

Table 3A Expanded. Banks' Small Business Lending in Kansas Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
University NB	Pittsburg	95.0	0.309	1	26,051	359	<\$100M	70.0	6,365	265	0
Bank of The Prairie	Olathe	92.5	0.348	1	24,511	284	<\$100M	65.0	5,281	206	0
First NB of Wamego	Wamego	90.0	0.29	1	23,732	348	<\$100M	95.0	23,732	348	0.004
State Bank of KS	Fredonia	90.0	0.495	1	41,075	177	<\$100M	32.5	2,430	84	0.002
Union St Bank	Everest	87.5	0.21	1	15,974	356	<\$100M	95.0	15,974	356	0
First NB of Southern KS	Mount Hope	85.0	0.371	1	21,547	431	<\$100M	95.0	21,547	431	0
Douglas Cty Bank	Lawrence	85.0	0.306	1	57,335	466	\$100M-500M	60.0	7,143	309	0
First St Bank	Norton	82.5	0.186	1	22,368	340	\$100M-500M	92.5	22,368	340	0
Girard NB	Girard	82.5	0.218	0.899	60,896	1,536	\$100M-500M	85.0	25,342	1,366	0
Community NB	Chanute	82.5	0.24	0.836	98,086	1,557	\$100M-500M	82.5	39,914	1,291	0.001
First Cmnty Bank	Kansas City	82.5	0.309	0.705	58,574	1,024	\$100M-500M	77.5	16,023	772	0
Community NB	Topeka	82.5	0.363	0.982	25,809	352	<\$100M	77.5	7,297	267	0
First NB In Belleville	Belleville	82.5	0.199	1	16,138	201	<\$100M	62.5	5,175	169	0.005
First NB of Wellington	Wellington	82.5	0.342	1	24,969	218	<\$100M	57.5	4,657	167	0
Peoples B&TC	Mcperson	80.0	0.271	0.83	54,288	758	\$100M-500M	80.0	16,574	582	0
Prairie St Bank	Augusta	80.0	0.241	0.697	76,407	1,490	\$100M-500M	80.0	26,611	1,268	0
Patriots Bank	Garnett	80.0	0.242	1	16,105	262	<\$100M	75.0	6,503	215	0
Garden City St Bank	Garden City	80.0	0.574	0.948	23,566	280	<\$100M	72.5	5,806	195	0
Gardner NB	Gardner	80.0	0.345	0.897	28,464	401	<\$100M	70.0	6,466	294	0
Midamerican B&TC NA	Leavenworth	80.0	0.359	1	36,405	270	\$100M-500M	52.5	4,548	166	0
United NB	Natoma	77.5	0.199	1	13,023	330	<\$100M	92.5	13,023	330	0.002
St Marys St Bank	Saint Marys	77.5	0.217	1	13,850	275	<\$100M	92.5	13,850	275	0
First St Bank of Burlingame	Burlingame	77.5	0.316	1	17,284	233	<\$100M	87.5	17,284	233	0.002
Denison St Bank	Holton	77.5	0.154	0.96	29,122	580	\$100M-500M	77.5	10,988	486	0.002
Kaw Valley St B&TC	Topeka	77.5	0.235	0.653	83,642	1,121	\$100M-500M	75.0	23,080	859	0
Community Bank of The Midwest	Great Bend	77.5	0.402	0.896	21,340	402	<\$100M	75.0	5,946	307	0
Citizens Bank NA	Fort Scott	77.5	0.177	0.737	42,946	906	\$100M-500M	72.5	12,319	773	0
Rose Hill Bank	Rose Hill	77.5	0.222	1	24,619	202	\$100M-500M	67.5	8,104	131	0
First St Bank of KC KS	Kansas City	77.5	0.333	0.751	27,681	321	<\$100M	65.0	6,018	223	0
Community First NB	Manhattan	77.5	0.252	1	10,840	187	<\$100M	60.0	3,329	145	0
Peoples Bank	Lawrence	77.5	0.245	0.592	78,292	671	\$100M-500M	55.0	10,127	401	0
Midland NB of Newton	Newton	77.5	0.279	0.805	32,774	358	\$100M-500M	52.5	4,837	228	0
Legacy Bank	Colwich	77.5	0.288	0.633	42,919	365	\$100M-500M	52.5	6,139	217	0
Heritage Bank	Topeka	77.5	0.516	1	13,877	95	<\$100M	40.0	1,823	54	0
Farmers St Bank	Mcperson	75.0	0.162	1	10,638	263	<\$100M	95.0	10,638	263	0
Kansas St Bank	Overbrook	75.0	0.16	1	6,200	527	<\$100M	92.5	6,200	527	0
Citizens St Bank	Gridley	75.0	0.132	1	9,685	347	<\$100M	92.5	9,685	347	0
Baldwin St Bank	Baldwin City	75.0	0.121	1	5,929	1,253	<\$100M	92.5	5,929	1,253	0
Guaranty St B&TC	Beloit	75.0	0.128	1	12,349	213	<\$100M	92.5	12,349	213	0
Lyndon St Bank	Lyndon	75.0	0.179	1	12,557	322	<\$100M	90.0	12,557	322	0
Stockton NB	Stockton	75.0	0.211	1	12,590	216	<\$100M	90.0	12,590	216	0
First Bank of Newton	Newton	75.0	0.198	0.952	21,205	382	\$100M-500M	80.0	9,179	331	0

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Teambank NA	Paola	75.0	0.181	0.641	99,176	1,295	\$500M-\$1B	77.5	36,915	1,005	0
Peoples Bank	Pratt	75.0	0.157	0.903	30,260	627	\$100M-500M	75.0	10,696	539	0.006
Home B&TC	Eureka	75.0	0.338	0.899	17,004	295	<\$100M	75.0	5,476	237	0
Bennington St Bank	Salina	75.0	0.163	0.696	42,100	771	\$100M-500M	72.5	12,761	619	0
Western St Bank	Garden City	75.0	0.191	0.665	58,457	974	\$100M-500M	70.0	16,075	768	0
First St B&TC	Tonganoxie	75.0	0.175	0.667	41,999	568	\$100M-500M	65.0	9,734	427	0.003
Alliance Bank	Topeka	75.0	0.334	0.851	19,154	267	<\$100M	65.0	4,506	196	0
Kanza Bank	Kingman	75.0	0.216	0.755	27,057	383	\$100M-500M	62.5	6,173	296	0
Valley St Bank	Belle Plaine	75.0	0.246	0.862	19,832	331	<\$100M	62.5	4,400	264	0
First NB of Anthony	Anthony	75.0	0.254	0.891	24,462	274	<\$100M	57.5	4,553	203	0
Community Bank	Liberal	75.0	0.276	0.994	16,024	213	<\$100M	55.0	3,489	132	0
Kendall St Bank	Valley Falls	75.0	0.567	1	15,523	177	<\$100M	47.5	1,939	135	0
Conway Bank NA	Conway Springs	75.0	0.298	0.826	33,204	316	\$100M-500M	40.0	3,041	159	0
First NB of Clifton	Clifton	72.5	0.195	1	8,000	186	<\$100M	87.5	8,000	186	0
First NB	Independence	72.5	0.302	0.972	13,735	229	<\$100M	75.0	5,413	188	0
First NB	Hays	72.5	0.273	0.911	20,128	302	<\$100M	72.5	6,001	218	0
Halstead Bank	Halstead	72.5	0.17	1	9,047	210	<\$100M	65.0	3,927	185	0
Central NB	Junction City	72.5	0.158	0.595	87,281	1,038	\$500M-\$1B	62.5	16,811	726	0
Bank of Holyrood	Holyrood	72.5	0.191	1	4,891	150	<\$100M	62.5	2,692	133	0
Community St Bank	Coffeyville	72.5	0.314	0.993	14,354	230	<\$100M	60.0	3,384	177	0
National Bank of Kansas City	Leawood	72.5	0.139	0.692	43,144	1,520	\$100M-500M	60.0	9,004	1,397	0
Citizens St Bank	Liberal	72.5	0.283	0.881	16,182	214	<\$100M	55.0	3,522	162	0
State Bank	Winfield	72.5	0.209	0.832	20,399	260	<\$100M	55.0	4,898	191	0
Emprise Bank	Wichita	72.5	0.193	0.414	103,466	852	\$500M-\$1B	52.5	10,421	435	0.004
Country Club Bank NA	Shawnee Mission	72.5	0.182	0.508	77,752	643	\$100M-500M	52.5	10,698	360	0.001
Columbian B&TC	Topeka	72.5	0.246	0.539	55,479	383	\$100M-500M	50.0	6,187	211	0
United Bank of KS	Whiting	72.5	0.343	0.859	18,272	244	<\$100M	47.5	2,288	193	0
Stockgrowers St Bank	Ashland	70.0	0.123	1	12,749	280	\$100M-500M	90.0	12,749	280	0.002
First NB of Scott City	Scott City	70.0	0.137	1	8,269	345	<\$100M	87.5	8,269	345	0.005
Farmers & Mrch Bank of Hill Ci	Hill City	70.0	0.184	1	6,158	128	<\$100M	85.0	6,158	128	0
Labette Bank	Altamont	70.0	0.133	0.886	22,802	467	\$100M-500M	75.0	9,684	406	0.004
Bank of Tescott	Tescott	70.0	0.142	0.968	21,821	426	\$100M-500M	72.5	8,206	367	0
Citizens Bank of KS NA	Kingman	70.0	0.15	0.71	24,761	451	\$100M-500M	67.5	8,322	368	0
Bank of KS	South Hutchinson	70.0	0.228	0.786	16,518	283	<\$100M	65.0	5,120	223	0
Union St Bank	Arkansas City	70.0	0.255	0.784	18,684	283	<\$100M	60.0	4,035	220	0.005
Home St B&TC	Mcperson	70.0	0.196	0.851	18,560	245	<\$100M	57.5	4,559	179	0
Bank of Blue Valley	Overland Park	70.0	0.158	0.445	97,538	837	\$500M-\$1B	55.0	12,451	444	0
University NB of Lawrence	Lawrence	70.0	0.229	0.928	20,832	205	<\$100M	47.5	3,444	132	0
American St B&Tc NA	Great Bend	70.0	0.209	0.656	25,381	256	\$100M-500M	45.0	3,760	174	0
First Kansas B&TC	Gardner	70.0	0.221	0.837	20,483	204	<\$100M	40.0	2,861	125	0.003
Bankhaven	Haven	70.0	0.266	1	8,844	74	<\$100M	25.0	1,113	46	0
First NB In Fredonia	Fredonia	67.5	0.1	1	7,831	263	<\$100M	90.0	7,831	263	0
Farmers St Bank	WatheNA	67.5	0.152	1	7,456	317	<\$100M	87.5	7,456	317	0

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Peoples St Bank	Mcdonald	67.5	0.204	1	8,933	197	<\$100M	85.0	8,933	197	0
Wilson St Bank	Wilson	67.5	0.185	1	6,414	163	<\$100M	85.0	6,414	163	0
Peoples Bank	Coldwater	67.5	0.161	1	5,698	171	<\$100M	85.0	5,698	171	0
Howard St Bank	Howard	67.5	0.158	1	5,352	124	<\$100M	85.0	5,352	124	0
Peoples Exch Bank	Belleville	67.5	0.151	1	7,761	104	<\$100M	85.0	7,761	104	0
Emporia St B&TC	Emporia	67.5	0.154	0.858	16,965	271	\$100M-500M	77.5	10,042	226	0.006
First Bank Ks	Salina	67.5	0.128	0.973	16,358	309	\$100M-500M	65.0	5,632	248	0
Landmark NB	Manhattan	67.5	0.116	0.595	55,355	695	\$100M-500M	60.0	12,685	516	0
Intrust Bank NA	Wichita	67.5	0.128	0.294	343,961	10,154	\$1B-\$10B	57.5	63,335	6,761	0.057
Western NB	Lenexa	67.5	0.25	0.694	21,698	192	<\$100M	57.5	5,290	132	0
Morrill & Janes B&TC	Merriam	67.5	0.144	0.493	53,517	661	\$100M-500M	55.0	9,819	468	0.001
Capital City Bank	Topeka	67.5	0.132	0.597	47,776	499	\$100M-500M	55.0	8,308	344	0
Citizens St Bank	Marysville	67.5	0.15	0.634	33,326	474	\$100M-500M	55.0	6,244	387	0
First NB of Centralia	Centralia	67.5	0.199	0.996	14,011	226	<\$100M	55.0	3,043	171	0
First NB of Olathe	Olathe	67.5	0.141	0.419	78,884	756	\$500M-\$1B	52.5	9,662	444	0
Southwest NB of Wichita	Wichita	67.5	0.204	0.561	29,178	282	\$100M-500M	45.0	4,396	170	0
Cornerstone Bank	Overland Park	67.5	0.259	0.827	25,313	185	<\$100M	45.0	4,198	101	0
Cornerbank NA	Winfield	67.5	0.184	0.546	38,501	310	\$100M-500M	42.5	4,804	181	0.005
Premier Bank	Lenexa	67.5	0.217	0.443	36,407	278	\$100M-500M	42.5	4,858	145	0
First NB of Hope	Hope	67.5	0.138	1	5,116	157	<\$100M	40.0	1,146	141	0
First NB&Tc of Junction City	Junction City	67.5	0.215	0.795	15,825	193	<\$100M	30.0	1,622	138	0
Bank	Oberlin	65.0	0.091	1	11,884	279	\$100M-500M	87.5	11,884	279	0
Garnett St Svg Bank	Garnett	65.0	0.091	1	6,811	298	<\$100M	87.5	6,811	298	0
First Bank	Sterling	65.0	0.151	1	10,863	225	<\$100M	85.0	10,863	225	0
Olpe St Bank	Olpe	65.0	0.137	1	4,171	520	<\$100M	85.0	4,171	520	0
Caney Valley NB	Caney	65.0	0.157	1	6,819	168	<\$100M	85.0	6,819	168	0
State Bank of Bern	Bern	65.0	0.115	1	5,285	178	<\$100M	85.0	5,285	178	0
First Cmrc Bank	Marysville	65.0	0.171	1	4,200	86	<\$100M	77.5	4,200	86	0
Centera Bank	Sublette	65.0	0.126	0.695	18,431	466	\$100M-500M	72.5	7,796	412	0
Riley St Bank	Riley	65.0	0.153	1	4,779	167	<\$100M	65.0	2,612	152	0
Community Bank of Wichita	Wichita	65.0	0.327	0.853	9,526	160	<\$100M	65.0	3,145	129	0
Brotherhood B&TC	Kansas City	65.0	0.12	0.47	50,949	713	\$100M-500M	60.0	11,018	511	0.002
Central B&TC	Hutchinson	65.0	0.16	0.542	34,119	409	\$100M-500M	60.0	7,354	295	0
First NB of Elkhart	Elkhart	65.0	0.11	1	4,947	205	<\$100M	60.0	2,673	186	0
Sunflower Bank NA	Salina	65.0	0.12	0.349	124,464	1,498	\$1B-\$10B	57.5	23,320	1,101	0.004
Community NB	Seneca	65.0	0.133	0.912	16,465	272	\$100M-500M	57.5	4,218	213	0
Kansas St Bank of Manhattan	Manhattan	65.0	0.121	0.429	48,833	651	\$100M-500M	55.0	10,050	493	0.003
Gold Bank	Leawood	65.0	0.12	0.291	391,850	3,289	\$1B-\$10B	55.0	45,925	1,913	0
Emprise Bank NA	Hillsboro	65.0	0.171	0.726	16,211	216	<\$100M	50.0	3,374	169	0
First Bank Medicine Lodge	Medicine Lodge	65.0	0.202	0.503	26,815	304	\$100M-500M	47.5	4,337	212	0
Silver Lake Bank	Topeka	65.0	0.203	0.463	30,951	271	\$100M-500M	45.0	4,297	170	0
Emprise Bank NA	Hays	65.0	0.205	0.722	19,347	206	<\$100M	45.0	3,179	138	0
Condon NB of Coffeyville	Coffeyville	65.0	0.2	0.931	17,345	189	<\$100M	45.0	2,965	149	0

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First St Bank	Junction City	65.0	0.337	0.924	12,278	131	<\$100M	42.5	2,080	81	0
Equity Bank NA	Andover	65.0	0.368	0.877	14,938	129	<\$100M	40.0	2,201	73	0
American Bank of Baxter Spring	Baxter Springs	65.0	0.272	0.626	23,784	161	<\$100M	30.0	2,077	95	0
Valley St Bank	Roeland Park	65.0	0.297	1	11,084	70	<\$100M	27.5	1,370	37	0.003
Heartland Bank	Leawood	65.0	0.333	0.712	21,368	120	<\$100M	27.5	1,920	54	0
Citizens St Bank	Ashland	65.0	0.359	1	4,971	65	<\$100M	27.5	729	46	0
First NB In Cimarron	Cimarron	62.5	0.114	1	6,144	242	<\$100M	85.0	6,144	242	0
First Neodesha Bank	Neodesha	62.5	0.143	1	7,320	194	<\$100M	82.5	7,320	194	0
Security St Bank	Wellington	62.5	0.185	1	7,289	112	<\$100M	77.5	7,289	112	0
Emprise Bank	Iola	62.5	0.143	0.887	13,397	253	<\$100M	70.0	5,757	223	0
Fidelity St B&TC	Dodge City	62.5	0.126	0.811	15,613	341	\$100M-500M	67.5	5,593	282	0
Commerce B&TC	Topeka	62.5	0.109	0.476	103,643	1,282	\$500M-\$1B	60.0	22,056	957	0.006
Kansas St Bank	Ottawa	62.5	0.126	1	11,786	175	<\$100M	60.0	4,614	146	0
First NB of Holcomb	Holcomb	62.5	0.126	1	5,268	133	<\$100M	55.0	2,376	114	0.006
First NB&TC	Phillipsburg	62.5	0.093	0.877	13,311	820	\$100M-500M	55.0	3,696	727	0.005
Exchange NB&TC of Atchison	Atchison	62.5	0.121	0.742	20,320	324	\$100M-500M	52.5	5,123	254	0.004
Mulvane St Bank	Mulvane	62.5	0.204	0.806	13,889	217	<\$100M	52.5	3,197	174	0
Lyon Cty St Bank	Emporia	62.5	0.168	1	11,289	182	<\$100M	40.0	2,119	129	0
State Exch Bank	Mankato	62.5	0.165	1	4,395	81	<\$100M	35.0	1,136	70	0
1st FNCL Bank	Overland Park	62.5	0.367	0.818	19,837	107	<\$100M	27.5	1,761	51	0
First St B&Tc of Larned	Larned	60.0	0.121	1	10,000	206	<\$100M	82.5	10,000	206	0
First NB of KS	Burlington	60.0	0.12	1	6,492	174	<\$100M	82.5	6,492	174	0
Flint Hills Bank of Eskridge	Eskridge	60.0	0.138	1	5,556	101	<\$100M	80.0	5,556	101	0
FNB of KS	Overland Park	60.0	0.087	0.486	94,369	20,792	\$1B-\$10B	72.5	47,907	20,320	0.233
State Bank of Carbondale	Carbondale	60.0	0.148	1	2,287	88	<\$100M	72.5	2,287	88	0
Midwest Cmnty Bank	Plainville	60.0	0.129	0.918	10,357	269	<\$100M	67.5	4,857	241	0
Farmers St Bank	Westmoreland	60.0	0.109	1	6,857	239	<\$100M	65.0	3,890	222	0
United B&TC	Marysville	60.0	0.103	0.419	37,792	758	\$100M-500M	65.0	13,264	628	0
Stanley Bank	Stanley	60.0	0.161	0.441	18,047	275	\$100M-500M	57.5	5,349	229	0
Commerce Bank NA	Wichita	60.0	0.08	0.481	90,148	1,034	\$1B-\$10B	55.0	13,937	687	0.024
First NB&TC of Leavenworth	Leavenworth	60.0	0.141	0.823	13,181	249	<\$100M	52.5	3,339	154	0.002
Fidelity St B&TC	Topeka	60.0	0.145	0.577	14,287	360	<\$100M	47.5	2,794	299	0
Metcalf Bank	Overland Park	60.0	0.147	0.441	36,555	314	\$100M-500M	42.5	4,850	199	0
Town & Country Bank	Leawood	60.0	0.259	0.691	17,618	123	<\$100M	37.5	2,671	75	0
Chisholm Trail St Bank	Wichita	60.0	0.17	0.91	13,667	152	<\$100M	32.5	2,023	107	0
Farmers NB	Phillipsburg	57.5	0.115	1	8,035	186	<\$100M	80.0	8,035	186	0
State Bank of Delphos	Delphos	57.5	0.146	1	4,012	134	<\$100M	80.0	4,012	134	0
Citizens St Bank	Hugoton	57.5	0.077	1	6,328	126	<\$100M	77.5	6,328	126	0.004
Tampa St Bank	Tampa	57.5	0.163	1	5,994	106	<\$100M	77.5	5,994	106	0
Swedish-American St Bank	Courtland	57.5	0.107	1	3,047	146	<\$100M	77.5	3,047	146	0
Farmers St Bank	Phillipsburg	57.5	0.161	1	3,604	107	<\$100M	75.0	3,604	107	0
First NB of Girard	Girard	57.5	0.154	0.831	10,394	241	<\$100M	70.0	4,603	221	0
Citizens St B&TC	Woodbine	57.5	0.244	1	1,870	94	<\$100M	67.5	1,870	94	0

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Frontier Bank	Haddam	57.5	0.191	1	2,698	42	<\$100M	67.5	2,698	42	0
Lyons St Bank	Lyons	57.5	0.142	0.722	11,313	226	<\$100M	65.0	4,729	194	0
Farmers B&TC NA	Great Bend	57.5	0.088	0.46	36,146	802	\$100M-500M	65.0	13,657	692	0
Kaw Valley St Bank	Eudora	57.5	0.131	1	4,596	144	<\$100M	60.0	2,344	129	0
Solomon St Bank	Solomon	57.5	0.123	0.91	14,645	239	\$100M-500M	50.0	3,799	190	0
Thunder Bank	Sylvan Grove	57.5	0.25	0.967	5,033	87	<\$100M	47.5	1,659	69	0
Baxter St Bank	Baxter Springs	57.5	0.273	1	7,177	69	<\$100M	45.0	1,943	55	0
Valley View St Bank	Overland Park	57.5	0.081	0.196	51,018	380	\$500M-\$1B	40.0	4,660	172	0
Citizens St Bank	Paola	57.5	0.243	0.613	12,716	115	<\$100M	40.0	2,703	87	0
Commercial St Bank of Bonner S	Bonner Springs	57.5	0.148	0.734	13,325	164	<\$100M	37.5	2,672	114	0.002
Kaw Valley St B&TC	Wamego	57.5	0.177	0.676	13,233	158	<\$100M	17.5	859	50	0.008
Ellis St Bank	Ellis	55.0	0.088	1	3,681	140	<\$100M	75.0	3,681	140	0.001
Bank of Mclouth	Mclouth	55.0	0.15	1	4,730	132	<\$100M	75.0	4,730	132	0
First Security B&TC	Norton	55.0	0.118	1	6,895	114	<\$100M	75.0	6,895	114	0
Citizens NB	Arlington	55.0	0.121	1	4,455	77	<\$100M	75.0	4,455	77	0
Wellsville Bank	Wellsville	55.0	0.146	1	3,822	93	<\$100M	70.0	3,822	93	0
Almena St Bank	AlmeNA	55.0	0.186	1	2,209	82	<\$100M	65.0	2,209	82	0
Citizens St Bank of Cheney KS	Cheney	55.0	0.162	0.995	5,813	131	<\$100M	57.5	2,402	112	0
First NB of Hutchinson	Hutchinson	55.0	0.073	0.442	32,200	420	\$100M-500M	50.0	7,026	317	0
Citizens NB	Greenleaf	55.0	0.075	0.98	11,284	237	\$100M-500M	47.5	3,086	211	0.003
Union St Bank	Clay Center	55.0	0.112	0.89	13,551	174	\$100M-500M	47.5	3,688	139	0
Baileyville St Bank	Seneca	55.0	0.1	1	2,379	116	<\$100M	47.5	1,176	108	0
First Cmnty Bank	Emporia	55.0	0.165	1	6,900	107	<\$100M	45.0	1,967	75	0
Garden Plain St Bank	Wichita	55.0	0.207	0.715	8,881	133	<\$100M	42.5	2,055	96	0.005
Andover St Bank	Andover	55.0	0.161	0.885	8,242	120	<\$100M	42.5	2,133	95	0
Hillcrest Bank	Overland Park	55.0	0.058	0.13	66,010	426	\$1B-\$10B	40.0	4,892	175	0
Trego Wakeeney St Bank	Wakeeney	55.0	0.188	0.726	8,442	146	<\$100M	40.0	1,830	116	0
First St Bank of Healy	Healy	55.0	0.183	1	7,023	81	<\$100M	35.0	1,449	66	0
Valley St Bank	Syracuse	55.0	0.146	1	6,541	94	<\$100M	30.0	1,223	68	0
First NB of Tribune	Tribune	52.5	0.104	1	7,176	76	<\$100M	75.0	7,176	76	0
Ford Cty St Bank	Spearville	52.5	0.082	1	3,800	150	<\$100M	72.5	3,800	150	0
First NB of Hoxie	Hoxie	52.5	0.101	1	6,331	75	<\$100M	72.5	6,331	75	0
First St Bank	Ness City	52.5	0.09	1	3,244	148	<\$100M	70.0	3,244	148	0
Farmers & Mrch St Bank	Argonia	52.5	0.15	1	2,853	119	<\$100M	67.5	2,853	119	0
Union St Bank	Uniontown	52.5	0.126	1	3,727	91	<\$100M	67.5	3,727	91	0
Hillsboro St Bank	Hillsboro	52.5	0.204	1	2,426	42	<\$100M	65.0	2,426	42	0
First NB	Goodland	52.5	0.068	0.589	21,055	495	\$100M-500M	60.0	8,279	425	0
Bankwest of Kansas	Goodland	52.5	0.111	0.779	9,381	199	<\$100M	57.5	3,713	164	0
Farmers NB of Kansas	Walnut	52.5	0.163	1	3,722	133	<\$100M	55.0	1,805	115	0
Umb NB of Amer	SaliNA	52.5	0.043	0.566	23,060	409	\$500M-\$1B	50.0	5,590	327	0
First Option Bank	Osawatomie	52.5	0.106	0.9	12,749	190	\$100M-500M	47.5	3,419	142	0
Security Bank of Kansas City	Kansas City	52.5	0.079	0.14	40,410	300	\$500M-\$1B	35.0	3,279	133	0
Verus Bank NA	Derby	52.5	0.144	0.871	11,153	126	<\$100M	30.0	1,770	83	0

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Lawrence Bank	Lawrence	52.5	0.299	0.609	11,255	78	<\$100M	15.0	656	38	0
Troy St Bank	Troy	50.0	0.115	1	2,370	106	<\$100M	67.5	2,370	106	0.008
Alden St Bank	Alden	50.0	0.161	1	2,584	78	<\$100M	67.5	2,584	78	0
Saint John NB	Saint John	50.0	0.122	1	3,906	172	<\$100M	65.0	2,366	159	0
Gorham St Bank	Gorham	50.0	0.115	1	1,764	84	<\$100M	65.0	1,764	84	0
Bendena St Bank	BendeNA	50.0	0.122	1	1,981	50	<\$100M	65.0	1,981	50	0
Farmers & Mrch St Bank of Cawk	Cawker City	50.0	0.161	1	1,508	42	<\$100M	60.0	1,508	42	0
Plains St Bank	Plains	50.0	0.115	0.99	5,422	144	<\$100M	57.5	2,726	132	0
Twin Lakes NB	Wichita	50.0	0.079	0.59	11,368	252	\$100M-500M	55.0	4,565	219	0
State Bank	Hoxie	50.0	0.101	0.911	8,423	166	<\$100M	52.5	2,984	138	0.004
Exchange St Bank	Saint Paul	50.0	0.127	0.73	7,278	122	<\$100M	45.0	2,467	94	0
Alliant Bank	Sedgwick	50.0	0.218	0.838	4,364	55	<\$100M	30.0	942	42	0
Mission Bank	Mission	50.0	0.076	0.15	33,630	231	\$100M-500M	22.5	1,121	104	0
Elk St Bank	Clyde	47.5	0.085	1	2,277	101	<\$100M	67.5	2,277	101	0
Roxbury Bank	Roxbury	47.5	0.139	1	1,694	75	<\$100M	65.0	1,694	75	0
Citizens St B&TC	Ellsworth	47.5	0.076	1	4,421	59	<\$100M	65.0	4,421	59	0
Dickinson Cty Bank	Enterprise	47.5	0.109	1	1,280	72	<\$100M	65.0	1,280	72	0
Citizens St B&TC	Hiawatha	47.5	0.057	1	3,692	90	<\$100M	62.5	3,692	90	0
Farmers NB of Stafford	Stafford	47.5	0.086	0.961	6,423	174	<\$100M	52.5	2,790	147	0
Bank of Greeley	Greeley	47.5	0.089	1	2,365	83	<\$100M	52.5	1,711	78	0
Commercial Bank	Parsons	47.5	0.082	0.612	15,047	222	\$100M-500M	47.5	4,371	161	0
Citizens St Bank	Moundridge	47.5	0.075	0.568	11,306	204	\$100M-500M	45.0	3,151	158	0.004
State Bank of Blue Rapids	Blue Rapids	47.5	0.137	0.991	4,404	95	<\$100M	45.0	1,638	83	0
Grant Cty Bank	Ulysses	47.5	0.081	0.747	11,356	162	\$100M-500M	37.5	2,898	120	0.007
First NB of Louisburg	Louisburg	47.5	0.105	1	6,635	87	<\$100M	30.0	1,642	66	0
Farmers St Bank	Circleville	45.0	0.069	1	2,781	91	<\$100M	67.5	2,781	91	0
Citizens St Bank of Pomona	PomoNA	45.0	0.109	1	1,422	153	<\$100M	65.0	1,422	153	0
Farmers & Mrch Bank Mound City	Mound City	45.0	0.1	1	3,226	71	<\$100M	65.0	3,226	71	0
First NB of Sedan	Sedan	45.0	0.075	1	3,218	115	<\$100M	62.5	3,218	115	0
First NB&TC	Saint John	45.0	0.061	1	2,875	109	<\$100M	62.5	2,875	109	0
Freeport St Bank	Harper	45.0	0.12	1	1,671	45	<\$100M	60.0	1,671	45	0
State Bank of Downs	Downs	45.0	0.044	1	2,426	108	<\$100M	60.0	2,426	108	0
Farmers St Bank of Blue Mound	Blue Mound	45.0	0.044	1	1,731	111	<\$100M	60.0	1,731	111	0
Bank of Cmrc & TC	Wellington	45.0	0.101	0.993	4,606	137	<\$100M	52.5	2,267	116	0
Reading St Bank	Reading	45.0	0.259	0.865	3,187	49	<\$100M	50.0	1,658	42	0
Citizens St Bank	Morland	45.0	0.134	0.999	3,702	78	<\$100M	42.5	1,354	67	0
Farmers St Bank of Oakley	Oakley	45.0	0.112	0.68	8,138	114	<\$100M	40.0	2,383	95	0
Downs NB	Downs	45.0	0.094	1.001	1,481	36	<\$100M	25.0	498	29	0
Johnson St Bank	Johnson	42.5	0.07	1	3,732	92	<\$100M	65.0	3,732	92	0
Farmers & Mrch St Bank	Wakefield	42.5	0.094	1	2,204	96	<\$100M	60.0	2,204	96	0
Piqua St Bank	Piqua	42.5	0.088	1	1,941	83	<\$100M	60.0	1,941	83	0
Greensburg St Bank	Greensburg	42.5	0.057	1	2,115	87	<\$100M	57.5	2,115	87	0
Peoples St Bank	Cherryvale	42.5	0.103	1	1,398	54	<\$100M	57.5	1,398	54	0

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Americus St Bank	Americus	42.5	0.114	1	1,523	40	<\$100M	55.0	1,523	40	0
Bank of Cmrc	Chanute	42.5	0.093	0.669	11,107	108	\$100M-500M	55.0	5,563	85	0
Chetopa St B&TC	Chetopa	42.5	0.064	1	1,653	59	<\$100M	55.0	1,653	59	0
First NB of Harveyville	Harveyville	42.5	0.101	1	1,011	29	<\$100M	52.5	1,011	29	0
First KS Bank	Hoisington	42.5	0.068	1	4,261	154	<\$100M	52.5	2,477	143	0
First NB of Washington	Washington	42.5	0.071	1	3,607	86	<\$100M	35.0	1,167	72	0
Mid-America Bank	Baldwin City	42.5	0.116	0.992	3,790	59	<\$100M	35.0	1,139	42	0
Hanston St Bank	Hanston	42.5	0.113	0.997	3,476	67	<\$100M	30.0	862	57	0
First Security Bank	Overbrook	42.5	0.105	1	2,519	36	<\$100M	27.5	752	28	0
Bankers Bank of KS NA	Wichita	42.5	0.143	0.639	12,831	44	<\$100M	10.0	330	6	0.088
Caldwell St Bank In Caldwell K	Caldwell	42.5	0.2	0.754	5,967	28	<\$100M	10.0	216	14	0
First NB of Spearville	Spearville	40.0	0.106	1	1,805	88	<\$100M	62.5	1,805	88	0
First NB of Dighton	Dighton	40.0	0.064	1	3,107	60	<\$100M	60.0	3,107	60	0
Scandia St Bank of Scandia	Scandia	40.0	0.087	1	1,942	38	<\$100M	57.5	1,942	38	0
State Bank of Burrton	Burrton	40.0	0.133	1	1,256	39	<\$100M	52.5	1,256	39	0
First NB of Liberal	Liberal	40.0	0.067	0.486	11,166	234	\$100M-500M	47.5	4,069	184	0
Fowler St Bank	Fowler	40.0	0.046	1	1,855	91	<\$100M	45.0	1,419	86	0
Bank of Protection	Protection	40.0	0.11	0.936	2,137	76	<\$100M	42.5	1,127	69	0
Smith Cty St B&TC	Smith Center	40.0	0.047	1	2,940	89	<\$100M	35.0	1,239	79	0
First NB	Abilene	40.0	0.072	0.684	7,831	172	\$100M-500M	35.0	2,157	121	0
State Bank of Conway Springs	Conway Springs	40.0	0.082	1	1,396	37	<\$100M	32.5	617	33	0
Farmers & Drovers Bank	Council Grove	40.0	0.081	0.634	7,899	107	<\$100M	30.0	2,010	82	0
Peabody St Bank	Peabody	40.0	0.117	0.965	4,461	53	<\$100M	20.0	711	40	0
Farmers St Bank of Bucklin KS	Bucklin	37.5	0.074	1	2,050	73	<\$100M	55.0	2,050	73	0
Walton St Bank	Walton	37.5	0.121	1	725	33	<\$100M	55.0	725	33	0
State Bank of Canton	Canton	37.5	0.054	1	1,178	63	<\$100M	55.0	1,178	63	0
First Bank of Troy	Troy	37.5	0.077	1	1,368	38	<\$100M	52.5	1,368	38	0.004
Farmers NB of Osborne	Osborne	37.5	0.057	1	2,138	53	<\$100M	52.5	2,138	53	0
First NB of Cunningham	Cunningham	37.5	0.054	1	1,109	64	<\$100M	50.0	1,109	64	0
First NB In Pratt	Pratt	37.5	0.078	0.288	6,019	170	<\$100M	40.0	2,403	142	0.001
First St Bank of Goff	Goff	37.5	0.122	1	705	18	<\$100M	40.0	467	17	0
Home St Bank	Erie	37.5	0.066	1	1,336	39	<\$100M	40.0	891	37	0
Exchange NB	Cottonwood Falls	37.5	0.094	0.731	3,373	80	<\$100M	40.0	1,488	70	0
Marion NB	Marion	37.5	0.097	1	2,038	35	<\$100M	32.5	909	28	0
Haviland St Bank	Haviland	37.5	0.08	1	1,567	29	<\$100M	22.5	511	25	0
First NB of Le Roy	Le Roy	35.0	0.077	1	1,734	60	<\$100M	52.5	1,734	60	0
Marquette Farmers St Bank	Marquette	35.0	0.065	1	1,480	59	<\$100M	52.5	1,480	59	0
Union St Bank	Olsburg	35.0	0.052	1	910	75	<\$100M	52.5	910	75	0
First NB of Summerfield	Summerfield	35.0	0.122	1	831	14	<\$100M	50.0	831	14	0
First St Bank	Arma	35.0	0.089	1	885	40	<\$100M	50.0	885	40	0
Alta Vista St Bank	Alta Vista	35.0	0.069	1	1,109	60	<\$100M	50.0	1,109	60	0
Stock Exch Bank	Caldwell	35.0	0.058	1	1,668	37	<\$100M	50.0	1,668	37	0
Farmers St Bank	Corning	35.0	0.083	1	595	31	<\$100M	50.0	595	31	0

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City St Bank	Fort Scott	35.0	0.055	1	1,518	45	<\$100M	50.0	1,518	45	0
Pilsen St Bank	Lincolnville	35.0	0.092	1	950	39	<\$100M	47.5	950	39	0
First NB of Syracuse	Syracuse	35.0	0.063	0.638	5,647	136	<\$100M	45.0	2,504	115	0
Centerville St Bank	Centerville	35.0	0.059	1	481	7	<\$100M	45.0	481	7	0
Coldwater Native Bank	Coldwater	35.0	0.018	1	266	37	<\$100M	35.0	266	37	0
First NB of Smith Center	Smith Center	35.0	0.083	0.999	3,018	61	<\$100M	32.5	1,020	50	0
First NB&TC In Larned	Larned	35.0	0.062	1	3,993	79	<\$100M	30.0	1,203	69	0
Industrial St Bank	Kansas City	35.0	0.06	0.141	9,026	118	\$100M-500M	27.5	2,528	77	0
Nekoma St Bank	La Crosse	32.5	0.06	1	1,593	52	<\$100M	50.0	1,593	52	0
State Bank of Burden	Burden	32.5	0.095	1	838	45	<\$100M	47.5	838	45	0
State Bank of Lebo	Lebo	32.5	0.097	1	1,644	29	<\$100M	47.5	1,644	29	0
Citizens St Bank	Geneseo	32.5	0.064	1	347	6	<\$100M	47.5	347	6	0
First NB of Howard	Howard	32.5	0.067	1	511	24	<\$100M	47.5	511	24	0
Farmers St Bank of Highland KS	Highland	32.5	0.049	1	731	34	<\$100M	47.5	731	34	0
State Bank of Leon	Leon	32.5	0.1	1	1,024	24	<\$100M	45.0	1,024	24	0
Stockgrowers St Bank	Maple Hill	32.5	0.063	0.616	3,597	108	<\$100M	45.0	2,052	101	0
Bank of Denton	Denton	32.5	0.058	1	573	17	<\$100M	45.0	573	17	0
Security St Bank	Scott City	32.5	0.04	0.267	5,545	163	\$100M-500M	35.0	2,670	149	0.001
Farmers St Bank	Dwight	32.5	0.027	1	344	10	<\$100M	35.0	344	10	0
De Soto St Bank	De Soto	32.5	0.046	1	1,592	31	<\$100M	27.5	751	25	0
First St Bank Kiowa KS	Kiowa	32.5	0.063	1	2,067	56	<\$100M	25.0	634	49	0
First NB of Beloit	Beloit	32.5	0.089	0.592	4,763	72	<\$100M	25.0	1,153	58	0
First St Bank of Ransom	Ransom	32.5	0.079	1	2,673	37	<\$100M	17.5	476	32	0
Bank of Whitewater	Whitewater	30.0	0.069	1	818	53	<\$100M	50.0	818	53	0
Citizens Bank of Weir KS	Weir	30.0	0.095	1	699	24	<\$100M	45.0	699	24	0
Tricentury Bank	Simpson	30.0	0.092	1	250	8	<\$100M	42.5	250	8	0
Vermillion St Bank	Vermillion	30.0	0.036	1	608	46	<\$100M	40.0	608	46	0
Hoisington NB	Hoisington	30.0	0.032	1	725	23	<\$100M	40.0	725	23	0
Farmers St Bank	Fairview	30.0	0.025	1	374	37	<\$100M	35.0	374	37	0
Citizens St Bank	Grainfield	30.0	0.055	1	440	22	<\$100M	32.5	333	21	0
Farmers St Bank	Hazelton	30.0	0.005	1	25	4	<\$100M	32.5	25	4	0
State Bank of Colony	Colony	30.0	0.086	1	1,125	21	<\$100M	22.5	343	15	0
Lorraine St Bank	Lorraine	27.5	0.065	1	892	47	<\$100M	47.5	892	47	0
First St Bank Thayer	Thayer	27.5	0.064	1	647	16	<\$100M	45.0	647	16	0
Bank of Cmrc	Udall	27.5	0.055	1	463	40	<\$100M	40.0	463	40	0
Farmers St Bank of Aliceville	Aliceville	27.5	0.044	0.842	2,139	75	<\$100M	37.5	1,425	70	0
Citizens St Bank	Miltonvale	27.5	0.038	1	1,123	23	<\$100M	37.5	1,123	23	0
State Bank of Oskaloosa	Oskaloosa	27.5	0.026	1	779	45	<\$100M	35.0	779	45	0
Farmers & Mrch Bank of Colby	Colby	27.5	0.065	0.624	4,652	77	<\$100M	30.0	1,652	65	0
Hartford St Bank	Hartford	27.5	0.088	0.438	4,622	80	<\$100M	25.0	1,336	64	0
Bank of Parsons	Parsons	27.5	0.026	1	267	4	<\$100M	22.5	113	3	0
Farmers St Bank of Jetmore KS	Jetmore	25.0	0.032	1	592	31	<\$100M	35.0	592	31	0
National Fam Bank	Munden	25.0	0.037	1	623	14	<\$100M	35.0	623	14	0

Table 3A Expanded. Banks' Small Business Lending in Kansas Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Prescott St Bank	Prescott	25.0	0.098	0.584	1,269	36	<\$100M	32.5	599	33	0
Montezuma St Bank	Montezuma	25.0	0.045	0.676	2,450	81	<\$100M	32.5	1,236	68	0
Kearny Cty Bank	Lakin	25.0	0.034	0.305	3,323	93	<\$100M	30.0	1,785	86	0
Jamestown St Bank	Jamestown	25.0	0.022	1	383	24	<\$100M	30.0	383	24	0
Farmers B&TC	Atwood	25.0	0.038	0.758	1,881	55	<\$100M	27.5	732	50	0
First NB In Frankfort	Frankfort	25.0	0.074	0.358	2,132	65	<\$100M	12.5	509	46	0
Farmers St Bank	Atwood	22.5	0.045	1	646	31	<\$100M	35.0	646	31	0
Towanda St Bank	Towanda	22.5	0.04	1	319	13	<\$100M	32.5	319	13	0
Peoples St Bank of Minneola KS	Minneola	22.5	0.039	1	546	22	<\$100M	32.5	546	22	0
Leonardville St Bank	LeoNArville	22.5	0.007	1	40	2	<\$100M	25.0	40	2	0
Bank of Palmer	Palmer	22.5	0.03	1	708	33	<\$100M	22.5	338	31	0
State Bank of Spring Hill	Spring Hill	22.5	0.065	0.661	2,717	54	<\$100M	20.0	728	39	0
Bison St Bank	Bison	20.0	0.046	1	389	20	<\$100M	35.0	389	20	0
Fort Riley NB	Fort Riley	20.0	0.026	0.988	825	17	<\$100M	20.0	249	13	0
Miners St Bank of Frontenac	FronteNac	17.5	0.044	0.523	1,925	44	<\$100M	27.5	1,029	41	0
Armed Forces Bank NA	Fort Leavenworth	17.5	0.007	0.027	3,998	25	\$500M-\$1B	10.0	330	17	0.005
Cottonwood Valley Bank	Cedar Point	15.0	0.069	0.34	1,304	22	<\$100M	15.0	515	20	0

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

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