

Table 3A Expanded. Banks' Small Business Lending in Missouri 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)
First MO St Bank	Poplar Bluff	95.0	0.372	1	59,411	993	\$100M-500M	100.0	59,411	993	0.001
First St Cmnty Bank	Farmington	92.5	0.291	1	155,351	1,412	\$500M-\$1B	72.5	25,197	1,011	0
Bremen B&Tc	Saint Louis	92.5	0.487	1	103,156	585	\$100M-500M	55.0	10,223	319	0
Bank of Crocker	Waynesville	87.5	0.32	1	44,425	451	\$100M-500M	82.5	16,897	375	0
First NB	Mountain View	85.0	0.253	1	49,837	1,196	\$100M-500M	90.0	22,474	1,084	0
Branson Bank	Branson	85.0	0.567	1	35,448	292	<\$100M	65.0	6,749	219	0
Bank of Grain Valley	Grain Valley	85.0	0.301	1	28,249	329	<\$100M	60.0	6,440	217	0
Village Bank	Springfield	85.0	0.502	1	47,202	208	<\$100M	42.5	5,173	84	0
O'bannon Bankg Co	Buffalo	82.5	0.23	1	28,837	542	\$100M-500M	97.5	28,837	542	0
Southern Missouri Bank	Marshfield	82.5	0.251	1	21,690	445	<\$100M	97.5	21,690	445	0
Central Bank of Kansas City	Kansas City	82.5	0.434	0.994	56,325	539	\$100M-500M	70.0	10,557	364	0
Century Bank of The Ozarks	Gainesville	80.0	0.19	1	28,361	620	\$100M-500M	100.0	28,361	620	0
Perry St Bank	Perry	80.0	0.225	1	29,747	712	\$100M-500M	97.5	29,747	712	0
First NB	Malden	80.0	0.194	1	23,187	527	\$100M-500M	97.5	23,187	527	0
Community Bank of The Ozarks	Sunrise Beach	80.0	0.238	1	16,748	419	<\$100M	92.5	16,748	419	0
Hometown Bank NA	Carthage	80.0	0.337	0.822	58,646	729	\$100M-500M	77.5	17,229	522	0
First Midwest Bank	Poplar Bluff	80.0	0.307	0.793	45,011	666	\$100M-500M	72.5	10,948	487	0.002
Commercial Bank	Maryland Heights	80.0	0.323	0.891	50,430	564	\$100M-500M	67.5	9,761	371	0.004
First NB	Camdenton	80.0	0.208	1	49,061	626	\$100M-500M	67.5	10,073	482	0
Farmers St Bank of Northern Mo	SavanNAh	80.0	0.286	1	22,964	318	<\$100M	65.0	5,793	249	0
Kearney TC	Kearney	80.0	0.246	1	28,927	451	\$100M-500M	62.5	6,305	338	0
Community St Bank	Bowling Green	77.5	0.187	1	29,408	673	\$100M-500M	100.0	29,408	673	0
Peoples Community Bank	Greenville	77.5	0.282	1	18,529	352	<\$100M	95.0	18,529	352	0.002
Security Bank of Sw MO	Cassville	77.5	0.271	1	15,760	391	<\$100M	92.5	15,760	391	0
Maries County Bank	VienNA	77.5	0.184	1	42,044	1,103	\$100M-500M	90.0	20,630	1,011	0
Jefferson Bank of MO	Jefferson City	77.5	0.245	0.748	98,755	1,461	\$100M-500M	77.5	25,143	1,051	0.004
Bank The	Springfield	77.5	0.323	0.605	94,185	720	\$100M-500M	62.5	12,775	427	0
Webb City Bank	Webb City	77.5	0.277	0.808	58,721	570	\$100M-500M	60.0	10,336	372	0
Citizens NB	Maplewood	77.5	0.3	0.619	105,136	842	\$100M-500M	60.0	13,633	501	0
Ralls County St Bank	New London	77.5	0.318	1	16,956	187	<\$100M	57.5	4,016	138	0
Cass Commercial Bank	Bridgeton	77.5	0.333	0.478	113,671	766	\$100M-500M	42.5	6,585	268	0
Union Svg Bank	Sedalia	75.0	0.225	1	24,149	449	\$100M-500M	92.5	24,149	449	0
First St B&TC	Caruthersville	75.0	0.216	0.846	42,194	1,011	\$100M-500M	87.5	18,978	866	0
Wood & Huston Bank	Marshall	75.0	0.201	0.851	70,203	1,392	\$100M-500M	82.5	21,813	1,174	0.003
Nodaway Valley Bank	Maryville	75.0	0.22	0.621	117,890	2,047	\$500M-\$1B	82.5	47,188	1,620	0.001
Central Bank Lake of The Ozark	Osage Beach	75.0	0.208	0.786	80,072	1,197	\$100M-500M	70.0	17,438	886	0.002
Metropolitan NB	Springfield	75.0	0.232	0.657	67,270	921	\$100M-500M	67.5	12,937	652	0
Platte Valley Bank of MO	Platte City	75.0	0.227	0.87	49,285	650	\$100M-500M	67.5	10,975	518	0
Union Bank	Kansas City	75.0	0.231	0.477	120,780	929	\$500M-\$1B	62.5	19,663	551	0
Allen B&TC	Harrisonville	75.0	0.324	0.972	32,577	294	\$100M-500M	62.5	6,655	219	0
Citizens NB Springfield	Springfield	75.0	0.249	0.724	55,513	686	\$100M-500M	62.5	10,022	461	0
Douglass NB	Kansas City	75.0	0.354	1	31,722	272	<\$100M	57.5	5,977	187	0.003

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Saint Johns B&TC	Saint John	75.0	0.259	0.526	79,575	675	\$100M-500M	55.0	10,972	418	0
First Midwest Bank Piedmont	Piedmont	75.0	0.401	1	23,916	187	<\$100M	42.5	2,974	119	0
Bank of Grandin	Grandin	72.5	0.229	0.914	22,995	689	\$100M-500M	90.0	13,812	642	0
Ozark Bank	Ozark	72.5	0.239	0.832	44,707	519	\$100M-500M	90.0	26,474	438	0
Freedom Bank	Cassville	72.5	0.226	1	11,404	354	<\$100M	90.0	11,404	354	0
Citizens Bank	EdiNA	72.5	0.278	1	17,178	272	<\$100M	87.5	17,178	272	0
First Cmnty Bank	Lees Summit	72.5	0.195	0.713	72,347	1,280	\$100M-500M	85.0	29,974	1,050	0
Mid-Missouri Bank	Springfield	72.5	0.211	0.682	70,570	1,102	\$100M-500M	85.0	26,656	875	0
Southwest Mo Bank	Carthage	72.5	0.184	0.788	76,991	1,423	\$100M-500M	82.5	27,770	1,183	0.004
Farmers & Merchants Bank	Saint Clair	72.5	0.261	0.6	37,053	3,001	\$100M-500M	80.0	13,954	2,841	0
First St Bank	Purdy	72.5	0.21	1	28,223	506	\$100M-500M	75.0	9,143	425	0
Bank of Thayer	Thayer	72.5	0.241	1	18,278	476	<\$100M	75.0	7,551	418	0
Bank of Bloomsdale	Bloomsdale	72.5	0.243	0.944	35,424	427	\$100M-500M	72.5	9,829	330	0
Empire Bank	Springfield	72.5	0.215	0.587	132,183	1,320	\$500M-\$1B	70.0	26,199	850	0.002
Citizens Bank	New Haven	72.5	0.272	0.81	41,548	482	\$100M-500M	70.0	11,091	335	0
Citizens Union St B&TC	Clinton	72.5	0.212	0.663	58,297	917	\$100M-500M	67.5	13,399	723	0
Missouri B&TC	Kansas City	72.5	0.287	0.566	65,434	749	\$100M-500M	62.5	11,497	466	0
First St Bank of Joplin	Joplin	72.5	0.334	0.778	37,555	417	\$100M-500M	60.0	6,851	269	0.002
Peoples Bank	Nixa	72.5	0.244	0.722	61,006	635	\$100M-500M	60.0	10,163	433	0
Exchange NB of Jefferson Cit	Jefferson City	72.5	0.205	0.553	110,169	975	\$500M-\$1B	57.5	15,219	566	0.002
Community Bank MO	Richmond	72.5	0.442	1	15,957	164	<\$100M	52.5	3,476	119	0
Peoples Bank	Cuba	72.5	0.313	0.902	38,745	314	\$100M-500M	50.0	5,776	203	0
Signature Bank	Springfield	72.5	0.253	0.422	89,528	674	\$100M-500M	50.0	10,420	362	0
Missouri Bank The	Warrenton	72.5	0.266	1	31,049	212	\$100M-500M	32.5	3,256	124	0
Saint Clair Cty St Bank	Osceola	70.0	0.208	1	19,284	385	<\$100M	92.5	19,284	385	0
Metz Bankg Co	Metz	70.0	0.287	1	12,018	306	<\$100M	87.5	12,018	306	0
Bank of Bolivar	Bolivar	70.0	0.23	0.956	25,373	515	\$100M-500M	80.0	9,700	432	0
Palmyra St Bank	Palmyra	70.0	0.298	0.892	24,820	411	<\$100M	77.5	8,744	335	0
First NB	Lamar	70.0	0.283	1	12,958	301	<\$100M	70.0	5,104	270	0
Phelps County Bank	Rolla	70.0	0.179	0.923	36,960	568	\$100M-500M	67.5	9,509	435	0
Bank of Sullivan	Sullivan	70.0	0.211	0.759	53,455	637	\$100M-500M	65.0	11,260	495	0
Alliance Bank	Cape Girardeau	70.0	0.256	0.95	25,928	363	\$100M-500M	65.0	6,652	274	0
Northland NB	Gladstone	70.0	0.327	1	19,620	155	<\$100M	60.0	5,766	117	0
Missouri St B&TC	Clayton	70.0	0.208	0.414	129,914	914	\$500M-\$1B	52.5	11,547	427	0
Bank Star of The Leadbelt	Park Hills	70.0	0.22	1	17,819	173	<\$100M	47.5	3,643	123	0
Town And Country Bank	Republic	70.0	0.229	1	13,551	185	<\$100M	47.5	2,879	139	0
Community Bank NA	Summersville	67.5	0.271	1	10,044	360	<\$100M	85.0	10,044	360	0.003
Liberty Bank	Springfield	67.5	0.168	0.436	76,743	1,457	\$100M-500M	77.5	27,806	1,028	0
Community First NB	West Plains	67.5	0.245	0.947	22,725	376	<\$100M	70.0	7,058	294	0
Central Bank	Lebanon	67.5	0.19	0.786	36,626	645	\$100M-500M	67.5	9,173	521	0.004
Mid America Bank	Linn	67.5	0.234	1	16,067	224	<\$100M	65.0	6,380	179	0
Unico Bank	Irondale	67.5	0.122	1	19,550	351	\$100M-500M	65.0	7,793	289	0
Enterprise Bank & Tr	Clayton	67.5	0.174	0.325	176,369	1,183	\$1B-\$10B	55.0	25,115	572	0

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Jefferson B&Tc	Eureka	67.5	0.185	0.303	125,677	876	\$500M-\$1B	52.5	13,973	480	0
First Midwest Bank Dexter	Dexter	67.5	0.26	0.663	31,894	358	\$100M-500M	52.5	5,888	239	0
Blue Ridge B&Tc	Independence	67.5	0.166	0.481	74,087	633	\$100M-500M	50.0	11,061	406	0
Reliance Bank	Des Peres	67.5	0.206	0.497	71,998	799	\$100M-500M	50.0	9,152	588	0
Farmers & Mrch Bank&TC	Hannibal	67.5	0.365	0.896	29,197	266	<\$100M	47.5	3,987	175	0.009
First St Bank of St Charles	Saint Charles	67.5	0.243	0.889	36,535	342	\$100M-500M	47.5	5,926	215	0
First NB of Clinton	Clinton	67.5	0.391	0.86	28,324	278	<\$100M	47.5	3,758	165	0
Cbc Bank	Bowling Green	67.5	0.449	1	20,023	169	<\$100M	45.0	2,863	108	0
United Bank of Union	Union	67.5	0.218	0.792	44,422	312	\$100M-500M	37.5	5,271	172	0
Northstar Bank NA	Kansas City	67.5	0.315	0.603	46,678	234	\$100M-500M	22.5	2,644	83	0
Tipton Latham Bank NA	Tipton	65.0	0.165	1	10,666	339	<\$100M	90.0	10,666	339	0
Peoples Cmnty St Bank	Doniphan	65.0	0.199	1	16,453	195	<\$100M	87.5	16,453	195	0.001
Bank of Holden	Holden	65.0	0.173	1	18,209	395	\$100M-500M	87.5	18,209	395	0
Farmers & Cmri Bank	Holden	65.0	0.213	0.945	18,534	545	<\$100M	85.0	9,778	497	0
First Community Bank	Poplar Bluff	65.0	0.176	0.787	33,977	811	\$100M-500M	80.0	13,539	698	0.003
Town & Country Bank	Salem	65.0	0.11	0.921	40,660	1,046	\$100M-500M	80.0	18,337	906	0
Mainstreet Bank	Ashland	65.0	0.309	1	8,504	113	<\$100M	77.5	8,504	113	0
Btc Bank	Bethany	65.0	0.11	1	16,470	509	\$100M-500M	72.5	7,969	470	0
Bank Star One	Fulton	65.0	0.189	1	15,904	163	<\$100M	65.0	6,864	133	0
Countryside Bank	Republic	65.0	0.264	0.967	20,251	286	<\$100M	65.0	5,691	235	0
Boone County NB of Columbia	Columbia	65.0	0.121	0.487	115,375	1,422	\$500M-\$1B	60.0	24,522	991	0.004
First Security St Bank	Charleston	65.0	0.193	0.648	31,531	400	\$100M-500M	60.0	8,166	306	0
Southern Commercial Bank	Saint Louis	65.0	0.176	0.417	80,043	806	\$100M-500M	57.5	14,716	554	0.003
Belgrade St Bank	Belgrade	65.0	0.256	0.612	32,937	345	\$100M-500M	57.5	6,682	238	0
First NB&TC	Columbia	65.0	0.183	0.6	65,014	795	\$100M-500M	55.0	10,481	548	0.002
Bank of UrbaNA	UrbaNA	62.5	0.146	1	17,901	344	\$100M-500M	90.0	17,901	344	0
Alliant Bank	Madison	62.5	0.207	1	13,049	338	<\$100M	87.5	13,049	338	0
Community Bank of El Dorado Sp	El Dorado Springs	62.5	0.177	1	11,936	291	<\$100M	87.5	11,936	291	0
Bank of Advance	Advance	62.5	0.132	0.994	18,781	578	\$100M-500M	75.0	8,190	503	0
Adrian Bank	Adrian	62.5	0.244	1	16,429	243	<\$100M	67.5	5,906	191	0
Citizens Cmnty Bank	Pilot Grove	62.5	0.182	1	13,590	303	<\$100M	67.5	5,440	266	0
Concordia Bank	Concordia	62.5	0.271	0.981	13,277	201	<\$100M	65.0	4,962	162	0
West Plains B&TC	West Plains	62.5	0.174	0.733	34,198	563	\$100M-500M	62.5	8,647	433	0
Bank of Versailles	Versailles	62.5	0.124	0.964	33,206	453	\$100M-500M	62.5	8,695	324	0
Bank of Kimberling City	Kimberling City	62.5	0.23	0.719	28,896	360	\$100M-500M	60.0	7,178	268	0
Bank of Weston	Weston	62.5	0.247	0.971	19,147	226	<\$100M	57.5	5,026	170	0
Montgomery First NB	Sikeston	62.5	0.139	0.312	90,205	1,080	\$500M-\$1B	55.0	14,689	851	0.001
Bank of Missouri	Perryville	62.5	0.152	0.593	56,737	662	\$100M-500M	55.0	10,574	463	0
Bank of Cairo & Moberly	Moberly	62.5	0.264	0.946	17,228	222	<\$100M	52.5	3,738	160	0.003
Lawson Bank	Lawson	62.5	0.236	0.849	23,616	302	<\$100M	52.5	5,101	213	0
Martinsburg B&TC	Mexico	62.5	0.125	1	16,896	266	\$100M-500M	52.5	5,072	206	0
Eagle B&TC of Missouri	Hillsboro	62.5	0.151	0.423	78,381	613	\$500M-\$1B	52.5	11,789	349	0
First NB of St Louis	Clayton	62.5	0.14	0.411	160,975	1,029	\$1B-\$10B	50.0	16,932	523	0.002

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Norbank	North Kansas City	62.5	0.264	1	9,320	115	<\$100M	35.0	1,795	75	0
Lamar B&TC	Lamar	62.5	0.209	1	21,984	182	\$100M-500M	30.0	2,549	138	0
First Midwest Bank	Van Buren	62.5	0.405	1	14,246	123	<\$100M	27.5	1,494	65	0
Community Bank of Raymore	Raymore	62.5	0.324	0.597	25,616	258	<\$100M	22.5	1,917	122	0
Farmers Bank Northern MO NA	Unionville	60.0	0.105	0.937	25,392	682	\$100M-500M	85.0	15,890	641	0
Eminence Security Bank	Eminence	60.0	0.172	1	8,317	172	<\$100M	80.0	8,317	172	0
Community First Bank	Butler	60.0	0.188	0.922	17,341	332	<\$100M	72.5	7,049	274	0
First NB of Audrain Cty	Mexico	60.0	0.174	0.908	19,523	374	\$100M-500M	70.0	7,097	319	0.002
Third NB of Sedalia	Sedalia	60.0	0.16	0.702	38,391	551	\$100M-500M	57.5	8,666	422	0.001
BC NB	Butler	60.0	0.198	0.926	18,295	308	<\$100M	55.0	4,719	238	0
Allegiant Bank	Saint Louis	60.0	0.107	0.286	294,955	2,877	\$1B-\$10B	55.0	40,260	1,785	0
Southwest Bank	Saint Louis	60.0	0.118	0.245	286,815	1,508	\$1B-\$10B	55.0	21,714	602	0
Bank of Washington	Washington	60.0	0.155	0.345	56,848	647	\$100M-500M	55.0	11,422	432	0
Bank of Jacomo	Blue Springs	60.0	0.153	0.735	37,908	456	\$100M-500M	50.0	7,180	297	0.002
Ozark Mountain Bank	Branson	60.0	0.175	0.475	44,084	447	\$100M-500M	47.5	7,062	288	0.002
Bank 10	Belton	60.0	0.168	0.846	28,084	319	\$100M-500M	45.0	5,118	217	0
Peoples B&TC	Troy	60.0	0.156	0.551	50,059	427	\$100M-500M	45.0	6,632	242	0
Town & Country Bank Midwest	La Belle	60.0	0.327	1	7,267	94	<\$100M	42.5	1,673	75	0
Bank Star	Pacific	60.0	0.254	0.936	16,642	145	<\$100M	42.5	3,318	101	0
Concord Bank	Saint Louis	60.0	0.263	0.588	34,136	205	\$100M-500M	37.5	4,218	110	0
Farmers Bank of Lincoln	Lincoln	57.5	0.16	1	11,409	241	<\$100M	85.0	11,409	241	0
Bank of Kirksville	Kirksville	57.5	0.109	0.826	36,066	525	\$100M-500M	67.5	12,837	401	0
Sun Scty Bank	Ellington	57.5	0.164	0.632	42,373	563	\$100M-500M	65.0	11,579	422	0
Central Tr Bank	Jefferson City	57.5	0.084	0.463	119,344	1,932	\$1B-\$10B	60.0	24,416	1,430	0.003
Kearney Cmrl Bank	Kearney	57.5	0.205	0.874	20,332	312	<\$100M	60.0	5,205	256	0.002
First Independent Bank	Aurora	57.5	0.204	0.81	16,918	253	<\$100M	57.5	4,796	193	0
Citizens B&TC	Chillicothe	57.5	0.084	0.329	85,363	993	\$1B-\$10B	57.5	18,138	758	0
Citizens B&TC	Rock Port	57.5	0.148	1	7,711	205	<\$100M	57.5	3,316	178	0
First Bank	Saint Louis	57.5	0.083	0.206	602,852	5,125	\$1B-\$10B	55.0	65,022	2,556	0
Farmers St Bank	Schell City	57.5	0.182	1	10,385	236	<\$100M	55.0	3,236	202	0
Midwest Bankcentre	Lemay	57.5	0.113	0.33	110,220	835	\$500M-\$1B	55.0	18,879	503	0
First NB of Sarcoxie	Sarcoxie	57.5	0.418	1	10,515	135	<\$100M	52.5	2,628	94	0
Lindell B&TC	Saint Louis	57.5	0.156	0.572	43,064	399	\$100M-500M	50.0	8,720	257	0
Paris NB	Paris	57.5	0.145	1	8,099	183	<\$100M	50.0	2,614	158	0
Town & Country Bank	La Grange	57.5	0.429	0.97	9,002	100	<\$100M	45.0	1,976	73	0
First NB of MO	Lees Summit	57.5	0.196	0.541	32,760	233	\$100M-500M	35.0	4,121	141	0.002
Bank of La	Louisiana	57.5	0.323	0.926	15,344	134	<\$100M	35.0	2,231	92	0
First Cmnty NB	Cuba	57.5	0.169	0.996	22,264	171	\$100M-500M	32.5	3,214	119	0
Pony Express Bank	Braymer	57.5	0.276	0.627	28,448	231	\$100M-500M	32.5	2,944	121	0
New Frontier Bank	Saint Charles	57.5	0.258	0.737	23,779	147	<\$100M	27.5	2,645	79	0.001
Southwest Cmnty Bank	Ozark	57.5	0.324	0.933	14,579	112	<\$100M	25.0	1,571	69	0
Truman Bank	Saint Louis	57.5	0.185	0.641	51,051	255	\$100M-500M	20.0	2,316	97	0
CSB Bank	Claycomo	57.5	0.297	0.514	34,794	144	\$100M-500M	17.5	1,633	84	0

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

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Business Bank	Clayton	57.5	0.244	0.644	47,621	157	\$100M-500M	15.0	2,495	44	0
Citizens Farmers Bank Cole Cam	Cole Camp	55.0	0.113	1	7,846	389	<\$100M	82.5	7,846	389	0
Independent Farmers Bank	Maysville	55.0	0.11	1	6,560	283	<\$100M	80.0	6,560	283	0.002
Corner Stone Bank	South West City	55.0	0.148	0.885	14,875	459	\$100M-500M	75.0	8,094	423	0
Meramec Valley Bank	Valley Park	55.0	0.219	0.464	27,316	275	\$100M-500M	72.5	13,666	196	0.004
Putnam Cty St Bank	Unionville	55.0	0.13	1	8,800	327	<\$100M	72.5	5,701	308	0
United St Bank	Lewistown	55.0	0.13	1	7,925	282	<\$100M	67.5	4,182	266	0
First Central Bank	Warrensburg	55.0	0.146	0.94	15,923	339	\$100M-500M	65.0	6,178	287	0
Linn St Bank	Linn	55.0	0.137	0.902	25,783	383	\$100M-500M	60.0	7,356	292	0.002
Commerce Bank NA	Kansas City	55.0	0.057	0.273	697,241	8,128	>\$10B	55.0	121,081	5,519	0.043
Umb Bank NA	Kansas City	55.0	0.054	0.225	313,242	3,019	\$1B-\$10B	55.0	40,936	1,869	0.008
Bank Midwest NA	Kansas City	55.0	0.052	0.162	136,771	1,460	\$1B-\$10B	55.0	25,371	1,037	0.002
New Era Bank	Fredericktown	55.0	0.145	0.775	30,404	356	\$100M-500M	55.0	7,757	237	0
Merchants & Farmers Bank Salis	Salisbury	55.0	0.186	0.951	16,293	234	<\$100M	52.5	4,097	187	0
First St Bank of St Robert	Saint Robert	55.0	0.197	1	12,365	163	<\$100M	50.0	3,108	124	0
Kennett NB	Kennett	55.0	0.113	1	11,567	178	\$100M-500M	42.5	2,996	133	0
First Bank of MO	Gladstone	55.0	0.144	0.268	54,037	389	\$100M-500M	35.0	5,733	213	0
Pioneer B&TC	Maplewood	55.0	0.147	0.408	57,313	336	\$100M-500M	30.0	4,267	148	0
Carroll Cty TC	Carrollton	52.5	0.112	1	9,141	329	<\$100M	85.0	9,141	329	0
Bank of New Madrid	New Madrid	52.5	0.123	1	9,214	186	<\$100M	80.0	9,214	186	0
Bank of Monticello	Monticello	52.5	0.096	1	6,272	367	<\$100M	80.0	6,272	367	0
Citizens Bank	Rogersville	52.5	0.197	1	10,002	147	<\$100M	77.5	10,002	147	0
Peoples Bank	Seneca	52.5	0.177	1	5,373	96	<\$100M	72.5	5,373	96	0
Kahoka St Bank	Kahoka	52.5	0.159	1	5,279	123	<\$100M	52.5	2,243	102	0.004
Bank Northwest	Hamilton	52.5	0.181	0.945	11,918	181	<\$100M	52.5	3,277	143	0
Mid America B&TC	Dixon	52.5	0.189	0.686	16,900	241	<\$100M	50.0	3,932	186	0
Great Southern Bank	Reeds Spring	52.5	0.069	0.218	116,826	636	\$1B-\$10B	40.0	8,584	288	0
First Bank of The Lake	Osage Beach	52.5	0.179	1	8,555	128	<\$100M	37.5	1,947	98	0.002
Rockwood Bank	Eureka	52.5	0.149	0.336	44,305	328	\$100M-500M	37.5	5,813	206	0
Community Bank of Shell Knob	Shell Knob	52.5	0.331	1	5,423	56	<\$100M	35.0	1,056	27	0
Premier Bank	Jefferson City	52.5	0.142	0.417	54,344	371	\$100M-500M	35.0	6,129	217	0
Firstservice Bank	Crestwood	52.5	0.248	0.615	20,681	158	<\$100M	32.5	2,896	87	0
Guaranty Bank	Springfield	52.5	0.131	0.499	53,535	309	\$100M-500M	30.0	4,883	146	0
First Cmnty Bank	Branson	52.5	0.257	0.545	19,552	152	<\$100M	30.0	2,495	84	0
Macon Atlanta St Bank	Macon	50.0	0.11	1	14,693	258	\$100M-500M	82.5	14,693	258	0
Stone County NB	Crane	50.0	0.109	1	8,019	372	<\$100M	80.0	8,019	372	0
Legacy Bank & Tr Co	Plato	50.0	0.151	1	5,673	212	<\$100M	77.5	5,673	212	0
Security Bank	Rich Hill	50.0	0.112	1	5,848	186	<\$100M	77.5	5,848	186	0
Tri-County Tc	Glasgow	50.0	0.131	1	4,025	191	<\$100M	75.0	4,025	191	0
State Bank of Slater	Slater	50.0	0.198	1	6,481	169	<\$100M	72.5	6,481	169	0
Bank of Rothville	Rothville	50.0	0.158	1	6,571	179	<\$100M	72.5	6,571	179	0
Callaway Bank	Fulton	50.0	0.12	0.597	27,582	465	\$100M-500M	72.5	11,771	393	0
Citizens Bank of Blythedale	Blythedale	50.0	0.133	1	3,402	136	<\$100M	67.5	3,402	136	0

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Security Bank Pulaski Cty	Waynesville	50.0	0.176	0.862	11,638	192	<\$100M	55.0	3,561	144	0
Community B&TC	Neosho	50.0	0.095	0.843	26,627	370	\$100M-500M	50.0	6,351	277	0
Citizens Bank of Newburg	Rolla	50.0	0.14	0.758	27,941	282	\$100M-500M	47.5	6,333	208	0
HNB NB	Hannibal	50.0	0.157	0.687	21,608	270	\$100M-500M	47.5	5,148	204	0
Farmers Bank of Gower	Gower	50.0	0.167	1	5,561	62	<\$100M	35.0	1,628	46	0
Bank of Franklin County	Washington	50.0	0.152	0.942	16,567	145	\$100M-500M	35.0	3,128	90	0
Progress Bank	Sullivan	50.0	0.177	0.808	21,148	170	\$100M-500M	30.0	3,097	89	0
First Security St Bank	Caruthersville	50.0	0.239	0.847	14,039	109	<\$100M	22.5	1,816	69	0
Citizens Bank of Oregon	Oregon	50.0	0.247	1	5,389	46	<\$100M	22.5	713	32	0
Bay Hermann Berger Bank	Hermann	50.0	0.221	0.946	9,283	101	<\$100M	22.5	1,305	65	0
State Bank of Sw MO	Springfield	50.0	0.151	1	12,125	101	<\$100M	17.5	1,375	53	0
Canton St Bank	Canton	50.0	0.194	1	7,754	80	<\$100M	15.0	811	49	0
Lathrop Bank	Lathrop	47.5	0.146	1	5,476	83	<\$100M	72.5	5,476	83	0
Peoples Svg Bank of Rhineland	Rhineland	47.5	0.121	0.713	14,444	344	\$100M-500M	67.5	6,815	294	0
Bank of Iberia	Iberia	47.5	0.158	0.919	7,793	221	<\$100M	60.0	3,520	195	0.002
State Bank of Missouri	Concordia	47.5	0.167	1	9,214	134	<\$100M	47.5	2,709	104	0
Southern MO B&TC	Poplar Bluff	47.5	0.105	0.366	31,978	314	\$100M-500M	40.0	5,539	207	0
Keystone Bank	Northwoods	47.5	0.14	0.793	17,099	205	\$100M-500M	40.0	3,550	140	0
Central Bank of MO	Sedalia	47.5	0.199	0.865	12,647	120	<\$100M	32.5	2,108	80	0
Fmb Bank	Wright City	47.5	0.234	0.979	9,090	68	<\$100M	25.0	1,314	39	0
Americas Cmnty Bank	Blue Springs	47.5	0.295	0.927	9,285	57	<\$100M	10.0	424	13	0
Seymour Bank	Seymour	45.0	0.083	1	9,651	197	\$100M-500M	77.5	9,651	197	0
First NB of Nevada	Nevada	45.0	0.082	1	5,230	157	<\$100M	72.5	5,230	157	0
First MO NB	Brookfield	45.0	0.139	0.994	8,631	171	<\$100M	67.5	5,166	150	0
Bank of Odessa	Odessa	45.0	0.066	0.772	19,023	428	\$100M-500M	67.5	10,275	402	0
Community Bank	Memphis	45.0	0.132	1	3,846	83	<\$100M	67.5	3,846	83	0
Horizon St Bank	Cameron	45.0	0.151	1	3,225	72	<\$100M	65.0	3,225	72	0
Community Bank of Marshall	Marshall	45.0	0.096	1	6,343	220	<\$100M	60.0	3,469	204	0
Bank of Old Monroe	Old Monroe	45.0	0.117	0.774	17,220	294	\$100M-500M	57.5	6,079	226	0
Old Missouri NB	Springfield	45.0	0.146	0.8	10,007	204	<\$100M	55.0	3,919	165	0
Commercial TC of Fayette	Fayette	45.0	0.078	1	6,644	192	<\$100M	52.5	3,401	170	0.003
Citizens Bank of Norborne	Norborne	45.0	0.137	1	3,037	70	<\$100M	40.0	1,214	62	0
Community NB	Monett	45.0	0.195	0.935	8,218	96	<\$100M	37.5	2,003	70	0
Bank of Lees Summit	Lees Summit	45.0	0.135	0.436	28,249	268	\$100M-500M	32.5	4,005	166	0.003
First Commercial Bank	Gideon	45.0	0.182	0.391	21,307	226	\$100M-500M	30.0	3,163	148	0
Pony Express Cmnty Bank	Saint Joseph	45.0	0.218	0.891	7,351	115	<\$100M	27.5	1,101	88	0.004
Bank of Belton	Belton	45.0	0.206	0.81	11,547	96	<\$100M	25.0	1,745	56	0.009
Peoples Bank of AlteNBurg	AlteNBurg	45.0	0.125	1	4,959	77	<\$100M	25.0	1,065	62	0
Liberty First Bank	Liberty	45.0	0.155	1	3,443	18	<\$100M	10.0	184	8	0
Bank of Salem	Salem	42.5	0.091	1	7,199	229	<\$100M	75.0	7,199	229	0
United Security Bank	Fulton	42.5	0.123	1	3,971	116	<\$100M	67.5	3,971	116	0
Bank of Mansfield	Mansfield	42.5	0.105	1	4,393	138	<\$100M	67.5	4,393	138	0
Bank of Birch Tree	Birch Tree	42.5	0.129	1	2,824	108	<\$100M	67.5	2,824	108	0

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Bank of Orrick	Orrick	42.5	0.088	1	2,755	164	<\$100M	67.5	2,755	164	0
Bank of Macks Creek	Macks Creek	42.5	0.157	1	3,470	98	<\$100M	57.5	2,327	90	0
Citizens Bank	Amsterdam	42.5	0.124	1	2,390	81	<\$100M	50.0	1,635	77	0
Home Exch Bank	Jamesport	42.5	0.075	1	5,040	122	<\$100M	45.0	2,190	113	0
Exchange Bank of MO	Fayette	42.5	0.156	0.911	9,973	124	<\$100M	37.5	2,125	83	0
Chillicothe St Bank	Chillicothe	42.5	0.136	0.865	12,940	152	<\$100M	35.0	2,638	106	0
Heritage Bank of The Ozarks	Lebanon	42.5	0.16	1	1,639	23	<\$100M	22.5	288	16	0
Royal Bank MO	University City	42.5	0.113	0.227	33,361	200	\$100M-500M	20.0	2,344	92	0
Exchange Bank Ne MO	Kahoka	42.5	0.078	1	7,198	90	<\$100M	20.0	1,137	62	0
Bank Star of The Bootheel	Steele	40.0	0.102	1	7,078	110	<\$100M	72.5	7,078	110	0
Bank of St Elizabeth	Saint Elizabeth	40.0	0.116	1	5,260	122	<\$100M	70.0	5,260	122	0
Jonesburg St Bank	Jonesburg	40.0	0.111	1	4,907	128	<\$100M	67.5	4,907	128	0
Greene County Bank	Strafford	40.0	0.163	1	4,952	66	<\$100M	65.0	4,952	66	0.003
Montrose Svg Bank	Montrose	40.0	0.094	1	3,110	146	<\$100M	65.0	3,110	146	0
Citizens Bank	Eldon	40.0	0.09	0.755	7,763	345	<\$100M	62.5	4,564	320	0.004
Bank of Otterville	Otterville	40.0	0.136	1	2,464	115	<\$100M	62.5	2,464	115	0
NApolon Bank	NApolon	40.0	0.099	1	3,670	104	<\$100M	52.5	2,400	91	0
First NB of Mount Vernon	Mount Vernon	40.0	0.119	0.967	10,423	151	<\$100M	45.0	2,880	118	0
Heritage St Bank	Nevada	40.0	0.099	1	7,180	157	<\$100M	40.0	2,084	124	0
Commercial Bank of Oak Grove	Oak Grove	40.0	0.104	0.936	13,105	125	\$100M-500M	20.0	1,564	90	0
Bank of Hillsboro	Hillsboro	40.0	0.191	0.879	8,254	61	<\$100M	15.0	779	31	0
First Security Bank	Union Star	37.5	0.15	1	2,515	75	<\$100M	60.0	2,515	75	0
La Plata St Bank	La Plata	37.5	0.05	1	3,083	139	<\$100M	60.0	3,083	139	0
Glasgow Svg Bank	Glasgow	37.5	0.062	1	1,925	166	<\$100M	60.0	1,925	166	0
Bank of Lincoln County	Elsberry	37.5	0.112	1	4,315	71	<\$100M	40.0	1,667	56	0
Alton Bank	Alton	37.5	0.08	1	3,280	98	<\$100M	35.0	1,206	85	0
County Bank	Brunswick	37.5	0.185	0.771	6,949	100	<\$100M	35.0	1,731	77	0
Community Bank of Pettis Cty	Sedalia	37.5	0.116	0.719	13,675	162	\$100M-500M	32.5	2,734	111	0
Farley St Bank	Parkville	37.5	0.086	1	2,887	37	<\$100M	17.5	535	23	0
Peoples Bank	Kahoka	35.0	0.064	1	3,797	192	<\$100M	65.0	3,797	192	0
Pleasant Hill Bank	Pleasant Hill	35.0	0.056	1	3,984	84	<\$100M	60.0	3,984	84	0
Peoples Bank of Jamestown	Jamestown	35.0	0.086	1	2,469	89	<\$100M	60.0	2,469	89	0
First NB of Cainsville	Cainsville	35.0	0.102	1	1,660	58	<\$100M	57.5	1,660	58	0
Hume Bank	Hume	35.0	0.103	1	1,561	62	<\$100M	57.5	1,561	62	0
Citizens Bank	Sparta	35.0	0.071	1	3,228	162	<\$100M	52.5	2,144	151	0
Citizens Home Bank	Greenfield	35.0	0.045	1	5,129	153	\$100M-500M	47.5	2,780	140	0
Gateway Bank	Saint Louis	35.0	0.177	0.689	6,640	71	<\$100M	35.0	1,898	50	0
Citizens Bank	Charleston	35.0	0.121	0.712	9,187	150	<\$100M	35.0	2,448	128	0
Silex Bankg Co	Silex	35.0	0.09	1	4,895	70	<\$100M	35.0	1,565	55	0
Bank of Houston	Houston	35.0	0.122	0.94	6,413	96	<\$100M	35.0	1,972	74	0
Regional Mo Bank	Marceline	35.0	0.106	0.907	7,081	100	<\$100M	30.0	1,921	75	0
Frontenac Bank	Earth City	35.0	0.108	0.325	27,080	115	\$100M-500M	20.0	3,892	49	0
Mercantile Bank	Louisiana	35.0	0.14	0.475	16,076	126	\$100M-500M	17.5	1,686	78	0

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Farmers Bank of Green City	Green City	32.5	0.133	1	2,954	62	<\$100M	57.5	2,954	62	0
Farmers & Mrch Bank	Hale	32.5	0.145	1	2,223	77	<\$100M	55.0	2,223	77	0
Bank 21	Carrollton	32.5	0.065	1	3,236	75	<\$100M	55.0	3,236	75	0
Sherwood Cmnty Bank	Creighton	32.5	0.07	1	2,222	75	<\$100M	55.0	2,222	75	0
Bank of Freeburg	Freeburg	32.5	0.074	1	2,657	69	<\$100M	40.0	1,358	63	0
Bank of New Cambria	New Cambria	32.5	0.097	1	2,700	61	<\$100M	35.0	905	54	0
Hamilton Bank	Hamilton	32.5	0.106	0.988	4,647	81	<\$100M	32.5	1,307	70	0.003
Osage Valley Bank	Warsaw	32.5	0.08	0.992	7,178	91	<\$100M	30.0	1,842	68	0
Farmers St Bank	Cameron	32.5	0.062	0.81	9,448	136	\$100M-500M	30.0	2,517	101	0
Corder Bank	Corder	32.5	0.148	1	1,370	21	<\$100M	17.5	180	15	0
Park Bank	Parkville	32.5	0.1	0.999	7,539	86	<\$100M	15.0	1,053	46	0
Midwest Independent Bank	Jefferson City	32.5	0.117	0.36	24,329	98	\$100M-500M	10.0	763	11	0.006
Chester NB	Perryville	32.5	0.059	1	506	4	<\$100M	10.0	10	1	0
United Bank of Chamois	Chamois	30.0	0.101	1	2,061	85	<\$100M	60.0	2,061	85	0
Senath St Bank	SeNAth	30.0	0.08	1	3,481	99	<\$100M	57.5	3,481	99	0
Northeast Mo St Bank	Kirksville	30.0	0.093	1	2,229	32	<\$100M	52.5	2,229	32	0
Farmers Bank	Lohman	30.0	0.052	1	2,264	77	<\$100M	52.5	2,264	77	0
Bank of Fairport	Fairport	30.0	0.066	1	1,314	45	<\$100M	50.0	1,314	45	0
Community St Bank	ShelbiNA	30.0	0.03	1	1,521	110	<\$100M	45.0	1,521	110	0.001
Bank of Brookfield Purdin NA	Brookfield	30.0	0.044	1	2,897	125	<\$100M	42.5	1,896	119	0
Wells Bank of Platte City	Platte City	30.0	0.075	0.976	3,573	73	<\$100M	40.0	1,917	63	0
Goodman St Bank	Goodman	30.0	0.036	1	451	13	<\$100M	40.0	451	13	0
Security B&TC	Scott City	30.0	0.08	0.82	5,211	106	<\$100M	35.0	1,947	93	0
First NB of Carrollton	Carrollton	30.0	0.089	1	3,145	47	<\$100M	17.5	589	34	0
Bank of Ash Grove	Ash Grove	27.5	0.034	1	2,780	62	<\$100M	47.5	2,780	62	0
UMB Bank Warsaw NA	Warsaw	27.5	0.032	1	2,708	73	<\$100M	42.5	2,708	73	0
Bank of Billings	Billings	27.5	0.034	1	1,058	39	<\$100M	37.5	1,058	39	0
Rushville St Bank	Rushville	27.5	0.054	1	1,244	34	<\$100M	35.0	744	30	0
Farmers St Bank	StaNBerry	27.5	0.048	1	1,986	78	<\$100M	32.5	1,108	71	0
Exchange Bank of Fairfax	Fairfax	27.5	0.014	1	241	11	<\$100M	30.0	241	11	0
Bank of Hayti	Hayti	27.5	0.101	0.652	6,329	101	<\$100M	25.0	1,330	82	0
Clarence St Bank	Clarence	25.0	0.051	1	795	44	<\$100M	42.5	795	44	0
Farmers Bank	Portageville	25.0	0.086	0.712	4,330	131	<\$100M	35.0	1,496	122	0
Community Bank Russellville	Russellville	25.0	0.016	1	748	38	<\$100M	30.0	748	38	0
Bank of Minden	Mindenmines	25.0	0.156	0.624	4,193	56	<\$100M	25.0	1,037	41	0
Investors NB	Chillicothe	25.0	0.078	0.926	4,506	55	<\$100M	17.5	910	36	0
Bank of Leeton	Leeton	22.5	0.066	0.998	573	20	<\$100M	42.5	573	20	0
Cabool St Bank	Cabool	22.5	0.061	0.517	3,772	151	<\$100M	40.0	1,838	139	0
State Bank The	Richmond	22.5	0.094	0.954	2,357	50	<\$100M	37.5	1,215	43	0
First Bank of KS City	Kansas City	22.5	0.08	0.921	2,450	29	<\$100M	32.5	1,143	21	0
City B&TC of Moberly	Moberly	22.5	0.049	0.327	7,247	155	\$100M-500M	30.0	2,707	132	0.003
La Monte Cmnty Bank	La Monte	22.5	0.046	1	1,156	18	<\$100M	22.5	331	15	0
Bank of Montgomery Cty	Wellsville	17.5	0.103	0.329	3,907	65	<\$100M	35.0	2,107	50	0

Table 3A Expanded. Banks' Small Business Lending in Missouri 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)	Lnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Garden City Bank	Garden City	15.0	0.068	0.349	4,794	79	<\$100M	15.0	1,165	63	0
Exchange Bank	Mound City	10.0	0.01	0.225	203	18	<\$100M	15.0	123	13	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.