	14	17.5	17.5
Goodman St Bk	Goodman	22.5	2.5	15.0	2.5	2.5	<\$100M	238	13	27.5	27.5
Frontenac Bk	Earth City	22.5	10.0	2.5	7.5	2.5	<\$100M	3,335	15	10.0	10.0
Senath St Bk	Senath	20.0	2.5	12.5	2.5	2.5	<\$100M	1,095	35	25.0	32.5
Umb Bk Warsaw	Warsaw	20.0	2.5	10.0	5.0	2.5	<\$100M	2,448	46	25.0	35.0
Home Exch Bk Of Jamespor	Jamesport	20.0	5.0	5.0	5.0	5.0	<\$100M	1,960	82	25.0	27.5
Hume Bk	Hume	20.0	5.0	10.0	2.5	2.5	<\$100M	633	45	27.5	32.5
Farley St Bk	Parkville	20.0	5.0	7.5	5.0	2.5	<\$100M	2,175	37	30.0	20.0
Exchange Bk Of Fairfax	Fairfax	17.5	2.5	10.0	2.5	2.5	<\$100M	148	11	22.5	22.5
Rushville St Bk	Rushville	15.0	2.5	7.5	2.5	2.5	<\$100M	769	31	22.5	20.0
Community Bk	Memphis	15.0	2.5	7.5	2.5	2.5	<\$100M	1,326	28	20.0	15.0

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 Missouri 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)
COMMERCE BANCSHARES INC.	MO	683,456	7,543	\$10B-\$50B	333,292	6,858	181,336	5,984	
MERCANTILE BANCORPORATION IN	MO	482,582	5,633	\$10B-\$50B	222,694	5,113	122,872	4,522	
BANK OF AMERICA CORPORATION	NC	391,408	3,279	>\$50B	169,775	2,869	86,812	2,386	
CENTRAL BANCOMPANY	MO	317,165	4,948	\$1B-\$10B	180,700	4,664	101,936	4,203	
UMB FINANCIAL CORPORATION	MO	207,419	2,247	\$1B-\$10B	76,808	2,004	41,102	1,802	
MISSISSIPPI VALLEY BANCSHARE	MO	118,489	649	\$1B-\$10B	41,770	503	16,522	360	
FIRST BANKS INC.	MO	114,671	876	\$1B-\$10B	43,404	737	20,867	605	
UNION PLANTERS CORPORATION	TN	111,062	1,782	\$10B-\$50B	56,755	1,675	35,955	1,554	
ALLEGiant BANCORP INC.	MO	72,981	686	<\$1B	32,501	612	17,614	523	
MAGNA BANK N.A.	IL	68,424	485	N/A	28,078	408	12,849	318	
DELTA BANCSHARES COMPANY	MO	44,996	323	<\$1B	20,844	272	6,951	194	
GREAT SOUTHERN BANCORP INC.	MO	41,460	253	<\$1B	15,996	205	5,948	151	
CONTINENTAL BANCORPORATION	MO	40,869	352	<\$1B	18,697	307	9,002	250	
STUPP BROS. INC.	MO	31,529	350	<\$1B	15,868	319	7,074	266	
EXCHANGE NATIONAL BANCSHARES	MO	30,256	306	<\$1B	15,142	275	6,732	224	
LANDRUM COMPANY	MO	27,971	372	<\$1B	15,924	346	8,491	302	
DFC ACQUISITION CORPORATION	MO	25,857	728	\$1B-\$10B	18,973	712	12,978	676	
DIAMOND BANCORP INC	MO	25,774	520	<\$1B	19,374	502	12,570	462	
VALLEY VIEW BANCSHARES INC.	KS	25,608	191	\$1B-\$10B	10,472	164	5,543	133	
CITIZENS BANCSHARES CO.	MO	24,560	605	<\$1B	18,479	590	11,835	546	
ADVANTA BK CORP	UT	21,716	2,247	<\$1B	21,716	2,247	21,716	2,247	
SOUTHSIDE BANCSHARES CORP.	MO	19,789	153	<\$1B	8,395	130	4,421	106	
COLONIAL BANK	MO	19,338	169	N/A	9,554	152	5,551	129	
ARVEST SAVINGS BANK	AR	18,253	170	N/A	9,457	151	4,235	121	
WELLS FARGO & COMPANY	CA	16,850	716	>\$50B	15,007	713	14,644	711	
WACHOVIA CORPORATION	NC	16,052	33	>\$50B	392	3	67	1	
HEARTLAND BK	MO	14,883	94	N/A	7,443	80	2,339	44	
MIDLAND BANK	MO	14,231	96	N/A	5,789	80	2,185	59	
INTRUST FINANCIAL CORPORATIO	KS	11,913	112	\$1B-\$10B	5,326	97	3,657	87	
BLUE RIDGE BANCSHARES INC.	MO	9,823	111	<\$1B	4,838	100	2,954	88	
CULLEN/FROST BANKERS INC.	TX	9,782	28	\$1B-\$10B	1,496	12	474	6	
MORGAN STANLEY DEAN WITTER B	UT	9,429	2,953	<\$1B	9,429	2,953	9,429	2,953	
CHASE MANHATTAN CORPORATION	NY	8,707	347	>\$50B	7,883	346	7,603	344	
HSBC BK USA	NY	8,328	36	\$10B-\$50B	2,712	25	691	13	
FIRSTAR CORPORATION	WI	7,863	41	\$10B-\$50B	3,011	30	735	18	
BROTHERHOOD BANCSHARES INC.	KS	7,683	47	<\$1B	2,289	37	1,043	30	
BANK ONE CORPORATION	IL	7,512	121	>\$50B	2,149	113	1,605	109	
NORTH AMERICAN SAVINGS BANK	MO	6,605	19	N/A	1,802	11	172	2	
JEFFERSON SAVINGS & LN ASSOC	MO	6,055	21	N/A	1,773	14	376	7	
COMMERCE FINANCIAL CORPORATI	KS	6,034	19	<\$1B	953	10	353	6	
1ST SOURCE CORPORATION	IN	5,283	30	\$1B-\$10B	1,743	23	1,015	18	
MERCANTILE BANCORP INC.	IL	5,112	38	<\$1B	1,846	30	799	23	
U.S. BANCORP	MN	4,537	489	>\$50B	2,281	485	2,131	484	
ARVEST BANK GROUP INC.	AR	4,274	113	\$1B-\$10B	3,874	112	1,606	98	
CITIGROUP INC.	NY	4,140	19	>\$50B	140	15	140	15	
FIRST OLATHE BANCSHARES INC	MO	3,624	38	<\$1B	1,995	34	612	27	

A.2 Top Small Business Lenders in Missouri 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)
LASALLE BK NA	IL	3,198	7	\$10B-\$50B	367	3	167	2	
COMPASS BANCSHARES INC.	AL	2,806	10	\$10B-\$50B	744	5	76	1	
HUNTINGTON BANCSHARES INCORP	OH	2,704	10	\$10B-\$50B	820	6	43	2	
KEYCORP	OH	2,417	7	>\$50B	53	4	53	4	
FIRST UNION CORPORATION	NC	2,416	114	>\$50B	1,507	113	1,105	111	
BB&T CORPORATION	NC	2,342	4	\$10B-\$50B	22	1	22	1	
ZIONS BANCORPORATION	UT	1,505	3	\$10B-\$50B	0	0	0	0	
FIRST TENNESSEE NATIONAL COR	TN	1,450	5	\$10B-\$50B	450	4	80	2	
OLD NATIONAL BANCORP	IN	1,449	4	\$1B-\$10B	185	2	50	1	
BANC ED CORP. THE	IL	1,396	18	<\$1B	1,116	17	659	14	
COMERICA INCORPORATED	MI	1,221	2	\$10B-\$50B	250	1	0	0	
NATIONAL COMMERCE BANCORPORA	TN	1,200	2	\$1B-\$10B	0	0	0	0	
FIRST INDIANA BANK	IN	1,125	2	N/A	0	0	0	0	
PULLMAN BANK AND TRUST COMPA	IL	1,057	3	N/A	100	1	100	1	
CATHAY BANCORP INC.	CA	1,000	1	\$1B-\$10B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	32,786	4,918	\$10B-\$50B	32,786	4,918	32,786	4,918	0.81
FIRST NATIONAL OF NEBRASKA	NE	12,116	135	\$1B-\$10B	2,343	114	1,477	109	0.35
MBNA CORPORATION	DE	5,284	623	\$10B-\$50B	5,284	623	5,284	623	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.