

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

| Bank Name | Location | Total Score | Bank Asset Size | Small Business Loans* | |
|-------------------------|------------------|-------------|-----------------|-----------------------|--------|
| | | | | Dollar Amount | Number |
| WASHINGTON CTY BK | BLAIR | 100.0 | \$100M-500M | 41,128 | 1,062 |
| VALLEY B&TC | SCOTTSBLUFF | 95.0 | \$100M-500M | 34,685 | 2,004 |
| NEBRASKA ST BK OF OMAHA | OMAHA | 95.0 | <\$100M | 23,500 | 343 |
| CITY B&TC | CRETE | 95.0 | <\$100M | 34,722 | 389 |
| DAKOTA CTY ST BK | SOUTH SIOUX CITY | 95.0 | <\$100M | 23,924 | 433 |
| PLATTE VALLEY NB | SCOTTSBLUFF | 92.5 | \$100M-500M | 26,823 | 395 |
| CENTENNIAL BK | OMAHA | 92.5 | <\$100M | 8,171 | 402 |
| AMERICAN INTRST BK | ELKHORN | 90.0 | <\$100M | 14,364 | 145 |
| WEST GATE BK | LINCOLN | 90.0 | <\$100M | 21,243 | 164 |
| BANK OF BENNINGTON | BENNINGTON | 90.0 | <\$100M | 8,482 | 228 |
| FARMERS ST BK | BENNET | 90.0 | <\$100M | 9,013 | 368 |
| GREAT WESTERN BK | OMAHA | 77.5 | \$500M-\$1B | 146,619 | 2,221 |
| NORWEST BK NE NA | OMAHA | 65.0 | \$1B-\$10B | 202,624 | 2,419 |

*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 Nebraska, 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) |
| Washington Cty Bk | Blair | 100.0 | 25.0 | 25.0 | 25.0 | 25.0 | \$100M-500M | 41,128 | 1,062 | 75.0 | 77.5 |
| Nebraska St Bk Of Omaha | Omaha | 95.0 | 25.0 | 25.0 | 22.5 | 22.5 | <\$100M | 23,500 | 343 | 72.5 | 60.0 |
| City B&Tc | Crete | 95.0 | 25.0 | 22.5 | 25.0 | 22.5 | <\$100M | 34,722 | 389 | 75.0 | 70.0 |
| Dakota Cty St Bk | South Sioux Cit | 95.0 | 25.0 | 25.0 | 22.5 | 22.5 | <\$100M | 23,924 | 433 | 100.0 | 100.0 |
| Valley B&Tc | Scottsbluff | 95.0 | 22.5 | 22.5 | 25.0 | 25.0 | \$100M-500M | 34,685 | 2,004 | 100.0 | 100.0 |
| Centennial Bk | Omaha | 92.5 | 25.0 | 25.0 | 20.0 | 22.5 | <\$100M | 8,171 | 402 | 92.5 | 95.0 |
| Platte Valley Nb | Scottsbluff | 92.5 | 22.5 | 22.5 | 25.0 | 22.5 | \$100M-500M | 26,823 | 395 | 97.5 | 97.5 |
| West Gate Bk | Lincoln | 90.0 | 25.0 | 25.0 | 22.5 | 17.5 | <\$100M | 21,243 | 164 | 62.5 | 52.5 |
| Bank Of Bennington | Bennington | 90.0 | 25.0 | 25.0 | 20.0 | 20.0 | <\$100M | 8,482 | 228 | 75.0 | 75.0 |
| American Intrst Bk | Elkhorn | 90.0 | 25.0 | 25.0 | 22.5 | 17.5 | <\$100M | 14,364 | 145 | 50.0 | 42.5 |
| Farmers St Bk | Bennet | 90.0 | 22.5 | 25.0 | 20.0 | 22.5 | <\$100M | 9,013 | 368 | 95.0 | 95.0 |
| Home St Bk | Louisville | 87.5 | 22.5 | 25.0 | 22.5 | 17.5 | <\$100M | 10,566 | 150 | 90.0 | 90.0 |
| Beatrice Nb&Tc | Beatrice | 87.5 | 25.0 | 15.0 | 22.5 | 25.0 | <\$100M | 23,450 | 815 | 92.5 | 92.5 |
| Farmers & Mrch Bk | Milford | 87.5 | 17.5 | 22.5 | 22.5 | 25.0 | \$100M-500M | 20,087 | 646 | 95.0 | 97.5 |
| Jones Nb&Tc Of Seward | Seward | 87.5 | 20.0 | 22.5 | 22.5 | 22.5 | \$100M-500M | 20,224 | 395 | 60.0 | 55.0 |
| Hershey St Bk | Hershey | 85.0 | 25.0 | 17.5 | 20.0 | 22.5 | <\$100M | 9,136 | 328 | 90.0 | 90.0 |
| Adams B&Tc | Ogallala | 85.0 | 17.5 | 17.5 | 25.0 | 25.0 | \$100M-500M | 29,505 | 597 | 92.5 | 92.5 |
| Commercial St Bk | Wausa | 85.0 | 25.0 | 17.5 | 20.0 | 22.5 | <\$100M | 9,195 | 338 | 90.0 | 90.0 |
| First St Bk | Hickman | 85.0 | 22.5 | 25.0 | 17.5 | 20.0 | <\$100M | 7,146 | 246 | 67.5 | 65.0 |
| Midwest Bank Na | Pierce | 85.0 | 17.5 | 20.0 | 22.5 | 25.0 | \$100M-500M | 24,632 | 513 | 92.5 | 95.0 |
| Enterprise Bk Na | Omaha | 85.0 | 17.5 | 25.0 | 22.5 | 20.0 | <\$100M | 12,800 | 181 | 40.0 | 32.5 |
| Bank Of Norfolk | Norfolk | 82.5 | 22.5 | 17.5 | 22.5 | 20.0 | <\$100M | 14,390 | 231 | 72.5 | 75.0 |
| Kearney St B&Tc | Kearney | 82.5 | 25.0 | 10.0 | 22.5 | 25.0 | <\$100M | 23,448 | 1,430 | 87.5 | 90.0 |
| First St Bk | Fremont | 80.0 | 25.0 | 7.5 | 25.0 | 22.5 | \$100M-500M | 38,916 | 465 | 75.0 | 65.0 |
| Bank Of Madison | Madison | 80.0 | 20.0 | 17.5 | 20.0 | 22.5 | <\$100M | 9,868 | 415 | 87.5 | 92.5 |
| First Westroads Bk | Omaha | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 45,241 | 502 | 72.5 | 65.0 |
| First Nb&Tc Of Beatrice | Beatrice | 80.0 | 22.5 | 15.0 | 22.5 | 20.0 | \$100M-500M | 18,881 | 222 | 60.0 | 45.0 |
| Gothenburg St B&Tc | Gothenburg | 80.0 | 25.0 | 12.5 | 22.5 | 20.0 | <\$100M | 14,194 | 242 | 82.5 | 90.0 |
| Cornhusker Bk | Lincoln | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 58,171 | 790 | 82.5 | 77.5 |
| Pinnacle Bk | Papillion | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 84,194 | 1,328 | 75.0 | 72.5 |
| First Nb Of Gordon | Gordon | 77.5 | 12.5 | 22.5 | 20.0 | 22.5 | <\$100M | 7,921 | 319 | 85.0 | 90.0 |
| Bank Of Ne | La Vista | 77.5 | 25.0 | 7.5 | 22.5 | 22.5 | <\$100M | 20,929 | 756 | 62.5 | 10.0 |
| Pinnacle Bk | Lincoln | 77.5 | 25.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 59,873 | 529 | 72.5 | 62.5 |
| American Nb Of Fremont | Fremont | 77.5 | 25.0 | 10.0 | 22.5 | 20.0 | <\$100M | 18,645 | 269 | 72.5 | 65.0 |
| Security Bk | Sidney | 77.5 | 20.0 | 7.5 | 25.0 | 25.0 | \$100M-500M | 36,579 | 685 | 70.0 | 62.5 |
| Elkhorn Valley B&Tc | Norfolk | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 30,048 | 740 | 75.0 | 72.5 |
| Great Western Bk | Omaha | 77.5 | 25.0 | 2.5 | 25.0 | 25.0 | \$500M-\$1B | 146,619 | 2,221 | 72.5 | 67.5 |
| Exchange Bk | Gibbon | 77.5 | 25.0 | 10.0 | 22.5 | 20.0 | <\$100M | 14,329 | 264 | 75.0 | 60.0 |
| Five Points Bk | Grand Island | 77.5 | 25.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 61,141 | 1,168 | 75.0 | 72.5 |
| American Nb | Omaha | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$500M-\$1B | 104,391 | 1,319 | 70.0 | 60.0 |
| City St Bk | Sutton | 77.5 | 25.0 | 12.5 | 20.0 | 20.0 | <\$100M | 7,738 | 209 | 80.0 | 82.5 |
| Peoples Webster Cty Bk | Red Cloud | 77.5 | 12.5 | 25.0 | 15.0 | 25.0 | <\$100M | 4,030 | 1,087 | 82.5 | 87.5 |

Table A.1 Small Business Lending in Nebraska, 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) | | | | | |
| Security Nb Of Omaha | Omaha | 77.5 | 25.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 73,512 | 1,477 | 75.0 | 75.0 |
| First Nb In Ord | Ord | 77.5 | 12.5 | 25.0 | 17.5 | 22.5 | <\$100M | 6,255 | 295 | 85.0 | 87.5 |
| Sherman Cty Bk | Loup City | 75.0 | 15.0 | 22.5 | 17.5 | 20.0 | <\$100M | 6,324 | 188 | 82.5 | 87.5 |
| Amfirst Bk Na | Mccook | 75.0 | 17.5 | 20.0 | 17.5 | 20.0 | <\$100M | 7,028 | 235 | 67.5 | 62.5 |
| Community First Nb | Alliance | 75.0 | 22.5 | 2.5 | 25.0 | 25.0 | \$100M-500M | 53,519 | 1,038 | 70.0 | 67.5 |
| First Nb | Unadilla | 75.0 | 20.0 | 20.0 | 17.5 | 17.5 | <\$100M | 5,366 | 157 | 77.5 | 85.0 |
| Union B&Tc | Lincoln | 75.0 | 20.0 | 5.0 | 25.0 | 25.0 | \$500M-\$1B | 119,309 | 2,868 | 75.0 | 77.5 |
| Wahoo St Bk | Wahoo | 75.0 | 20.0 | 22.5 | 15.0 | 17.5 | <\$100M | 4,891 | 160 | 80.0 | 82.5 |
| Cass Cty Bk | Plattsmouth | 75.0 | 20.0 | 25.0 | 15.0 | 15.0 | <\$100M | 3,847 | 142 | 65.0 | 50.0 |
| First St Bk | Scottsbluff | 75.0 | 25.0 | 2.5 | 25.0 | 22.5 | \$100M-500M | 40,039 | 353 | 65.0 | 57.5 |
| Farmers Bk | Lincoln | 75.0 | 25.0 | 25.0 | 12.5 | 12.5 | <\$100M | 3,184 | 97 | 62.5 | 55.0 |
| American Exch Bk | Elmwood | 75.0 | 17.5 | 25.0 | 12.5 | 20.0 | <\$100M | 3,236 | 203 | 82.5 | 85.0 |
| Western Ne Nb | North Platte | 72.5 | 20.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 37,008 | 689 | 72.5 | 72.5 |
| Columbus B&Tc | Columbus | 72.5 | 22.5 | 5.0 | 22.5 | 22.5 | <\$100M | 12,855 | 359 | 80.0 | 70.0 |
| First Nb Of Friend | Friend | 72.5 | 17.5 | 22.5 | 15.0 | 17.5 | <\$100M | 4,872 | 170 | 80.0 | 82.5 |
| First Nb&Tc Of Kearney | Kearney | 72.5 | 20.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 28,459 | 797 | 67.5 | 62.5 |
| Platte Valley Nb-Morrill Mi | Morrill | 72.5 | 17.5 | 22.5 | 17.5 | 15.0 | <\$100M | 5,561 | 143 | 80.0 | 85.0 |
| Pinnalce Bk Na | Shelby | 72.5 | 22.5 | 20.0 | 15.0 | 15.0 | <\$100M | 4,622 | 145 | 82.5 | 85.0 |
| Pinnacle Bk | Wisner | 72.5 | 20.0 | 12.5 | 17.5 | 22.5 | <\$100M | 6,512 | 324 | 80.0 | 82.5 |
| Community Bk | Alma | 72.5 | 20.0 | 17.5 | 17.5 | 17.5 | <\$100M | 5,432 | 177 | 75.0 | 85.0 |
| American Nb Of Kimball | Kimball | 70.0 | 20.0 | 17.5 | 17.5 | 15.0 | <\$100M | 6,169 | 142 | 80.0 | 80.0 |
| Western St Bk | Waterloo | 70.0 | 20.0 | 25.0 | 10.0 | 15.0 | <\$100M | 1,824 | 117 | 72.5 | 77.5 |
| First Central Bk | Cambridge | 70.0 | 20.0 | 15.0 | 20.0 | 15.0 | <\$100M | 7,867 | 132 | 75.0 | 77.5 |
| Farmers Bk Of Cook | Cook | 70.0 | 17.5 | 17.5 | 17.5 | 17.5 | <\$100M | 5,033 | 159 | 65.0 | 45.0 |
| First St Bk | Kimball | 70.0 | 22.5 | 5.0 | 22.5 | 20.0 | <\$100M | 14,773 | 201 | 45.0 | 45.0 |
| Omaha St Bk | Omaha | 70.0 | 22.5 | 2.5 | 25.0 | 20.0 | \$100M-500M | 30,026 | 229 | 60.0 | 45.0 |
| First Nb Northeast | Lyons | 70.0 | 15.0 | 10.0 | 22.5 | 22.5 | \$100M-500M | 14,634 | 379 | 80.0 | 82.5 |
| First B&Tc | Cozad | 70.0 | 17.5 | 12.5 | 20.0 | 20.0 | <\$100M | 9,596 | 211 | 77.5 | 82.5 |
| Two Rivers St Bk | Blair | 70.0 | 22.5 | 5.0 | 20.0 | 22.5 | <\$100M | 9,646 | 291 | 70.0 | 70.0 |
| First Nb&Tc Of Syracuse | Syracuse | 70.0 | 17.5 | 20.0 | 17.5 | 15.0 | <\$100M | 5,603 | 140 | 55.0 | 45.0 |
| Crete St Bk | Crete | 70.0 | 12.5 | 22.5 | 17.5 | 17.5 | <\$100M | 5,281 | 172 | 75.0 | 82.5 |
| Bank Of Yutan | Yutan | 70.0 | 22.5 | 22.5 | 12.5 | 12.5 | <\$100M | 3,600 | 109 | 77.5 | 80.0 |
| Overland Nb Of Grand Islar | Grand Island | 70.0 | 17.5 | 5.0 | 22.5 | 25.0 | \$100M-500M | 21,011 | 1,333 | 72.5 | 77.5 |
| Citizens St Bk | Polk | 70.0 | 22.5 | 20.0 | 10.0 | 17.5 | <\$100M | 2,163 | 164 | 77.5 | 67.5 |
| York St B&Tc | York | 70.0 | 20.0 | 5.0 | 22.5 | 22.5 | \$100M-500M | 26,683 | 481 | 67.5 | 67.5 |
| United Ne Bk | Grand Island | 70.0 | 15.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 47,524 | 1,223 | 67.5 | 65.0 |
| Bank Of Hartington | Hartington | 67.5 | 22.5 | 10.0 | 20.0 | 15.0 | <\$100M | 7,843 | 138 | 75.0 | 80.0 |
| Mid City Bk | Omaha | 67.5 | 20.0 | 2.5 | 22.5 | 22.5 | \$100M-500M | 23,299 | 382 | 57.5 | 47.5 |
| Central Bk | Central City | 67.5 | 20.0 | 20.0 | 12.5 | 15.0 | <\$100M | 2,879 | 124 | 72.5 | 72.5 |
| Thayer Cty Bk | Hebron | 67.5 | 10.0 | 22.5 | 15.0 | 20.0 | <\$100M | 3,662 | 197 | 75.0 | 80.0 |
| Richardson Cty B&Tc | Falls City | 67.5 | 12.5 | 22.5 | 17.5 | 15.0 | <\$100M | 6,102 | 107 | 35.0 | 35.0 |
| Cornerstone Bk Na | York | 67.5 | 17.5 | 2.5 | 25.0 | 22.5 | \$100M-500M | 35,916 | 405 | 62.5 | 57.5 |
| Nebraska St B&Tc | Broken Bow | 67.5 | 15.0 | 12.5 | 20.0 | 20.0 | <\$100M | 8,783 | 230 | 77.5 | 80.0 |

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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) | | | | | |
| Saline St Bk | Wilber | 67.5 | 12.5 | 22.5 | 15.0 | 17.5 | <\$100M | 4,852 | 185 | 75.0 | 80.0 |
| Pinnacle Bk | Lexington | 67.5 | 20.0 | 7.5 | 20.0 | 20.0 | <\$100M | 10,192 | 273 | 65.0 | 60.0 |
| Pinnacle Bk | Mitchell | 67.5 | 15.0 | 22.5 | 15.0 | 15.0 | <\$100M | 3,668 | 113 | 70.0 | 75.0 |
| Pinnacle Bk Na | Ogallala | 67.5 | 17.5 | 7.5 | 22.5 | 20.0 | \$100M-500M | 14,320 | 258 | 60.0 | 50.0 |
| First St Bk | Shelton | 67.5 | 22.5 | 10.0 | 15.0 | 20.0 | <\$100M | 4,888 | 189 | 75.0 | 80.0 |
| City Nb&Tc Hastings Ne | Hastings | 67.5 | 17.5 | 2.5 | 22.5 | 25.0 | \$100M-500M | 23,870 | 569 | 67.5 | 62.5 |
| Hastings St Bk | Hastings | 67.5 | 17.5 | 5.0 | 22.5 | 22.5 | <\$100M | 12,067 | 302 | 70.0 | 65.0 |
| First Nb | Sidney | 67.5 | 22.5 | 12.5 | 17.5 | 15.0 | <\$100M | 6,931 | 125 | 75.0 | 77.5 |
| State Bk Of Table Rock | Table Rock | 67.5 | 20.0 | 20.0 | 12.5 | 15.0 | <\$100M | 2,984 | 128 | 75.0 | 77.5 |
| American Nb Of Sidney | Sidney | 67.5 | 17.5 | 12.5 | 20.0 | 17.5 | <\$100M | 7,325 | 167 | 75.0 | 77.5 |
| Plattsmouth St Bk | Plattsmouth | 67.5 | 22.5 | 5.0 | 22.5 | 17.5 | <\$100M | 11,688 | 182 | 70.0 | 75.0 |
| First Nb | Schuyler | 67.5 | 15.0 | 12.5 | 20.0 | 20.0 | <\$100M | 8,365 | 223 | 55.0 | 57.5 |
| Marquette Bk Nebraska Na | O'Neill | 67.5 | 15.0 | 17.5 | 15.0 | 20.0 | <\$100M | 5,001 | 235 | 77.5 | 65.0 |
| Otoe Cty B&Tc | Nebraska City | 67.5 | 22.5 | 5.0 | 20.0 | 20.0 | <\$100M | 10,004 | 228 | 62.5 | 57.5 |
| Nebraska Nb | Kearney | 67.5 | 25.0 | 7.5 | 20.0 | 15.0 | <\$100M | 9,872 | 154 | 70.0 | 60.0 |
| Platte Valley St B&Tc | Kearney | 65.0 | 15.0 | 2.5 | 25.0 | 22.5 | \$100M-500M | 31,033 | 392 | 57.5 | 60.0 |
| First Nb Of Marquette | Marquette | 65.0 | 22.5 | 15.0 | 12.5 | 15.0 | <\$100M | 3,645 | 116 | 70.0 | 75.0 |
| Murray St Bk | Murray | 65.0 | 15.0 | 25.0 | 12.5 | 12.5 | <\$100M | 3,022 | 89 | 50.0 | 45.0 |
| Platte Valley Bk | North Bend | 65.0 | 22.5 | 7.5 | 17.5 | 17.5 | <\$100M | 6,933 | 176 | 62.5 | 57.5 |
| Cerescobank | Ceresco | 65.0 | 22.5 | 7.5 | 17.5 | 17.5 | <\$100M | 5,069 | 191 | 72.5 | 70.0 |
| First Western Bk Na | Atkinson | 65.0 | 20.0 | 5.0 | 20.0 | 20.0 | <\$100M | 9,206 | 211 | 57.5 | 55.0 |
| Bank Of Wood River | Wood River | 65.0 | 22.5 | 5.0 | 20.0 | 17.5 | <\$100M | 9,899 | 184 | 65.0 | 67.5 |
| Norwest Bk Ne Na | Omaha | 65.0 | 12.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 202,624 | 2,419 | 57.5 | 57.5 |
| First Nb Of Mccook | Mccook | 62.5 | 15.0 | 5.0 | 20.0 | 22.5 | <\$100M | 10,204 | 382 | 65.0 | 60.0 |
| Guide Rock St Bk | Guide Rock | 62.5 | 15.0 | 25.0 | 10.0 | 12.5 | <\$100M | 2,116 | 101 | 70.0 | 70.0 |
| Cozad St B&Tc | Cozad | 62.5 | 17.5 | 2.5 | 20.0 | 22.5 | <\$100M | 10,187 | 282 | 60.0 | 55.0 |
| First Nb | North Platte | 62.5 | 10.0 | 2.5 | 25.0 | 25.0 | \$100M-500M | 32,166 | 617 | 62.5 | 65.0 |
| First Nb&Tc Of Fullerton | Fullerton | 62.5 | 7.5 | 20.0 | 12.5 | 22.5 | <\$100M | 2,570 | 410 | 65.0 | 70.0 |
| Dewitt St Bk | De Witt | 62.5 | 20.0 | 22.5 | 12.5 | 7.5 | <\$100M | 3,458 | 56 | 55.0 | 25.0 |
| Minden Exch B&Tc | Minden | 62.5 | 15.0 | 2.5 | 22.5 | 22.5 | \$100M-500M | 12,274 | 350 | 67.5 | 65.0 |
| Deuel Cty St Bk | Chappell | 62.5 | 20.0 | 12.5 | 15.0 | 15.0 | <\$100M | 4,291 | 140 | 57.5 | 57.5 |
| Wymore St Bk | Wymore | 62.5 | 22.5 | 15.0 | 10.0 | 15.0 | <\$100M | 2,240 | 134 | 67.5 | 75.0 |
| First Ne Bk | Valley | 62.5 | 15.0 | 2.5 | 22.5 | 22.5 | \$100M-500M | 14,946 | 335 | 52.5 | 52.5 |
| State Nb&Tc | Wayne | 62.5 | 20.0 | 5.0 | 20.0 | 17.5 | <\$100M | 9,119 | 152 | 50.0 | 45.0 |
| First Nb Of West Point | West Point | 62.5 | 15.0 | 7.5 | 20.0 | 20.0 | <\$100M | 8,117 | 196 | 60.0 | 55.0 |
| Lancaster Cty Bk | Waverly | 62.5 | 25.0 | 2.5 | 20.0 | 15.0 | <\$100M | 7,333 | 78 | 25.0 | 15.0 |
| National Bk Of Cmrc Tr&S | Lincoln | 60.0 | 7.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 92,394 | 1,985 | 55.0 | 55.0 |
| First Nb&Tc Of Columbus | Columbus | 60.0 | 7.5 | 2.5 | 25.0 | 25.0 | \$100M-500M | 27,622 | 482 | 50.0 | 50.0 |
| Farmers St Bk | Dodge | 60.0 | 20.0 | 12.5 | 15.0 | 12.5 | <\$100M | 4,902 | 92 | 47.5 | 40.0 |
| Stanton Nb | Stanton | 60.0 | 15.0 | 22.5 | 12.5 | 10.0 | <\$100M | 2,765 | 61 | 37.5 | 30.0 |
| First Nb&Tc In Aurora | Aurora | 60.0 | 7.5 | 17.5 | 17.5 | 17.5 | <\$100M | 6,495 | 147 | 65.0 | 75.0 |
| Farmers & Mrch St Bk Broc | Bloomfield | 60.0 | 7.5 | 17.5 | 15.0 | 20.0 | <\$100M | 4,806 | 258 | 67.5 | 77.5 |
| Farmers B&Tc | Nebraska City | 60.0 | 15.0 | 20.0 | 15.0 | 10.0 | <\$100M | 4,045 | 80 | 67.5 | 72.5 |

Table A.1 Small Business Lending in Nebraska, 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) | | | | | |
| Bank Of The Valley | Bellwood | 60.0 | 20.0 | 10.0 | 15.0 | 15.0 | <\$100M | 3,969 | 132 | 70.0 | 70.0 |
| First Nb Of Wahoo | Wahoo | 60.0 | 20.0 | 5.0 | 20.0 | 15.0 | <\$100M | 9,807 | 141 | 50.0 | 32.5 |
| Bank Of Doniphan | Doniphan | 60.0 | 10.0 | 15.0 | 17.5 | 17.5 | <\$100M | 5,340 | 161 | 50.0 | 50.0 |
| Security Nb Of Laurel | Laurel | 60.0 | 17.5 | 5.0 | 20.0 | 17.5 | <\$100M | 8,785 | 197 | 50.0 | 42.5 |
| Tri Cty Bk | Stuart | 60.0 | 12.5 | 17.5 | 12.5 | 17.5 | <\$100M | 3,293 | 168 | 67.5 | 60.0 |
| Stockmans Nb Of Rushville | Rushville | 60.0 | 12.5 | 5.0 | 20.0 | 22.5 | \$100M-500M | 10,566 | 391 | 67.5 | 62.5 |
| Citizens B&Tc | Saint Paul | 60.0 | 12.5 | 17.5 | 15.0 | 15.0 | <\$100M | 4,429 | 118 | 70.0 | 75.0 |
| First Central Bk Mccook Na | Mccook | 60.0 | 22.5 | 22.5 | 12.5 | 2.5 | <\$100M | 2,514 | 27 | 62.5 | 67.5 |
| Geneva St Bk | Geneva | 57.5 | 10.0 | 12.5 | 17.5 | 17.5 | <\$100M | 7,221 | 149 | 65.0 | 75.0 |
| Lisco St Bk | Lisco | 57.5 | 22.5 | 15.0 | 12.5 | 7.5 | <\$100M | 2,734 | 44 | 62.5 | 65.0 |
| Fremont Nb&Tc | Fremont | 57.5 | 7.5 | 5.0 | 22.5 | 22.5 | \$100M-500M | 20,754 | 390 | 57.5 | 52.5 |
| Bank Of Keystone | Keystone | 57.5 | 15.0 | 17.5 | 12.5 | 12.5 | <\$100M | 2,528 | 113 | 62.5 | 47.5 |
| First Nb Of Omaha | Omaha | 57.5 | 5.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 217,044 | 19,390 | 55.0 | 55.0 |
| Sutton St Bk | Sutton | 57.5 | 17.5 | 12.5 | 10.0 | 17.5 | <\$100M | 2,295 | 172 | 65.0 | 72.5 |
| Mccook Nb | Mccook | 57.5 | 10.0 | 5.0 | 22.5 | 20.0 | \$100M-500M | 10,584 | 231 | 52.5 | 47.5 |
| Charter West Nb | West Point | 57.5 | 17.5 | 5.0 | 17.5 | 17.5 | <\$100M | 6,222 | 186 | 57.5 | 52.5 |
| Bank Of Paxton | Paxton | 57.5 | 20.0 | 17.5 | 12.5 | 7.5 | <\$100M | 2,517 | 63 | 62.5 | 30.0 |
| Scribner Bk | Scribner | 57.5 | 15.0 | 10.0 | 15.0 | 17.5 | <\$100M | 4,239 | 170 | 52.5 | 50.0 |
| Ravenna Bk | Ravenna | 57.5 | 15.0 | 10.0 | 17.5 | 15.0 | <\$100M | 5,020 | 131 | 62.5 | 70.0 |
| Pinnacle Bk | Schuyler | 57.5 | 10.0 | 12.5 | 17.5 | 17.5 | <\$100M | 6,140 | 185 | 67.5 | 72.5 |
| Auburn St Bk | Auburn | 57.5 | 12.5 | 7.5 | 17.5 | 20.0 | <\$100M | 5,611 | 244 | 60.0 | 60.0 |
| Pinnacle Bk | Neligh | 55.0 | 12.5 | 2.5 | 20.0 | 20.0 | \$100M-500M | 10,411 | 242 | 50.0 | 50.0 |
| Farmers St Bk | Humphrey | 55.0 | 15.0 | 20.0 | 10.0 | 10.0 | <\$100M | 1,751 | 79 | 62.5 | 50.0 |
| Security Home Bk | Malmo | 55.0 | 17.5 | 22.5 | 10.0 | 5.0 | <\$100M | 1,844 | 40 | 57.5 | 62.5 |
| Tilden Bk | Tilden | 55.0 | 12.5 | 17.5 | 12.5 | 12.5 | <\$100M | 2,531 | 87 | 45.0 | 47.5 |
| Siouxland Nb | South Sioux Cit | 55.0 | 20.0 | 7.5 | 15.0 | 12.5 | <\$100M | 3,952 | 104 | 57.5 | 47.5 |
| Commercial Bk | Blue Hill | 55.0 | 7.5 | 25.0 | 10.0 | 12.5 | <\$100M | 2,488 | 108 | 62.5 | 70.0 |
| Commercial Nb Of Ainswor | Ainsworth | 55.0 | 12.5 | 7.5 | 17.5 | 17.5 | <\$100M | 5,075 | 160 | 55.0 | 52.5 |
| First Nb In Exeter | Exeter | 55.0 | 20.0 | 15.0 | 12.5 | 7.5 | <\$100M | 3,244 | 52 | 62.5 | 67.5 |
| Nebraskaland Nb | North Platte | 55.0 | 22.5 | 5.0 | 17.5 | 10.0 | <\$100M | 5,759 | 83 | 55.0 | 27.5 |
| Genoa Nb | Genoa | 52.5 | 15.0 | 10.0 | 17.5 | 10.0 | <\$100M | 5,163 | 59 | 20.0 | 22.5 |
| Commercial Bk Of Nelson | Nelson | 52.5 | 10.0 | 20.0 | 10.0 | 12.5 | <\$100M | 1,831 | 101 | 57.5 | 65.0 |
| Farmers St Bk | Ewing | 52.5 | 15.0 | 17.5 | 7.5 | 12.5 | <\$100M | 1,317 | 90 | 57.5 | 62.5 |
| First St Bk | Gothenburg | 52.5 | 15.0 | 7.5 | 17.5 | 12.5 | <\$100M | 6,397 | 108 | 52.5 | 57.5 |
| Bank Of Mead | Mead | 52.5 | 12.5 | 22.5 | 7.5 | 10.0 | <\$100M | 1,210 | 83 | 60.0 | 65.0 |
| First Nb Of Holdrege | Holdrege | 52.5 | 5.0 | 7.5 | 20.0 | 20.0 | \$100M-500M | 9,209 | 207 | 50.0 | 47.5 |
| Pinnacle Bk Na | Central City | 52.5 | 20.0 | 7.5 | 15.0 | 10.0 | <\$100M | 4,590 | 64 | 27.5 | 20.0 |
| First Nb Of Chadron | Chadron | 52.5 | 15.0 | 7.5 | 15.0 | 15.0 | <\$100M | 4,551 | 136 | 50.0 | 45.0 |
| Curtis St Bk | Curtis | 52.5 | 20.0 | 7.5 | 12.5 | 12.5 | <\$100M | 2,628 | 112 | 60.0 | 62.5 |
| First Nb | Utica | 52.5 | 12.5 | 22.5 | 10.0 | 7.5 | <\$100M | 1,964 | 54 | 60.0 | 67.5 |
| First Nb Of Valentine | Valentine | 52.5 | 7.5 | 12.5 | 17.5 | 15.0 | <\$100M | 5,999 | 151 | 42.5 | 45.0 |
| Farmers & Mrch Bk | Milligan | 52.5 | 17.5 | 15.0 | 10.0 | 10.0 | <\$100M | 2,093 | 59 | 60.0 | 62.5 |
| First Nb Of Fairbury | Fairbury | 52.5 | 2.5 | 17.5 | 15.0 | 17.5 | <\$100M | 3,703 | 172 | 45.0 | 45.0 |

Table A.1 Small Business Lending in Nebraska, 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 Stapleton | Stapleton | 52.5 | 15.0 | 17.5 | 7.5 | 12.5 | <\$100M | 1,161 | 92 | 57.5 | 62.5 |
| Burt Cty St Bk | Tekamah | 52.5 | 12.5 | 7.5 | 12.5 | 20.0 | <\$100M | 3,396 | 207 | 55.0 | 52.5 |
| Purdum St Bk | Purdum | 52.5 | 17.5 | 10.0 | 12.5 | 12.5 | <\$100M | 2,619 | 99 | 57.5 | 62.5 |
| First Nb Of Ainsworth | Ainsworth | 52.5 | 12.5 | 10.0 | 15.0 | 15.0 | <\$100M | 4,645 | 116 | 62.5 | 70.0 |
| Cedar Rapids St Bk | Cedar Rapids | 52.5 | 17.5 | 10.0 | 7.5 | 17.5 | <\$100M | 1,586 | 155 | 60.0 | 62.5 |
| First Nb Of Lewellen | Lewellen | 50.0 | 15.0 | 15.0 | 10.0 | 10.0 | <\$100M | 2,025 | 75 | 55.0 | 60.0 |
| State Bk Of Cairo | Cairo | 50.0 | 5.0 | 15.0 | 15.0 | 15.0 | <\$100M | 3,959 | 140 | 55.0 | 65.0 |
| First Nb&Tc Of Minden | Minden | 50.0 | 12.5 | 7.5 | 15.0 | 15.0 | <\$100M | 4,661 | 123 | 50.0 | 50.0 |
| First St Bk | Loomis | 50.0 | 10.0 | 20.0 | 10.0 | 10.0 | <\$100M | 2,390 | 80 | 45.0 | 35.0 |
| Farmers & Mrch Bk | Imperial | 50.0 | 12.5 | 12.5 | 12.5 | 12.5 | <\$100M | 3,304 | 89 | 57.5 | 62.5 |
| Pinnacle Bk | Aurora | 50.0 | 10.0 | 15.0 | 15.0 | 10.0 | <\$100M | 4,377 | 79 | 57.5 | 65.0 |
| Harvard St Bk | Harvard | 50.0 | 12.5 | 12.5 | 12.5 | 12.5 | <\$100M | 2,639 | 99 | 57.5 | 62.5 |
| Cattle Nb Of Seward | Seward | 50.0 | 10.0 | 2.5 | 20.0 | 17.5 | <\$100M | 7,515 | 160 | 40.0 | 40.0 |
| Kimball Cty Bk | Bushnell | 50.0 | 22.5 | 17.5 | 5.0 | 5.0 | <\$100M | 781 | 37 | 52.5 | 55.0 |
| Farmers & Mrch Nb West P | West Point | 50.0 | 10.0 | 12.5 | 17.5 | 10.0 | <\$100M | 5,706 | 70 | 37.5 | 37.5 |
| Cedar Security Bk | Fordyce | 50.0 | 17.5 | 10.0 | 10.0 | 12.5 | <\$100M | 2,493 | 94 | 60.0 | 65.0 |
| First Nb Of Wayne | Wayne | 50.0 | 17.5 | 7.5 | 15.0 | 10.0 | <\$100M | 3,961 | 80 | 40.0 | 32.5 |
| Bank Of Prague | Prague | 50.0 | 12.5 | 22.5 | 7.5 | 7.5 | <\$100M | 1,141 | 53 | 55.0 | 60.0 |
| Bank Of Dixon Cty | Ponca | 50.0 | 10.0 | 12.5 | 12.5 | 15.0 | <\$100M | 2,790 | 120 | 55.0 | 65.0 |
| Carson Nb Of Auburn | Auburn | 50.0 | 7.5 | 20.0 | 12.5 | 10.0 | <\$100M | 2,579 | 70 | 37.5 | 35.0 |
| Battle Creek St Bk | Battle Creek | 50.0 | 15.0 | 17.5 | 10.0 | 7.5 | <\$100M | 2,344 | 58 | 62.5 | 67.5 |
| Eagle St Bk | Eagle | 47.5 | 10.0 | 25.0 | 5.0 | 7.5 | <\$100M | 654 | 44 | 52.5 | 55.0 |
| First Nb | Walthill | 47.5 | 5.0 | 25.0 | 7.5 | 10.0 | <\$100M | 1,316 | 61 | 50.0 | 57.5 |
| Brunswick St Bk | Brunswick | 47.5 | 17.5 | 10.0 | 12.5 | 7.5 | <\$100M | 3,626 | 52 | 55.0 | 60.0 |
| Chambers St Bk | Chambers | 47.5 | 7.5 | 17.5 | 7.5 | 15.0 | <\$100M | 1,595 | 122 | 55.0 | 60.0 |
| Bank Of Indianola | Indianola | 47.5 | 10.0 | 20.0 | 7.5 | 10.0 | <\$100M | 1,556 | 79 | 57.5 | 62.5 |
| First Nb Of Stromsburg | Stromsburg | 47.5 | 7.5 | 20.0 | 7.5 | 12.5 | <\$100M | 1,712 | 103 | 57.5 | 65.0 |
| Stromsburg Bk | Stromsburg | 47.5 | 10.0 | 20.0 | 10.0 | 7.5 | <\$100M | 2,091 | 57 | 52.5 | 60.0 |
| Pender St Bk | Pender | 47.5 | 12.5 | 7.5 | 17.5 | 10.0 | <\$100M | 5,129 | 63 | 27.5 | 20.0 |
| First Nb | Beemer | 47.5 | 15.0 | 5.0 | 15.0 | 12.5 | <\$100M | 4,633 | 104 | 40.0 | 37.5 |
| Grafton St Bk | Grafton | 45.0 | 15.0 | 12.5 | 7.5 | 10.0 | <\$100M | 1,207 | 70 | 50.0 | 57.5 |
| Henderson St Bk | Henderson | 45.0 | 12.5 | 10.0 | 12.5 | 10.0 | <\$100M | 2,828 | 69 | 40.0 | 32.5 |
| First St Bk | Enders | 45.0 | 10.0 | 12.5 | 10.0 | 12.5 | <\$100M | 2,228 | 95 | 52.5 | 60.0 |
| Fort Calhoun St Bk | Fort Calhoun | 45.0 | 15.0 | 7.5 | 10.0 | 12.5 | <\$100M | 2,392 | 92 | 45.0 | 37.5 |
| State Bk Of Odell | Odell | 45.0 | 12.5 | 15.0 | 7.5 | 10.0 | <\$100M | 1,316 | 63 | 50.0 | 55.0 |
| Citizens St Bk | Carleton | 45.0 | 12.5 | 22.5 | 2.5 | 7.5 | <\$100M | 558 | 50 | 52.5 | 57.5 |
| Security St Bk | Sumner | 45.0 | 25.0 | 12.5 | 5.0 | 2.5 | <\$100M | 823 | 10 | 47.5 | 52.5 |
| Farmers & Mrch Nb Of Ash | Ashland | 45.0 | 15.0 | 5.0 | 12.5 | 12.5 | <\$100M | 3,531 | 100 | 45.0 | 40.0 |
| Farmers St Bk | Carroll | 45.0 | 10.0 | 25.0 | 5.0 | 5.0 | <\$100M | 989 | 37 | 47.5 | 55.0 |
| First Tri-Cty Bk | Swanton | 45.0 | 7.5 | 22.5 | 7.5 | 7.5 | <\$100M | 1,503 | 54 | 50.0 | 57.5 |
| Nebraska St Bk | South Sioux Cit | 45.0 | 7.5 | 5.0 | 17.5 | 15.0 | \$100M-500M | 7,220 | 157 | 42.5 | 40.0 |
| North Loup Valley Bk | North Loup | 42.5 | 2.5 | 25.0 | 2.5 | 12.5 | <\$100M | 561 | 85 | 47.5 | 32.5 |
| Nehawka Bk | Nehawka | 42.5 | 7.5 | 25.0 | 5.0 | 5.0 | <\$100M | 824 | 36 | 45.0 | 52.5 |

Table A.1 Small Business Lending in Nebraska, 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) | | | | | |
| Banner Cty Bk | Harrisburg | 42.5 | 12.5 | 10.0 | 10.0 | 10.0 | <\$100M | 1,723 | 77 | 47.5 | 52.5 |
| Farmers St B&Tc Of Superi | Superior | 42.5 | 5.0 | 5.0 | 15.0 | 17.5 | <\$100M | 3,648 | 175 | 42.5 | 45.0 |
| Commercial St Bk | Cedar Bluffs | 42.5 | 12.5 | 22.5 | 5.0 | 2.5 | <\$100M | 624 | 19 | 45.0 | 47.5 |
| Bank Of Elgin | Elgin | 42.5 | 10.0 | 10.0 | 12.5 | 10.0 | <\$100M | 2,497 | 74 | 32.5 | 35.0 |
| Farnam Bk | Farnam | 42.5 | 17.5 | 12.5 | 7.5 | 5.0 | <\$100M | 1,536 | 35 | 52.5 | 55.0 |
| Commercial St Bk | Clay Center | 42.5 | 12.5 | 7.5 | 10.0 | 12.5 | <\$100M | 2,392 | 110 | 45.0 | 47.5 |
| Springfield St Bk | Springfield | 42.5 | 7.5 | 25.0 | 7.5 | 2.5 | <\$100M | 1,167 | 30 | 25.0 | 17.5 |
| Pinnacle Bk Na | Osceola | 42.5 | 7.5 | 20.0 | 10.0 | 5.0 | <\$100M | 2,122 | 40 | 37.5 | 37.5 |
| First St Bk | Beaver City | 42.5 | 7.5 | 15.0 | 10.0 | 10.0 | <\$100M | 1,861 | 83 | 50.0 | 55.0 |
| Clarkson Bk | Clarkson | 42.5 | 10.0 | 7.5 | 12.5 | 12.5 | <\$100M | 2,796 | 98 | 40.0 | 32.5 |
| Adams Cty Bk | Kenesaw | 40.0 | 5.0 | 10.0 | 12.5 | 12.5 | <\$100M | 2,622 | 106 | 45.0 | 55.0 |
| Ericson St Bk | Ericson | 40.0 | 2.5 | 25.0 | 5.0 | 7.5 | <\$100M | 672 | 46 | 42.5 | 45.0 |
| Fullerton Nb | Fullerton | 40.0 | 5.0 | 20.0 | 5.0 | 10.0 | <\$100M | 1,008 | 61 | 42.5 | 50.0 |
| State Bk Of Hildreth | Hildreth | 40.0 | 7.5 | 15.0 | 7.5 | 10.0 | <\$100M | 1,486 | 61 | 47.5 | 52.5 |
| Byron St Bk | Byron | 40.0 | 5.0 | 22.5 | 5.0 | 7.5 | <\$100M | 1,047 | 54 | 45.0 | 55.0 |
| Farmers St Bk | Eustis | 40.0 | 7.5 | 15.0 | 7.5 | 10.0 | <\$100M | 1,684 | 62 | 47.5 | 55.0 |
| First Nb&Tc | Falls City | 40.0 | 5.0 | 7.5 | 12.5 | 15.0 | <\$100M | 3,643 | 120 | 47.5 | 42.5 |
| Bank Of Bertrand | Bertrand | 40.0 | 7.5 | 20.0 | 7.5 | 5.0 | <\$100M | 1,410 | 37 | 45.0 | 50.0 |
| Coleridge Nb | Coleridge | 40.0 | 10.0 | 10.0 | 7.5 | 12.5 | <\$100M | 1,717 | 86 | 52.5 | 57.5 |
| State Bk Of Chester | Chester | 40.0 | 7.5 | 22.5 | 5.0 | 5.0 | <\$100M | 1,120 | 32 | 50.0 | 52.5 |
| First St Bk | Randolph | 40.0 | 10.0 | 12.5 | 10.0 | 7.5 | <\$100M | 2,297 | 59 | 52.5 | 57.5 |
| Albion Nb | Albion | 40.0 | 10.0 | 2.5 | 15.0 | 12.5 | <\$100M | 4,245 | 92 | 32.5 | 22.5 |
| Commercial Bk | Bassett | 40.0 | 2.5 | 22.5 | 5.0 | 10.0 | <\$100M | 1,128 | 60 | 45.0 | 47.5 |
| State Bk Of Colon | Colon | 40.0 | 7.5 | 22.5 | 5.0 | 5.0 | <\$100M | 725 | 42 | 42.5 | 50.0 |
| Umb Bk Omaha Na | Omaha | 40.0 | 17.5 | 2.5 | 15.0 | 5.0 | <\$100M | 4,782 | 34 | 15.0 | 10.0 |
| Nebraska St Bk | Bristow | 37.5 | 17.5 | 10.0 | 5.0 | 5.0 | <\$100M | 861 | 44 | 42.5 | 52.5 |
| State Bk Of Trenton | Trenton | 37.5 | 10.0 | 17.5 | 7.5 | 2.5 | <\$100M | 1,385 | 27 | 42.5 | 52.5 |
| Commercial Bk | Stratton | 37.5 | 10.0 | 17.5 | 5.0 | 5.0 | <\$100M | 1,110 | 40 | 45.0 | 50.0 |
| Farmers St Bk Of Silver Cre | Silver Creek | 37.5 | 5.0 | 20.0 | 5.0 | 7.5 | <\$100M | 575 | 45 | 40.0 | 42.5 |
| Commercial St Bk | Republican City | 37.5 | 2.5 | 17.5 | 5.0 | 12.5 | <\$100M | 1,032 | 94 | 37.5 | 45.0 |
| First Nb Of Belden | Belden | 37.5 | 10.0 | 12.5 | 10.0 | 5.0 | <\$100M | 1,970 | 41 | 25.0 | 25.0 |
| Butte St Bk | Butte | 37.5 | 10.0 | 10.0 | 7.5 | 10.0 | <\$100M | 1,304 | 60 | 42.5 | 52.5 |
| Culbertson Bk | Culbertson | 37.5 | 5.0 | 17.5 | 5.0 | 10.0 | <\$100M | 836 | 81 | 42.5 | 52.5 |
| Western Nebraska Nb | Valentine | 37.5 | 12.5 | 7.5 | 10.0 | 7.5 | <\$100M | 1,861 | 48 | 35.0 | 37.5 |
| Bruning St Bk | Bruning | 35.0 | 5.0 | 2.5 | 15.0 | 12.5 | <\$100M | 4,975 | 111 | 35.0 | 32.5 |
| South Central St Bk | Campbell | 35.0 | 5.0 | 15.0 | 7.5 | 7.5 | <\$100M | 1,144 | 43 | 25.0 | 32.5 |
| Bank Of Lindsay | Lindsay | 35.0 | 10.0 | 7.5 | 10.0 | 7.5 | <\$100M | 1,737 | 58 | 37.5 | 27.5 |
| First St Bk | Hordville | 35.0 | 5.0 | 15.0 | 7.5 | 7.5 | <\$100M | 1,155 | 53 | 40.0 | 47.5 |
| Adams St Bk | Adams | 35.0 | 5.0 | 15.0 | 7.5 | 7.5 | <\$100M | 1,176 | 50 | 40.0 | 47.5 |
| Ashton St Bk | Ashton | 35.0 | 7.5 | 22.5 | 2.5 | 2.5 | <\$100M | 393 | 14 | 40.0 | 45.0 |
| Winside St Bk | Winside | 35.0 | 2.5 | 25.0 | 5.0 | 2.5 | <\$100M | 706 | 25 | 37.5 | 40.0 |
| American Bk | Burr | 35.0 | 7.5 | 20.0 | 5.0 | 2.5 | <\$100M | 627 | 10 | 40.0 | 45.0 |
| First Nb Of Johnson | Johnson | 35.0 | 2.5 | 20.0 | 7.5 | 5.0 | <\$100M | 1,461 | 44 | 25.0 | 25.0 |

Table A.1 Small Business Lending in Nebraska, 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) | | | | | |
| Platte Ctr Bk | Platte Center | 35.0 | 10.0 | 20.0 | 2.5 | 2.5 | <\$100M | 329 | 14 | 40.0 | 45.0 |
| Bank Of St Edward | Saint Edward | 35.0 | 7.5 | 10.0 | 10.0 | 7.5 | <\$100M | 2,094 | 52 | 27.5 | 20.0 |
| Jennings St Bk | Davenport | 35.0 | 2.5 | 25.0 | 2.5 | 5.0 | <\$100M | 488 | 32 | 35.0 | 37.5 |
| Farmers St Bk | Maywood | 32.5 | 2.5 | 15.0 | 7.5 | 7.5 | <\$100M | 1,179 | 55 | 37.5 | 30.0 |
| Bank Of Monroe | Monroe | 32.5 | 5.0 | 20.0 | 5.0 | 2.5 | <\$100M | 750 | 21 | 35.0 | 37.5 |
| Franklin St Bk | Franklin | 32.5 | 2.5 | 15.0 | 7.5 | 7.5 | <\$100M | 1,532 | 52 | 40.0 | 42.5 |
| Corn Growers St Bk | Murdock | 32.5 | 2.5 | 25.0 | 2.5 | 2.5 | <\$100M | 346 | 7 | 32.5 | 35.0 |
| Jefferson Cty Bk | Daykin | 32.5 | 10.0 | 7.5 | 10.0 | 5.0 | <\$100M | 1,768 | 44 | 37.5 | 17.5 |
| Commercial St Bk | Elsie | 32.5 | 5.0 | 20.0 | 2.5 | 5.0 | <\$100M | 509 | 32 | 37.5 | 40.0 |
| First Nb Of Albion | Albion | 32.5 | 5.0 | 10.0 | 10.0 | 7.5 | <\$100M | 2,165 | 52 | 40.0 | 45.0 |
| Shickley St Bk | Shickley | 32.5 | 5.0 | 15.0 | 5.0 | 7.5 | <\$100M | 877 | 46 | 37.5 | 45.0 |
| Pleasanton St Bk | Pleasanton | 32.5 | 12.5 | 10.0 | 7.5 | 2.5 | <\$100M | 1,200 | 23 | 40.0 | 47.5 |
| State Bk Of Bartley | Bartley | 32.5 | 5.0 | 20.0 | 2.5 | 5.0 | <\$100M | 518 | 33 | 37.5 | 42.5 |
| Citizens Nb Of Wisner | Wisner | 30.0 | 10.0 | 2.5 | 10.0 | 7.5 | <\$100M | 2,147 | 47 | 17.5 | 17.5 |
| Bank Of Leigh | Leigh | 30.0 | 7.5 | 12.5 | 5.0 | 5.0 | <\$100M | 900 | 37 | 35.0 | 22.5 |
| Farmers Bk | Oconto | 30.0 | 5.0 | 12.5 | 5.0 | 7.5 | <\$100M | 941 | 48 | 35.0 | 42.5 |
| Bank Of Brady | Brady | 30.0 | 5.0 | 17.5 | 2.5 | 5.0 | <\$100M | 558 | 43 | 35.0 | 45.0 |
| Oak Creek Valley Bk | Valparaiso | 30.0 | 5.0 | 7.5 | 7.5 | 10.0 | <\$100M | 1,679 | 64 | 32.5 | 30.0 |
| Petersburg St Bk | Petersburg | 30.0 | 7.5 | 10.0 | 7.5 | 5.0 | <\$100M | 1,225 | 38 | 37.5 | 42.5 |
| Potter St Bk Of Potter | Potter | 30.0 | 7.5 | 12.5 | 5.0 | 5.0 | <\$100M | 961 | 44 | 37.5 | 45.0 |
| State Bk Of Riverdale | Riverdale | 30.0 | 5.0 | 10.0 | 5.0 | 10.0 | <\$100M | 987 | 64 | 32.5 | 32.5 |
| First Nb Of Bancroft | Bancroft | 30.0 | 7.5 | 12.5 | 5.0 | 5.0 | <\$100M | 996 | 41 | 35.0 | 45.0 |
| First Nb Of Cambridge | Cambridge | 27.5 | 2.5 | 15.0 | 5.0 | 5.0 | <\$100M | 849 | 39 | 30.0 | 35.0 |
| Citizens Bk | Bancroft | 27.5 | 7.5 | 12.5 | 5.0 | 2.5 | <\$100M | 734 | 22 | 32.5 | 37.5 |
| Bank Of Steinauer | Steinauer | 27.5 | 2.5 | 20.0 | 2.5 | 2.5 | <\$100M | 219 | 22 | 30.0 | 32.5 |
| Bank Of Talmage | Talmage | 27.5 | 2.5 | 20.0 | 2.5 | 2.5 | <\$100M | 20 | 4 | 27.5 | 30.0 |
| Security St Bk | Ansley | 27.5 | 5.0 | 12.5 | 2.5 | 7.5 | <\$100M | 492 | 51 | 32.5 | 37.5 |
| Boelus St Bk | Boelus | 27.5 | 5.0 | 17.5 | 2.5 | 2.5 | <\$100M | 536 | 10 | 32.5 | 37.5 |
| Farmers St Bk | Wallace | 27.5 | 2.5 | 17.5 | 5.0 | 2.5 | <\$100M | 608 | 26 | 30.0 | 35.0 |
| Pinnacle Bk | Palmer | 27.5 | 2.5 | 20.0 | 2.5 | 2.5 | <\$100M | 340 | 19 | 27.5 | 27.5 |
| Nebraska St Bk | Oshkosh | 27.5 | 2.5 | 15.0 | 5.0 | 5.0 | <\$100M | 730 | 31 | 17.5 | 17.5 |
| Farmers & Mrch Bk | Axtell | 27.5 | 5.0 | 17.5 | 2.5 | 2.5 | <\$100M | 263 | 10 | 32.5 | 37.5 |
| Farmers & Mrch St Bk | Wayne | 27.5 | 10.0 | 2.5 | 10.0 | 5.0 | <\$100M | 1,994 | 39 | 20.0 | 15.0 |
| Bank Of Clarks | Clarks | 25.0 | 2.5 | 17.5 | 2.5 | 2.5 | <\$100M | 547 | 15 | 30.0 | 35.0 |
| Nebraska St Bk | Lynch | 25.0 | 7.5 | 10.0 | 2.5 | 5.0 | <\$100M | 531 | 29 | 30.0 | 37.5 |
| Farmers St Bk | Fairmont | 25.0 | 5.0 | 15.0 | 2.5 | 2.5 | <\$100M | 423 | 24 | 30.0 | 32.5 |
| State Bk Of Scotia | Scotia | 25.0 | 2.5 | 15.0 | 2.5 | 5.0 | <\$100M | 402 | 42 | 27.5 | 30.0 |
| Farmers Bk Of Clatonia | Clatonia | 25.0 | 5.0 | 15.0 | 2.5 | 2.5 | <\$100M | 411 | 24 | 27.5 | 32.5 |
| First Nb Of Newman Grove | Newman Grove | 22.5 | 2.5 | 7.5 | 7.5 | 5.0 | <\$100M | 1,244 | 42 | 30.0 | 22.5 |
| Filley Bk | Filley | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 311 | 7 | 25.0 | 27.5 |
| City Nb Of Greeley | Greeley | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 541 | 27 | 25.0 | 32.5 |
| State Bk | Benkelman | 22.5 | 2.5 | 5.0 | 7.5 | 7.5 | <\$100M | 1,145 | 60 | 30.0 | 27.5 |
| First Nb Of Elwood | Elwood | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 413 | 23 | 25.0 | 25.0 |

Table A.1 Small Business Lending in Nebraska, 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) | | | | | |
| Bank Of Orchard | Orchard | 22.5 | 2.5 | 10.0 | 2.5 | 7.5 | <\$100M | 408 | 55 | 25.0 | 30.0 |
| Farmers St Bk | Big Springs | 20.0 | 2.5 | 12.5 | 2.5 | 2.5 | <\$100M | 201 | 13 | 22.5 | 25.0 |
| Citizens St Bk | Clearwater | 20.0 | 5.0 | 10.0 | 2.5 | 2.5 | <\$100M | 517 | 28 | 25.0 | 27.5 |
| Spencer St Bk | Spencer | 20.0 | 2.5 | 10.0 | 2.5 | 5.0 | <\$100M | 195 | 33 | 22.5 | 25.0 |
| Spalding City Bk | Spalding | 17.5 | 5.0 | 2.5 | 5.0 | 5.0 | <\$100M | 985 | 43 | 22.5 | 12.5 |
| Blue Springs St Bk | Blue Springs | 10.0 | 2.5 | 2.5 | 2.5 | 2.5 | <\$100M | 442 | 22 | 12.5 | 17.5 |
| Commerce Bk Na | Omaha | 0.0 | 2.5 | 0.0 | 2.5 | 2.5 | <\$100M | 0 | 0 | 0.0 | 0.0 |
| Pier 1 Nb | Omaha | 0.0 | 2.5 | 0.0 | 2.5 | 2.5 | <\$100M | 0 | 0 | 0.0 | 0.0 |
| Umb Usa Na | Falls City | 0.0 | 2.5 | 0.0 | 2.5 | 2.5 | \$100M-500M | 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 Nebraska 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) |
|------------------------------|----------|-----------------------|----------------------|----------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|
| NATIONAL BK OF CMRC TR&SA | NE | 185,979 | 2,231 | \$1B-\$10B | 92,480 | 2,057 | 51,910 | 1,809 | |
| PINNACLE BANCORP INC. | NE | 170,783 | 2,709 | \$1B-\$10B | 108,063 | 2,576 | 59,031 | 2,272 | |
| WELLS FARGO & COMPANY | CA | 168,688 | 1,475 | >\$50B | 70,604 | 1,288 | 35,958 | 1,096 | |
| U.S. BANCORP | MN | 161,575 | 1,979 | >\$50B | 81,184 | 1,840 | 60,304 | 1,717 | |
| GREAT WESTERN SECURITIES INC | NE | 94,000 | 865 | <\$1B | 44,689 | 766 | 22,305 | 633 | |
| FARMERS & MERCHANTS INVESTME | NE | 85,004 | 977 | <\$1B | 46,060 | 900 | 26,706 | 788 | |
| AMERICAN NATIONAL CORPORATIO | NE | 65,783 | 669 | <\$1B | 33,878 | 607 | 17,010 | 513 | |
| UNITED NEBRASKA FINANCIAL CO | NE | 48,550 | 1,048 | <\$1B | 31,917 | 1,015 | 21,811 | 956 | |
| COMMUNITY FIRST BANKSHARES | ND | 23,737 | 469 | \$1B-\$10B | 13,796 | 448 | 10,083 | 426 | |
| UMB FINANCIAL CORPORATION | MO | 13,887 | 41 | \$1B-\$10B | 2,165 | 20 | 747 | 11 | |
| DINSDALE BROS. INC. | NE | 9,876 | 375 | <\$1B | 8,676 | 372 | 7,209 | 363 | |
| FIRSTAR CORPORATION | WI | 8,986 | 56 | \$10B-\$50B | 2,891 | 46 | 743 | 34 | |
| ADVANTA BK CORP | UT | 6,908 | 704 | <\$1B | 6,908 | 704 | 6,908 | 704 | |
| MERCANTILE BANCORPORATION IN | MO | 6,072 | 28 | \$10B-\$50B | 1,606 | 21 | 790 | 17 | |
| MORGAN STANLEY DEAN WITTER B | UT | 5,144 | 1,339 | <\$1B | 5,144 | 1,339 | 5,144 | 1,339 | |
| 1ST SOURCE CORPORATION | IN | 4,493 | 174 | \$1B-\$10B | 4,175 | 173 | 3,668 | 169 | |
| BANK OF AMERICA CORPORATION | NC | 4,271 | 11 | >\$50B | 621 | 7 | 121 | 4 | |
| FIRST FEDERAL SAVINGS BANK | WI | 2,812 | 7 | N/A | 346 | 2 | 96 | 1 | |
| FIFTH THIRD BANCORP | OH | 2,402 | 7 | \$10B-\$50B | 512 | 3 | 68 | 1 | |
| WACHOVIA CORPORATION | NC | 2,366 | 8 | >\$50B | 158 | 3 | 40 | 2 | |
| INTRUST FINANCIAL CORPORATIO | KS | 2,250 | 5 | \$1B-\$10B | 200 | 1 | 0 | 0 | |
| ARCHER INC. | NE | 2,231 | 65 | <\$1B | 2,231 | 65 | 1,734 | 62 | |
| FIRST DAKOTA FINANCIAL CORPO | SD | 1,904 | 45 | <\$1B | 1,449 | 44 | 1,159 | 42 | |
| HSBC BK USA | NY | 1,845 | 5 | \$10B-\$50B | 233 | 2 | 78 | 1 | |
| FIRST FEDERAL SAVINGS BANK | IA | 1,700 | 5 | N/A | 450 | 3 | 200 | 2 | |
| HOME FEDERAL SAVINGS BANK | SD | 1,470 | 4 | N/A | 75 | 1 | 75 | 1 | |
| LASALLE BK NA | IL | 1,300 | 2 | \$10B-\$50B | 0 | 0 | 0 | 0 | |
| CHASE MANHATTAN CORPORATION | NY | 1,106 | 43 | >\$50B | 1,106 | 43 | 856 | 42 | |
| COMMERCE BANCSHARES INC. | MO | 1,060 | 11 | \$10B-\$50B | 556 | 10 | 556 | 10 | |
| FIRST NATIONAL OF NEBRASKA | NE | 323,182 | 3,456 | \$1B-\$10B | 121,760 | 3,091 | 64,825 | 2,759 | 0.35 |
| AMERICAN EXPRESS CENTURION B | UT | 7,733 | 1,303 | \$10B-\$50B | 7,733 | 1,303 | 7,733 | 1,303 | 0.81 |
| MBNA CORPORATION | DE | 1,473 | 170 | \$10B-\$50B | 1,473 | 170 | 1,473 | 170 | 0.55 |

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