

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
TULSA NB	TULSA	97.5	\$100M-500M	39,365	407
FIRST B&TC	WAGONER	92.5	<\$100M	22,168	529
BANK OF CUSHING & TC	CUSHING	90.0	<\$100M	22,285	435
CITIZENS BK OF EDMOND	EDMOND	87.5	\$100M-500M	31,830	581
AMERICAN NB&TC	SAPULPA	87.5	\$100M-500M	34,780	1,153
HOME NB	BLACKWELL	87.5	\$100M-500M	114,332	1,283
CITIZENS SECURITY B&TC	BIXBY	87.5	\$100M-500M	24,095	329
FIRST NB&TC OF ADA	ADA	85.0	\$100M-500M	31,863	656
LANDMARK BK NA	ADA	85.0	\$100M-500M	22,519	601
BANK OF ELGIN NA	LAWTON	85.0	<\$100M	13,991	432
MCCURTAIN CTY NB	BROKEN BOW	85.0	<\$100M	18,062	606
STILLWATER NB&TC	STILLWATER	75.0	\$1B-\$10B	241,130	2,776
F&M B&TC	TULSA	70.0	\$500M-\$1B	121,293	1,312

*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 Oklahoma, 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)
Tulsa Nb	Tulsa	97.5	25.0	25.0	25.0	22.5	\$100M-500M	39,365	407	65.0	57.5
First B&Tc	Wagoner	92.5	22.5	25.0	22.5	22.5	<\$100M	22,168	529	97.5	100.0
Bank Of Cushing & Tc	Cushing	90.0	25.0	20.0	22.5	22.5	<\$100M	22,285	435	82.5	82.5
Citizens Security B&Tc	Bixby	87.5	20.0	25.0	22.5	20.0	\$100M-500M	24,095	329	95.0	95.0
Citizens Bk Of Edmond	Edmond	87.5	20.0	22.5	22.5	22.5	\$100M-500M	31,830	581	72.5	75.0
American Nb&Tc	Sapulpa	87.5	12.5	25.0	25.0	25.0	\$100M-500M	34,780	1,153	92.5	95.0
Home Nb	Blackwell	87.5	22.5	15.0	25.0	25.0	\$100M-500M	114,332	1,283	92.5	92.5
Bank Of Elgin Na	Lawton	85.0	25.0	22.5	17.5	20.0	<\$100M	13,991	432	80.0	75.0
First Nb&Tc Of Ada	Ada	85.0	17.5	20.0	22.5	25.0	\$100M-500M	31,863	656	95.0	95.0
Mccurtain Cty Nb	Broken Bow	85.0	22.5	17.5	20.0	25.0	<\$100M	18,062	606	92.5	95.0
Landmark Bk Na	Ada	85.0	17.5	20.0	22.5	25.0	\$100M-500M	22,519	601	95.0	95.0
Metrobank Na	Oklahoma City	82.5	25.0	22.5	17.5	17.5	<\$100M	13,069	312	65.0	52.5
Armstrong Bk	Checotah	82.5	22.5	10.0	25.0	25.0	\$100M-500M	49,256	710	67.5	67.5
First Nb Of Ok	Ponca City	82.5	25.0	15.0	22.5	20.0	<\$100M	27,630	336	65.0	52.5
Bank Of Kremlin	Kremlin	82.5	17.5	22.5	20.0	22.5	<\$100M	16,727	488	90.0	92.5
First Nb Of Edmond	Edmond	82.5	25.0	25.0	20.0	12.5	<\$100M	15,757	182	60.0	40.0
National Bk Cmrc	Tulsa	80.0	25.0	7.5	25.0	22.5	\$100M-500M	36,721	568	72.5	62.5
Citizens Bk Of Tulsa	Tulsa	80.0	25.0	5.0	25.0	25.0	\$100M-500M	109,648	1,875	82.5	75.0
Community B&Tc	Tulsa	80.0	25.0	5.0	25.0	25.0	\$100M-500M	53,047	825	82.5	75.0
Citizens B&Tc	Okmulgee	80.0	20.0	20.0	20.0	20.0	<\$100M	15,495	334	85.0	85.0
First Nb&Tc Of Ardmore	Ardmore	80.0	17.5	12.5	25.0	25.0	\$100M-500M	43,718	983	87.5	87.5
National Bk Of Cmrc	Oklahoma City	77.5	25.0	7.5	22.5	22.5	\$100M-500M	34,477	522	70.0	62.5
First St Bk	Noble	77.5	20.0	22.5	15.0	20.0	<\$100M	8,787	363	85.0	90.0
First Nb&Tc	Chickasha	77.5	17.5	15.0	22.5	22.5	\$100M-500M	23,698	463	87.5	87.5
Central Nb Of Alva	Alva	77.5	15.0	22.5	22.5	17.5	\$100M-500M	24,056	292	85.0	90.0
First Nb	Antlers	77.5	17.5	20.0	17.5	22.5	<\$100M	10,580	449	85.0	90.0
First Ent Bk	Oklahoma City	77.5	25.0	2.5	25.0	25.0	\$100M-500M	62,075	684	72.5	60.0
Lincoln Nb	Oklahoma City	77.5	17.5	22.5	17.5	20.0	<\$100M	14,273	395	70.0	67.5
Chickasha B&Tc	Chickasha	77.5	22.5	15.0	20.0	20.0	<\$100M	16,588	372	85.0	90.0
Farmers Exch Bk	Antlers	77.5	22.5	20.0	15.0	20.0	<\$100M	6,671	365	82.5	87.5
First Nb In Durant	Durant	77.5	22.5	10.0	25.0	20.0	\$100M-500M	36,960	342	55.0	50.0
American St Bk	Broken Bow	77.5	22.5	17.5	17.5	20.0	<\$100M	11,445	386	85.0	90.0
First B&Tc	Broken Bow	77.5	20.0	17.5	17.5	22.5	<\$100M	14,503	497	90.0	90.0
Quail Creek Bk Na	Oklahoma City	77.5	25.0	5.0	25.0	22.5	\$100M-500M	66,433	579	72.5	55.0
Bank Of Union	Union City	77.5	22.5	22.5	20.0	12.5	<\$100M	14,569	170	85.0	85.0
Bank Of The Lakes Na	Owasso	77.5	25.0	7.5	22.5	22.5	<\$100M	30,903	500	57.5	50.0
Oklahoma St Bk	Guthrie	77.5	22.5	25.0	15.0	15.0	<\$100M	6,824	224	80.0	87.5
Rcb Bk	Claremore	77.5	17.5	10.0	25.0	25.0	\$100M-500M	74,259	1,405	67.5	65.0
First Bethany B&Tc Na	Oklahoma City	77.5	25.0	7.5	22.5	22.5	<\$100M	28,189	442	70.0	62.5
United Bk	Oklahoma City	77.5	22.5	5.0	25.0	25.0	\$100M-500M	42,540	605	62.5	62.5
Great Plains Nb	Elk City	77.5	20.0	10.0	22.5	25.0	\$100M-500M	26,796	885	85.0	87.5
Guaranty B&Tc	Oklahoma City	75.0	22.5	2.5	25.0	25.0	\$100M-500M	100,969	1,985	75.0	70.0

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

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Spiritbank Na	Tulsa	75.0	20.0	5.0	25.0	25.0	\$100M-500M	61,856	728	70.0	60.0
Bank Of Western Ok	Elk City	75.0	22.5	10.0	20.0	22.5	<\$100M	15,650	515	82.5	85.0
First Bk Of Turley	Tulsa	75.0	17.5	25.0	15.0	17.5	<\$100M	7,168	274	80.0	85.0
Charter Nb	Oklahoma City	75.0	25.0	7.5	20.0	22.5	<\$100M	19,149	461	77.5	62.5
First Nb&Tc	Muskogee	75.0	17.5	7.5	25.0	25.0	\$100M-500M	42,238	653	72.5	65.0
Stillwater Nb&Tc	Stillwater	75.0	22.5	2.5	25.0	25.0	\$1B-\$10B	241,130	2,776	67.5	60.0
Pauls Valley Nb	Pauls Valley	75.0	20.0	12.5	20.0	22.5	<\$100M	16,815	531	82.5	92.5
First St Bk	Valliant	75.0	22.5	17.5	15.0	20.0	<\$100M	7,826	336	82.5	85.0
First Nb Of Pawnee	Pawnee	75.0	22.5	20.0	17.5	15.0	<\$100M	11,284	253	52.5	50.0
First St Bk	Pond Creek	75.0	25.0	15.0	17.5	17.5	<\$100M	10,905	307	82.5	85.0
Bank Na	Mcalester	75.0	17.5	7.5	25.0	25.0	\$100M-500M	45,243	874	70.0	62.5
First Nb Of Davis	Davis	75.0	25.0	17.5	15.0	17.5	<\$100M	9,124	256	57.5	50.0
First Bk Of Cleveland	Cleveland	75.0	25.0	20.0	15.0	15.0	<\$100M	7,215	203	80.0	82.5
American B&Tc	Edmond	72.5	20.0	5.0	22.5	25.0	\$100M-500M	32,804	645	65.0	55.0
State Nb Of Heavener	Heavener	72.5	22.5	17.5	17.5	15.0	<\$100M	13,056	238	77.5	85.0
First Nb&Tc Of Broken Arr	Broken Arrow	72.5	10.0	25.0	20.0	17.5	\$100M-500M	16,989	274	55.0	52.5
Landmark Bk Co Na	Ardmore	72.5	20.0	10.0	22.5	20.0	\$100M-500M	23,113	379	85.0	87.5
Oklahoma Nb	Duncan	72.5	22.5	7.5	20.0	22.5	<\$100M	17,062	477	72.5	67.5
Valley Nb	Tulsa	72.5	25.0	5.0	25.0	17.5	<\$100M	43,739	252	60.0	42.5
First Nb	Sallisaw	72.5	22.5	10.0	20.0	20.0	<\$100M	18,456	405	72.5	70.0
First St Bk Porter	Porter	72.5	25.0	25.0	10.0	12.5	<\$100M	4,443	196	77.5	80.0
First St Bk	Tahlequah	72.5	20.0	12.5	17.5	22.5	<\$100M	13,891	542	82.5	87.5
First Nb Of Roland	Roland	72.5	25.0	10.0	20.0	17.5	<\$100M	15,959	302	62.5	62.5
First Nb&Tc	Weatherford	72.5	20.0	12.5	20.0	20.0	<\$100M	19,607	348	82.5	85.0
Peoples Nb Of Checotah	Checotah	72.5	12.5	17.5	17.5	25.0	<\$100M	11,940	606	82.5	87.5
Stock Exch Bk	Woodward	72.5	12.5	22.5	17.5	20.0	\$100M-500M	13,501	324	77.5	85.0
Bank Of Nichols Hills	Oklahoma City	72.5	25.0	7.5	22.5	17.5	<\$100M	25,916	308	60.0	52.5
First St Bk	Oklahoma City	70.0	20.0	5.0	22.5	22.5	\$100M-500M	30,916	527	60.0	47.5
First American Bk Na	Woodward	70.0	17.5	22.5	12.5	17.5	<\$100M	6,398	279	75.0	82.5
Security Nb Of Enid	Enid	70.0	20.0	5.0	22.5	22.5	\$100M-500M	30,122	515	62.5	57.5
Idabel Nb	Idabel	70.0	17.5	17.5	17.5	17.5	<\$100M	12,054	281	52.5	40.0
City Nb&Tc	Lawton	70.0	20.0	7.5	22.5	20.0	\$100M-500M	24,549	405	55.0	50.0
Exchange Bk	Skiatook	70.0	17.5	25.0	17.5	10.0	<\$100M	10,671	145	77.5	82.5
People First Bk	Hennessey	70.0	17.5	2.5	25.0	25.0	\$100M-500M	70,903	1,621	62.5	65.0
F&M B&Tc	Tulsa	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	121,293	1,312	60.0	57.5
Sulphur Cmnty Bk	Sulphur	70.0	17.5	17.5	15.0	20.0	<\$100M	8,448	375	67.5	62.5
First Amer B&Tc	Purcell	70.0	20.0	5.0	22.5	22.5	\$100M-500M	21,672	476	72.5	62.5
Poteau St Bk	Poteau	70.0	20.0	7.5	20.0	22.5	\$100M-500M	20,140	538	75.0	70.0
Bank Of Cherokee Cty	Hulbert	70.0	22.5	12.5	17.5	17.5	<\$100M	13,705	299	65.0	50.0
Pioneer B&Tc	Ponca City	70.0	22.5	2.5	22.5	22.5	\$100M-500M	33,245	452	57.5	52.5
Bancfirst	Oklahoma City	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	365,407	7,557	62.5	62.5
Legacy Bk Tc	Blanchard	70.0	22.5	25.0	15.0	7.5	<\$100M	8,501	122	45.0	27.5
Bank South Na	Tulsa	70.0	25.0	25.0	15.0	5.0	<\$100M	8,113	80	42.5	27.5

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Grand Lake Bk	Tulsa	67.5	22.5	5.0	22.5	17.5	<\$100M	21,653	287	52.5	47.5
First Fidelity Bk Na	Oklahoma City	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	76,672	1,247	62.5	62.5
Farmers & Mrch Bk	Crescent	67.5	15.0	22.5	15.0	15.0	<\$100M	9,481	216	77.5	85.0
First Nb	Altus	67.5	10.0	15.0	20.0	22.5	\$100M-500M	18,753	434	77.5	82.5
First Bk Of Haskell	Haskell	67.5	25.0	17.5	12.5	12.5	<\$100M	5,864	197	75.0	77.5
Payne Cty Bk	Perkins	67.5	12.5	20.0	15.0	20.0	<\$100M	8,964	324	77.5	82.5
Will Rogers Bk	Oklahoma City	67.5	17.5	5.0	22.5	22.5	\$100M-500M	21,956	481	62.5	52.5
First Nb In Pawhuska	Pawhuska	67.5	20.0	25.0	10.0	12.5	<\$100M	4,068	152	72.5	77.5
Nbc Bk	Pawhuska	67.5	20.0	25.0	12.5	10.0	<\$100M	6,584	141	50.0	37.5
Legacy Bk	Hinton	67.5	25.0	7.5	20.0	15.0	<\$100M	17,632	246	55.0	45.0
Union Nb Of Chandler	Chandler	67.5	25.0	7.5	20.0	15.0	<\$100M	14,998	211	50.0	42.5
Republic Bk	Norman	67.5	20.0	5.0	20.0	22.5	\$100M-500M	19,872	517	65.0	60.0
First B&Tc	Duncan	67.5	15.0	7.5	22.5	22.5	\$100M-500M	21,623	581	70.0	70.0
Farmers St Bk	Allen	65.0	17.5	20.0	12.5	15.0	<\$100M	5,033	217	60.0	62.5
Wilburton St Bk	Wilburton	65.0	22.5	15.0	12.5	15.0	<\$100M	5,856	209	72.5	75.0
First St Bk	Altus	65.0	15.0	15.0	17.5	17.5	<\$100M	11,030	300	75.0	80.0
Arkansas Valley St Bk	Broken Arrow	65.0	17.5	2.5	22.5	22.5	\$100M-500M	27,420	511	62.5	55.0
First Nb&Tc	Shawnee	65.0	22.5	7.5	17.5	17.5	<\$100M	12,468	332	72.5	62.5
Security First Nb Of Hugo	Hugo	65.0	15.0	12.5	17.5	20.0	<\$100M	10,714	372	75.0	82.5
Central Nb Of Poteau	Poteau	65.0	12.5	17.5	17.5	17.5	\$100M-500M	14,253	272	47.5	37.5
Bank Of Cordell	Cordell	65.0	22.5	22.5	12.5	7.5	<\$100M	5,435	99	70.0	72.5
Tri Star Nb	Blanchard	65.0	12.5	22.5	15.0	15.0	<\$100M	6,859	217	72.5	82.5
First United B&Tc	Durant	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	81,868	3,599	65.0	67.5
First Nb&Tc	Okmulgee	65.0	20.0	5.0	20.0	20.0	\$100M-500M	20,330	367	62.5	50.0
Umb Oklahoma Bk	Oklahoma City	65.0	22.5	2.5	22.5	17.5	\$100M-500M	31,070	294	45.0	37.5
Pontotoc Cty Bk	Roff	65.0	15.0	20.0	10.0	20.0	<\$100M	3,660	341	72.5	77.5
Citizens Bk Of Ada	Ada	65.0	17.5	7.5	20.0	20.0	\$100M-500M	16,845	372	65.0	55.0
First Capital Bk	Guthrie	62.5	20.0	5.0	17.5	20.0	<\$100M	10,077	341	67.5	65.0
First Bk Of Chandler	Chandler	62.5	15.0	17.5	15.0	15.0	<\$100M	7,444	242	75.0	80.0
Bank Of Cmrc	Catoosa	62.5	15.0	25.0	12.5	10.0	<\$100M	5,763	126	70.0	75.0
Oklahoma St Bk	Vinita	62.5	20.0	12.5	17.5	12.5	<\$100M	9,886	176	67.5	75.0
First Nb&Tc	Vinita	62.5	12.5	12.5	17.5	20.0	<\$100M	11,892	379	70.0	80.0
First St Bk Of Idabel	Idabel	62.5	17.5	17.5	15.0	12.5	<\$100M	7,665	157	72.5	75.0
First United Bk	Sapulpa	62.5	20.0	7.5	20.0	15.0	<\$100M	16,870	273	65.0	47.5
First Security B&Tc	Oklahoma City	62.5	25.0	10.0	15.0	12.5	<\$100M	9,056	179	65.0	60.0
Welch St Bk	Welch	62.5	15.0	12.5	17.5	17.5	<\$100M	10,447	305	72.5	77.5
First Nb Of Pryor	Pryor	62.5	20.0	7.5	20.0	15.0	\$100M-500M	19,905	204	32.5	35.0
Farmers St Bk	Quinton	62.5	12.5	20.0	12.5	17.5	<\$100M	5,658	290	72.5	80.0
American Exch Bk	Henryetta	62.5	10.0	20.0	12.5	20.0	<\$100M	5,872	372	67.5	77.5
First Nb&Tc	Mcalester	62.5	10.0	2.5	25.0	25.0	\$100M-500M	44,047	1,624	55.0	52.5
Citizens St Bk	Morrison	62.5	15.0	17.5	15.0	15.0	<\$100M	7,983	215	72.5	80.0
Security Nb&Tc	Norman	62.5	12.5	5.0	22.5	22.5	\$100M-500M	30,903	473	57.5	50.0
Security B&Tc	Miami	60.0	22.5	2.5	20.0	15.0	<\$100M	21,229	194	37.5	30.0

Table A.1 Small Business Lending in Oklahoma, 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)					
Latimer St Bk	Wilburton	60.0	12.5	17.5	15.0	15.0	<\$100M	6,605	236	65.0	75.0
Bank Of Chelsea	Chelsea	60.0	15.0	25.0	10.0	10.0	<\$100M	4,547	115	67.5	70.0
First Amer Bk	Stonewall	60.0	20.0	20.0	7.5	12.5	<\$100M	3,273	196	70.0	75.0
Bank Of Ok Tulsa Na	Tulsa	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	485,336	3,206	55.0	55.0
Community Nb	Okarche	60.0	20.0	15.0	15.0	10.0	<\$100M	7,150	122	37.5	32.5
Peoples Nb	Oklahoma City	60.0	22.5	22.5	10.0	5.0	<\$100M	4,291	95	67.5	30.0
Citizens Bk	Velma	60.0	20.0	20.0	7.5	12.5	<\$100M	2,732	160	65.0	67.5
Frontier St Bk	Oklahoma City	60.0	25.0	5.0	15.0	15.0	<\$100M	8,342	237	60.0	60.0
Southwestern B&Tc	Oklahoma City	60.0	17.5	5.0	20.0	17.5	\$100M-500M	19,540	292	55.0	32.5
First Nb&Tc	Miami	60.0	17.5	5.0	20.0	17.5	<\$100M	16,946	291	60.0	50.0
Weststar Bk	Bartlesville	60.0	7.5	2.5	25.0	25.0	\$100M-500M	45,486	921	57.5	60.0
Community Bk	Bristow	60.0	20.0	7.5	15.0	17.5	<\$100M	8,700	268	57.5	55.0
Yukon Nb	Yukon	60.0	5.0	25.0	15.0	15.0	\$100M-500M	7,037	213	42.5	45.0
Farmers Exch Bk	Cherokee	60.0	15.0	10.0	17.5	17.5	<\$100M	10,126	317	55.0	55.0
Union B&Tc	Oklahoma City	60.0	12.5	2.5	25.0	20.0	\$100M-500M	41,756	334	42.5	35.0
City Nb&Tc Of Guymn	Guymon	57.5	15.0	7.5	17.5	17.5	<\$100M	13,166	328	60.0	52.5
Heritage Bk	Mannford	57.5	5.0	25.0	12.5	15.0	<\$100M	5,696	244	65.0	72.5
First Southwest Bk	Frederick	57.5	12.5	5.0	20.0	20.0	\$100M-500M	14,723	432	60.0	55.0
American Nb&Tc	Shawnee	57.5	12.5	7.5	20.0	17.5	\$100M-500M	17,284	326	50.0	45.0
American St Bk	Tulsa	57.5	15.0	25.0	7.5	10.0	<\$100M	2,365	116	60.0	62.5
Local Oklahoma Bk Na	Oklahoma City	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	162,533	1,745	55.0	55.0
Citizens St Bk	Okemah	57.5	17.5	20.0	10.0	10.0	<\$100M	3,974	137	62.5	67.5
First St Bk	Covington	57.5	20.0	22.5	7.5	7.5	<\$100M	3,320	101	62.5	67.5
First Nb In Wewoka	Wewoka	55.0	10.0	20.0	10.0	15.0	<\$100M	3,761	233	62.5	70.0
Security St Bk	Cheyenne	55.0	5.0	20.0	12.5	17.5	<\$100M	5,473	258	42.5	50.0
First St Bk	Jones	55.0	10.0	22.5	7.5	15.0	<\$100M	2,536	221	62.5	70.0
First Nb Of Elk City	Elk City	55.0	10.0	7.5	17.5	20.0	\$100M-500M	12,382	341	57.5	60.0
Fort Gibson St Bk	Fort Gibson	55.0	15.0	17.5	10.0	12.5	<\$100M	4,374	164	62.5	67.5
First Nb	Henryetta	55.0	15.0	20.0	12.5	7.5	<\$100M	6,092	105	62.5	67.5
Legacy Bk Acb	Binger	55.0	15.0	2.5	17.5	20.0	<\$100M	11,489	335	57.5	60.0
First Nb In Hominy	Hominy	55.0	10.0	25.0	7.5	12.5	<\$100M	3,465	196	65.0	70.0
Dewey Cty St Bk	Taloga	55.0	25.0	12.5	10.0	7.5	<\$100M	4,748	114	62.5	65.0
Interbank Na	Elk City	55.0	15.0	5.0	20.0	15.0	<\$100M	15,492	263	47.5	37.5
Spencer St Bk	Spencer	55.0	12.5	22.5	10.0	10.0	<\$100M	3,624	127	62.5	67.5
Stroud Nb	Stroud	55.0	12.5	17.5	12.5	12.5	<\$100M	4,834	170	60.0	67.5
First Bk Of Owasso	Owasso	55.0	15.0	2.5	20.0	17.5	\$100M-500M	18,681	278	42.5	40.0
Rockwell Bk	Oklahoma City	55.0	12.5	25.0	12.5	5.0	<\$100M	5,747	89	27.5	17.5
Bank One Oklahoma Na	Oklahoma City	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	144,370	2,520	55.0	55.0
First Nb In Marlow	Marlow	52.5	10.0	20.0	12.5	10.0	<\$100M	4,961	121	60.0	65.0
Bank Of Wyandotte	Wyandotte	52.5	15.0	20.0	5.0	12.5	<\$100M	1,837	151	55.0	60.0
Bank Of Beaver City	Beaver	52.5	15.0	10.0	15.0	12.5	<\$100M	6,735	171	60.0	65.0
Citizens B&Tc Of Ardmore	Ardmore	52.5	12.5	10.0	17.5	12.5	\$100M-500M	13,587	179	37.5	27.5
American Nb	Ardmore	52.5	10.0	10.0	15.0	17.5	<\$100M	9,688	250	62.5	72.5

Table A.1 Small Business Lending in Oklahoma, 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)					
Peoples St Bk	Tulsa	52.5	5.0	25.0	10.0	12.5	<\$100M	3,631	167	55.0	62.5
Central Nb&Tc	Enid	52.5	5.0	2.5	22.5	22.5	\$100M-500M	24,244	518	52.5	50.0
First Nb Of Nowata	Nowata	52.5	15.0	2.5	20.0	15.0	<\$100M	15,844	310	45.0	32.5
Bank Of Cmrc	Stilwell	52.5	17.5	2.5	17.5	15.0	<\$100M	12,879	217	40.0	35.0
American B&Tc	Tulsa	52.5	15.0	2.5	22.5	12.5	\$100M-500M	21,237	168	32.5	25.0
Sooner St Bk	Tuttle	52.5	5.0	15.0	12.5	20.0	<\$100M	5,979	381	45.0	47.5
Watonga St Bk	Watonga	52.5	12.5	10.0	15.0	15.0	<\$100M	7,088	225	60.0	72.5
First Nb	Midwest City	52.5	7.5	2.5	22.5	20.0	\$100M-500M	23,573	370	40.0	32.5
Bank Of Cmrc	Wetumka	52.5	22.5	15.0	7.5	7.5	<\$100M	3,063	114	62.5	62.5
F&M Bk Na	Yukon	52.5	20.0	5.0	12.5	15.0	<\$100M	6,348	207	47.5	42.5
U S Nb	Midwest City	52.5	25.0	5.0	15.0	7.5	<\$100M	7,534	92	40.0	25.0
First Nb Of Coweta	Coweta	50.0	10.0	25.0	10.0	5.0	<\$100M	4,343	67	57.5	62.5
Farmers & Mrch Nb	Fairview	50.0	7.5	17.5	10.0	15.0	<\$100M	4,582	200	57.5	65.0
Morris St Bk	Morris	50.0	12.5	20.0	10.0	7.5	<\$100M	3,613	103	55.0	60.0
American Bk	Wagoner	50.0	10.0	25.0	7.5	7.5	<\$100M	2,804	113	55.0	62.5
Bryan Cty Nb	Caddo	50.0	12.5	10.0	10.0	17.5	<\$100M	4,078	270	60.0	67.5
First Nb In Coalgate	Coalgate	50.0	15.0	12.5	12.5	10.0	<\$100M	5,641	148	62.5	67.5
Okemah Nb	Okemah	50.0	7.5	20.0	10.0	12.5	<\$100M	4,040	199	55.0	65.0
First Nb Of Hooker	Hooker	50.0	7.5	22.5	10.0	10.0	<\$100M	3,553	125	37.5	35.0
American Exch Bk	Lindsay	50.0	12.5	12.5	10.0	15.0	<\$100M	4,137	201	57.5	67.5
First St Bk	Davidson	47.5	17.5	22.5	5.0	2.5	<\$100M	1,470	34	52.5	52.5
First Nb Of Chelsea	Chelsea	47.5	7.5	25.0	5.0	10.0	<\$100M	1,935	119	50.0	57.5
Triad Bk Na	Tulsa	47.5	12.5	7.5	15.0	12.5	<\$100M	8,503	186	47.5	35.0
Stockmans Bank	Altus	47.5	7.5	15.0	12.5	12.5	<\$100M	5,031	170	52.5	60.0
Weleetka St Bk	Weleetka	47.5	12.5	20.0	5.0	10.0	<\$100M	2,162	145	55.0	60.0
First Nb Of Stigler	Stigler	47.5	5.0	15.0	12.5	15.0	<\$100M	5,262	201	52.5	60.0
Lakeside St Bk	Oologah	47.5	10.0	25.0	7.5	5.0	<\$100M	2,798	77	52.5	57.5
Prague Nb	Prague	47.5	7.5	17.5	12.5	10.0	<\$100M	5,968	130	30.0	32.5
Park St Bk	Nicoma Park	47.5	5.0	25.0	7.5	10.0	<\$100M	2,987	140	50.0	60.0
American Heritage Bk	El Reno	47.5	10.0	5.0	15.0	17.5	<\$100M	9,492	300	52.5	52.5
Community St Bk	Cashion	47.5	17.5	15.0	7.5	7.5	<\$100M	2,689	113	55.0	60.0
Bank Of Locust Grove	Locust Grove	45.0	10.0	17.5	7.5	10.0	<\$100M	2,654	134	50.0	57.5
First Nb Of Medford	Medford	45.0	15.0	15.0	10.0	5.0	<\$100M	3,941	54	52.5	57.5
Anadarko B&Tc	Anadarko	45.0	10.0	10.0	12.5	12.5	<\$100M	5,269	172	50.0	62.5
First Nb	Heavener	45.0	10.0	17.5	10.0	7.5	<\$100M	3,798	103	47.5	57.5
Lincoln B&Tc	Ardmore	45.0	15.0	10.0	12.5	7.5	<\$100M	6,361	116	37.5	25.0
Bank Of The West	Thomas	45.0	7.5	12.5	12.5	12.5	<\$100M	6,529	194	47.5	35.0
Atoka St Bk	Atoka	45.0	7.5	7.5	15.0	15.0	<\$100M	8,403	214	40.0	37.5
First Bk Of Okarche	Okarche	45.0	7.5	25.0	7.5	5.0	<\$100M	3,465	84	50.0	60.0
Bank Of Cmrc	Chouteau	45.0	12.5	17.5	7.5	7.5	<\$100M	3,444	110	40.0	35.0
First St Bk	Watonga	45.0	15.0	10.0	10.0	10.0	<\$100M	4,205	145	42.5	40.0
Washita St Bk	Burns Flat	42.5	15.0	22.5	2.5	2.5	<\$100M	1,098	38	47.5	52.5
Oklahoma B&Tc	Clinton	42.5	5.0	12.5	12.5	12.5	<\$100M	6,085	158	50.0	57.5

Table A.1 Small Business Lending in Oklahoma, 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)
Peoples B&Tc	Ryan	42.5	15.0	15.0	7.5	5.0	<\$100M	2,940	61	47.5	52.5
Alva St B&Tc	Alva	42.5	5.0	7.5	17.5	12.5	\$100M-500M	10,541	179	32.5	30.0
Spiro St Bk	Spiro	42.5	5.0	17.5	7.5	12.5	<\$100M	3,021	185	50.0	57.5
Clayton St Bk	Clayton	42.5	10.0	20.0	5.0	7.5	<\$100M	1,911	104	50.0	55.0
First St Bk	Waynoka	42.5	10.0	22.5	5.0	5.0	<\$100M	2,108	77	50.0	52.5
First B&Tc	Perry	42.5	7.5	5.0	15.0	15.0	<\$100M	7,952	220	37.5	40.0
Exchange Nb	Moore	42.5	10.0	7.5	12.5	12.5	<\$100M	5,739	167	47.5	37.5
Farmers Bk	Carnegie	42.5	12.5	10.0	7.5	12.5	<\$100M	3,454	172	55.0	60.0
Cleveland Bk	Cleveland	42.5	7.5	20.0	7.5	7.5	<\$100M	2,606	97	50.0	57.5
Delaware Cty Bk	Jay	40.0	10.0	12.5	7.5	10.0	<\$100M	3,068	132	40.0	37.5
Barnsdall St Bk	Barnsdall	40.0	2.5	25.0	2.5	10.0	<\$100M	485	135	42.5	45.0
First St Bk	Fairfax	40.0	2.5	25.0	5.0	7.5	<\$100M	2,136	109	45.0	52.5
Territory Nb	Muskogee	40.0	10.0	17.5	2.5	10.0	<\$100M	920	141	47.5	42.5
First Nb Of Lindsay	Lindsay	40.0	12.5	12.5	7.5	7.5	<\$100M	2,819	115	50.0	57.5
State Nb Of Eufaula	Eufaula	40.0	5.0	17.5	10.0	7.5	<\$100M	3,780	102	42.5	50.0
First Nb	Mountain View	40.0	10.0	15.0	7.5	7.5	<\$100M	2,822	94	47.5	52.5
Century Nb Of Ok	Pryor	40.0	10.0	17.5	5.0	7.5	<\$100M	2,008	108	47.5	55.0
First St Bk	Anadarko	37.5	7.5	10.0	10.0	10.0	<\$100M	4,402	116	42.5	55.0
Security St Bk	Wewoka	37.5	12.5	5.0	12.5	7.5	<\$100M	4,932	117	40.0	42.5
Community St Bk Of Canton	Canton	37.5	12.5	10.0	7.5	7.5	<\$100M	3,088	95	47.5	50.0
First Nb Of Fletcher	Fletcher	37.5	5.0	22.5	5.0	5.0	<\$100M	1,737	65	40.0	47.5
State Exch Bk	Lamont	37.5	10.0	15.0	5.0	7.5	<\$100M	1,913	109	42.5	50.0
Pawnee Nb	Pawnee	37.5	7.5	20.0	5.0	5.0	<\$100M	1,794	86	45.0	55.0
Mcclain Cty Nb	Purcell	37.5	7.5	5.0	15.0	10.0	\$100M-500M	8,707	119	27.5	25.0
Canadian St Bk	Yukon	37.5	10.0	7.5	10.0	10.0	<\$100M	3,649	132	45.0	37.5
All Amer Bk	Oklahoma City	35.0	2.5	22.5	5.0	5.0	<\$100M	1,460	83	37.5	42.5
Freedom St Bk	Freedom	35.0	7.5	22.5	2.5	2.5	<\$100M	1,099	42	40.0	27.5
Southwest St Bk	Sentinel	35.0	2.5	22.5	5.0	5.0	<\$100M	2,003	79	37.5	45.0
Bank Of The Wichitas	Snyder	35.0	5.0	15.0	7.5	7.5	<\$100M	2,702	107	40.0	45.0
Farmers & Mrch Bk	Duke	35.0	15.0	15.0	2.5	2.5	<\$100M	1,317	19	45.0	47.5
First Nb Of Seiling	Seiling	35.0	5.0	12.5	7.5	10.0	<\$100M	3,398	135	40.0	47.5
Peoples Bk	Westville	35.0	7.5	10.0	7.5	10.0	<\$100M	3,025	145	42.5	50.0
State Bk Of Wynnewood	Wynnewood	35.0	10.0	5.0	10.0	10.0	<\$100M	3,505	134	32.5	37.5
First St Bk	Canute	35.0	5.0	22.5	2.5	5.0	<\$100M	761	54	37.5	42.5
Southwest Nb	Weatherford	35.0	7.5	5.0	10.0	12.5	<\$100M	3,506	200	42.5	40.0
Bank Of Laverne	Laverne	32.5	2.5	15.0	5.0	10.0	<\$100M	2,153	126	40.0	42.5
Community Nb	Alva	32.5	7.5	5.0	10.0	10.0	<\$100M	4,137	137	32.5	25.0
Alfalfa Cty Bk	Cherokee	32.5	12.5	10.0	7.5	2.5	<\$100M	2,498	49	25.0	22.5
Bank Of Vici	Vici	32.5	7.5	12.5	5.0	7.5	<\$100M	1,753	103	37.5	45.0
Lakeside Bk Of Salina	Salina	32.5	5.0	17.5	5.0	5.0	<\$100M	1,624	68	37.5	42.5
Bank Of Verden	Verden	32.5	7.5	15.0	5.0	5.0	<\$100M	1,473	51	37.5	42.5
First St Bk	Ryan	32.5	7.5	15.0	5.0	5.0	<\$100M	1,864	68	37.5	45.0
First St Bk	Picher	32.5	7.5	20.0	2.5	2.5	<\$100M	465	25	35.0	42.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First St Bk	Wister	32.5	17.5	7.5	5.0	2.5	<\$100M	1,700	27	25.0	15.0
First St Bk	Ketchum	32.5	5.0	12.5	5.0	10.0	<\$100M	1,751	132	37.5	47.5
Guarantee St Bk	Mangum	32.5	10.0	7.5	10.0	5.0	<\$100M	4,459	76	22.5	25.0
First Nb	Grove	32.5	10.0	7.5	7.5	7.5	<\$100M	2,920	108	40.0	32.5
First Security Bk	Beaver	30.0	5.0	10.0	7.5	7.5	<\$100M	3,018	101	35.0	42.5
State Guaranty Bk	Okeene	30.0	7.5	10.0	7.5	5.0	<\$100M	2,597	62	35.0	42.5
Fort Sill Nb	Fort Sill	30.0	2.5	22.5	2.5	2.5	\$100M-500M	1,291	15	15.0	10.0
First St Bk	Grandfield	30.0	2.5	22.5	2.5	2.5	<\$100M	869	40	32.5	37.5
First Nb Of Calumet	Calumet	30.0	2.5	22.5	2.5	2.5	<\$100M	430	26	32.5	32.5
Cleo St Bk	Cleo Springs	30.0	5.0	17.5	5.0	2.5	<\$100M	1,931	44	15.0	15.0
Bank Of The Panhandle	Guymon	30.0	10.0	2.5	12.5	5.0	<\$100M	6,400	113	32.5	15.0
Farmers & Mrch Bk	Arnett	30.0	5.0	12.5	2.5	10.0	<\$100M	1,424	121	37.5	32.5
First Nb Of Texhoma	Texhoma	30.0	2.5	10.0	7.5	10.0	<\$100M	2,444	146	35.0	37.5
Bank Of Quapaw	Quapaw	30.0	5.0	20.0	2.5	2.5	<\$100M	505	18	30.0	35.0
Oklahoma St Bk	Ada	30.0	2.5	2.5	12.5	12.5	\$100M-500M	5,425	211	42.5	37.5
Eastman Nb Of Newkirk	Newkirk	30.0	2.5	15.0	5.0	7.5	<\$100M	1,531	100	32.5	35.0
Hopeton St Bk	Hopeton	30.0	2.5	22.5	2.5	2.5	<\$100M	933	2	10.0	10.0
Meno Guaranty Bk	Meno	30.0	5.0	17.5	5.0	2.5	<\$100M	1,431	29	12.5	15.0
Glencoe St Bk	Glencoe	27.5	2.5	20.0	2.5	2.5	<\$100M	289	9	30.0	32.5
First St Bk	Elmore City	27.5	7.5	12.5	2.5	5.0	<\$100M	667	56	35.0	42.5
First Bk Of Fairland	Fairland	27.5	2.5	20.0	2.5	2.5	<\$100M	363	21	27.5	30.0
First Nb Of Thomas	Thomas	27.5	5.0	12.5	5.0	5.0	<\$100M	2,305	70	27.5	27.5
First Farmers Nb Waurika	Waurika	27.5	2.5	15.0	5.0	5.0	<\$100M	1,801	84	32.5	27.5
Farmers & Mrch Bk	Maysville	27.5	5.0	15.0	2.5	5.0	<\$100M	937	59	27.5	35.0
Bankers Bk	Oklahoma City	27.5	10.0	2.5	12.5	2.5	<\$100M	5,205	15	10.0	10.0
First St Bk	Camargo	25.0	7.5	12.5	2.5	2.5	<\$100M	1,142	36	35.0	37.5
Washita Valley Bk	Fort Cobb	25.0	5.0	10.0	5.0	5.0	<\$100M	1,769	61	30.0	40.0
Carney St Bk	Carney	25.0	2.5	17.5	2.5	2.5	<\$100M	377	25	27.5	27.5
First Amer Bk	Erick	25.0	7.5	10.0	5.0	2.5	<\$100M	1,841	45	20.0	15.0
Oklahoma St Bk	Buffalo	25.0	2.5	15.0	2.5	5.0	<\$100M	1,128	76	27.5	32.5
First St Bk In Temple	Temple	25.0	5.0	12.5	2.5	5.0	<\$100M	1,384	59	32.5	37.5
Waurika Nb	Waurika	25.0	5.0	15.0	2.5	2.5	<\$100M	790	23	30.0	17.5
Exchange B&Tc	Perry	25.0	2.5	5.0	10.0	7.5	<\$100M	3,901	118	22.5	22.5
Walters B&Tc	Walters	25.0	2.5	12.5	2.5	7.5	<\$100M	1,096	93	27.5	30.0
First St Bk	Keyes	25.0	2.5	12.5	5.0	5.0	<\$100M	1,652	82	30.0	32.5
First Nb Of Nash	Nash	22.5	2.5	15.0	2.5	2.5	<\$100M	243	17	25.0	27.5
First Nb&Tc Clinton	Clinton	22.5	2.5	12.5	5.0	2.5	<\$100M	1,551	43	25.0	27.5
Cyril St Bk	Cyril	22.5	5.0	10.0	2.5	5.0	<\$100M	1,423	67	32.5	37.5
Bank Of Hydro	Hydro	22.5	7.5	2.5	10.0	2.5	<\$100M	3,886	38	12.5	10.0
First Amer Bk	Minco	22.5	2.5	15.0	2.5	2.5	<\$100M	85	5	25.0	25.0
Grant Cty Bk	Medford	22.5	2.5	10.0	5.0	5.0	<\$100M	2,321	59	25.0	25.0
Shattuck Nb	Shattuck	22.5	2.5	12.5	2.5	5.0	<\$100M	1,424	61	30.0	32.5
Peoples St Bk	Blair	22.5	2.5	15.0	2.5	2.5	<\$100M	849	12	25.0	30.0

Table A.1 Small Business Lending in Oklahoma, 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)					
Custer Cty St Bk	Arapaho	20.0	2.5	12.5	2.5	2.5	<\$100M	685	16	25.0	27.5
First St Bk	Boise City	20.0	2.5	12.5	2.5	2.5	<\$100M	1,244	40	27.5	30.0
First Nb In Okeene	Okeene	20.0	5.0	2.5	10.0	2.5	<\$100M	3,605	14	10.0	10.0
First Bk Of Apache	Apache	17.5	2.5	10.0	2.5	2.5	<\$100M	984	32	20.0	27.5
National Bk Of Sallisaw	Sallisaw	12.5	2.5	2.5	5.0	2.5	<\$100M	1,673	44	10.0	10.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

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 Oklahoma 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)
BANCFIRST CORPORATION	OK	261,974	4,021	\$1B-\$10B	144,454	3,783	83,880	3,431	
BOK FINANCIAL CORPORATION	OK	222,407	1,983	\$1B-\$10B	100,514	1,733	54,844	1,472	
BANK OF AMERICA CORPORATION	NC	158,027	1,109	>\$50B	59,521	935	30,524	768	
SOUTHWEST BANCORP INC.	OK	126,664	1,046	\$1B-\$10B	55,159	907	26,476	745	
F & M BANCORPORATION	OK	96,799	796	<\$1B	39,924	691	18,592	562	
BANK ONE CORPORATION	IL	70,253	953	>\$50B	37,895	892	23,810	815	
GUARANTY BANCSHARES INC.	OK	60,649	834	<\$1B	35,778	780	20,275	693	
STATE BANK AND TRUST N.A	OK	53,265	589	N/A	23,424	532	12,982	474	
LOCAL FEDERAL BANK	OK	52,005	392	N/A	17,941	328	8,200	265	
FIRST FIDELITY BANCORP INC.	OK	48,723	735	<\$1B	24,025	690	15,171	637	
MIDFIRST BANK	OK	45,780	624	N/A	26,046	582	15,197	518	
ARVEST BANK GROUP INC.	AR	30,594	627	\$1B-\$10B	21,193	607	12,970	559	
RCB HOLDING COMPANY INC.	OK	27,332	487	<\$1B	12,823	461	9,529	442	
DURANT BANCORP INC.	OK	25,638	730	<\$1B	18,426	713	12,270	677	
UMB FINANCIAL CORPORATION	MO	23,633	148	\$1B-\$10B	8,209	120	3,593	97	
SECURITY NATIONAL BANK	OK	23,059	503	N/A	16,456	491	9,697	449	
FIRST OF MCALESTER CORPORATI	OK	21,071	343	<\$1B	10,783	322	5,910	293	
INTRUST FINANCIAL CORPORATIO	KS	19,882	334	\$1B-\$10B	13,423	317	7,502	283	
AMQUEST BANK NA	OK	16,563	306	N/A	10,126	294	6,307	273	
ADVANTA BK CORP	UT	15,654	1,575	<\$1B	15,654	1,575	15,654	1,575	
MIDCITY FINANCIAL CORPORATIO	IL	14,858	106	\$1B-\$10B	3,759	86	2,278	78	
WELLS FARGO & COMPANY	CA	12,758	514	>\$50B	10,417	510	10,417	510	
CHASE MANHATTAN CORPORATION	NY	10,282	309	>\$50B	7,482	305	7,374	304	
FIRST UNITED BANCSHARES INC	AR	9,081	85	\$1B-\$10B	3,968	73	2,064	62	
HSBC BK USA	NY	8,092	21	\$10B-\$50B	1,229	8	175	2	
MORGAN STANLEY DEAN WITTER B	UT	4,947	1,718	<\$1B	4,947	1,718	4,947	1,718	
FIRST BANK CORP	AR	4,691	95	<\$1B	2,799	91	1,587	85	
COMERICA INCORPORATED	MI	4,580	9	\$10B-\$50B	208	2	11	1	
FIRST AMERICAN CORPORATION	TN	4,567	65	\$10B-\$50B	1,931	60	1,531	58	
COMMERCE BANCSHARES INC.	MO	4,223	24	\$10B-\$50B	1,119	18	406	14	
PEOPLES ST BK	OK	2,966	126	<\$1B	2,666	125	1,923	119	
MERRILL LYNCH BK USA	UT	2,650	5	\$1B-\$10B	0	0	0	0	
ARVEST SAVINGS BANK	AR	2,513	33	N/A	1,113	31	405	27	
GUARANTY FEDERAL BANK FBS	TX	2,407	4	N/A	0	0	0	0	
SUPERIOR FEDERAL BANK	AR	2,392	33	N/A	1,400	30	843	27	
REGIONS FINANCIAL CORPORATIO	AL	2,324	22	\$10B-\$50B	1,324	21	403	16	
MERCANTILE BANCORPORATION IN	MO	1,697	18	\$10B-\$50B	1,268	17	427	12	
UNION PLANTERS CORPORATION	TN	1,653	6	\$10B-\$50B	276	4	101	3	
FIDELITY BANK	KS	1,500	2	N/A	0	0	0	0	
FLEET FINANCIAL GROUP INC.	MA	1,438	2	>\$50B	0	0	0	0	
1ST SOURCE CORPORATION	IN	1,366	6	\$1B-\$10B	558	4	104	2	
U.S. BANCORP	MN	1,250	260	>\$50B	1,250	260	1,250	260	
METROCORP BANCSHARES INC.	TX	1,000	1	<\$1B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	23,897	3,741	\$10B-\$50B	23,897	3,741	23,897	3,741	0.81
MBNA CORPORATION	DE	3,144	356	\$10B-\$50B	3,144	356	3,144	356	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

A.2 Top Small Business Lenders in Oklahoma 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)
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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.